



Apple Watch with Vitality Active Rewards benefit guide

Apple's groundbreaking health and fitness companion, Apple Watch, combined with your Vitality Active Rewards exercise goals will help motivate and encourage you to get more active.

Vitality Active Rewards has been designed to work seamlessly with your Apple Watch as you work out to achieve your exercise goals. While Apple Watch measures and tracks your activity, Vitality Active Rewards sets your weekly personalised exercise goals and rewards you for achieving them.

As a Vitality Health member, you can fully fund your Apple Watch by achieving all your weekly Vitality Active Rewards exercise goals over a consecutive 24-month period. If you are a [Vitality 65+ member](#) you will get the full activation fee of R1,199 refunded back to you when you sign up for this benefit. This benefit is exclusive to Vitality members 65 years and older and applies once in a lifetime.

As the contract period for the Apple Watch benefit through Vitality active Rewards is 24 months long, and the Apple Watch warranty period is 12 months, it is recommended that members take out the extended iCare warranty from iStore which will extend their warranty by an additional 12 months. The iCare warranty will be at the members cost.

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

Here's how to qualify for the Vitality Active Rewards with Apple Watch benefit:

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- You need an iPhone 8 or a later model to use Apple Watch.
- You need to have Vitality Active Rewards activated. If you haven't activated it yet, start by downloading the latest version of the Discovery app and accessing Vitality Active Rewards under Vitality.
- You must be a primary account holder or a secondary cardholder, that meets certain qualifying criteria which includes, but is not limited to, having a Discovery Bank credit card linked to a qualifying Discovery Bank product with Vitality Money. Qualifying Discovery Bank products include:
 - A Discovery Bank Card Account.
 - A Discovery Bank Suite.
- Members with an active Discovery Card issued before the launch of Discovery Bank that is now being administered by Discovery Bank, may continue to use the Vitality Active Rewards with Apple Watch benefit as long as it was activated before 23 May 2020.
- You will continue to enjoy the benefit for the duration of its current 24-month benefit period. However, should you wish to activate the Vitality Active Rewards with Apple Watch benefit again, you will need to upgrade to one of the above qualifying Discovery Bank products.
- The linked Discovery Bank credit card or previous Discovery Card must be in good standing. 'Good standing' means that none of your Discovery Bank accounts and credit facilities are overdrawn, in arrears, in default, or subject to any legal process with Discovery Bank – including being under debt counselling, administration or sequestration and keeping your KYC (verification information) or AML (anti-money-laundering) information up to date. 'Legal process' excludes debt review as defined





in the National Credit Act 34 of 2005. View your account terms and conditions for the extended definition of good standing.

- You need to pay a non-refundable activation fee of R1,199 using your qualifying Discovery Bank credit card.
- **Your qualifying Discovery Bank credit card must have a credit limit of at least R15,000 and an available balance of at least R5,000 after paying the R1,199 Apple Watch activation fee and when you collect your:**
 - Apple Watch Series SE GPS Aluminium Case Sport 40mm (including Nike+ Aluminium Case Sport 40mm) or,
 - Apple Watch Series 8 GPS Aluminium Case Sport 41mm (including Nike+ Aluminium Case Sport 41mm).
- If you are a qualifying Vitality 65+ member you will get the full activation fee of R1,199 refunded back to you when you sign up for this benefit. This will be paid into your qualifying Discovery Bank credit card account that the activation fee was deducted from. You can only qualify to get the activation fee back in its entirety once in your lifetime.
- Please note that the activation fee of R1,199 is only refundable to Vitality 65+ members, if you are not a Vitality 65+ member, you do not qualify for a refund.
- If you have a Discovery Bank credit card, you can request a limit increase by calling 0800 07 96 97.
- Only the main member OR spouse member OR adult dependant (21 years or older) on a Vitality Health policy with a qualifying Discovery Bank credit card, whether as a primary accountholder or as a secondary cardholder, will qualify for the Vitality Active Rewards with Apple Watch benefit.

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- You can activate one Vitality Active Rewards with Apple Watch benefit per Vitality Health policy in a 24-month billing period.

Don't have a Discovery Bank credit card? [Upgrade to Discovery Bank](#) today and enjoy boosted Vitality rewards for managing your money well.

You and/or your dependents are not eligible to activate Vitality Active Rewards with Apple Watch if any of the following applies:

- You previously had the Apple Watch benefit with a status of 'paid up collections', which means that we were unable to collect your outstanding penalties on a single and double billing for two consecutive months.
- You previously had an Apple Watch through the Vitality Active Rewards with Apple Watch benefit but handed in the watch before the original contract period had ended (i.e. where permission had been granted by Discovery Vitality to end the contract before the 24-month billing cycle period had ended).
- You have previously been handed over to an external debt collection agency due to outstanding penalties on your Vitality Active Rewards with Apple Watch benefit.
- You previously had the Apple Watch benefit where we were unable to collect penalties owed on at least three occasions, due to insufficient funds, your Discovery Bank credit card or previous Discovery Card being in arrears, or your Discovery Bank credit card or previous Discovery Card being closed.
- You previously had the Apple Watch benefit and have an outstanding balance owed.
- The following Discovery Bank clients cannot activate the Vitality Active Rewards with Apple Watch benefit, and will need to upgrade to one of the qualifying Discovery Bank products to activate the Apple Watch benefit:

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- Discovery Bank primary account holders with only a Discovery Bank Transaction Account and/or Discovery Bank savings account.
- Vitality Health members with active Discovery Cards first issued before the launch of Discovery Bank and that are now being administered by Discovery Bank, who wish to activate or renew the Vitality Active Rewards with Apple Watch benefit after 23 May 2020.

What you pay

- If you activate the Vitality Active Rewards with Apple Watch benefit, you can choose between:
 - Apple Watch Series SE GPS Aluminium Case Sport 40mm (including Nike+ Aluminium Case Sport 40mm) or,
 - Apple Watch Series 8 GPS Aluminium Case Sport 41mm (including Nike+ Aluminium Case Sport 41mm).
- This offer excludes the Apple Watch Series SE GPS + Cellular, the Apple Watch Series 8 GPS + Cellular and the Ultra models. If you would like the higher watch model you will need to pay the price difference between upfront to iStore. The price difference on the Ultra watch will be based on the price of the Series 8 GPS versus the price of the Ultra watch.
- You will need to pay a non-refundable activation fee of R1,199 using your qualifying Discovery Bank credit card. If you are a Vitality 65+ member you will get back the full activation fee of R1,199 when you sign up for this benefit. This will be paid into your

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qualifying Discovery Bank credit card at the end of the month that your benefit was activated. Vitality 65+ members can only get the activation fee back in its entirety once in their lifetime. Vitality 65+ members who activated prior to the 23 September 2022 will be refunded the R999 activation fee that was deducted off your qualifying Discovery Bank credit card (this excludes any campaigns that were run previously).

Example

You are a Vitality 65+ member who activated Vitality Active Rewards with Apple Watch on 12 October 2022 and paid the activation fee of R1,199. The full activation fee of R1,199 will be paid back into your qualifying Discovery Bank credit card on 30 November 2022.

- This benefit does not apply to Apple Watch 1, Apple Watch Series 1, Apple Watch Series 2, Apple Watch Series 3, Apple Watch Series 4, Apple Watch Series 5, Apple Watch Series 6, Apple Watch Series 7 and Apple Watch Ultra.

If you'd like to select a different model, you need to pay the price difference upfront at iStore. The Ultra watch price difference will be based on the Series 8 GPS 41mm watch price versus the price for the Ultra watch.

- If you activate this benefit, you warrant that you will endeavour to meet all your weekly Vitality Active Rewards exercise goals each month for 24 months.
- If you meet all your weekly Vitality Active Rewards exercise goals for 24 months, Discovery Vitality will fund your Apple Watch Series SE GPS Aluminium Case Sport 40mm or Apple Watch Series 8 GPS Aluminium Case Sport 41mm in full. If you don't meet your exercise goals in a particular month, Discovery will deduct your monthly penalty

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amount from your qualifying Discovery Bank credit card or previous Discovery Card for that month, which is calculated as a percentage of the retail price at the time of collection (pricing subject to change).

Example

The table below is based on a retail price of an Apple Watch at the time of collection, which is R7,400 (this is an example costing for illustrative purposes only). If you did not meet all your weekly Vitality Active Rewards exercise goals during a particular month, a penalty up to R308.33 a month would be deducted from your qualifying Discovery Bank credit card or previous Discovery Card for that month (pricing subject to change).

If you achieved three of your four Vitality Active Rewards exercise goals that month, only R154.16 would be deducted from your qualifying Discovery Bank credit card or previous Discovery Card because of your engagement with Vitality Active Rewards.

Weekly Vitality Active Rewards exercise goals met in a month	0-1	2	3	4
The monthly penalty amount that may be deducted each month from your qualifying Discovery Bank credit card or previous Discovery Card over the 24-month billing period	100%	75%	50%	0% (Discovery Vitality will fund the monthly amount for your Apple Watch in

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				full for that month)
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How the Vitality Active Rewards with Apple Watch benefit works

1. Activate Vitality Active Rewards with Apple Watch

- Download or update to the latest version of the Discovery app, then log in on your iPhone or go to www.discovery.co.za.
- Visit the Apple Watch webpage under Vitality Active Rewards and click on the *Get started* button. Please note: Only one member per Vitality Health policy can activate this benefit and get the Apple Watch Series SE GPS or Apple Watch Series 8 GPS every 26 months.
- Follow the steps, confirm your details, and pay the non-refundable R1,199 activation fee using your qualifying Discovery Bank credit card. The activation fee will be deducted from your qualifying Discovery Bank credit card within the next 24 hours. If you are not a Vitality 65+ member, you do not qualify for a refund of the activation fee.
- As a **Vitality 65+ member** you will get back the full activation fee of R1,199 refunded into your qualifying Discovery Bank credit card. Vitality 65+ members can only get the activation fee or back in its entirety once in your lifetime.
- If you have more than one Discovery Bank credit card and are not a primary Discovery Bank accountholder, the activation fee and the monthly penalty amounts, if applicable, will be automatically deducted from your elected Discovery Bank credit

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card. Should you wish to change the account used for your monthly penalty amount deductions, call Discovery Bank on 0800 07 96 97.

- Only one Vitality Active Rewards with Apple Watch benefit can be linked to a Vitality Health policy at a time. If you are on a Vitality Health policy that has an active Vitality Active Rewards with Apple Watch benefit, you do not qualify to activate the benefit again in order to get the Apple Watch Series SE GPS or Apple Watch Series 8 GPS.

2. Use your proof of payment to collect your Apple Watch from iStore

- Once you have paid your activation fee, you will get a digital proof of payment with a unique redemption code which you can access at any time on your Discovery app.
- Use your proof of payment to collect your Apple Watch Series SE GPS or Apple Watch Series 8 GPS at your nearest iStore. Your proof of payment cannot be used online.
- Your Apple Watch proof of payment is not transferable and it cannot be exchanged for cash or any other iStore product.
- Your proof of payment is only valid for 90 days from the date of issue. After 90 days, your proof of payment will expire. You will then need to activate the benefit again for an additional R1,199 non-refundable activation fee.
- Vitality 65+ members can only get the activation fee back in its entirety once in your lifetime. Should your proof of payment expire, you will need to activate the benefit again and pay the R1,199 non-refundable fee.
- Your R1,199 activation fee will not be refunded if you do not redeem your proof of payment or if your proof of payment expires.

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- If at any stage prior to collection of your Apple Watch you are no longer eligible for the Vitality Active Rewards with Apple Watch benefit, your proof of payment will be forfeited and cancelled.
- If you activated the Apple Watch benefit prior to the 23 September and:
 - collect an Apple Watch Series 7 GPS Aluminium Case Sport 40mm watch after **23 September 2022** and then exchange it for an Apple Watch Series 8 GPS Aluminium Case Sport 41mm, Discovery Vitality will still bill you for the Apple Watch Series 7 GPS and you will need to pay the difference in price directly to iStore; or
 - collect an Apple Watch Series 7 GPS Aluminium Case Sport 41mm watch after **23 September 2022**, you will not be able to exchange it for an Apple Watch Series SE Cellular Aluminium Case Sport 40mm watch, Discovery Vitality will still bill you for an Apple Watch Series 7 GPS.
- iStore offers free technical assistance to customers purchasing any supported device. This includes data transfers, software updates, device syncing and setting up a device based on the customer's requirements.

3. Link your Apple Watch to Discovery Vitality to start earning fitness points to achieve your weekly exercise goals

- Once you have collected your Apple Watch, link it to Vitality to start earning fitness points to achieve your weekly exercise goals. Use the Discovery app to link your Apple Watch by navigating to the Vitality section and selecting *Devices and apps*.

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- We will start calculating your weekly exercise goals from the first full month after you collect your Apple Watch. For example: If you successfully collect and activate your Apple Watch Series SE GPS or Apple Watch Series 8 GPS in October 2022, your first month for exercise goal calculation will be November 2022. This means that your first billing will go off on 10 December 2022, once your first goal cycle is completed.
- To achieve your weekly exercise goal, you need to earn a certain number of Vitality fitness points.
- If you reach all your Vitality Active Rewards exercise goals each month, Discovery Vitality will not deduct the monthly penalty amount from your qualifying Discovery Bank credit card or previous Discovery Card and will fund your Apple Watch in full for that month.
- Please wait at least **30 minutes** before syncing your workout on the Discovery app. This will ensure the accurate collection of data and allocation of points.

4. Keep achieving your weekly exercise goals to avoid your monthly penalties

- If you do not meet any of your weekly Vitality Active Rewards exercise 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 penalty amount that will be deducted from your qualifying Discovery Bank credit card or previous Discovery Card. This amount can vary depending on the retail price of your Apple Watch at the time of collection.

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- If you are unable to achieve your Vitality Active Rewards exercise goals because of illness, travel needs, or any other factors, you will still be liable to pay the monthly penalty.
- If you reach some of your weekly Vitality Active Rewards exercise goals in a given month, your penalty amount will be reduced by your engagement with Vitality Active Rewards (see example under the *What you pay* section). You will still be liable to Discovery Vitality for not reaching your weekly exercise goals breaching your warranty for that month. By activating the Vitality Active Rewards with Apple Watch benefit, you give Discovery Vitality permission to deduct monthly penalty amounts from your qualifying Discovery Bank credit card or previous Discovery Card.
- To make sure that Discovery Vitality has time to calculate all your weekly exercise goals in a month, you give Discovery Vitality permission to deduct your qualifying Discovery Bank credit card or previous Discovery Card, if applicable, on the **10th day of the following month, for 24 months**. We will start calculating your weekly exercise goals from the first full month after you collect your Apple Watch. Your first deduction, if applicable, will occur on the **10th** of the next month. However, if the date of the monthly penalty deduction falls on a weekend or a public holiday, you agree that your qualifying Discovery Bank credit card or previous Discovery Card will be deducted a day earlier or later. Monthly penalty deductions for not achieving your Vitality Active Rewards exercise goals will continue, if applicable, for 24 months or until you settle the full cost of your Apple Watch.

Example





You activate Vitality Active Rewards with Apple Watch on 15 October 2022. The first full month for goal calculation is November 2022, so at the end of November, Discovery Vitality will look at the exercise goals achieved for that month and exclude any exercise goals achieved in October 2022. Therefore, the first billing will go off on 10 December 2022. When the 24-month benefit period has reached a conclusion, the last billing will be 10 November 2024. Once we have confirmed that there are no further outstanding amounts i.e. billing has successfully gone through and the Apple Watch is paid up, you can then activate the benefit again from 10 December 2024.

- Please note that the penalty deduction date for this benefit may be different to the debit order date that you have selected to pay your qualifying Discovery Bank credit card or previous Discovery Card.
- When you activate the Vitality Active Rewards with Apple Watch 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 credit card facility for the non-refundable activation fee of R1,199 and the monthly penalty amount, if any, to be deducted.
- If the deduction of your monthly penalty amount is unsuccessful on the **10th** day 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 credit card facility so Discovery Vitality can try again on the **27th** and the **last business day** of the month. If the second and third attempts fail, you will be regarded as being in default and a default notice will be sent to your address on record.

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- If a monthly penalty deduction is unsuccessful, Vitality will stop calculating your Vitality Active Rewards exercise goals that count towards your Vitality Active Rewards with Apple Watch benefit. Once you have paid all amounts that are in arrears, Vitality will start calculating these exercise goals again. Any exercise goals achieved during the period that you were in arrears will not be retrospectively allocated once you bring your account up to date. For more information on how to pay all the amounts that are in arrears for your Vitality Active Rewards with Apple Watch benefit contact Discovery Vitality on 0860 99 88 77.
- Any default on monthly penalties may result in an increased monthly penalty amount being deducted over the remainder of the 24-month billing period.
- If Discovery Vitality is unable to collect the amount from your qualifying Discovery Bank credit card or previous 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).

Adjustment of weekly Vitality Active Rewards exercise goals

It is important to note that the weekly Vitality Active Rewards exercise goals are dynamic: they adjust upwards and downwards based on your activity and goal achievement to either gradually encourage you to increase your exercise or to keep you motivated and engaged at the current level or a lower level should that be more appropriate for your level of fitness engagement.

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Returns, transfers or gifts

- Apple Watch returns and repairs of Apple Watches are governed by iStore's terms and conditions. If you have any queries related to repairs and/or returns, please speak to iStore directly.
- If you return your Apple Watch to the distributor, your R1,199 activation fee will not be refunded.
- If you want to change your current Apple Watch to Apple Watch Series SE GPS or Apple Watch Series 8 GPS, the following will apply:
 - First, you must settle the remaining cost of your current Apple Watch with Discovery Vitality. If you choose not to settle the remaining cost on your current Apple Watch, the benefit will remain active and you will continue to pay the monthly penalty amount for the remainder of the 24 months.
 - You must not have defaulted on any penalty amounts deducted for your existing Apple Watch benefit.
 - Once the cost is settled, the existing Apple Watch benefit will be cancelled.
 - You will need to activate Vitality Active Rewards with Apple Watch benefit for Apple Watch Series SE GPS or Apple Watch Series 8 GPS and pay the R1,199 non-refundable activation fee. This is subject to passing the eligibility criteria, which may require you upgrading your previous Discovery Card to a qualifying Discovery Bank product.
 - You can then use your proof of payment to collect your Apple Watch Series SE GPS or Apple Watch Series 8 GPS at iStore.
 - If you wish to trade in your current Apple Watch, you can contact iStore directly. If you choose to go directly to the iStore and trade in your current Apple Watch

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- without paying the remaining costs still owed on your current Apple Watch, you will still be under obligation to pay the applicable monthly penalty deduction.
- You cannot transfer the Vitality Active Rewards with Apple Watch benefit to a dependent on your Vitality Health policy. If a dependent on your Vitality Health policy would like to activate the benefit, they will need to log in on their own Vitality Health profile and activate the Vitality Active Rewards with Apple Watch.
 - If you gift your Apple Watch to someone else, your personal Vitality Active Rewards exercise 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 exercise goals for 24 months, it will be considered a breach of your warranty and your qualifying Discovery Bank credit card or previous Discovery Card will be deducted monthly, as applicable.

Apple Watch workouts and the Nike+ Run Club App

The Nike+ Run Club app comes pre-installed in the Nike+ special edition Apple Watch. The Nike+ Run Club app is not compatible with Discovery Vitality and points will not be allocated for this. Please use the Health app to record your workouts to ensure you are able to meet your weekly Vitality Active Rewards exercise goals.

Ending the benefit, downgrades and re-instatements

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If you do not collect your Apple Watch within three months (90 days) of activation, your proof of payment will expire (*view the Use your proof of payment to collect your Apple Watch section above*).

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

- You cancel your Apple Watch benefit, your Vitality Health policy, your Vitality Active Rewards benefit, or your qualifying Discovery Bank credit card or previous Discovery Card. If you upgrade from a previous Discovery Card to a Discovery Bank credit card, your Apple Watch benefit will be linked to the new credit card.
- You downgrade to a Vitality Health policy or a Discovery Bank credit card or previous Discovery Card that does not cater for the Vitality Active Rewards with Apple Watch benefit.
- You reduce the credit card limit of your Discovery Bank credit card or previous Discovery Card to lower than the limit required to be eligible for this benefit.
- Your qualifying Discovery Bank credit card or previous Discovery Card is no longer in good standing.
- 'Good standing' means that none of your bank accounts and credit facilities are overdrawn, in arrears, in default, or subject to any legal process with Discovery Card or Discovery Bank including keeping your *Know Your Client* and *Anti Money Laundering* information up to date. 'Legal process' excludes debt review as defined in the National Credit Act 34 of 2005. View your account terms and conditions for the extended definition of good standing.

If you cancel your Apple Watch deductions, you are still liable for the full remaining cost and you cannot claim back any amounts that have already been deducted.

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If you would like to activate a new Vitality Active Rewards with Apple Watch benefit, you will have to do so 24 hours after your current benefit ends.

Sharing of information

When you activate this benefit, you agree that Discovery Vitality, Discovery Bank 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 <https://www.discovery.co.za/portal/>

Find out more

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

Stay in touch

Terms, conditions and limits apply. If you have any questions or need more information about this benefit, visit www.discovery.co.za and navigate to Vitality. Alternatively, visit the [Vitality Help page](#) for more information. If, for any reason, there is a conflict between rules

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in this benefit guide and the [Vitality Main Rules](#) – the Vitality Main Rules will apply at all times.

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