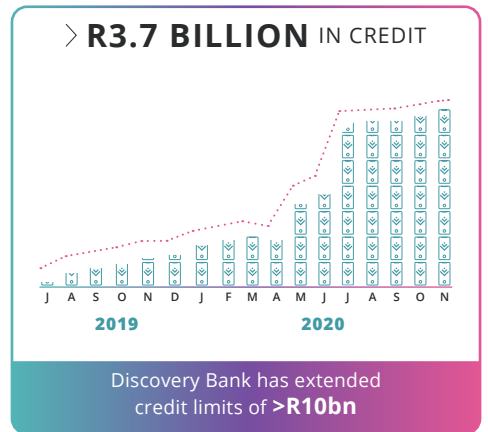
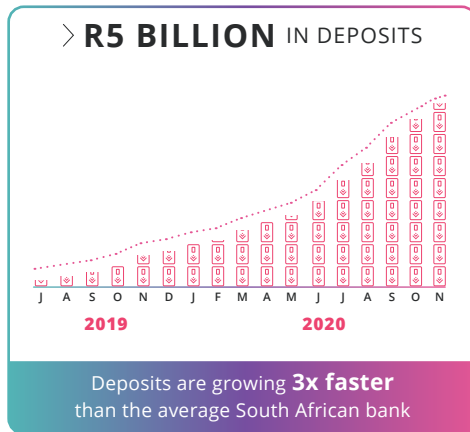
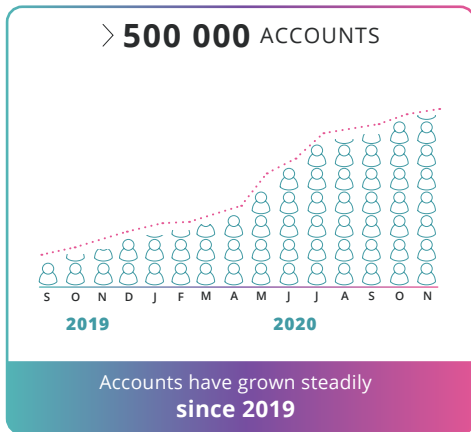
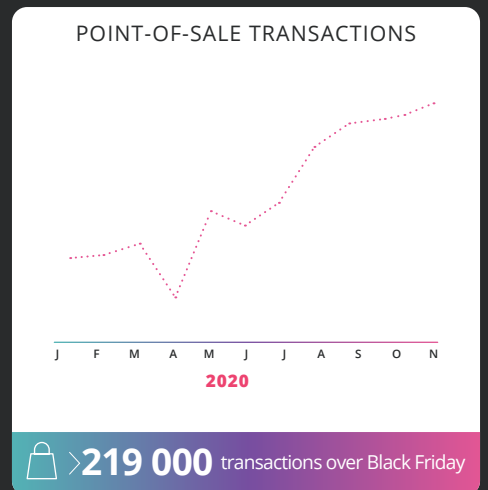
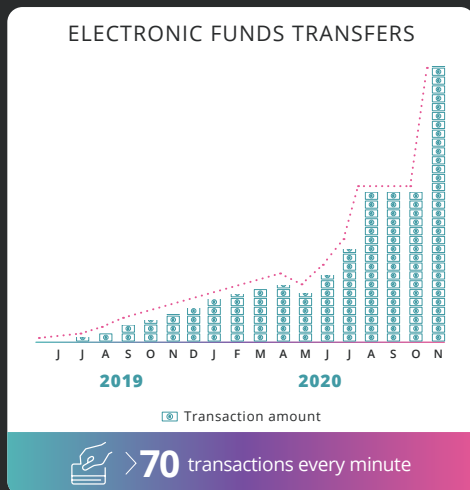


South Africa's fastest growing bank

DISCOVERY BANK GROWTH OVER THE PAST 14 MONTHS



DISCOVERY BANK TRANSACTIONS



DISCOVERY BANK INNOVATIONS

DIGITAL

Second fastest onboarding in the world

Clicks to open a bank account

| | |
|----------------|-------|
| Revolut | ★★★★★ |
| Discovery Bank | ★★★★★ |
| Starling Bank | ★★★★★ |
| Monzo | ★★★★★ |
| Lloyds Bank | ★★★★★ |
| Barclays | ★★★★★ |
| Nationwide | ★★★★★ |
| Metro Bank | ★★★★★ |
| NatWest | ★★★★★ |
| Santander Bank | ★★★★★ |

Source: www.builtformars.co.za

First South African bank to offer virtual credit cards

SMART SEARCH

Smart Search – easily find transactions

Discovery Pay – pay other Discovery clients using just their cellphone number

80% | 20%

Single credit facility – the simple and convenient way to manage your credit

SHARED-VALUE

Dynamic Interest Rates – rewarding clients for managing their money well

| | |
|-------------------|-------|
| Borrowing rate | 5% |
| Positive balances | 3.75% |
| Savings accounts | 4.75% |

Interest on demand savings accounts

2x

Market | Discovery Bank (Base rate) | Discovery Bank (Diamond Vitality Money status)

Vitality Money – helps clients achieve financial success

Status **Diamond**
Total points **92 400**

Discovery Miles – now more valuable than cash

Source: South African Reserve Bank, BA900 economic returns, Discovery Bank.

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