

About the Qantas benefit

Vitality Health members save up to a maximum of 35% on the base fare with Qantas. Your saving is based on your Vitality Health status at the time of making your booking.

Who this benefit guide applies to

This benefit guide applies to you only if:

- You are a Vitality Health member; and
- You are not a Discovery Bank client with Vitality Money.

If you are a Discovery Bank client with Vitality Money, please <u>view</u> the correct version of the benefit guide for you to make sure you get the most out of your Vitality rewards.

Who can use the Vitality travel benefit with Qantas

Discovery Vitality Health members 18 years and older can book discounted Qantas flights to eight international destinations on www.kulula.com

- If you join Vitality Health more than three months after joining Discovery Health, Discovery Life or Group Life, there is a waiting period of three months. This means that you must wait three months before you can use your Vitality Health status discount on Vitality travel partners.
- The three months travel waiting period starts from the date your Vitality Health policy starts.



If you add a dependant, the travel waiting period will be the same as that of the main member.
 Dependants will not have a separate travel waiting period.

Example: Sarah joins Discovery in October 2020, but only activates her Vitality Health policy in February 2021. She has to wait until May 2021 to use the Vitality travel benefits.

What you pay

There is no extra fee for this benefit, other than the monthly Vitality Health fee, the price for the flight ticket and the applicable non-refundable Discovery booking fee.

By using this benefit, you agree that Discovery Vitality, www.kulula.com and Qantas may share your payment and personal information to manage the benefit effectively.

A choice of eight destinations

You can fly to one of eight international destinations with Qantas, via Sydney. The destinations might change at any time.

o Code share flights are not eligible for the Vitality saving.

From:	То:
Cape Town / Durban / Johannesburg	Sydney (SYD)
CPT/DUR/JHB	Melbourne (MEL)
CPT/DUR/JHB	Brisbane (BNE)
CPT/DUR/JHB	Adelaide (ADL)
CPT/DUR/JHB	Perth (PER)
CPT/DUR/JHB	Auckland (AKL)
CPT/DUR/JHB	Christchurch (CHC)
CPT/DUR/JHB	Wellington (WLG)

How to book

- You can use this benefit for one-way or return flights, departing from South Africa.
- Vitality members have access to economy or premium economy class seats, not business or first class seats.
- The limit for this benefit is up to two international return flights for each member on the Vitality policy, in a calendar year.
- This includes British Airways International and Emirates flights that count towards these limits.
- The saving applies to all classes (excluding business and First class) and includes discounts offered by Qantas, but may include restrictions (sales classes).
- After making your booking, you can reserve your seats through the Manage Booking page on <u>Qantas.com</u>. A pre-seat booking fee may apply.



- All you have to do is log in to Manage Booking on the home page scroll down to Flights and look for Seats. Under Seats, you can click on View or Change seats for this flight and follow the instructions onscreen.
- Your saving depends on your Vitality Health status at the time of your booking, not when you travel.

Blue	Bronze	Silver	Gold	Diamond	Flat discount
15%	20%	25%	30%	35%	10%

- The saving does not apply to airport taxes, it applies to the base fare only.
- You will only receive the Vitality Health saving when you book your flights through the www.kulula.com website.
- A non-refundable Discovery booking fee of R420 will be added to all international flights booked using the Vitality travel benefit. This fee includes VAT and is not included with the saving on the base fare for each ticket you book.
- You can call Vitality Travel on 011 921 0490 to assist you with a booking that cannot be booked online, they will charge you a service fee.
- You can use this benefit for one-way or return flights departing from South Africa only, not from Australia (or any other destination).
- To qualify for your maximum Vitality Health saving, international flight bookings must be made at least six weeks prior to your departure date.
- International flight bookings made within six weeks of the departure date, will qualify for a flat 10% saving and will not be deducted from your annual usage.
- Once your two international return flights have been used, all international flight bookings will qualify for a flat 10% saving on the base fare and YQ tax (fuel surcharge).
- You will be charged a penalty for Qantas ticket changes. There are no savings on changes, penalties or fees.
- Ensure that you purchase travel insurance to cover the cost of cancellation fees and loss of documents due to unforeseen circumstances.
- When making your travel booking, please make sure that you include your full name including middle
 names and surname on your Discovery profile as it appears in your passport, as this is what pulls through
 to the airline ticket on www.kulula.com
- No name changes will be allowed, a new ticket will need to be issued and cancellation penalty fees will
 apply. You can pay for your booking using any credit card, including your Discovery Card, Discovery
 Miles, or a combination of both.
- No international tickets will be issued without a valid passport number.
- Tickets bought using the Vitality travel benefit cannot be moved over to any other airline.
- Refunds are dependent on the fare rules and class booked.
- At the check-in counter, you have to show your passport and a valid visa.
- When travelling in and out of South Africa, all passports must be valid for 6 months after travel has been completed and contain at least 3 blank pages. Many countries require your passport to be valid during and beyond the length of your stay, so check what applies to you.
- Check which countries require visas and apply well ahead of time. Some passports may require transit visas, please confirm details with the relevant authorities.



- Ensure you have the correct travel documents for your entire trip. Entry and transit requirements can
 change it is advisable to check requirements with the Consulate or Embassy of all countries on your
 itinerary.
- You cannot use the Vitality travel benefit with any other savings, discounts, or promotions. Tactical fares are applicable.
- Qantas may run higher discounts on their platforms at certain times. These specials are at the discretion of
 the airline. The airline may choose not to extend these specials to the Vitality booking platform, in which
 case members booking on the platform will pay the normal full fare price less their qualifying Vitality travel
 saving.
- If you miss the first leg of your flight (on the day you depart), the return flight will automatically be cancelled. The ticket will reflect as a "no show" and you will not get a refund for any sectors.
- If you still want to use the return flight, you will have to cancel the first leg of your booking at the www.kulula.com ticket counter or by calling 011 921 0490. Standard fees and levies will apply.
- Vitality Health members must make bookings on <u>www.kulula.com</u> or on <u>www.discovery.co.za</u> and non-Vitality members who are booking for the same flight may be linked by calling Qantas Reservations on 021 427 3128.
- These terms and conditions must be read in conjunction with the **Qantas terms and conditions**.

If you have to book a domestic flight to connect to an international flight

Option 1:

If you live in an area outside of Johannesburg that is serviced by British Airways (operated by Comair), you must book your flight to Johannesburg at the same time as your international flight.

- This means that you will pay the discounted rate for both the domestic and international flight, so your entire trip will be on the same route.
- If then, the international flight is delayed, the domestic flight will be rescheduled at no extra cost to you.
- If you select this option, this domestic flight will only contribute to your overall international booking and will not affect your domestic flight limit of 10 return flights a year.

Option 2:

You can also book your domestic connecting flight on www.kulula.com to Johannesburg. There are risks if you select this option.

- If your domestic flight is delayed, you may pay extra if you miss your international flight.
- If you miss the first leg of the flight, the entire ticket will be cancelled and it is non-refundable.
- The domestic flight on www.kulula.com will contribute to the domestic flight limit and the international flight will contribute to your international flight limit.

Flight rules

 You can use this benefit for a return flight only departing from Johannesburg, not from Sydney or any other destination.



- Vitality Health members have access to economy or premium economy class seats, not business or First class seats.
- The saving applies to any publicly available full fare rate.
- The limit for this benefit is up to two international economy or premium economy class flights for each member on the Vitality Health membership, in a calendar year.
- British Airways International and Emirates flights count towards these limits.
- One-way flight bookings will be counted as one and deducted from your usage.
- You may book flights for a maximum of nine members as part of one reservation.
- All passengers need to be members on the same Vitality Health policy.
- No name changes are allowed and bookings are non-transferable. (This means that once you have made a booking in one person's name or does not match the name in your passport, you cannot transfer it onto another's name and your ticket cannot be changed.)
- Please make sure that you include your name(s) and surname as it appears on your passport on your Discovery profile as it appears in your passport, as this is what pulls through to the airline ticket on www.kulula.com
- Please log in to your Discovery profile and 'Send a Query' to Discovery Vitality to update your personal details.

Baggage allowance

Visit <u>www.qantas.com</u> for the <u>full baggage policy</u>.

Booking for infants or children

- Infants (aged up to 23 months inclusive) will get a discount off the adult fare.
- Infants do not occupy a seat. If a seat is required, then the child fare will be charged.
- The Discovery booking fee does not apply to tickets for infants who are younger than two years.
- If the infant turns two years old on the return flight, the international Discovery booking fee will apply.
- A child (aged between 2 and 11 years inclusive) will get a discount off the adult fare (base fare and fuel taxes).
- If your child turns 12, or your infant turns two, after travel has commenced, Qantas will allow you to use the ticket at the reduced fare within its validity.
- Note: Children and infant ages must be added at time of booking.



The prices can change

- Prices for seats on the same flight can differ. The saving will not apply when booked online through www.gantas.com.
- Prices can change at any time without notice.
- Vitality Health is not responsible for any losses you may experience because of these price changes.
- Any price displayed on the www.kulula.com website remains estimated. Until such time as the seat is booked and a confirmation received, the price is not guaranteed.
- If you don't book and pay right then, this fare is not guaranteed and can change at any time due to availability.

Booking changes and cancellations

- You may be able to change or cancel your booking, depending on the terms of the ticket.
- You will pay a service fee. Plus applicable change fees or cancellation penalties.
- The Vitality Health saving doesn't apply to the extra costs when you cancel or make changes to a booking, except if the ticketholder cannot use the ticket because of death or being in hospital. The airline may ask for proof of such an event. See more about flight cancellations here.
- Ensure that you have travel insurance to cover the cost of unforeseen changes

Ending this benefit

If your Vitality Health policy is cancelled, you will still have access to the flights booked while you were a member.

However, you cannot book any more discounted flights using the Vitality Health saving after your Vitality Health policy has ended.

Third party consent for using the travel benefit

By using the travel benefit, you agree to the limits, terms and conditions and that Discovery Vitality (Pty) Limited, Comair Limited (kulula.com), and third parties associated with the benefit (Qantas) may share your payment and personal information as well as transaction data to administer the benefit effectively.

Stay in touch

If you have any questions or need more information about this benefit, please visit www.discovery.co.za and click on Vitality or call 0860 99 88 77. If 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. This benefit guide should be read in conjunction with the Vitality Main Rules for Vitality Health members.



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(@Vitality_SA) and (DiscoverySA).

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