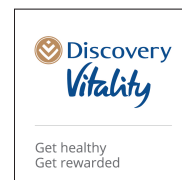


Application to join Vitality or KeyFIT or both



Jillian Larkan 101 212 5298

GTC (Pty) Ltd 107 259 2817

Contact us

Tel: 0860 99 88 77, PO Box 653574, Benmore 2010, www.discovery.co.za

Please complete this form and submit it to us by email at vitalitysales@discovery.co.za or by fax to (011) 539 2509.

Please make sure that you sign this application

Main applicant's name and surname

Main applicant's ID number

Please choose one of the following options:

Vitality KeyFIT Vitality and KeyFIT

Only members with a KeyCare Health Plan can join KeyFIT without joining Vitality.

1. Banking details and payment date

If you are paying your own Vitality contribution, please complete this section.

Bank name

Branch name Branch number - -

Account number Type of account Cheque Savings

Accountholder

Accountholder's signature Signature of main applicant

Please note: If you are using someone else's bank account, the accountholder must sign above to confirm and consent to this.

Please note that if your activation request reaches Vitality between the 1st and 15th of the month, the policy will be effective from the first of the current month. If you activate Vitality between the 16th and last day of the month, the policy will be effective from the first of the following month.

Please choose the date you would like us to debit your account (if you are not a government employee):

1st 10th 15th 20th 25th

If your membership is not activated in time for the debit order date you chose above, you will have two separate debit orders in the first month you pay your contribution, because you pay your contribution in advance. The first debit order will be collected on the first day of the month and the second debit order will be collected on the actual date you have chosen in the same month. From then on we, will collect your monthly contribution on the date you have chosen.

If you are a government employee on the PERSAL payroll system, please tick the box below to tell us which day of the month you want us to debit your account.

1st 5th 8th 21st 26th

2. The Discovery Card

Discovery Card is a Visa credit card which boosts Vitality rewards. Vitality members get better savings and bigger rewards. Get the Card and Get Rewarded.

Would you like to apply for a Discovery Card? Yes No

Please note: When assessing your Discovery Card application, a credit check will be done. An accredited consultant will phone you to complete the application. A Discovery Card will only be issued if you meet the credit approval criteria.

You give consent to Discovery Vitality to share information with Discovery Card to facilitate this application process Yes No

3. Vitality contributions for 2016

	Vitality	KeyFIT	Vitality and KeyFIT
Member	R199	R43	R215
Member + spouse or dependant	R239	R53	R259
Member + 2 or more dependants	R269	R65	R299

4. Permission to process and disclose information and to communicate with you

This Fair Collection Notice ("Notice") explains how Discovery Vitality (Pty) Ltd, a company of the holding company Discovery Ltd, (we/us) obtain, use, disclose and otherwise process personal information, which may include health and financial information ("Personal Information"), as required by the Protection of Personal Information Act ("POPIA"). Acceptance of these terms and conditions is voluntary, but is a requirement for activation and servicing of your policy. If you do not accept these terms and conditions, we cannot activate and service your policy. Discovery Vitality (Pty) Ltd (we/us) will keep any information, including Personal Information relating to yourself and your dependants and/or beneficiaries, supplied to us in this application or collected from other sources ("Your Personal Information") confidential. You confirm that when you provide us with Your Personal Information, your dependants and/or beneficiaries have provided you with the appropriate permission to disclose their Personal Information to us for the purposes set out below and any other related purposes. In the event that you are signing a Vitality consent form on behalf of a minor (person younger than 18 years old) you confirm that you are a competent person and authorised to provide such consent on their behalf.

We may collect, collate, process, store and disclose Your Personal Information for the following purposes:

- The administration of the Vitality programme;
- The provision of any services that you or any dependant on your Vitality policy may require;
- The provision of relevant information to a contracted third party who require such information to render a service to you or any dependant on your Vitality policy and only if such contracted third party agrees to keep the information confidential; and
- Academic research by any company within the Discovery Group and/or by contracted research and survey providers in South Africa as well as outside the borders of the Republic.

Please note:

- We may amend this Notice from time to time. Please check our website periodically to inform yourself of any changes;
- You have the right to object to the processing of Your Personal Information;
- Should you believe that we have utilised Your Personal Information contrary to applicable law, you will first resolve any concerns with us. If you are not satisfied with such process, you have the right to lodge a complaint with the Information Regulator, once established.
- We will only share Your Personal Information if it is requested by a third party to whom you have already given your consent for the disclosure of this information and the party that we share the information with agrees to keep the information confidential. If we want to share your information for any other reason, we will do so only with your permission.
- We will provide Your Personal Information to any other entity within the Discovery Group where you or your dependant/s already have a relationship, or have applied for a product or benefit from, such entity. This information will be provided for the administration of your or your dependant/s products or benefits.
- We may obtain relevant health information from Discovery Health (Pty) Ltd and the Scheme to administer the Vitality Programme.
- We may provide to any credit bureau or credit providers industry association any information relating to your creditworthiness or any consumer credit information including but not limited to credit history, financial history, and judgement or default history in accordance with the requirements of the National Credit Act and Regulations.
- We may communicate any changes in your Vitality policy to you, including any changes in your contributions or any changes/enhancements to the benefits you are entitled to.
- Discovery Vitality (Pty) Ltd and any entity within the Discovery Group as well as contracted third party service providers will keep you updated on information about any offers for new products Discovery may make available at any time. Please contact us if you do not wish to receive any telephonic direct marketing from us.
- You have the right to request a copy of the Personal Information we hold about you. To do this, simply complete the 'Data Subject Request Form' on www.discovery.co.za and specify what information you would like. We will take all reasonable steps to confirm your identity before providing details of your personal information. Please note that any such Data Subject Request may be subject to a payment of a legally allowable fee.
- You have the right to contact and ask us to update, correct or delete your personal information.
- You agree that Discovery Ltd may transfer Your Personal Information outside the borders of the Republic of South Africa if you provide an email address which is hosted outside the borders of South Africa. We may also need to transfer your personal information to another country for processing, storage or academic research. We will ensure that anyone to whom we pass your personal information agrees to treat your information with the same level of protection as we are obliged to.
- You agree that Discovery Ltd may retain Your Personal Information until such time as you request us to destroy them (unless we are obliged by law to retain it, regardless of such request) If Discovery Ltd becomes involved in a proposed or actual merger, acquisition or any form of sale of some or all its assets, we may use and disclose Your Personal Information to third parties in connection with the evaluation of the transaction. The surviving company, or the acquiring company in the case of a sale of assets, would have access to Your Personal Information which would continue to be subject to this Notice.
- Discovery Vitality is also required to collect and retain information in terms of the following legislation:
 - The Electronic Communications and Transactions Act (ECT)
 - The Financial Intelligence Centre Act (FICA)
 - The Financial Advisory and Intermediary Services Act (FAIS)
 - The National Credit Act (NCA)
 - The Consumer Protection Act (CPA); amongst others.

5. Vitality rules for membership

Discovery Vitality and KeyFIT are separate from the Scheme and administrator

Discovery Vitality is a separate company from Discovery Health (Pty) Ltd ('the administrator') and the Discovery Health Medical Scheme (referred to as 'the Scheme'). It is formally registered under the name Discovery Vitality (Pty) Ltd, (registration number 1999/007736/07) and takes care of the administration of the Vitality and KeyFIT programmes ('Discovery Vitality'), Discovery Card and the Discovery Card loyalty programme.

Rules of the Vitality programme

A full set of rules is available on www.discovery.co.za or you can call Discovery Vitality on 0860 99 88 77. In the event of a conflict between what is set out here, on our website and the rules of Vitality, the rules will always apply.

Your contributions to Discovery Vitality are separate

The contributions you pay are for Discovery Vitality and are not part of the contributions you pay to the Scheme.

Cancellation of Vitality membership

Please give notice on the first day of the month if you wish to cancel your Vitality membership in that month. Otherwise, your membership will only end on the last day of the next month. You must be a member of Vitality at the time of the *billing cycle (not the time of the transaction) in order to be eligible for your reward.

*Billing Cycle refers to the date decided by Discovery Vitality, on which your Vitality benefits are calculated on a monthly basis.

When you sign this application to join Vitality, you confirm that you accepted the rules for membership and you agree that you and those you apply for will be bound by them.

Signed at (town or city) on 2 0 Y Y M M D D

Signature of main applicant

The main applicant must sign and date any changes