

# Application to join Vitality or KeyFIT



## Contact details

Tel: 0860 100 693 • PO Box 653574, Benmore 2010 • www.discovery.co.za

*The Vitality programme is optional and is a separate company from the Scheme.*

## Please make sure you sign this application

Main applicant's name and surname

Main applicant's ID number

## 1. Banking details and payment date

If you are paying your own Vitality or KeyFIT 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 choose the date you would like your Vitality policy to start  0  1  M  M  Y  Y  Y  Y

Please choose the date you would like us to debit your account:

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 date you have chosen in the same month. From then on we will collect your monthly contribution on the date you have chosen.

## 2. Vitality or KeyFIT membership option

Please choose one of the following options:

Vitality  KeyFIT  Vitality and KeyFIT

Only members with a LA KeyPlus Option can join KeyFIT without joining Vitality as well.

## 3. DiscoveryCard

The DiscoveryCard is a Visa credit card. Vitality members can get cash back, travel savings and a world of convenience through our DiscoveryCard partners.

Would you like to apply for a DiscoveryCard? Yes  No

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

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

## 4. Vitality contribution for 2015

	Vitality	KeyFIT	Vitality and KeyFIT
Member	R185	R40	R199
Member + spouse or dependant	R219	R49	R239
Member + 2 or more dependants	R249	R60	R275

## 5. Permission to process and disclose information and to communicate with you

This Fair Collection Notice ("Notice") explains how Discovery Vitality (Pty) 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.

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 with, 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](http://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 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] 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.

## 6. Vitality rules for membership

### Discovery Vitality is separate from the Scheme and administrator

Discovery Vitality is a separate company from Discovery Health (Pty) Ltd ("the administrator") and LA 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 programme ("Discovery Vitality"), DiscoveryCard and the DiscoveryCard Loyalty Programme.

### Rules of the Vitality programme

A full set of rules is available on [www.discovery.co.za](http://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 have read and understood 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   Y  Y  M  M  D  D

Signature of main applicant

**The main applicant must sign and date any changes**