

Upgrade on the cards for Discovery Bank app

By [Katja Hamilton](#)

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Discovery Vitality members will soon find that the rules of engagement that enable them to earn points for completing their weekly exercise-, drive- and spend goals have changed.



Source: [Pexels](#)

When they open their Discovery Bank app, Vitality members will be met with the surprise of all upgrades: an invitation to play on a personalised gameboard that rewards engagement.

And this is how the new-look Vitality behaviour-change programme will work:



Source: Supplied.

The gameboard interface will feature a tile for each of their weekly goals whether that be driving safely, exercising well, or choosing healthy spending habits. Every time they achieve a goal, they will get to choose between an instant coffee and a play on the gameboard which, in turn, will earn them Discovery Miles to spend on rewards of their choice in the Vitality Mall.

Whether members are tracking their exercise goals on their smartphone or a Vitality-linked fitness device, taking part in a parkrun, choosing not to use their cellphone while driving or maintaining a minimum savings balance of R2,000, as examples, they get to reveal a tile, and unlock the corresponding number of Discovery Miles.

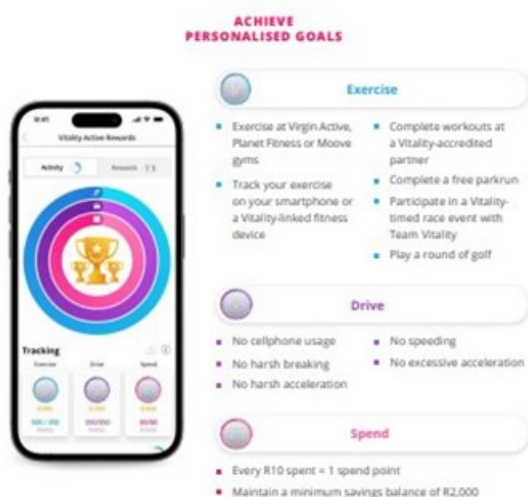
So if their weekly fitness goal is 900 points, they could earn that back in miles and spend them at a range of in-store and online partners in the Vitality Mall.

A rewards multiplier tile can earn them even more rewards when they reach specified goal streaks: either they can choose to redeem the tile for an increased instant reward or double their Discovery Miles when they play the gameboard on Rewards Wednesday.

Furthermore, members will be able to earn their weekly pharmacy, grocery or fuel spend back in Discovery Miles by revealing a spend tile; or reveal a Discovery tile and earn Discovery Miles depending on how many Discovery products they have.

2023 will see the addition of two new products to this basket offering:

- Firstly Discovery is taking incentivised banking one step further by giving customers the choice to control their own interest rates. Its new Vitality Money rewards customers with better interest rates on savings and lower interest on credit cards relative to their banking behaviour. Healthier banking choices equals receiving the better end of the deal. As your status improves you could lower your personalised borrowing rate by up to 12.5%, get up to 6% interest on your savings and up to 5% on the money in your everyday accounts.



- Added to Discovery's behaviour change programme is its Discovery Insure initiative, which requires members to install a Vitality Drive Sensor at Tiger Wheel & Tyre or their nearest Discovery Drive Centre. They then link their Vitality Drive card, and when next they're filling up at a BP or Shell, they can swipe their Vitality Drive card to start clocking up the benefits. These include monthly fuel cash backs and discounts every month on Uber trips and vehicle servicing and maintenance costs.

Furthermore, Discovery will introduce a new cash-back threshold for HealthyBaby, HealthyDining, HealthyFood and Team Vitality. Rewards will need to be above R50 to be paid the following month.

Source: Supplied.

ABOUT KATJA HAMILTON

Katja is the Finance, Property and Healthcare Editor at Bizcommunity.

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