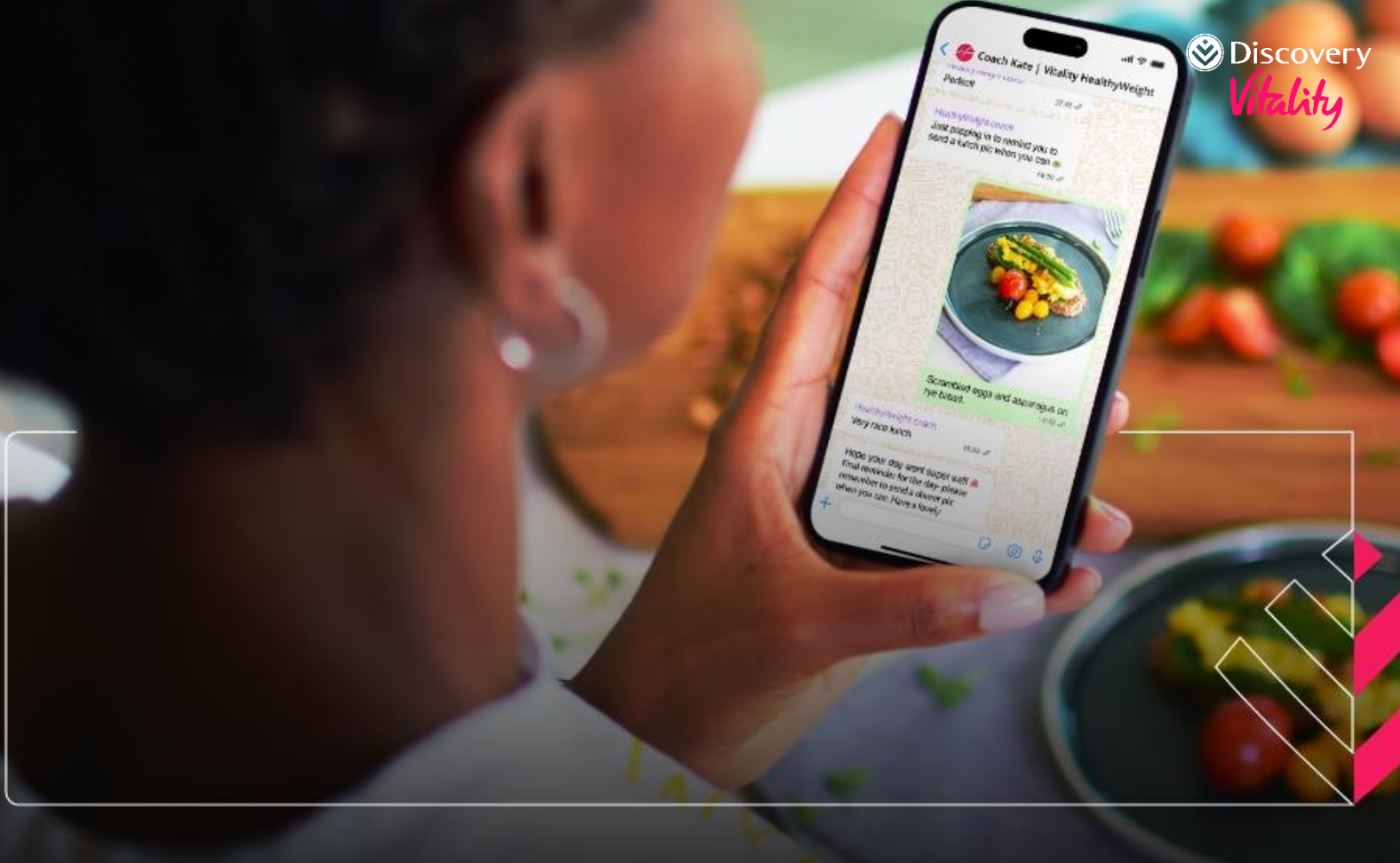




About the Vitality HealthyWeight Programme

The Vitality HealthyWeight Programme has been designed to support members through their entire weight-management journey. From food shopping to cooking and meal preparation, members will receive daily encouragement and personalised support from their very own nutrition coach, helping them to stay on track to achieve their weight-management goals.

Terminology

You, your and **the member** refers to an eligible active member on either Vitality Active or Vitality Health, who is above 18 years of age.

What you get when on the Vitality HealthyWeight programme

As a member on the Vitality HealthyWeight Programme, you will:

- Receive one-on-one support from a **qualified nutrition coach**, available on WhatsApp **5 days a week, 11 hours a day from 08:00 to 19:00**.
- Get **customised weekly meal plans** tailored to your dietary preferences, **convenient shopping lists** and **recipes for delicious meals** using simple, affordable ingredients.

- **Do regular check-ins with your coach** where you'll share updated weight information and other measurements that will help you stay on track so that you can better reach your goals.

Eligibility

To qualify to use the Vitality HealthyWeight benefit, you need to be an active Vitality Health or Vitality Active member who is 18 years or older.

How this benefit works

Discovery Vitality members who are not considered at risk can access the programme at affordable rates, while all at-risk Vitality members will receive additional discounts.

You are an at-risk member if you have an out-of-range waist-adjusted body mass index (BMI) as determined by your Vitality Health Check or if you've been diagnosed with a specific cardiometabolic condition.

By activating the Vitality HealthyWeight Programme, you agree:

- To the limits, terms and conditions set out for this programme
- That Discovery Vitality (Pty) Limited, and third parties associated with the programme, may share your personal information to administer the programme effectively. This includes the administrator of the Vitality HealthyWeight Programme, JayKayFit (Pty) Limited trading as Best10 (**Best10**) and authorised third parties.

You will be able to opt for a minimum contract period of **3 or 6 months**. The monthly rate at which you as a qualifying member can access the programme will differ depending on your risk status.

Once on any given calendar year, you are eligible to earn 1,000 Vitality points for one of the following only:

- Engaging with the Vitality HealthyWeight Programme
- Consulting with a dietitian on the Vitality network.

Vitality points are awarded for whichever of these activities occurred first in the calendar year.

In the event of you not consulting with a dietitian on Vitality's network, your Vitality points will be awarded after you complete your first 4-week check-in with your coach. For this you will successfully send in your weight information and other body measurements. This first check-in occurs about 4 weeks from the date that you begin the programme.

How to get started

- Go to the Discovery website and log in.
- Select the **Go to Healthyweight** tab and start the activation steps.
- Select the minimum contract period you would like to subscribe to (3 or 6 months).
- Complete the activation and billing steps.
- Confirm your start date.
- If you do not have WhatsApp, download it to start engaging with your nutrition coach. Your coach will contact you by WhatsApp two days ahead of your start date. They'll be available to you Monday to Friday from 08:00 to 19:00.

You can also access the programme by downloading the latest version of the Discovery app. Once you've downloaded the app, log in and navigate to the **Rewards** section under **Vitality**.

All members over the age of 18 years on a Vitality Health or Vitality Active membership may activate the benefit for themselves.

The initiator of the activation process will need to agree to the terms and conditions of the benefit.

Discovery Vitality, as well as authorised parties involved in the Vitality HealthyWeight Programme will securely share your personal details with Best10 to activate the benefit. These personal details include the name, surname and date of birth of each member selected for activation.

OPTION 1: 3-months minimum contract period

The 3-months minimum programme consists of:

- A fixed contract period of no less than 3 months
- One-on-one support from a qualified nutrition coach, available on WhatsApp for 5 days a week [Mondays to Fridays], for 11 hours a day, between 08:00 and 19:00
- Customised weekly meal plans tailored to your dietary preferences, convenient shopping lists, and recipes for delicious meals using simple, affordable ingredients
- Regular check-ins with your coach where you share updated weight information and measurements that will help you stay on track so that you can better reach your goals.

Vitality Health members who are flagged as 'at-risk' can access the 3-month minimum contract period for R350 per month, inclusive of VAT. Unless otherwise indicated, after the initial 3-month period expires, the programme will continue on a month-to-month basis, at the same monthly rate, until the member decides to opt out of the benefit (cancel the benefit).

Vitality Health members who are **not** flagged as 'at-risk' can access the 3-month minimum contract period coach-led programme at R800 per month, inclusive of VAT. Unless otherwise indicated, after the initial 3-month period expires, the programme will continue on a month-to-month basis, at the same monthly rate, until the member decides to opt out of the benefit (cancel the benefit).

OPTION 2: 6-month minimum contract period

The 6-month minimum programme consists of:

- A fixed contract period of no less than 6 months
- One-on-one support from a qualified nutrition coach, available on WhatsApp for 5 days a week [Mondays to Fridays], 11 hours a day, between 08:00 and 19:00
- Customised weekly meal plans tailored to your dietary preferences, convenient shopping lists, and recipes for delicious meals using simple, affordable ingredients
- Regular check-ins with your coach where you share updated weight information and measurements that will help you stay on track so that you can better reach your goals.

Vitality Health members who are flagged as 'at-risk' can access the 6-month minimum coach-led programme at R250 per month, inclusive of VAT. Unless otherwise indicated, after the initial 6-month period expires, the programme will continue on a month-to-month basis, at the same monthly rate, until the member decides to opt out of the benefit (cancel the benefit).

Vitality Health members who are **not** flagged as 'at-risk' can access the 6-month minimum coach-led programme at R600 per month, inclusive of VAT. Unless otherwise indicated, after the initial 6-month period expires, the programme will continue on a month-to-month basis, at the same monthly rate, until the member decides to opt out of the benefit (cancel the benefit).

Subscription and payments

Fees:

When you sign up for the Vitality HealthyWeight Programme, you will be responsible for the fees based on the subscription package that you choose. All billing payments will occur on the day that you sign up for the programme. We will assign that same billing day in the month to you for future monthly billing.

Payment date:

You must pay the subscription fees in advance. Depending on your subscription term, you will be debited on the same day each month. You authorise the administrator to continue processing payment against your nominated debit order on credit card.

Failure to make payment:

If you fail to make payment for the Vitality HealthyWeight Programme, we will contact you by email to make the necessary payments. If your fees are not paid within 2 hours, your access to the programme may be suspended at our discretion until full payment is received. Within the first 24 hours of your payment failing, you may access your account to make a manual payment on the **payment details** section of the Vitality HealthyWeight website. Full monthly payment for the Vitality HealthyWeight Programme must be made to gain access to the programme. You remain responsible

for any uncollected amounts. Should payment still not be made, we will cancel the benefit based on the cancellation rules.

Payment provider:

All fees are paid to the administrator of the Vitality HealthyWeight Programme, Best10, by credit card. This is done through Best10's appointed third-party payment gateway, PayFast (Pty) Ltd, who are an approved payment gateway. PayFast uses the strictest form of encryption, namely Secure Socket Layer 3 (SSL3) and no card details are stored on the website. Members may go to www.paygate.co.za to view PayFast's security certificate and security policy. By using PayFast, you agree to their terms of service and any fees that they may charge you.

Cancellation:

- You may cancel your subscription to the Vitality HealthyWeight Programme through the HealthyWeight website or by contacting us on 0860 99 88 77 for further assistance.
- If you cancel within 7 days of activating Vitality HealthyWeight, you will receive a full refund.
- If you cancel within your minimum contract period (3 or 6 months) your cancellation will be effective **either** 3 months after the cancellation date (including the month of cancellation) **or** at the end of your minimum contract period, whichever is earlier.
- The Vitality HealthyWeight Programme is designed based on members' commitment to engage with the programme for 3 months. If you decide to cancel within your contract term, your cancellation will be effective **either** at the end of the first 3-month period (including the month of cancellation) **or** at the end of your minimum contract period, whichever is earlier.
- You will be billed and will retain access to the programme between the date you cancel and until the cancellation is effective.

At the end of your initial 3-month or 6-month minimum contract period, you will continue on a month-to-month basis, unless you choose to cancel or opt out. When you do cancel, the cancellation will be effective at the end of the calendar month following your cancellation.

Refunds:

If you cancel within 7 days of activating Vitality HealthyWeight, you will receive a full refund.

We will not provide any pro-rata refunds in the event of you cancelling your subscription to the programme before the end of the subscription term. This is because you will retain access to the programme until the end of the subscription term that applies.

The information provided in the services through the Vitality HealthyWeight

Programme are used at your own risk. The information provided under the Vitality HealthyWeight Programme, which includes nutrition information, is not professional or medical advice and you use that information for your own personal use and at your own risk. It is your responsibility to seek medical advice on the effects of the information provided in the services.

Warranties and representations

Depends on the laws that apply:

1. We do not provide any guarantee concerning the content or quality of our services under the Vitality HealthyWeight Programme. The services are not to be considered as advice of any kind.
2. We do not provide any warranty, either express or implied, or make any representation that the Vitality HealthyWeight platform (<http://www.vitalityhealthyweight.co.za> and my.vitalityhealthyweight.co.za) and services will operate error free or without interruption. Or that any errors will be corrected or that the content is complete, accurate, up to date or fit for a particular purpose.
3. We make no representations to you, either express or implied, and we will have no liability or responsibility for the:
 - Proper performance of the Vitality HealthyWeight platform and services
 - Information, images or audio contained on the Vitality HealthyWeight platform or in the services.

Indemnity

You hereby indemnify Discovery Vitality and Discovery Limited and its subsidiaries (including our shareholders, directors and employees) against any claim by any person for any of the following arising directly or indirectly from a breach of these terms by you:

- Costs
- Damages (including, without limitation, indirect, extrinsic, special, penal, punitive, exemplary or consequential loss or damage of any kind)
- Penalties
- Actions
- Judgements
- Suits
- Expenses
- Disbursements
- Fines or other amounts.

Ending Vitality

If your Vitality membership ends, you will no longer have access to the Vitality HealthyWeight Programme.

Third-party consent

We will use your personal data, which includes your special personal information, to process your order and to administer the Vitality HealthyWeight benefit and other Vitality benefits that you qualify for.

By clicking **Agree** you explicitly consent to Discovery Vitality (Pty) Limited, their authorised partner network and third parties associated with the benefit processing your personal information. This is done to facilitate the Vitality HealthyWeight benefit and the Vitality Programme, and for other purposes described in the Vitality Main Rules and our privacy policy. Other than what is explicitly set out under this rules document, Discovery Vitality will not ask you to share any sensitive information such as passwords. Should you need to make any changes to your Vitality membership, please contact Discovery Vitality directly and not through the Vitality HealthyWeight platform. For the relevant contact details, please see the *Stay in touch* section below.

Acceptance of terms and conditions

By activating the Vitality HealthyWeight Programme, you agree to the limits, terms and conditions set out in this document.

Need more information?

If, for any reason, there is a conflict between rules in this benefit guide and the Vitality Main Rules, the Vitality Main Rules will apply at all times.

Stay in touch

If you have any questions or need more information about Vitality, chat with Ask Discovery on [WhatsApp](#), the Discovery app or [website](#). For real-time assistance with a live Vitality agent, simply open the chat function on Ask Discovery and type **chat to an agent**.

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

For more information about the benefit, visit www.discovery.co.za. Download the Discovery app and follow Discovery Vitality on (@Vitality_SA) and (DiscoverySA).