

# The Discovery Bank Platinum Card Account

Qualifying income from R350,000 to R850,000 a year

R155 per month

## Exceptional banking that puts you in control

The **Discovery Bank Platinum Card Account** is more than just a credit card. It offers comprehensive features, exclusive benefits, and lifestyle rewards.

Your enhanced credit card has full transactional capabilities including the ability to set up third-party debit orders, make digital payments and accept salary deposits. Plus, get up to 55 days' interest-free credit on select transactions, and manage your credit easily with the most flexible credit facility in the market. You also get access to the only Real-Time Forex Accounts, available 24/7 on your banking app.

Engage with our Vitality Money programme and **unlock your personalised shared-value stack of lifestyle and travel rewards**. You can get **incredible flight savings** and **access to The Lounge** in South Africa.

**And that's only the beginning.**

## Get the account that rewards you for getting financially fit

Discovery Bank rewards clients with Discovery Miles for getting healthier, driving well and spending responsibly. Discovery Miles is Discovery's rewards currency that's more versatile - and more valuable - than cash, with more ways to earn and spend them than ever before.

Up to 50%

back on healthy groceries at Pick n Pay or Woolworths with HealthyFood

Up to 50%

back on personal care items at Clicks or Dis-Chem with HealthyCare, and on baby essentials at Babies R Us, Toys R Us or Dis-Chem Baby City with HealthyBaby

Up to 15%

back on fuel purchases at bp and select Shell service stations, and up to 15% back on Uber rides

Up to 3.5%

back on Bank-Integrated Discovery Life plan premiums

**You'll receive 10 Discovery Miles for every R1 reward you earn back.**

Earn base Discovery Miles on all qualifying credit card and multicurrency debit card purchases as you spend throughout the month. Plus, earn higher base Discovery Miles when you use a virtual card, depending on your Vitality Money status.

**Earn thousands of Discovery Miles every week on the new, personalised gameboard with Vitality Active Rewards**

**Your goals**

Achieve your weekly Spend, Exercise or Drive goal to unlock Activity tiles of up to R1,000

**Your products**

Unlock the Discovery tile of up to £750 based on how many Discovery products you have

### **Your spend**

Spend at our grocery, pharmacy and fuel partners to unlock the Partner Spend tiles of up to £1,000 for the chance to earn your largest weekly transactions back

## **Get up to 30% off when you spend your Discovery Miles:**

**With a Discovery Bank Platinum Card Account, you could get up to 15% off when you spend your Discovery Miles throughout the month:**

Up to 15% off when you shop with your Discovery Miles at over 40 great online and in-store retail partners. Plus, this doubles to up to 30% off for 24 hours on Miles £-Day on the 15th of every month

Up to 15% off when you use your Discovery Miles to buy airtime, data, prepaid water, prepaid electricity or digital vouchers on the banking app

Up to 15% off when you spend them on a range of exciting rewards in the Vitality Mall

### **You can also:**

Spend your Discovery Miles on flights, holiday accommodation and car hire

Exchange your Discovery Miles for cash

Or send them to your contacts with a Discovery Miles Account

## **Save more and pay less with Dynamic Interest Rates**

**As a Discovery Bank client, you can control your interest rates with your Vitality Money status through Dynamic Interest Rates. With a Discovery Bank Platinum Card Account, you can get:**

Up to 2% interest on your positive balances in your everyday accounts.

Up to 6.75% interest on demand savings accounts.

Up to 5% less interest on your borrowing rate.

## **Get an Apple Watch on us**

Get a new Apple Watch from iStore with Discovery Bank and Vitality, and fund it in full by reaching your weekly Vitality Active Rewards Exercise goals over 24 months.

## **Access a world of unparalleled travel discounts in the most convenient way**

**Vitality Travel is the first-of-its-kind, one-stop travel booking platform in South Africa that you get exclusive access to with Discovery Bank.**

**Enjoy unprecedented discounts on a wide range of local and international flights, holiday accommodation, car hire and exciting travel experiences.**

### **Travel benefits and services**

- You can now book your discounted local and international flights in the Discovery Bank app - tap, tap, fly!
- Free international travel insurance with flight tickets purchased using your Discovery Bank Platinum cards
- The ability to make purchases and cash withdrawals worldwide, wherever Visa is accepted.

Up to 50%

off local flights

Get 10% to 50% off six one-way local flights with our partner airlines, plus an unlimited 10% off afterwards

**Up to 35%**

**off international flights**

Get 10% to 35% off two return regional or international bookings with our partner airlines, plus an unlimited 10% off afterwards

**Up to 25%**

**off holiday accommodation  
and car hire**

Get 10% to 25% off unlimited local accommodation and car hire

Plus, use Discovery Miles to pay for thousands of non-discounted local and international listings on Vitality Travel through Booking.com

**Up to 15%**

**back on your next beach holiday, cruise or city adventure**

Get up to 15% cash back on Dream Destinations travel experiences with Contiki, Royal Caribbean International and World Leisure Holidays

Enjoy **The Lounge**, a partnership between Discovery Bank and SAA at OR Tambo, Cape Town and King Shaka International Airports. Get up to 2 domestic departure visits and an international departure visit a year.

## **Improve your finances with Vitality Money**

When you join Discovery Bank, we help you review your financial health based on five key financial behaviours and you get a Vitality Money status based on this. Your Vitality Money status gives you a good indication of how well you are managing your finances.

Not only that, but your Vitality Money status is also directly linked to what rewards you can earn. That's why we'll show you the steps to improve your status and give you access to tools like our [Vitality Money Financial Analyser](#), which uses advanced analytics to give you intelligent insights and personalised alerts to help you become better with your money. As your Vitality Money status improves, so do your rewards.

## **Get the only Real-Time Forex Accounts**

You can quickly and easily open our Discovery Bank Forex Accounts, available in British Pounds, Euros and US Dollars, 24/7 on the Discovery Bank app.

Get real-time rates and immediately start saving and transacting in the foreign currency of your choice. Plus, you pay no fees when you transfer and convert between your foreign currency and Rand accounts, and we'll help you manage your foreign currency allowances too!

Add your free virtual card on the banking app and link it to your smart device for fast on-the-go payments while you travel outside South Africa or order a physical debit card for cash withdrawals abroad.

Open. Convert. Save. Pay. In seconds.

## **What features to expect with your Discovery Bank Platinum Card Account**

An advanced and intuitive banking app

- Add more or upgrade your accounts
- Manage your cards, PINs and limits

- Check your account balances
- Track and improve your dynamic lifestyle rewards
- View your Dynamic Interest Rates
- Transfer funds between accounts
- Manage and spend your Discovery Miles
- Make international payments in over 60 currencies
- Track foreign currency allowances
- Set up beneficiaries
- Set up debit orders
- Increase credit limits
- View and export transaction history
- Save important receipts and documents with Smart Vault
- Make online payments and EFTs
- Get immediate in-app help from a Discovery Banker with Live Assist
- And much more!

#### Comprehensive banking benefits

- Get a credit card account with up to 55 days of interest-free purchases on select credit card transactions
- Unlimited free Discovery Bank virtual cards to start using immediately after joining
- Save and transact in US Dollars, British Pounds and Euros with your Real-Time Forex Accounts
- Instantly settle medical co-payments at pharmacies like Clicks and Dis-Chem, hospitals and medical service providers with Health Pay
- Make on-the-go payments with Apple Pay, Fitbit Pay, Garmin Pay, Google Pay, Samsung Pay and SwatchPAY!
- Pay any of your contacts who are Discovery clients, using just their cellphone number
- Withdraw cash at a till point at Checkers, Pick n Pay, Shoprite and selected Spar stores
- Make deposits at Boxer, Checkers, Pick n Pay and Shoprite stores
- Get free transaction notifications and monthly account statements
- Choose from a range of unlimited, free savings account options, with personalised interest rates for large deposits
- Access a range of Vitality Money tools to help you manage and improve your financial health
- Real-time payments from as little as R1 using Discovery Instant Pay or PayShap to other South African banks, available 24/7.

#### Enhanced security features

- Advanced facial-recognition technology when logging in to the banking app

- Discovery Bank Platinum cards use secure chip and PIN technology
- Your card can make fast and secure tap-and-go payments
- Secure tap-and-go payments with smart devices that support Apple Pay, Fitbit Pay, Garmin Pay, Google Pay, Samsung Pay and SwatchPAY!
- Additional security with Verified by Visa and Visa Checkout for online purchases
- Greater shopping convenience and security when shopping online with Discovery Bank virtual cards.

#### A Discovery Miles Account

- View, track, manage and spend your Discovery Miles
- Generate vouchers for in-store payments
- Purchase airtime, data, prepaid water, prepaid electricity or digital vouchers
- Exchange your Discovery Miles for cash
- Send Discovery Miles to your contacts.

#### Free cover

- Automatic warranty extension of up to 24 months and short-term protection against theft and accidental damage of purchases made with your Discovery Bank Platinum card through Visa.

## Banking fees for the Discovery Bank Platinum Card Account

With a Discovery Bank Platinum Card Account you have a monthly account fee of R155 that includes your monthly account fee, your Vitality Money premium, your single credit facility fee, and more. After that, you transact and only pay for what you use. For more details on your banking fees, please see the fees guide.

*Rewards are based on your engagement in Vitality programmes, Discovery products, and monthly qualifying card spend. Discovery Bank, Auth FSP. Limits, terms and conditions apply.*

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




- Call [0800 07 96 97](tel:0800 07 96 97)
- 24/7, 365 days a year
- Fraud or stolen card? Call [011 324 4444](tel:011 324 4444)
- 24/7

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