

The following information pertains specifically to Discovery Bank Gold account

The Discovery Bank
Gold Card Account

Qualifying income from R100,000 to R350,000 a year

R100 per month

Everyday banking with fantastic rewards

If you're looking for an account that's flexible, affordable and gives you more than just a credit card, then the Discovery Bank Gold Card Account is the smart choice for you. Plus, you can unlock fantastic value and rewards with your good banking behaviour. Why are we calling it more than just a credit card? Because you get a credit card with full transactional capabilities including the ability to set up third-party debit orders, make digital payments and accept salary deposits. You get up to 55 days' interest-free credit on select transactions, and you can manage your credit easily with the most flexible credit facility in the market. Plus, you can add as many free savings accounts as you need to achieve your goals. And 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 up to 40% back on HealthyFood and save up to 10% on fuel and Uber rides.

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.

With a Discovery Bank Gold Card Account you can earn the following rewards in Discovery Miles:

Up to 40%

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

Up to 10%

back on fuel purchases at bp and select Shell service stations, and up to 10% back on Uber rides

Up to 2.5%

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 €1,000

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 Gold 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 Gold 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 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 Gold credit card
- The ability to make purchases worldwide, wherever Visa is accepted.

Up to 40%

off local flights

Get 10% to 40% 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

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 Gold 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
- Use Smart Search to find transactions
- 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 Gold 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.

Banking fees for the Discovery Bank Gold Card Account

With a Discovery Bank Gold Card Account you have a monthly fee of R100 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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