



## Vitality Active Gear benefit guide

### What is the Vitality Active Gear benefit?

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Discovery Vitality aims to make exercise and staying physically active easier with the Vitality Active Gear benefit. The benefit offers you an upfront discount of up to 25% on sports gear and equipment from **Sportsmans Warehouse** and **Totalsports**, as well as an upfront discount of up to 50% on fitness devices and Nike performance gear (footwear and/or apparel) from **Sportsmans Warehouse**, **Totalsports** and **Nike Concept stores** in South Africa.

### Who this benefit guide applies to

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Vitality Health members who are the main member, spouse, adult dependants, and children 18 years or older with full Vitality qualify for this benefit and will use this guide.

Balance members will only have the Vitality Active Gear sports gear and equipment benefit available to them.

This benefit will not be available on all other Vitality programmes, including Vitality Active Rewards for Doctors, KeyFit, Vitality Health Tracker, Vitality Active Rewards for HealthyCompany, Remedi HealthyFood, Vitality Active Rewards for Teens and Vitality Active.

## Getting started on Vitality Active Gear

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You do not need a benefit card to use the benefit. Qualifying members need to have activated Vitality Active Rewards exercise goals for access to the Vitality Active Gear benefit.

You agree that by using the Vitality Active Gear benefit, you are bound to the terms, conditions and limits referred to in this document.

The Vitality Active Gear benefit comprises 3 reward offerings, namely:

1. Up to 25% off sports gear and equipment
2. Up to 50% off a new fitness device
3. Up to 50% off Nike performance footwear and apparel

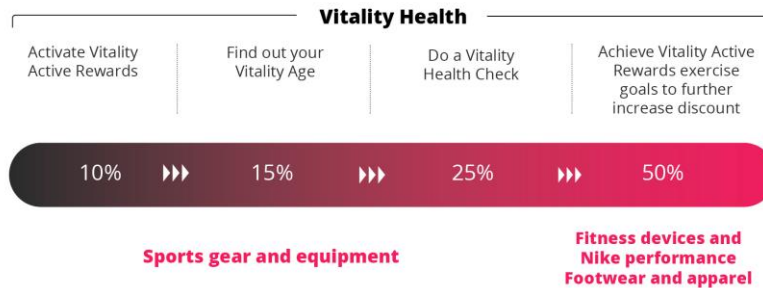
### **Vitality Active Gear: Sports gear and equipment reward offering**

Getting active with Vitality gets you up to 25% off sports gear and equipment at Sportsmans Warehouse or Totalsports, depending on your choice of partner selected in a calendar month. This upfront discount of up to 25% includes fitness devices and Nike performance footwear and apparel bought at Sportsmans Warehouse or Totalsports. However, you can get further discounts on fitness devices and Nike performance gear on the Vitality Active Gear fitness device and Nike performance footwear and apparel benefits.

How the benefit works:

- [Activate Vitality Active Rewards](#) on the Discovery app and select **Vitality Active Gear** to get access to Vitality Active Gear. You'll get a 10% upfront discount.
- Find out your [Vitality Age](#) online and complete a [Vitality Health Check or Virtual Vitality Health Check-in](#) to increase the discount to 25%. To ensure a maximum upfront discount, both the main member and spouse (if applicable) must complete both assessments once every rolling 12-month period.

## HOW TO MAXIMISE YOUR REWARDS



### Up to 25% upfront discount on sports gear and equipment

Redeeming your discount code:

- Get your discount code in the Discovery app at any time by selecting **Vitality Active Rewards > Vitality Active Gear**.
- Select your preferred partner every month by choosing between Sportsmans Warehouse and Totalsports. Your percentage discount and partner will be locked in until the discount code expires at the end of the month and will not increase for the month. You can select your new partner and generate a new discount code in the new calendar month at the latest percentage for the upfront discount.
- Your selected partner can be different from other members on your policy.
- The discount applies to the first R2,000 you spend on [qualifying sports gear and equipment](#) every month. Your qualifying spend is exclusive to each qualifying member on the Vitality Health policy. Being on a family policy does not increase your individual qualifying spend limit of R2,000.

**Vitality Active Gear:** Fitness devices and Nike performance footwear and apparel reward offering

Vitality members who are active get up to 50% off a new fitness device at Sportsmans Warehouse or Totalsports.

Achieve your Vitality Active Rewards exercise goals and get up to 50% off Nike performance footwear and apparel at Sportsmans Warehouse, Totalsports and Nike concept stores.

How the benefit works:

- [Activate Vitality Active Rewards](#) on the Discovery app and select **Vitality Active Gear** to get access to Vitality Active Gear. You'll get a 10% upfront discount.
- Find out your [Vitality Age](#) online and complete a [Vitality Health Check or a Virtual Vitality Health Check-in](#) to increase the discount to 25%. To ensure maximum upfront discount, both the main member and spouse (if applicable) must complete both assessments once every rolling 12-month period.
- Get active and achieve your weekly Vitality Active Rewards exercise goals to increase your discount to up to 50%. Your discount increases by 5% for every five Vitality Active Rewards exercise goals that you achieve. You don't need to achieve your exercise goals consecutively to get the discount. We will look back 52 weeks or from the last time you generated (and subsequently redeemed) a booster discount code to calculate your exercise goals. Your exercise goal count resets once a discount code is generated (and subsequently redeemed).

Redeeming your discount code:

- Get your discount code in the Discovery app at any time by selecting **Vitality Active Rewards > Vitality Active Gear**.
- Once you've generated a discount code for your chosen Vitality Active Gear reward and in the Discovery app, your Vitality Active Rewards exercise goals tally resets to 0 goals and you can build it up again towards your next discount.
- When checking the last chosen Vitality Active Gear reward, the exercise goals reset is only confirmed once you redeem the discount code. If the discount code expires or is removed, then the reset is cancelled, and the exercise booster calculation will look back 52 weeks again.
- If the discount code for the reward that you have chosen expires or is removed, you don't have to start from the beginning again. To recalculate your upfront discount, Vitality will look at the most recent of the following:
  - How many exercise goals you've achieved over the past 52 weeks
  - When you last generated and redeemed discount code
  - Whichever is the more recent of the two

In all cases, only the exercise goals that have not already been considered for a prior discount will be considered in the next discount percentage.

### **Canceling your booster discount code**

If you generated a discount code for a booster reward and would like to change it to another partner or reward, you can tap on the discount code that you generated for the reward and select the **Remove or Change Discount Code** link at the bottom.

If you cancel the discount code for your booster reward, the number of your exercise goals achieved will go back to what they were before you generated the discount code.

You cannot cancel a discount code after you've used it.

### **Limits of the booster rewards**

You can only make use of one of the following rewards at a time. The discount applies to the first:

- R4,000 of the retail price of a fitness device
- R2,000 of the retail price of a pair of Nike performance footwear
- R1,000 of the retail price of Nike performance apparel

The discounts apply on a total of R6,000 of available spend, every 52 rolling weeks. You can generate discount codes for the rewards to the value of this amount using different reward combinations. The possible reward combinations every 52 rolling weeks are as follows:

1. 1 × Device; 1 × Nike performance footwear
2. 1 × Device; 1 or 2 × Nike performance apparel
3. 1 × Nike performance footwear; 4 × Nike performance apparel
4. 2 × Nike performance footwear; 2 × Nike performance apparel
5. 3 × Nike performance footwear
6. 6 × Nike performance apparel

**Example 1:** John has achieved 25 Vitality Active Rewards exercise goals as of 8 January 2024. He has done all the necessary health assessments and is on the highest boosted percentage. He generates a discount code for his fitness device reward as part of the Vitality Active Gear benefit.

John redeems the discount code 20 days later, on 28 January 2024, and gets 50% off his fitness device. His exercise goals and associated percentage reset to 0 and the discount will revert to the sum of the discounts earned for activating Vitality Active Rewards and completing the Vitality Health assessments.

**Example 2:** This shows the rule of cancelling the goal reset if it's not used and looking back to the last discount code that was generated and redeemed for the chosen Vitality Active Gear reward.

- After generating a discount code for his fitness device reward on 8 January 2024 and redeeming it on 28 January 2024, John builds up again to 21 exercise goals. This has been counted from the time John generated the last discount code for the chosen Vitality Active Gear reward on 8 January 2024.
- On 4 June 2024, he generates a discount code for his Nike performance footwear reward. The percentage he qualifies for is based on his activated Vitality Active Rewards and completed Vitality health assessments, which remains at 25%. John, therefore, has an upfront discount reward of 45% as he did not achieve 25 exercise goals since he last generated and redeemed a discount code for the chosen Vitality Active Gear reward. His exercise goals once again reset to 0.
- John forgets to redeem the discount code within 30 days and it expires. John's exercise goals percentage now looks back either 52 weeks or until the last time he generated and redeemed a discount code through the Vitality Active Gear benefit (whichever is more recent). In this case, that was on 8 January 2024.
- In the 30 days while John had his discount code, he achieved an extra four exercise goals, totalling 25 exercise goals since 8 January 2024. This was the last time he generated a discount code for his fitness device reward through the Vitality Active Gear benefit, which was then redeemed. The qualifying percentage based on his weekly Vitality Active Rewards exercise goals is now on 25%.
- John generates a discount code for the Vitality Active Gear Nike performance footwear reward again. This time he gets the full 50% upfront discount to use on his Nike performance footwear.

## Your Vitality Active Gear rewards

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Your Vitality Active Gear benefit gives you an upfront discount when you purchase a qualifying item.

### Redeeming discount codes for my rewards at the cashiers

- Once you have generated your discount code, give it to the cashier before purchasing your product. Tell them that you would like to pay with Vitality Active Gear and show them the code.

The cashier will either ask you to scan the QR code or read out the number code below the QR code which will apply your upfront discount to your purchase.

- When redeeming a discount code for fitness devices or Nike performance footwear or apparel rewards, you must do so in a separate transaction to any other items in your basket.

**Example:** Sally wants to get a Nike tennis shirt using her Nike performance apparel reward along with some tennis balls. Sally should ask the cashier to ring up the Nike tennis shirt first and give the cashier her Nike performance apparel discount code. Once that transaction is finished, she should then give the cashier the tennis balls and tennis racquet and use the sports gear and equipment discount code.

### **Qualifying Vitality Active Gear rewards online**

You can shop online at [www.sportsmanswarehouse.co.za](http://www.sportsmanswarehouse.co.za).

### **Qualifying Vitality Active Gear rewards in-store**

You can shop in-store at Sportsmans Warehouse, Totalsports and Nike Concept Stores (excludes Nike Factory stores).

### **The Vitality Active Gear catalogues**

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View the Vitality Active Gear catalogues for [Sportsmans Warehouse](#), [Totalsports](#) and [Nike](#) to see the extensive list of items available.

### **Redeeming discount codes for my rewards**

For sports gear and equipment:

- Once you generate a discount code, your upfront discount and selected partner are locked in for the remainder of the month.
- If you do any Vitality health assessments after you have generated a discount code, they will only count towards the next month's upfront discount percentage.
- You have until the end of the calendar month to redeem your discount code. In the next month, you can generate a new discount code for a different partner if you like.

#### For fitness devices or Nike performance footwear and apparel:

- Once you generate a discount code, your selected partner and upfront discount percentage is locked in until it is used, removed, changed or it expires. You have 30 days within which to redeem your discount code.
  - If you do not redeem the discount code within 30 days, you do not forfeit your discount percentage. Instead, you can generate another discount code at the percentage calculated at the new date (30 days later).
  - You can remove the discount code and generate a new one.
- **Note:** Upon generating a discount code, your Vitality Active Rewards exercise goals and associated discount percentage (up to 25% additional discount) will reset to 0 and you will need to build up again. Your completed Vitality health assessments percentages do not reset when generating a discount code.

## Limits

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### Limits for the Vitality Active Gear benefit

You cannot use more than one discount code in the same transaction.

**Example:** If you have a sports gear and equipment discount code and a fitness devices discount code and you try to use them both in the same transaction, only the first one given to the cashier will apply to the transaction.

#### For sports gear and equipment:

- Your upfront discount applies to R2,000 of qualifying Vitality Active Gear spend per qualifying person on the policy per month.
- You cannot use a sports gear and equipment reward in the same transaction as any of the Vitality Active Gear benefits (fitness devices or Nike performance footwear and apparel).
- When redeeming a sports gear and equipment reward, the discount will apply to multiple qualifying items in your basket up to the R2,000 limit.

**Example:** Sally decides to buy some tennis balls and a tennis racquet using her sports gear and equipment reward. Sally will get the upfront discount of up to 25% off both items (up to a monthly cap of



R2,000 qualifying Vitality Active Gear spend). Therefore, the maximum Sally can get as a discount is R500 for the month using her sports gear and equipment reward.

For fitness devices or Nike performance footwear and apparel:

- Only one item can be redeemed with each discount code. If you are redeeming a Nike performance apparel reward, only the most expensive qualifying Nike performance apparel item will have the discount applied to it. This applies even if both items in your basket are still within the R1,000 Nike performance apparel qualifying spend limit.

**Example:** Sally finds out about a Nike sale at one of the qualifying partner stores where she can get Nike performance footwear at R750 for tennis shoes and R1,000 for running shoes. She decides to buy both. When she gives her Nike performance footwear discount code to the cashier, the upfront discount only applies to the R1,000 running shoes and not to both pairs of shoes. Although the limit for Nike performance footwear is R2,000, this only applies to one item, and you cannot add up items to reach the value of R2,000.

- Every 12 months, you can get an upfront discount on up to R6,000's worth of fitness devices, Nike performance footwear and Nike performance apparel and fitness devices.
- This R6,000 spend limit does not apply to the upfront discount of up to 25% on sports gear and equipment.
- You can only generate one discount code at any given time for either a fitness device, Nike performance footwear or Nike performance apparel rewards.
- Each reward has its own spend limit. Once redeemed, your overall spend limit of R6,000 will reduce by that entire reward amount and not the retail value spent. The discount will apply to the qualifying spend limit of each reward:
  - Fitness devices R4,000
  - Nike performance footwear R2,000 or Nike performance apparel R1,000.
- You cannot use part of a reward to redeem your discount on fitness devices, Nike performance footwear or apparel purchases. The reward's full value is used towards your Vitality Active Gear benefit available spend whether the item purchased costs less or more.
- If you spend more than the limit, you'll get a discount on the maximum value of the qualifying spend limit. If you spend under the limit, the full amount of that reward limit will be deducted from your overall available qualifying spend limit.

**Example:** Zahara purchases a fitness device worth R1,000. Her overall available spend limit of R6,000 reduces by R4,000 and she receives a discount on the R1,000. Alternatively, if Zahara purchases a R5,000 fitness device, her overall available spend limit of R6,000 reduces by R4,000 and she receives a discount on R4,000.

- Once you have used your discount code, you can generate another one if you have enough overall limit remaining.
- You cannot use a sports gear and equipment discount code along with a fitness devices and Nike performance footwear or apparel discount code in the same transaction. Only the first discount code will take effect. You can use the second one in a separate transaction.
- The overall qualifying limit becomes available again 12 months from the date the discount code was generated if it was redeemed. If the discount code was not redeemed, then the limit will become available again once the discount code expires after 30 days.

**Example:** Nipho generates a discount code for his fitness devices reward on 10 January 2024 and redeems it on 15 January 2024. His overall available limit reduces by R4,000 from 10 January 2024 and R4,000 will be available again to use on any of the Vitality Active Gear rewards on 10 January 2025. If Nipho did not redeem the discount code generated for his fitness devices reward and it expired, then R4,000 will become available again on 9 February 2024.

## Discount codes

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### QR codes and wiCodes

If your reward wiCode or QR code does not work at the point of sale, this is an error. Please contact us and we will resolve it for you.

### Discount amounts during redemption

- Check the discount amount on the discount code generated for the reward. That discount amount will only apply up to the qualifying spend limit. If your product is over the qualifying spend limit, the discount will only apply to the portion of the total cost of the product up to the qualifying spend limit.
- For Vitality Active Gear rewards, the discount will only apply to one item per transaction.

- You cannot use a sports gear and equipment discount code along with a fitness devices and Nike performance footwear or apparel discount code in the same transaction. Only the first discount code will take effect. You can use the second one in a separate transaction.

## Goals

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### Achieving my weekly exercise goals

As part of the Vitality Active Gear benefit, specifically fitness devices and Nike performance gear, you can earn an extra 5% upfront discount for every five exercise goals you achieve. This is up to a total of 25% in a rolling 52 weeks or since the last selected and redeemed Vitality Active Gear reward. Ensure your exercise goal has been achieved in the Vitality Active Rewards section of the app. The exercise goals do not increase when you achieve a Vitality Active Rewards drive or spend goal.

### Goals calculated

Each Vitality Active Rewards exercise goal is personalised to a member based on their previous physical activity history and exercise goal achievement. It's also based on a member's physical health risk profile which is determined by several health risk criteria.

## What you need to know

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### Refunds and exchanges

The return, refund and exchange policies of the partner stores ([Nike](#), [Sportsmans Warehouse](#) and [Totalsports](#)) apply. Should there be any concerns or queries about the process followed, kindly contact us by calling us on 0860 99 88 77 or WhatsApp messaging us on 0860 75 67 56, where we'll ask you to submit your original transaction and refund slips.

Discount codes generated for all the Vitality Active Gear rewards, including sports gear and equipment, fitness devices and Nike performance gear, are **non-refundable** and **non-transferable**.

- Should you request to **exchange** items that you purchased using a discount code for a Vitality Active Gear reward, you may do so. However, you can only exchange the items for suitable

merchandise in-store that qualify for the Vitality Active Gear reward you selected before.

Example: If you bought the item using the sports gear and equipment reward, you can exchange it for a qualifying product under the sports gear and equipment reward. In other words, you cannot exchange the items purchased for items that would not normally qualify for purchase as part of the Vitality Active Gear rewards.

- You can exchange an item you purchased before for a new qualifying item of the **same** value.
- Should you wish to exchange an item you purchased before for a **more** expensive qualifying item, you will have to pay in the difference or you can request for a refund of the amount that you paid only.
- Should you wish to exchange an item you purchased before for a **less** expensive qualifying item, you may exchange the item with the balance of the transaction being governed by the respective store policy.

Vitality and our partner stores will not accept defective, unclear or altered transaction slips.

### **Tax on Vitality Active Gear rewards**

- You might have a duty to pay tax on the Vitality Active Gear rewards that you earn.
- It is your responsibility to speak to a tax practitioner for advice.
- We are not responsible for any consequences if you fail to ask a tax practitioner for advice or if you fail to pay the tax that applies.

### **Qualifying spend**

Qualifying spend mentioned in the above benefit guide refers to the spend on qualifying Vitality Active Gear items and does not refer to qualifying spend for Discovery Bank credit card or transaction account unless otherwise specified.

### **Ending the Vitality Active Gear benefit**

You will no longer have access to the Vitality Active Gear benefit rewards under one of these instances, if:

- Your Vitality Health membership ends

- You downgrade to a Vitality Health membership that does not qualify for the Vitality Active Gear benefit

### **Acceptance of benefit terms and conditions**

By using any of the rewards on the Vitality Active Gear benefit, you agree to the limits, terms and conditions set out and referred to in this benefit guide.

### **Third-party consent when activating any Vitality benefit**

By activating this benefit, you further consent that the following companies may process your relevant payment and personal information, as well as transaction data, to administer the benefit effectively in accordance with our [privacy statement](#):

- Discovery Vitality (Pty) Limited
- Their authorised partner network and third parties associated with the benefit (Sportsmans Warehouse, Totalsports\* and Nike).

### **Need help or additional information?**






If you have any questions or need more information about the Vitality Active Gear benefit, visit the [Vitality Active Gear Help page](#) or use our Ask Discovery chat bot on [WhatsApp](#), the Discovery app or [website](#).

### **Still haven't found what you're looking for?**

Use Vitality 24/7 to chat to a live agent at any time of the day through Ask Discovery. Once in the chat function, type *chat to an agent* to get real-time assistance.

Alternatively, call 0860 99 88 77 from Monday to Friday between 07:00 and 18:00.

If, for any reason, there is a conflict between rules in this benefit guide and the [Vitality Main Rules](#) – the [Vitality Main Rules](#) for Vitality Health members will apply at all times.

Keep up to date with the latest news from Vitality: Download the  Discovery app, follow Discovery Vitality on    and  (DiscoverySA).

Specific limits, terms and conditions apply to each benefit and may be subject to change. We will inform you if there are any product or benefit changes.

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