



Get Apple Watch.
Get Active.
Get Rewarded.

Vitality Active Rewards with Apple Watch,
exclusively for Discovery Vitality members.



Get healthy
Get rewarded

Apple's ground breaking health and fitness companion, Apple Watch, combined with Vitality Active Rewards will help motivate and encourage Vitality members to get more active.

Vitality Active Rewards has been designed to work seamlessly with your Apple Watch. Apple Watch measures your activity and Vitality Active Rewards sets your weekly personalised fitness goals, records your activities and rewards you for achieving them.

As a Vitality member, you can now fully fund Apple Watch by meeting all your weekly Vitality Active Rewards goals for 24 months.

Who can use the Vitality Active Rewards with Apple Watch benefit?

To qualify for this benefit:

- You need iPhone 5 or a later model to use Apple Watch.
- You must activate Vitality Active Rewards. If you haven't yet activated it, do so today by downloading the latest version of the Discovery app and clicking on Vitality Active Rewards under 'Vitality'.
- You must have a Discovery Gold Card or higher. If you don't have a qualifying Discovery Card, you can apply for one or request an upgrade on www.discovery.co.za. You can also call us on 0860 99 88 77. If you do have a qualifying Discovery Card, it must be in *good standing.
- You need to have a Discovery Card limit of at least R10 000 and an available balance of at least R600. You can request a limit increase online or on 0860 99 88 77.

*Your Discovery Card account is in good standing if it is open, active and not in arrears for more than one month. Your account is not in good standing if you need to undergo debt counselling.

What you pay

- You'll need to pay a non-refundable activation fee of R350 using your qualifying Discovery Card.
- This benefit is only available for the Apple Watch Sport 38mm. If you'd like to select a different model, you need to pay the price difference upfront at the iStore.
- If you activate this benefit, you warrant that you will meet all your weekly Vitality Active Rewards goals each month for 24 months. Discovery Vitality will then cover the cost of the Apple Watch Sport 38mm in full.
- If you meet all your weekly Vitality Active Rewards goals for 24 months, Discovery Vitality will fund your Watch in full. If you don't meet your goals, your Discovery Card will be debited by a monthly amount (penalty) that is calculated as a percentage of the retail price.
- For example, the table below is based on a retail price of R5 899. If you didn't meet all your goals in a month, your Discovery Card would be debited by up to R245.79 a month for 24 months (pricing subject to change). If you achieved three of your four Vitality Active Rewards goals that month, just R122.90 would be debited due to your engagement in Vitality Active Rewards.

Weekly Vitality Active Rewards goals met in a month	0-1	2	3	4
The monthly amount that will be debited from your Discovery Card (for 24 months)	R245.79	R184.34	R122.90	R0.00 (Discovery Vitality will fund the monthly amount for your Watch in full)

How it works

Activate Vitality Active Rewards with Apple Watch benefit

- Download or update to the latest version of the Discovery app to your iPhone. Then log in on your iPhone or go to www.discovery.co.za
- Navigate to 'Vitality Active Rewards' and select 'Apple Watch.'
- Click on the 'Get started' button. Please note: Only one member per Vitality policy can activate this benefit every 24 months.
- Follow the process as instructed by confirming your details and paying a non-refundable R350 activation fee using your qualifying Discovery Card. The non-refundable activation fee will be deducted from your qualifying Discovery Card within the next 24 hours.
- If you have more than one Secondary Discovery Card and are not a Primary Discovery Card holder, the activation fee and the monthly amounts (penalty), if applicable, will be automatically debited from one of your Secondary Discovery Cards. Should you wish to change the account used for debit purposes please call Discovery Card on 0860 11 22 73.

Use your proof of payment to collect your Apple Watch

- Once you have paid your activation fee, you will get a digital proof of payment, which you can access any time on your Discovery app. You can also save it by adding it to your Wallet.
- Use your proof of payment to collect your Apple Watch at your nearest iStore. It cannot be used online.
- Your Apple Watch proof of payment is not transferable. It cannot be exchanged for cash or any other iStore product.
- Your proof of payment is only valid for 30 days from its date of issue. After 30 days, it will expire. You'll then have to request a re-issue. You can receive up to two re-issues and your eligibility will be verified each time this happens. If you do not redeem your proof of payment within 90 days of your activation date, it will expire. Then you'll have to activate the benefit again.
- Your R350 activation fee will not be refunded if you no longer qualify for a re-issue or if you do not redeem your proof of payment after the second re-issue.
- If at any stage you are no longer eligible for this benefit, your proof of payment will be forfeited and cancelled.

Connect your Apple Watch and achieve your goals to fund your Apple Watch

- Once you have your Apple Watch, connect it to Vitality so you can start earning Vitality fitness points. You can connect your Apple Watch online or on your Discovery app under 'Fitness devices and apps'.
- Discovery Vitality will set you a personalised Vitality Active Rewards goal each week. These can increase or decrease based on your goal history. We will start calculating your weekly goals from the first full month after you collect your Apple Watch.
- Earn Vitality fitness points to achieve your weekly Vitality Active Rewards goals.
- If you reach all your goals each month, your Discovery Card will not be debited as Vitality will fund your Apple Watch for that month in full.

Keep achieving your goals to avoid penalties

- If you do not meet any of your weekly Vitality Active Rewards goals, this will be seen as a breach of your commitment and your warranty. You will then be liable to Discovery Vitality for a monthly amount (penalty) that will be debited from your qualifying Discovery Card. This amount can vary from person to person depending on the retail price of Apple Watch when you collect your Apple Watch.
- If you reach only some of your weekly goals in a given month, your penalty will be reduced by your engagement in Vitality Active Rewards (see example under '**What you pay**'). You will still be considered liable to Discovery Vitality for breaching your warranty for that month. By activating the Vitality Active Rewards with Apple Watch benefit, you give Discovery Vitality permission to debit monthly penalty amounts from your qualifying Discovery Card straight facility.
- To ensure that Discovery Vitality has time to calculate all your weekly goals in a month, you give Discovery Vitality permission to debit your qualifying Discovery Card, if applicable, on the **10th day of the following month, for 24 months**. We will start

calculating your weekly goals from the first full month after you collect your Apple Watch. Your first debit, if applicable, will occur on the **10th** of the next month. However, if the debit order date falls on a weekend or a public holiday, you agree that your qualifying Discovery Card will be debited on the next business day. Debit orders will continue, if applicable, for 24 months or until you settle the full cost of your Apple Watch.

- Please note that the penalty payment date for this benefit may be different to the usual debit order date you selected for your qualifying Discovery Card.
- When you activate this benefit, you agree that all payment instructions from Discovery Vitality may be treated by your bank as if the instruction has been issued by you.
- It is your responsibility to ensure you have enough funds in your straight facility for the non-refundable activation fee of R350 and the monthly penalty amount, if any, to be debited.
- If the debit order is unsuccessful on the **10th** of each month, you will be sent an email or SMS. You will be liable for any related charges or fees. Please make sure you have enough funds in your straight facility so Discovery Vitality can try again after ten business days.
 - Vitality will make two attempts to collect the outstanding amount ten business days apart. You'll need to allow for any necessary clearance periods.
 - If the second attempt fails, you will be regarded as being in default and a default notice will be sent to your address on record.
- If a debit order is unsuccessful Vitality will stop calculating your Vitality Active Rewards goals that count toward your Vitality Active Rewards with Apple Watch benefit. Once you have paid all amounts that are in arrears Vitality will start calculating these goals again. Any goals achieved during the period that you were in arrears will not be retrospectively allocated once you bring your account up to date.
- Any default on monthly penalties may result in an increased monthly penalty amount being debited over the remainder of the 24 month agreement.
- If Discovery Vitality is unable to collect the amount from your Discovery Card, the outstanding balance will be for your account and default interest will be charged on it. Default interest will be charged in line with the requirements of the National Credit Act (Act 34 of 2005).

Returns or gifts

- Returns on Apple Watch will be governed by the distributor's policies. To view these, visit www.istoreonline.co.za
- If you return your Apple Watch, your R350 activation fee will not be refunded.
- If you gift your Apple Watch to someone else, your personal Vitality Active Rewards goals will still be used for this benefit. This means that if you don't meet your commitment to achieve all your weekly Vitality Active Rewards goals for 24 months, it will be considered a breach of your warranty and your own qualifying Discovery Card will be debited monthly, as applicable.

Ending the benefit, downgrades and re-instatements

If you do not collect your Apple Watch within three months of activation, your proof of payment will expire (see 'Use your proof of payment to collect your Apple Watch' above).

Your Vitality Active Rewards with Apple Watch benefit will be cancelled if:

- You cancel your benefit, your Vitality policy, your Vitality Active Rewards benefit, or your qualifying Discovery Card
- You downgrade to a Vitality policy or Discovery Card does not cater for this benefit, like a KeyFIT policy or a Discovery Blue Card
- Your qualifying Discovery Card is no longer in good standing.*

*Your Discovery Card account is in good standing if it is open, active and not in arrears for more than one month. Your account is not in good standing if you need to undergo debt counselling.

If your benefit is cancelled, your activation fee will not be refunded and you cannot return your Apple Watch to Discovery Vitality. You will then become liable for the full remaining cost of the Apple Watch Sport 38mm which Discovery Vitality will collect from your qualifying Discovery Card.

If you cancel your Apple Watch debit order with your bank, you are still liable for the full remaining cost and you cannot claim back any amounts that have already been debited.

Sharing of information

When you activate this benefit, you agree that Discovery Vitality and iStores in South Africa may share your personal information in order to administer the benefit. To view a full list of our Privacy Terms and Conditions, [click here](#).

You also agree that Discovery Vitality can use your email address on record to send all legal communication. It is your responsibility to make sure your contact details are fully updated with Discovery. You can view and edit these details by logging in to www.discovery.co.za.

Find out more

To find out more about this benefit, check the Vitality Active Rewards with Apple Watch FAQs. To find out more about Vitality Active Rewards, [click here](#).

Stay in touch

Terms and conditions apply. If you have any questions or need more information about this benefit, please visit www.discovery.co.za and click on Vitality or call 0860 99 88 77. If, for any reason, there is a conflict between rules in this benefit guide and the Vitality Main Rules – the Vitality Main Rules will apply at all times.