

Discovery Bank Energy Solutions

in partnership with Rubicon

These terms and conditions apply to the Discovery Bank Energy Solutions benefit, which will be available to all qualifying Discovery Bank clients. Discovery Bank has partnered with Rubicon so that you can receive savings on a full range of energy solutions including back-up power portable devices, inverter and battery packages as well as high-quality solar power solutions for your home.

Purchases must be made using your Discovery Bank credit card, where you have the option of making a straight purchase or a budget purchase using your existing Discovery Bank single credit facility. Making a budget purchase gives you the option to finance the purchase over a maximum period of 72 months.

General

1. "Promoters" mean Discovery Bank Limited, Discovery Vitality (Pty) Ltd and all entities within the Discovery Group (Discovery).
2. The campaign starts on 1 July 2023 and ends on 31 December 2023. The campaign may be started earlier, extended or ended without warning at the Promoters' discretion.
3. The campaign is valid, subject to supplier stock and installer availability, while stocks last.

Who this campaign applies to

4. To access the Discovery Bank and Rubicon Energy Solutions offering, you must be a primary accountholder of a:
 - a. Discovery Bank Suite,
 - b. Discovery Bank Card Account, and
 - c. your account must be in good standing.
5. By using the campaign, you agree to the limits, terms and conditions set out in these campaign rules.

Campaign limits and pricing

6. The product catalogue is managed by Rubicon and not by Discovery Bank. The Promoters are not responsible for any losses you may experience because of price or catalogue changes.
7. Purchases of back-up power solutions made through the Discovery Bank Energy Solutions benefit are not to be resold or traded for profit. Fair usage limits will apply as determined from time to time.

Purchase options

8. Payment for your Discovery Bank Energy Solutions purchases may only be made using your Discovery Bank card.
9. Purchases are subject to available balances and daily and monthly card transaction limits which you can set in the Discovery Bank app.
10. All purchases on your single credit facility are subject to the standard Discovery Bank [account terms and conditions](#). This includes your standard single credit facility services and interest charges as per your individual credit agreement. These campaign terms and conditions must be read and understood with your existing credit agreement.
11. When making payment through your single credit facility, you will have the choice of making a straight or budget purchase. Selecting a budget purchase will allow you to select a repayment option of up to 72 months. Budget purchases are limited to a maximum of 80% of your available limit on your credit card account.
12. Budget purchases will appear as a budget transaction on your Discovery Bank credit card account. This will reduce your available balance on your credit card by the outstanding amount until the purchase is paid off.
13. As you pay off your budget transaction, the paid-up amount becomes available on your single credit facility for you to use. Your budget transaction will incur interest at your contracted borrowing rate, which is a variable rate based on the prime rate. An increase or decrease in the underlying prime rate will result in a recalculation of the instalment due. In addition, any change to your underlying product which may impact your contracted rate will also result in a recalculation of your budget instalment.

14. Your monthly instalment is due and payable and included in the minimum amount due of your credit card against which the budget transaction is processed. The budget transaction and instalment will reflect on your monthly credit card statement.
15. You can settle your budget amount in part or in full using the Discovery Bank app.
16. For a credit limit increase, please request an increase via the Discovery Bank app or contact our call centre on 0800 07 96 97

Exclusion criteria

17. You will forfeit access to the Discovery Bank Energy Solutions benefit if:
 - a. Your account is not in good standing. 'Good standing' means that none of your Discovery Bank accounts and credit facilities are overdrawn, in arrears, in default, or subject to any legal process with Discovery Bank – including being under debt counselling, administration or sequestration and keeping your KYC (verification information) or AML (anti-money-laundering) information up to date.
 - b. You don't pay your monthly fees for your Discovery Bank Credit Card Account or Suite.
 - c. You cancel your Vitality Health membership, downgrade, or close your Discovery Bank Credit Card Account or Suite.
 - d. Please note that Discovery Miles are not accepted as a method of payment for this benefit. You will need to pay for your purchase using your Discovery Bank credit card.

Returns, cancellations and warranties

18. All returns or warranties are governed by Rubicon's terms and conditions which can be found on www.rubiconsa.com. By participating in this campaign and using this benefit, you confirm that you have also read and accepted Rubicon's terms and conditions.
19. Cancellation and refund requests must be requested and processed through Rubicon.

Limitation of Liability

20. The Promoters do not take any responsibility and will not be held liable for any loss, injury, or damage to property and/or other items of any nature caused because of a participants' engagement in the campaign or the use of the associated products.
21. You understand that the home back-up power solutions (including hardware purchases) are not products of the Promoters. Accordingly, you agree and understand that the Promoters are not responsible for any losses and/or damages that you may suffer from this campaign, and you hereby indemnify Discovery in this regard.

Additional terms and conditions

22. You need to get your own tax advice about any benefit you may get in terms of these rules. Discovery will not be responsible for any tax consequences.
23. If required by law or other reasons, the Promoters reserve the right to end this benefit or campaign immediately and without notice. If this happens, all participants agree to lose any rights that they may have in terms of this benefit or campaign and understand and agree that they will have no recourse against the Promoters or their agents.
24. The Promoters are not responsible for any misrepresentation caused due to an unintentional copy error, typing error or missing content on any promotional material.

Information sharing and consent

25. By accessing the Discovery Bank Energy Solution benefit, you agree to the limits, terms and conditions and that the Promoters and Rubicon (including their third-party installers) may share your payment and personal information and transaction data to administer the benefits and products effectively.
26. If you do not agree or consent, please do not submit personal information to us because we may not be able to provide our products and/or services to you.

Terms and Conditions related to insurance provided by Discovery Insure

27. Discovery Insure will provide cover for a fixed back-up power solution, as per the Buildings section in the Discovery Insure [Plan guide](#), to Discovery Bank clients who take up the Discovery Bank Energy Solutions benefit.
28. Cover will be provided for up to 30 days, starting from (and including) the date of the client's Certificate of Compliance (COC).
29. Should Discovery Bank clients wish to continue having cover post the initial period, they would need to take out a Discovery Insure buildings policy at a premium.
30. Cover is provided up to the sum insured, limited to a maximum sum insured of R250 000 per risk address.
31. Portable back-up power solutions are not covered.
32. Cover will only be provided for damage to or loss of the back-up power solution; and any resultant damage to the insured's building, contents or any related liability will not be covered.
33. Cover excludes any items or perils that are covered under the manufacturer's warranty or due to defective workmanship.
34. If a client has insurance cover elsewhere, their primary insurance cover will first apply, and the Discovery Bank Energy Solutions benefit insurance will only be provided as additional cover if their sum insured under their primary insurance cover is inadequate.