



Get 15% cash back on your Contiki trip

These are the conditions for Contiki rewards. Please make sure you have read and understood them.

What is this reward?

Get ready to book your next adventure with our Vitality Dream Destinations benefit. We know you want to see as much of the world as possible, in the shortest time possible, with the finer details taken care of. You can book an epic adventure with Contiki and get 15% cash back when making a booking. You can use your Discovery Miles to pay for your holiday as well as redeem them for additional cash back on the booking.

Who does this benefit guide apply to?

This benefit guide applies to clients on the previous Discovery Card first issued before the launch of Discovery Bank. If you are a client with a new Discovery Bank credit card and a Vitality Money membership, please view your [benefit guide here](#).

Who may use it?

Vitality Health members from 18 to 35 who have the previous Discovery Card in good standing and have not upgraded to a new Discovery Bank credit card product with a Vitality Money membership.

What you pay

There are no extra fees for this reward, other than your monthly Discovery Card and monthly Vitality Health fees.

How it works

You get 15% cash back when you pay using your Discovery Card at Contiki. Book your holiday through Contiki South Africa by calling 011 280 8400. Use your Discovery Card to pay and earn the reward. Your cash back will be paid six weeks after your travel return date.

Conditions to the reward

1. Make sure your Vitality Health membership is linked to your Discovery Card. If you join Vitality Health more than three months after you have joined Discovery Health, Discovery Life or Group Life, you will have to wait three months before you can use the Discovery Card travel benefit.
2. Make the booking directly with Contiki South Africa by calling 011 280 8400. Bookings made on the website, www.contiki.com will **not qualify for cash back**.
3. Discovery Card holders must call and book directly through Contiki South Africa to qualify for their cash back. However, if Contiki facilitates the process from their side, they may communicate with the various travel agencies to manage the booking. Discovery Card holders will still qualify for their cash back as long as Contiki facilitates the booking process completely. Remember to mention that you are a Discovery Card holder before you make your travel booking with Contiki. If you do not mention this beforehand, you will not receive your cash back.
4. The cash back only applies to Vitality Health members on the Discovery Card primary account holder's Vitality Health membership.
5. The cash back does not include airport taxes, third party fees, additional extras, port charges, taxes, gratuities, and other extras unless stated otherwise.
6. Make sure you **understand the penalties for cancelling your booking**. For cancellation penalties refer to [Contiki terms and conditions](#).

If you have Discovery Miles

1. You can choose to redeem Discovery Miles for additional cash back on your booking.
2. The minimum Discovery Miles redeemed cannot be less than 5 000 Discovery Miles per booking.
3. Discovery Miles are made at an exchange rate of 10 Discovery Miles to R1.
4. The total cash back you receive from redeeming Discovery Miles combined with the Discovery Card normal cash back cannot exceed the rand value of the booking.
5. You must get a booking reference number to use your Discovery Miles.
6. To request the Discovery Miles redemption call Discovery Bank on 0800 07 96 97, follow the instructions detailed on the form and send it to dreamdestinations@discovery.co.za.
7. The application form can be completed at any time from when the booking is made but within 30 days of you receiving your cash back for the booking. Discovery Vitality will not accept any application form received more than 30 days after you receive your cash back for the booking.
8. If you have Discovery Miles activated and you pay for your travel using your Discovery Card, then you can get free international travel insurance. [Terms and conditions apply](#). You can obtain additional cover if required to ensure that you have adequate cover.

An example:

Celeste books a holiday with Contiki. The holiday costs R25 000, of which R20 000 is the cost of the holiday (R5 000 consists of third party fees, additional extras, airport taxes and gratuities). Celeste pays the R25 000 with her Discovery Card. Celeste also wants to redeem 250 000 Discovery Miles for additional cash back. Her cash back will be paid as follows:

Celeste books a holiday with Contiki South Africa and pays the total fee of R25 000 using her Discovery Card.	Total amount paid with Discovery Card: R25 000
Contiki sends the invoice and all the details to Discovery for the discount to be calculated. The invoice shows the clear breakdown that R20 000 of the total booking was the base costs, and the remainder R5 000 was airport taxes and gratuities.	Qualifying spend to get cash back: R20 000

Celeste qualifies for 15% cash back.	Qualifying cash back percentage 15%
Discovery Vitality calculates the cash back as 15% off the base cost of R20 000	Cash back due : R3 000
Celeste also has Discovery Miles and wants to redeem her Discovery Miles for additional cash back. She calls the Discovery Bank call centre on 0800 07 96 97 and gets the Discovery Miles redemption form from the call centre agent. Celeste decides to redeem 250 000 Discovery Miles, fills in the form and sends it back to Vitality.	Discovery Miles redemption requested 250 000 Discovery Miles
Vitality calculates that the maximum Discovery Miles allowed to be redeemed on the booking is 220 000. This is calculated as: Total booking cost (R25 000) less cash back received (R3 000) multiplied by 10.	Allowable Discovery Miles redemption 220 000 Discovery Miles
Vitality therefore redeems the maximum allowable Discovery Miles of 220 000	220 000 Discovery Miles
Vitality redeems the Discovery Miles and pays Celeste an additional R22 000 in cash back	R22 000
The total cash back that Celeste receives is R25 000 R3 000 (cash back) + R22 000 (Discovery Miles redeemed)	Benefit cash back: R3 000 Cash back due to Discovery Miles: R22 000

Get more ways to earn and spend Discovery Miles with Discovery Bank

[Upgrade to Discovery Bank](#) and get access to the enhanced [Discovery Miles programme](#) as well as smarter, safer banking. It takes as little as five minutes.

Ending the reward

Please read the rules of the rewards programme for when this Reward or the [rewards programme](#) ends.

Tax on cash back

- You may have a duty to pay tax on the cash back 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 applicable tax.

Third party consent for using the travel benefit

By using or activating the Vitality Dream Destinations benefit, or any of the other Discovery Vitality benefits, you agree to the limits, terms and conditions and that Discovery Vitality (Pty) Limited, and third parties associated with the benefit (Contiki) may share your payment and personal information as well as transaction data to administer the benefit effectively.

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