

DISCOVER

SEPTEMBER
**20
25**
LAUNCH



 **Discovery**
Vitality



01

The power of sleep

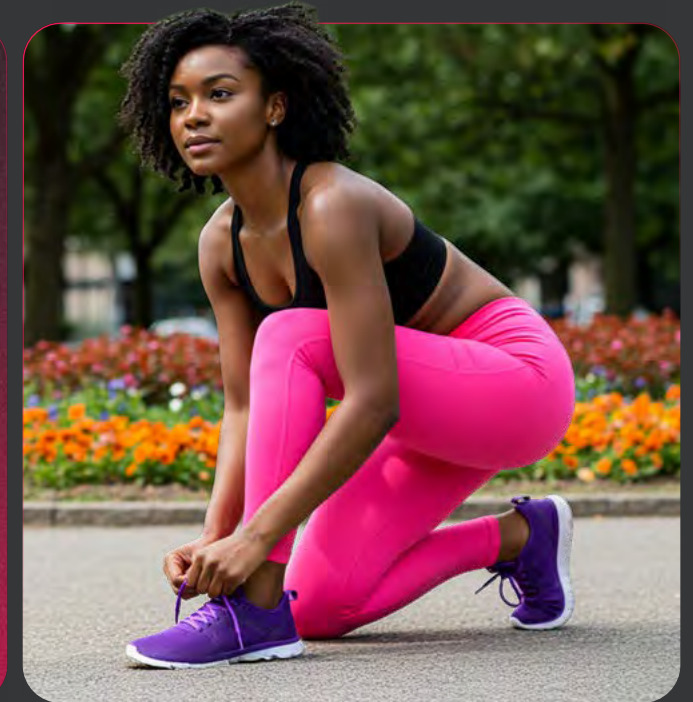
Track, improve, and get rewarded for sleeping well with Vitality's latest wellness offerings.



03

Other updates for 2026

New Discovery Miles partners and key updates Vitality members need to know.



02

Get active with Vitality

More ways to track workouts and earn rewards with Vitality's enhanced fitness offering.



04

Vitality programmes in 2026

Enhancing member value through expanded benefits across Vitality Premium and Vitality Active.

01

The power of sleep

Sleep is a critical determinant of health, influencing productivity, safety, mental wellbeing, and long-term health outcomes at both individual and societal levels.

Despite its importance, data from across the Discovery Group indicates that many members are not achieving optimal sleep.

In response, Vitality is integrating sleep into its wellness ecosystem. Through Vitality Sleep Rewards, members will be encouraged to track, understand and improve their sleep through personalised goals, actionable insights and weekly incentives, supported by access to the new fully-funded Oura Ring 4 benefit.



The profound impact of sleep on physical and mental health

Just like physical activity and nutrition, research shows that sleep is foundational for overall health and wellbeing. It shapes how our bodies recover, how our minds function, and how we manage both physical and emotional stress. Across society, sleep impacts productivity, long-term health outcomes and driving safety, making it an urgent public health concern.

Poor sleep is a widespread and silent health risk

Despite its importance, population-level data and global trends consistently show that large segments of society are sleeping less, and the quality of sleep is worsening year on year. Vitality data corroborates this trend.



1 in 3
people have poor sleep habits

Source: UK Biobank

The link between poor sleep and poor health

The relationship between sleep and health is bi-directional. Poor sleep can increase the risk of developing physical and or mental health conditions, while poor health can also negatively affect sleep quality and duration. This two-way relationship creates a vicious cycle that can accelerate disease progression and reduce quality of life.

IMPACT OF POOR SLEEP



22%

higher risk of **mortality**



70%

increase in risk of **diabetes**



41%

increase in risk of **obesity**



20%

increase in risk of **depression symptoms**

Source: DHMS; Discovery Vitality

Improving sleep habits positively influences member health outcomes

Sleep is a fundamental determinant of long-term health. Discovery Health data suggests that improvements in sleep habits, and consistently maintaining these healthy sleep behaviours, can have a significant positive effect on overall health outcomes.

YEARLY REDUCTION IN IN-HOSPITAL COSTS PER MEMBER FOR IMPROVED AND SUSTAINED SLEEP HABITS

Improving sleep habits



- 6.5%

Maintaining good sleep habits



- 5.7%

Source: DHMS; Discovery Vitality

Sleep health is multi-dimensional

Sleep health is not defined by one measure alone. It is multi-dimensional and consists of regularity, duration and quality. Each metric captures a different aspect of sleep, and together they provide a comprehensive picture of overall sleep health. Understanding these dimensions is helpful for improving sleep health and unlocking its full benefits.

	Definition	Health relevance	Prevalence amongst out of range sleep metrics	Optimal range	Yearly reduction in in-hospital costs per member ¹
 Regularity	Sleep regularity, sometimes referred to as sleep consistency, describes how consistently an individual falls asleep at around the same time each day.	Sleep regularity helps stabilise the body's circadian rhythm and supports better overall health.	38%	Good sleep regularity means falling asleep at roughly the same times each day, with a leeway of 30-60 minutes on either side of one's usual sleep time.	- 9% Onset 1 hour outside usual sleep time Onset within 1 hour of usual sleep time
 Duration	Sleep duration refers to the total amount of sleep obtained in a 24-hour period (excluding time awake in bed and naps).	Good sleep duration enhances cognitive functions such as memory, concentration and problem-solving skills.	9%	For most adults, 7 to 8 hours of sleep a night is the recommended duration for optimal health outcomes.	- 2% Less than 7 hours sleep More than 7 hours sleep
 Quality	Sleep quality reflects how well a person sleeps and how refreshed they feel upon waking. It encompasses sleep continuity and progression through sleep stages.	Deep sleep supports physical restoration and energy replenishment, while Rapid Eye Movement (REM) sleep enhances cognitive function and emotional balance.	54%	Good sleep quality is typically characterised by spending more than 15% in deep sleep and more than 15% in rapid eye movement (REM) sleep as a % of total time asleep, with optimal ranges being >25% and >20%, respectively.	- 2% <25% ≥25% Deep sleep - 6% <20% ≥20% REM sleep

¹Source: DHMS; Discovery Vitality

Unlocking the power of sleep:

Discovery's data-driven advantage

Discovery's access to extensive, longitudinal datasets encompassing demographic, lifestyle, clinical, mortality and healthcare utilisation information enables a distinctive capability to assess the influence of sleep behaviours on member health outcomes and risk profiles.

A world-leading clinical and behavioural dataset



47m

nights of sleep data

> 100k

members with regular sleep data

3 years

of sleep data

Used to develop the Vitality Sleep Score

Introducing the Vitality Sleep Score

Industry leading - the Vitality Sleep Score is a clinically-validated and personalised measure of the causal impact of sleep on overall health risk. Rated out of 100, the Vitality Sleep Score provides insight into sleep health and its link to health risk. It is determined by comparing nightly sleep metrics against optimal ranges, with higher scores awarded for metrics that fall within optimal range guidelines.



Regularity

A measure of how consistent a member's sleep onset is, relative to their recommended sleep onset window.

Optimal range: one hour within usual sleep time

Outside of
2hr window

Beyond 1hr
window,
within 2hrs

Within 1hr
window



Duration

The total amount of time a member spends asleep during their primary sleep session for a particular day.

Optimal range: 7 - 8 hours

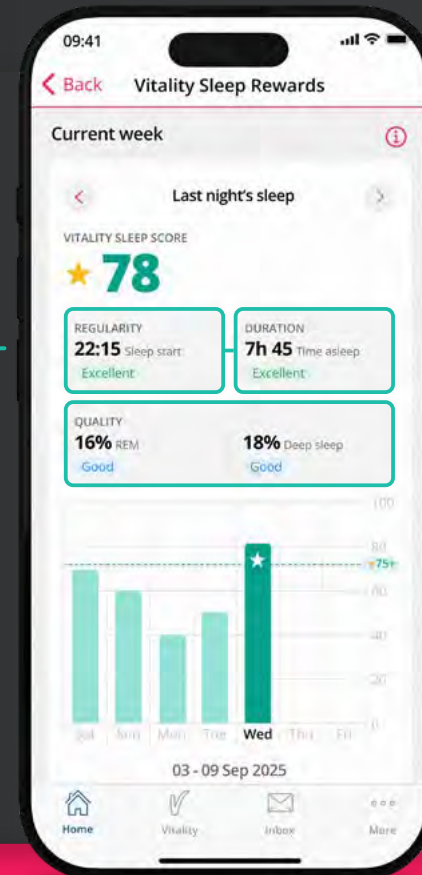
< 6 hrs

6-7 hrs

7-8 hrs

8-9 hrs

> 9 hrs



Quality

REM SLEEP

The duration of REM sleep as a proportion of total duration.

Optimal range: > 15%

0% - 10%

11% - 15%

> 15%

DEEP SLEEP

The duration of deep sleep as a proportion of total duration.

Optimal range: > 15%

0% - 10%

11% - 15%

> 15%

Needs improvement Fair Good Excellent

Recommended clinical guidelines

Personal factors

A key differentiator between the Vitality Sleep Score and other available sleep scores is the incorporation of comprehensive demographic, clinical and behavioural data, enabling more precise clinical scoring of sleep health.



DEMOGRAPHICS

- ✓ Age
- ✓ Gender
- ✓ Family profile
- ✓ Socio-economic



CLINICAL PROFILE

- ✓ Health cover
- ✓ Vitals
- ✓ Chronic conditions
- ✓ Healthcare usage



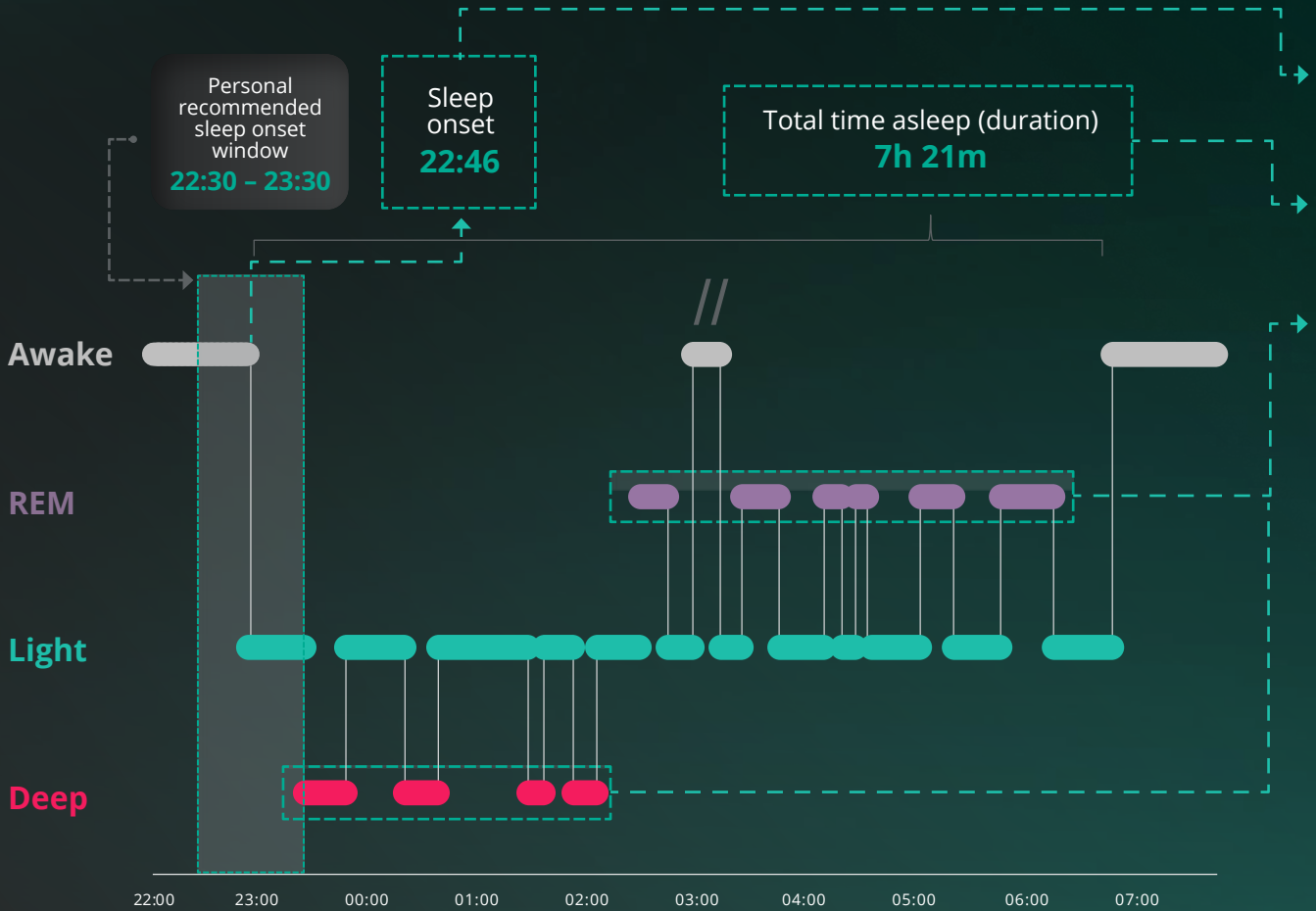
LIFESTYLE

- ✓ Physical activity

The Vitality Sleep Score **in action**

The Vitality Sleep Score considers how important each metric is for that individual based on their demographics and clinical profile, and how their metrics compare against their optimal ranges. The closer the sleep metric is to the optimal range, the higher the score received. Members should be aiming for a consistent excellent score of 75 or above.

Example from a 37-year-old female Vitality member



Vitality Sleep Score

Regularity

Sleep onset: **22:46**

Duration

Total sleep time: **7h 21m**

Quality

Deep sleep: **16%**

REM sleep: **23%**

Personal factors



VITALITY SLEEP SCORE ★ **78**



Improving and incentivising sleep health

Vitality Sleep Rewards, designed to emulate the behavioural impact of Vitality Active Rewards, is formulated to help members improve their sleep habits and get rewarded for it. The new benefit empowers members to track, understand and improve their sleep through personalised goals and actionable insights, rewarding them for their progress along the way.

Enabling multiform sleep tracking through smart devices

Ring



Watch



Phone

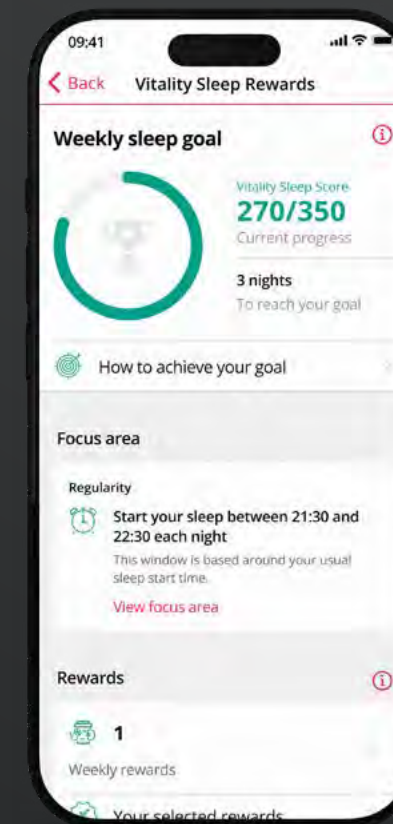


Vitality Sleep Tracker

Helping members understand their sleep with the Vitality Sleep Score

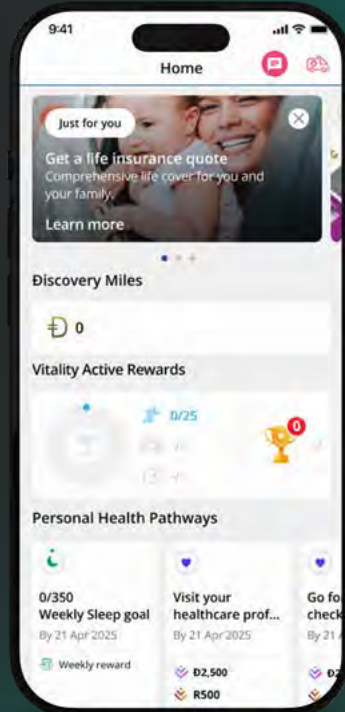


Rewarding healthy sleep habits with Vitality Sleep Rewards

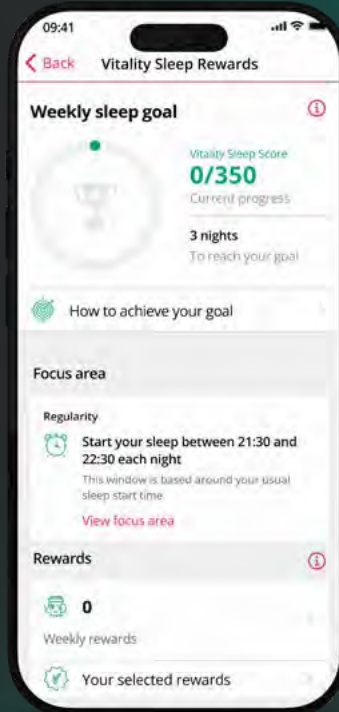


Introducing Vitality Sleep Rewards

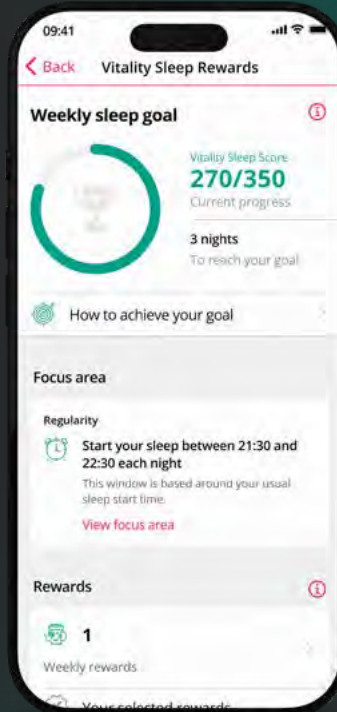
To promote healthy sleep habits, members receive a personalised, dynamic weekly sleep goal designed to support gradual improvement in sleep health. Upon achieving this goal, members are rewarded with Discovery Miles or rewards from select partners.



Access the Sleep ring through
Personal Health Pathways



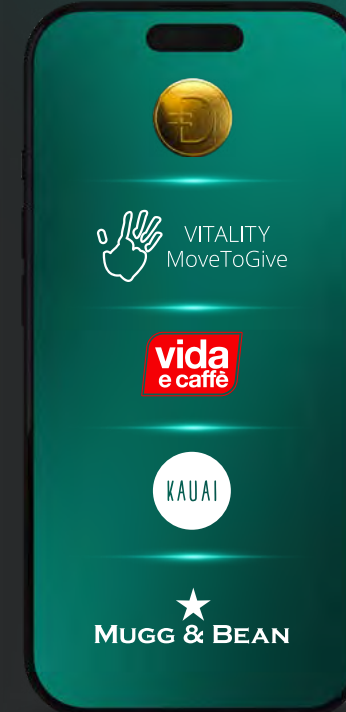
Get a personalised weekly
sleep goal and guidance on
recommended focus areas



Track progress
towards weekly goal



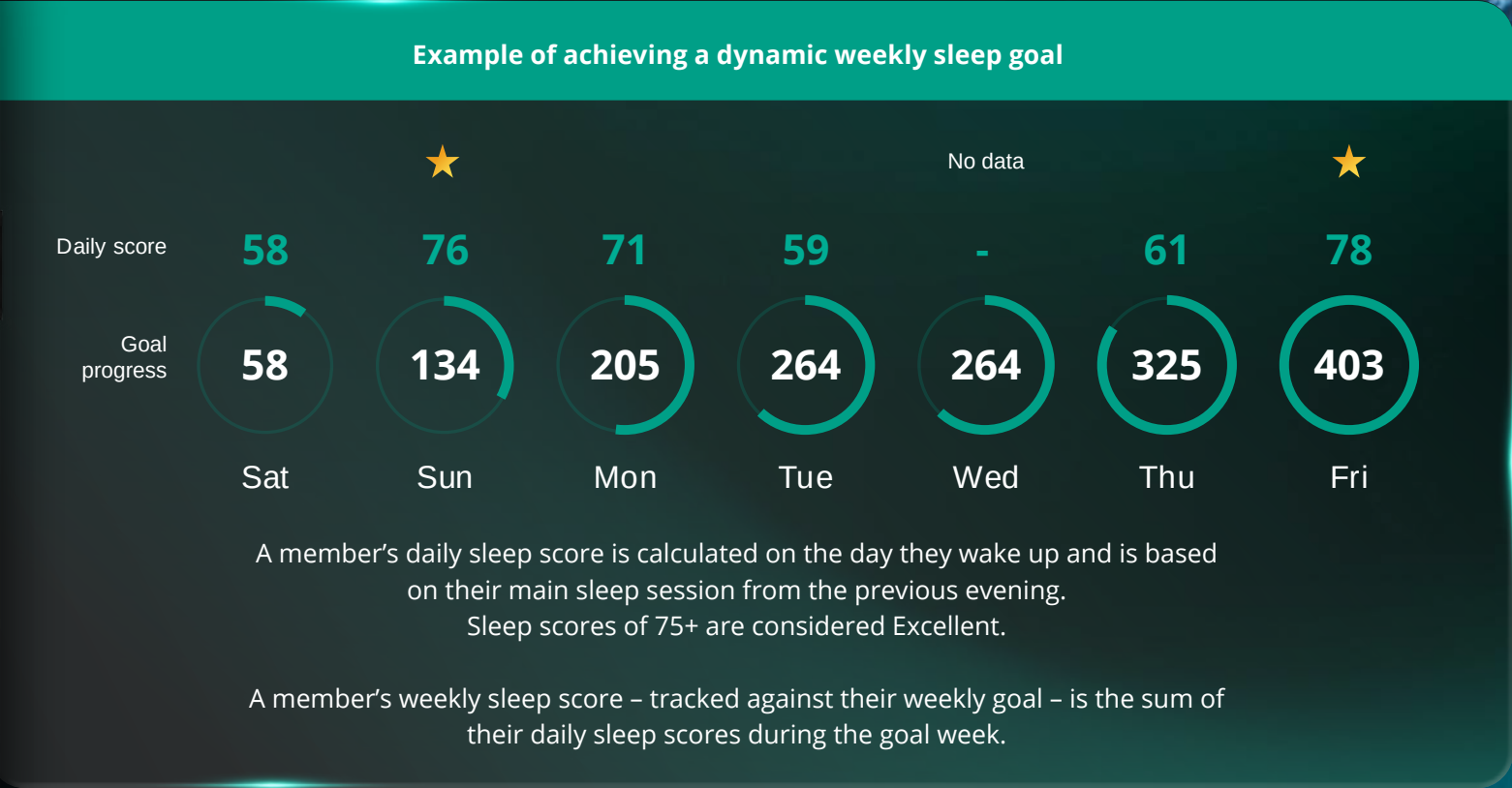
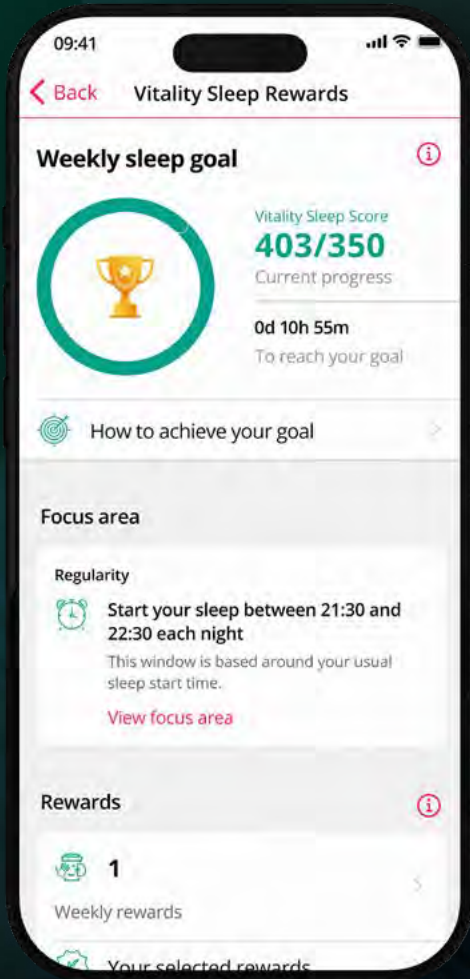
Receive daily sleep
score feedback



Get rewarded with instant
rewards for achieving your
weekly goal

Achieving a dynamic, weekly sleep goal

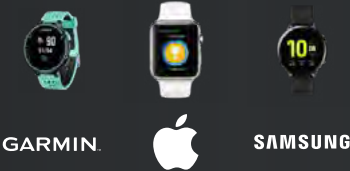
Similar to Vitality Active Rewards, the daily Vitality Sleep Scores earned throughout the week accumulate toward a weekly sleep goal. Each goal will start with the first score calculated on Saturday morning based on the previous night's sleep.





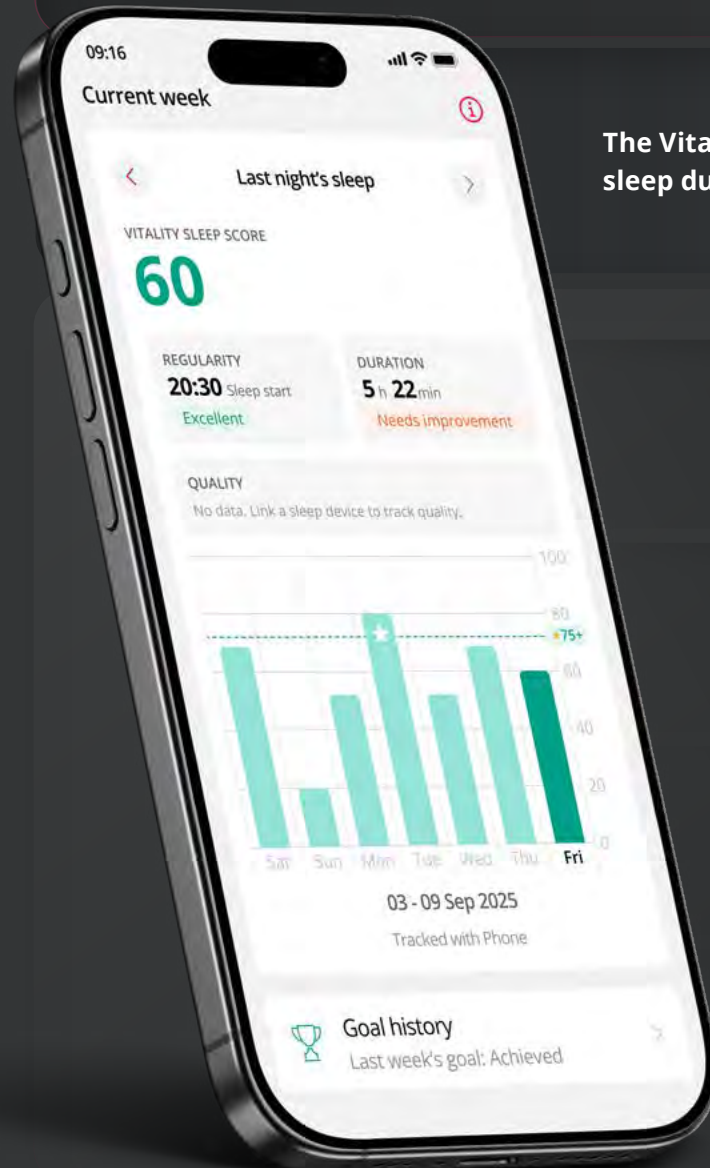
Tracking your daily sleep score

With the launch of Vitality Sleep Rewards with Oura Ring and the Vitality Sleep Tracker for mobile phones, members can now monitor their sleep in more ways than ever – bringing insights on personal sleep health right to their fingertips.

			Regularity	Duration	Quality
Vitality Sleep Rewards with Oura Ring		Through the introduction of Vitality Sleep Rewards with Oura Ring, members can track their daily Vitality Sleep Score with their Oura smart ring.			
Watch		Members will be able to track their daily Vitality Sleep Score through Vitality compatible smart watches from Apple, Garmin and Samsung.			
Phone	 Vitality Sleep Tracker	Using the proprietary Vitality Sleep Tracker algorithm embedded in the Discovery app, members can track their daily Vitality Sleep Score using their mobile phone. Members using the Vitality Sleep Tracker complete a weekly sleep check-in to compensate for the lack of sleep quality readings.			

Sleep tracking with mobile phones

Assessing sleep health in the absence of wearable device data through a proprietary sleep tracking algorithm.



The Vitality Sleep Tracker integrates mobile-sourced data with proprietary modelling techniques to estimate sleep duration and regularity - delivering meaningful insights without reliance on a wearable device.



Accelerometer data



Steps & physical activity data



Screen time data



Screen lighting data



Sleep duration

Estimated through *Vitality Sleep Tracker*



Sleep regularity

Estimated through *Vitality Sleep Tracker*

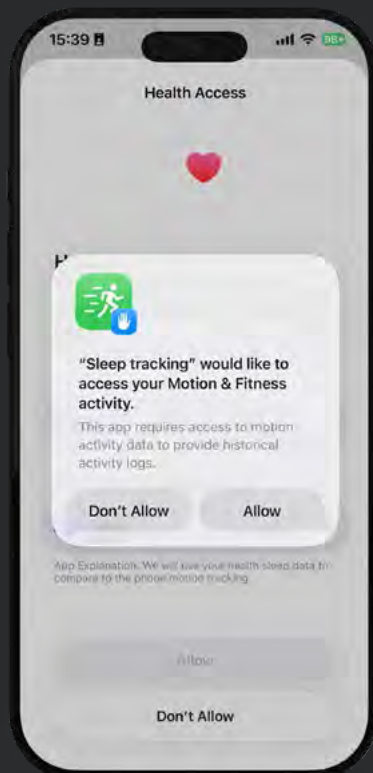


Sleep quality

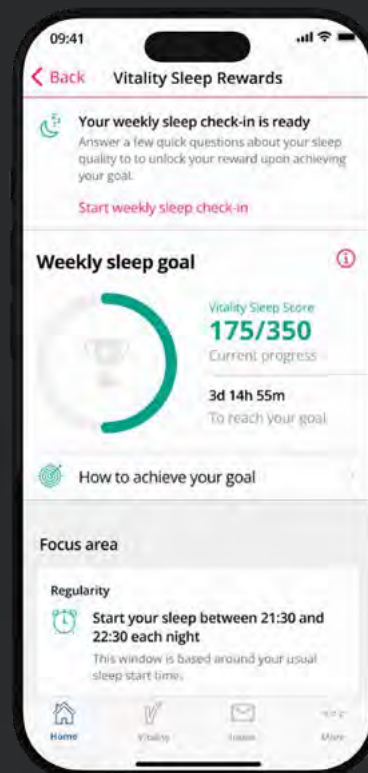
Estimated through *weekly sleep check-in*

Bridging the sleep quality gap for mobile phone tracking

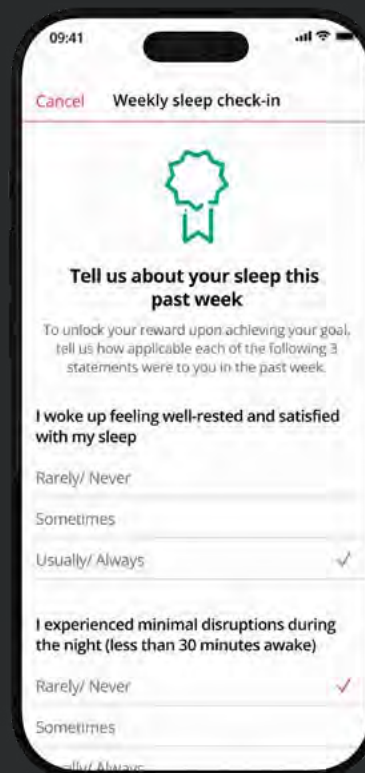
Vitality's proprietary mobile sleep tracking algorithm enables members to receive estimates of their sleep duration and regularity. To provide a more comprehensive view of sleep health, a weekly sleep check-in has been introduced, offering members access to a proxy assessment of their sleep quality.



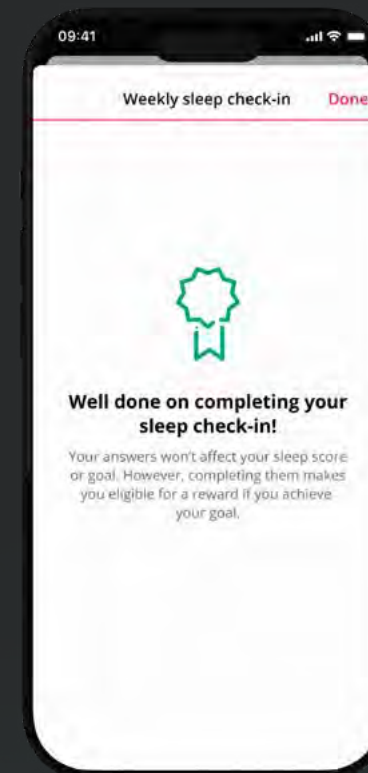
Activate the Vitality Sleep Tracker and accept the relevant permission requests



Check the Vitality Sleep Score and receive a nudge to complete the weekly sleep check-in



Complete the weekly sleep check-in by answering questions about sleep satisfaction, disruptions and energy levels throughout the day



Get notified that the weekly sleep check-in is complete and that eligibility to receive the weekly sleep reward has been met

Fully fund Oura Ring 4 with Vitality Sleep Rewards

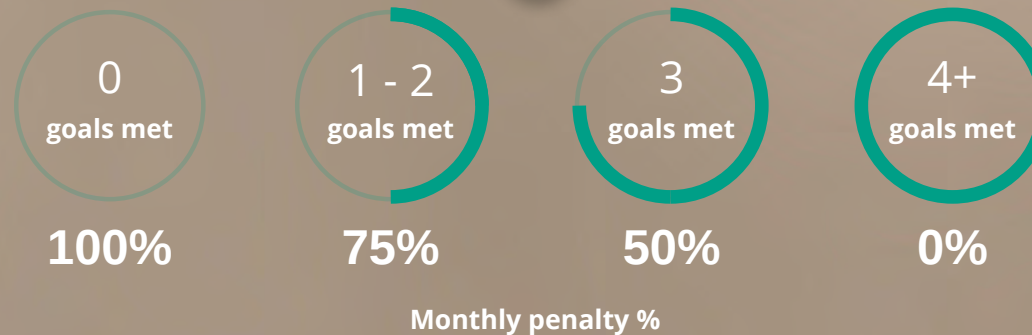
Advancements in wearable technology have enabled robust sleep tracking through various forms. Oura Ring is the world's leading smart ring and often preferred for sleep tracking due to its lightweight form factor.

Vitality members can now fully fund Oura Ring 4, in Black or Silver finishes, and/or get an up to 25% upfront discount. Exclusive to Discovery Vitality and Discovery Bank clients.

OURA



From October 2025, Vitality members with a qualifying Discovery Bank account can **fully fund Oura Ring 4** over 24 months by achieving their dynamic weekly sleep goals.

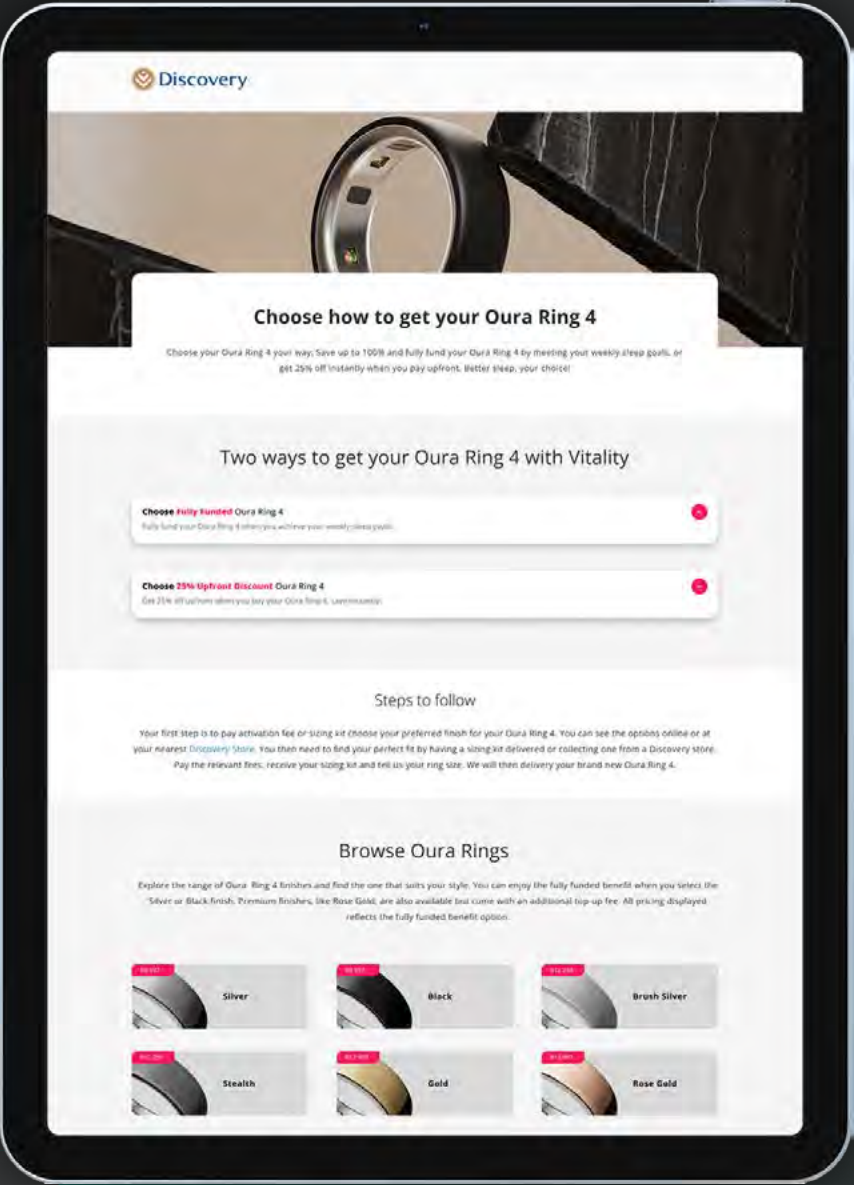


If members do not meet any of their weekly sleep goals, they will pay up to R417 a month, based on the current Oura Ring 4 pricing as of October 2025. As a special introductory offer, no penalty amounts will apply until 1 April 2026. Thereafter, the monthly penalty amount will depend on the number of sleep goals a member achieves.

In addition, Vitality members can enjoy up to 25% off Oura Ring 4 purchases, using a qualifying Discovery Bank account.

Getting Oura Ring 4

From October 2025, Vitality and Discovery Bank members will get exclusive access and discounts on Oura Ring 4 through a seamless member activation journey.



STEP
01



Choose to fully fund Oura Ring 4 or get an up to 25% discount

STEP
02



Confirm delivery address

STEP
03



Pay the R999 activation fee

STEP
04



Choose Oura Ring 4 finish and size

STEP
05

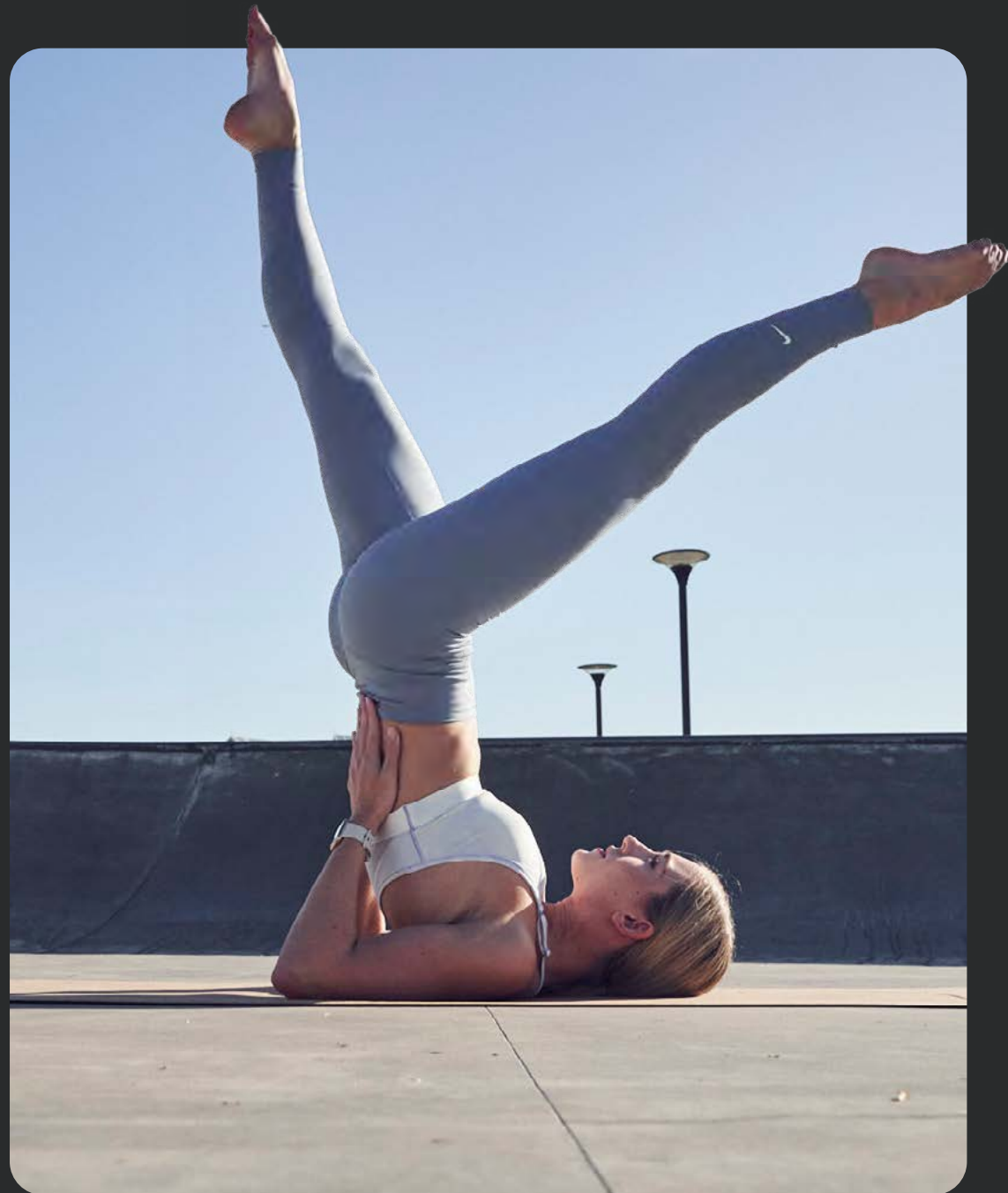


Get Oura Ring 4

02

Get active with Vitality

Vitality is introducing the next evolution of its fitness offering, giving members even more ways to get active and rewarded. With an expanded fitness network, they can book more classes at a wider range of facilities. Members will also be able to enjoy up to 100% off a new Garmin device by achieving their weekly exercise goals. The Nike benefit has been simplified, with a higher annual spend limit that provides greater flexibility and value across the Nike range.

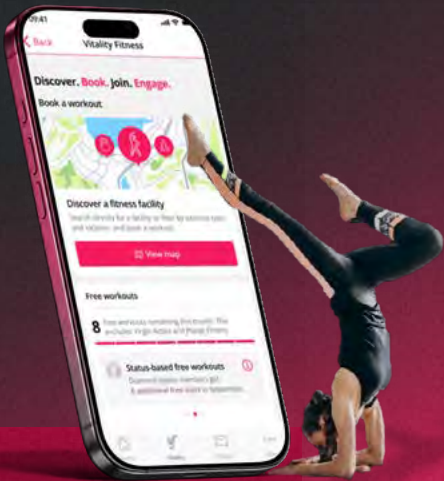


Vitality's current fitness ecosystem

Vitality's fitness ecosystem makes physical activity more accessible and affordable through its iconic gym benefit and leading fitness facilities. Members are able to purchase all the fitness gear they need, and are rewarded with incentives designed to encourage consistent engagement.

Providing access to 400+ top tier fitness facilities

In 2024, Vitality revolutionised the way members exercise with the launch of a first-of-its-kind exercise platform, accessed in the Discovery app.



IN 2025 MEMBERS COULD



JOIN THE GYM

Get up to **75% off** a monthly local club membership at Virgin Active or Planet Fitness.



BOOK A WORKOUT

Book classes at facilities in the broader Vitality Fitness network, with **2 free visits** every month.



EXERCISE OUTDOORS

Get **20% off** padel bookings in the Discovery Vitality Padel network and book a court 4 weeks in advance. Earn 300 points with **parkrun**, and conquer SA's biggest running and cycling races with **Team Vitality**.



>2.5M
visits per month

Gear & Devices



Sports Gear & Equipment
and Devices



Fully funded Apple
Watch benefit



Nike Performance
Footwear & Apparel



>3.5M
heart rate workouts
logged per month

Rewards



VITALITY
MoveToGive



>800k
Active Rewards exercise
goals achieved per month

The next evolution of Vitality Fitness

In 2026, members can book more classes at even more facilities with our expanded fitness network.

Additional free visits

Members can get up to **8 FREE VISITS PER MONTH** based on their **Vitality status**. Members continue to receive their base allocation of 2 free visits, with up to 6 additional free visits available based on their Vitality Health status.

TOTAL FREE VISITS PER MONTH



Expanding the Vitality Fitness network

NOW WITH 500 FACILITIES NATIONWIDE

VIRGIN ACTIVE CLASSES

Virgin Active has the largest coverage of any gym in the country, with over 125 gyms across South Africa. Now, for the first time, Vitality members without a Virgin Active membership will be able to book classes at select Virgin Active clubs.

INTRODUCING BOOKAMAT

Vitality Fitness is also partnering with Bookamat to allow bookings at various specialised yoga and pilates studios across the country.



NEW

Virgin active

CASEY CHIANG YOGA

PANDA



EM

yo yoga

1st Fitness



bounti

2.0

CityROCK

moove

NS CROSSFIT



POLESTAR

planetfitness



stretch

THE ENGINE ROOM

YARD

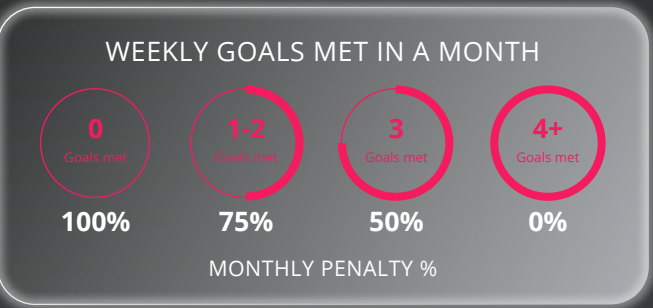
The new and improved benefit suite for gear and devices

Validity is offering new incentives to help members get fit, including up to 100% off a new Garmin device and the updated Validity Active Gear benefit.

Get up to **100% off** a Garmin device

01 | Fully fund a Garmin device

In 2026, Validity members will be able to fully fund a Garmin device by achieving their weekly Validity Active Rewards exercise goals over a 24-month period.



An activation fee of R799 applies. If a member does not meet their weekly exercise goals, a monthly penalty will be deducted from their qualifying Discovery Bank credit card. The maximum monthly penalty is R334 per month.

This fully funded wearable benefit will be available to Validity Premium members with a qualifying Discovery Bank credit card or suite account, available at Sportsman's Warehouse and Totalsports on devices to the value of R8,000. This is an alternative to the fully funded Apple Watch benefit.



02 | 25% upfront discount on Garmin devices

In addition to the fully funded option, all Validity Premium and Validity Active members will have access to an always-on discount of up to 25% on Garmin devices.

New members will be able to immediately receive the maximum discount, with a substantially higher qualifying spend limit of R8,000.

The upfront discount will be available through Sportsman's Warehouse and Totalsports.

Validity's new Active Gear benefit



SPORTS GEAR AND EQUIPMENT

Get 25% off qualifying Sports Gear & Equipment, applicable to a total spend of up to R1,000 every month.



SIMPLIFIED NIKE BENEFIT

Enjoy a 25% discount on any Nike purchases, increased to a **qualifying spend limit of R4,000** per year.

03

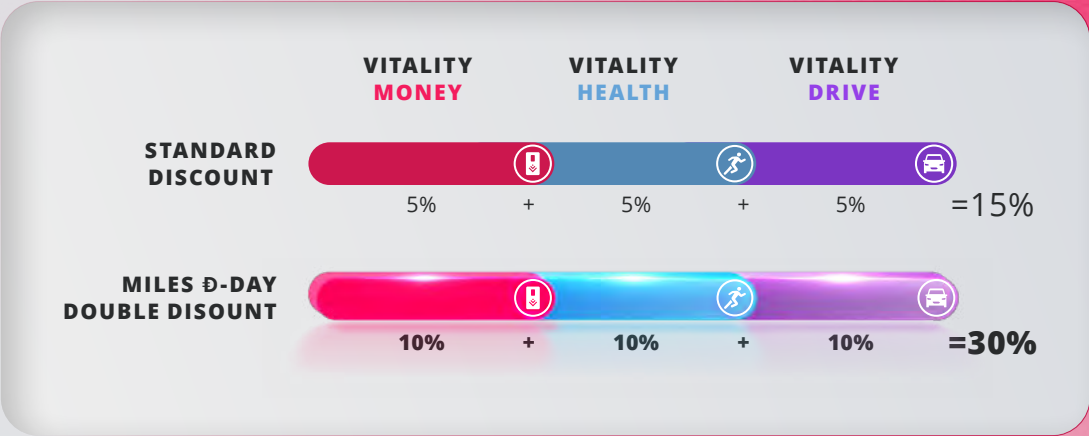
Other updates for 2026

From new partners in the Discovery Miles ecosystem to an exciting 10-year Vitality Active Rewards campaign, here are the updates Vitality members need to know about in 2026.



Discovery Miles partners for 2026

In 2026, Discovery Miles remains the most valuable rewards currency, with new partners joining the Discovery Miles ecosystem, bringing the in-store and online network to over 45 partners. All Vitality members with a qualifying Discovery Bank account continue to save up to 15% every day when spending their Discovery Miles, and up to 30% on Miles £-Day, which takes place on the 15th of every month.



OVER 35 PARTNERS IN THE VITALITY MALL

Members can spend their Discovery Miles on discounted rewards in the Vitality Mall. Plus enjoy exclusive #RewardsWednesday deals every week. Our next irresistible deal is a R250 Superbalist reward for £1,000 — find it in the Discovery app on 1 October.

Dis-Chem +

Checkers

B. EXCLUSIVE BOOKS

KAUAI

CAPE UNION MART
Est. 1953

Sportsmans Warehouse
winning starts here

showmax

Net Florist

NEW
★ PRET ★

NEW
★ THE SNEAKER SHACK ★

vida e caffè

NEW
★ SUPERBALIST.COM ★

And many more

OVER 45 IN-STORE AND ONLINE PARTNERS TO SPEND DISCOVERY MILES AT

NEW
★ WOOLWORTHS ★

ALDO

NEW
★ GUESS ★

CLICKS +

Dial-a-Bed.
SLEEP FOR LIFE

TOTALSPORTS

SAFARI OUTDOOR

makro

And many more



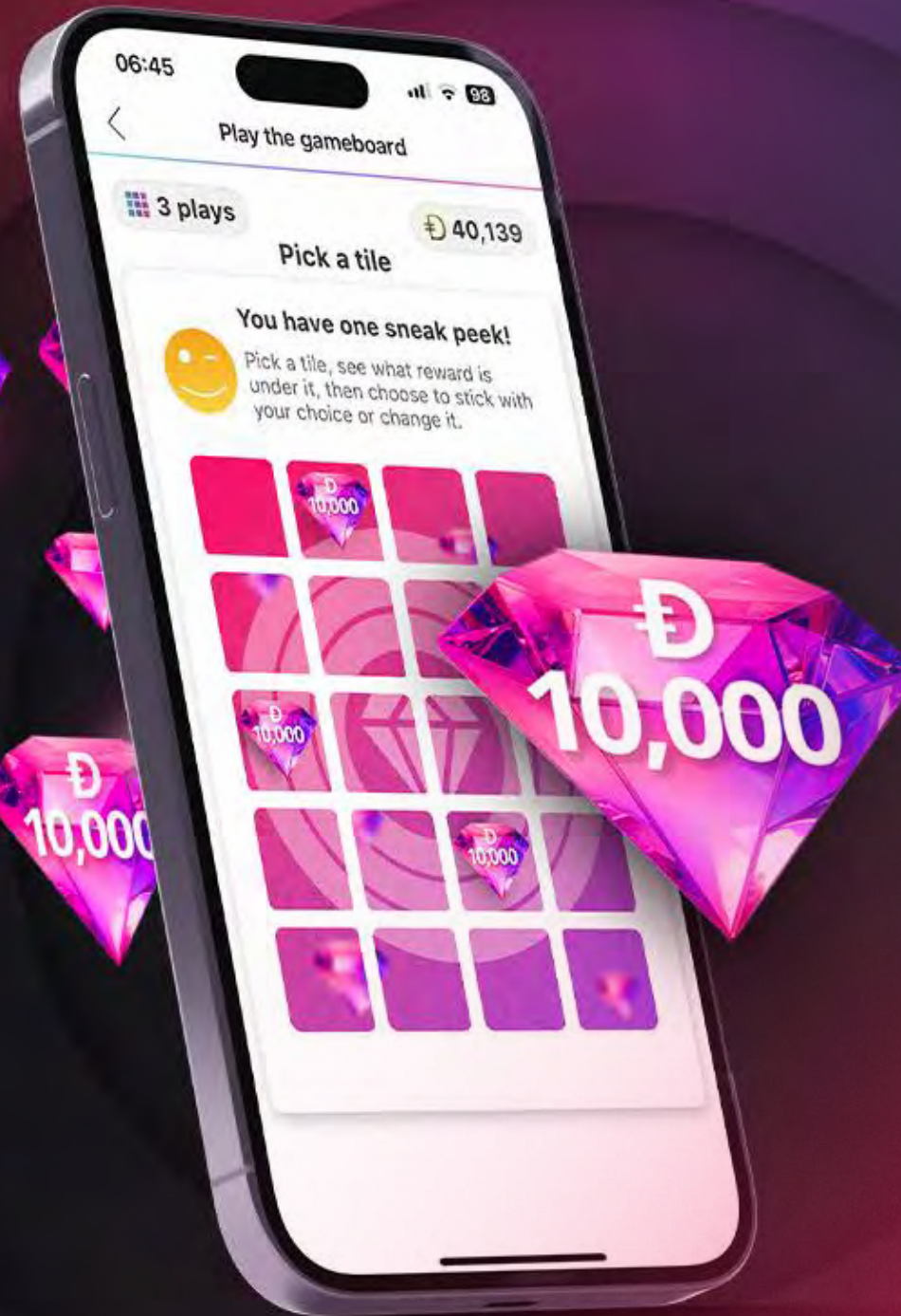
Vitality Active Rewards is **turning 10** and dropping diamonds!

Vitality Active Rewards is turning 10 this year, and to celebrate, we'll be hiding a **limited-edition Vitality diamond worth £10,000** on gameboards in the Discovery Bank app this October 2025.

How to get the limited-edition diamond:

- 01** Achieve weekly Vitality Active Rewards Exercise, Drive or Spend goals to earn a play on the anniversary gameboard.
- 02** Pick a tile on the gameboard in the Discovery Bank app on Rewards Wednesday.
- 03** Stand a chance to reveal the limited-edition Vitality diamond tile to earn £10,000.

Encourage your Vitality clients to join Discovery Bank if they haven't already, and to achieve their weekly Exercise, Drive or Spend goals to earn a play on our anniversary gameboard.



Vitality Points updates

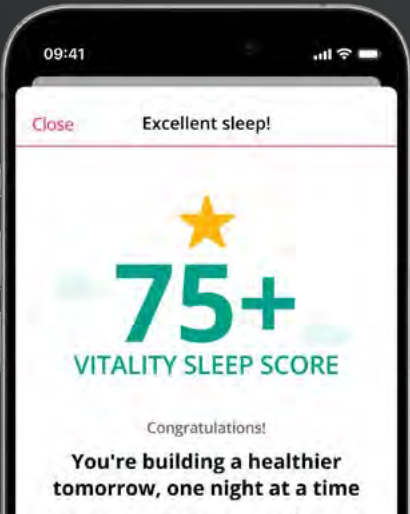
In 2026, Vitality will enhance its points structure to better reflect members' health status, refine correlations between health outcomes and Vitality status, and reward members accordingly.

01 Introducing sleep points

Recognising the importance of sleep for member health and following the introduction of Vitality Sleep Rewards, sleep is being added as a Vitality Points category.

Members will be able to earn up to **6,000 points per adult** per year for tracking their sleep from 2026.

500 points will be awarded every month in which a member achieves an average Vitality Sleep Score of 75 or more, provided that they've tracked 25 nights that month with a recognised wearable device.

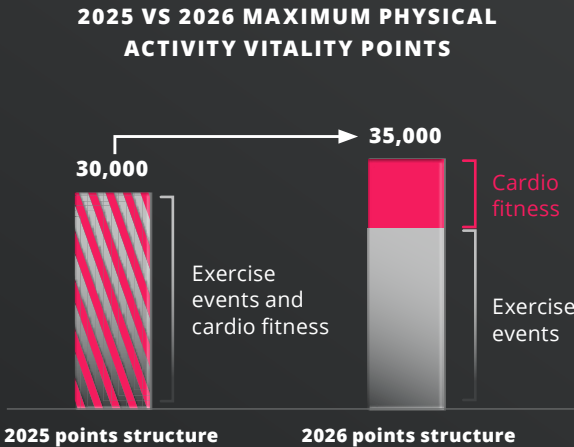


02 Earning more physical activity points

VO₂ max is a strong predictor of longevity and overall health. Since recognising cardio-respiratory fitness last year, over **295,000** members have received points for their cardio fitness level, with over **60% of members at Level 3 (Good) or higher**.

From 2026, members will have the opportunity to earn up to **35,000** points for being physically active:

- Up to **25,000** points for exercise events
- Up to **10,000** additional points based on a member's Vitality Cardio Fitness Level



03 Refining HealthyFood points

In 2026, we're simplifying the way members earn points for purchasing HealthyFood every month.

Policies will continue to earn up to **12,000** Vitality points a year. Points will be allocated on a monthly basis to policies that purchase 25 or more items, in accordance with their Vitality HealthyFood Score, calculated as follows:

$$\text{Vitality HealthyFood Score} = \frac{100 \times (\text{Healthy Items} + 0.5 \times (\text{Neutral Items}))}{\text{Total items}}$$

The Vitality HealthyFood Score is a simplified metric capturing the healthiness of member food purchases, ranging from 0-100 by considering the proportions of healthy, unhealthy and neutral items purchased each month. The Vitality HealthyFood Score maps to levels 1 to 5, with a specific allocation of monthly Vitality points per level.

Vitality HealthyFood Score	0-49	50-59	60-69	70-79	80+
Level	1	2	3	4	5
Monthly points	0	100	400	700	1,000



Case study

Meet Naledi

Naledi is a 45-year-old mom who is slightly overweight. She is a member of Team Vitality and training for the Cape Town Marathon. Her current Cardio Fitness Level is Good, but with all the training, she improves it to Excellent. She orders most of her groceries via Checkers Sixty60 but also does some shopping in-store at Woolworths.

	2025 points	2026 points
Naledi finds out her Vitality Age is 43	+1,500	+1,500
She completes her Vitality Health Check in January and gets 4 metrics in range. Her waist-adjusted BMI is 27 (classified as overweight)	+15,000	+15,000
She goes for a voluntary HIV test	+1,000	+1,000
Her Cardio Fitness Level is Good in January	+4,500	+4,500
She runs 3x per week, varying in distance and pace She averages 5,000 steps per day She has a Virgin Active club membership and visits her local gym 1x per week	+25,500 <i>Maximising her physical activity points cap</i>	+25,000 <i>Maximising her exercise events points cap</i>
By September, her Cardio fitness level improves to Excellent with all her training	<i>Physical Activity points limit of 30,000 reached, can't earn more points</i>	+2,500 <i>Additional cardio fitness points bring her total physical activity points to 32,000</i>
She tracks sleep almost every night with her Garmin watch and achieves an Excellent average sleep score for 6 months out of the year	0	+3,000
She visits a dietitian	+1,000	+1,000
In January, she purchases 20 healthy items, 19 unhealthy items and 10 neutral items	+20	+100 <i>Basket Level 2</i>
In February, she purchases 8 healthy, 11 unhealthy and 5 neutral items	0	0 <i>No score - insufficient items</i>
In March, she purchases 23 healthy, 12 unhealthy and 19 neutral items	+220	+400 <i>Basket Level 3</i>
Total points	48 740 Gold Status	54,000 Diamond status

04

Vitality programmes in 2026

In 2026, Vitality will introduce enhancements to its Vitality Premium and Vitality Active programmes to further support members in leading healthy lifestyles and unlocking greater value through rewards.



Vitality Premium in 2026

Experience an extensive wellness programme with Vitality Premium – tailored for individuals and families who prioritise healthy living and value access to a wide range of lifestyle rewards.

VITALITY PREMIUM
RATES FOR 2026

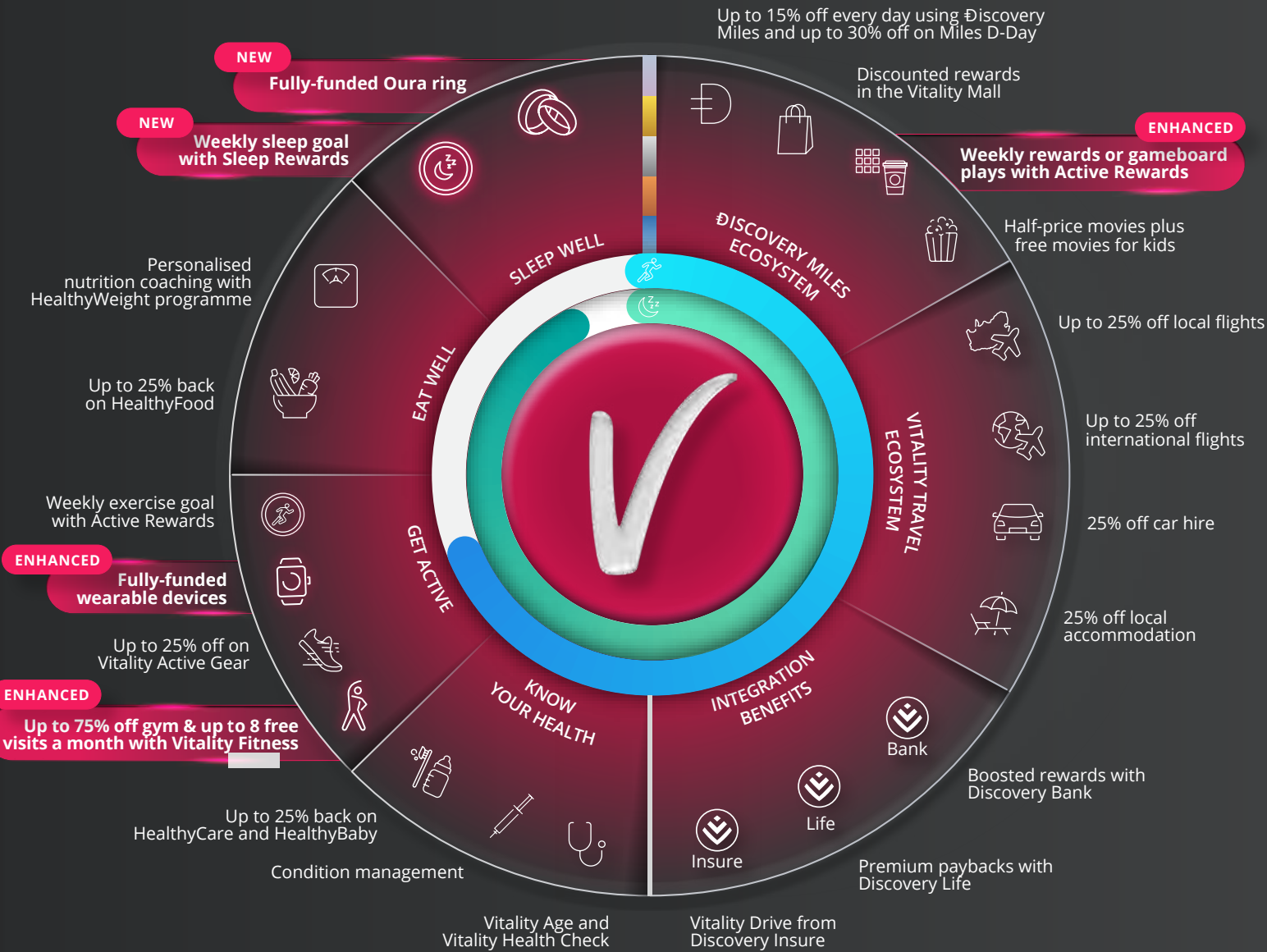

R429

+1
R85

CHARGED PER
DEPENDENT ON THE
MEMBERSHIP.

GET HEALTHY

GET REWARDED



Vitality Active in 2026

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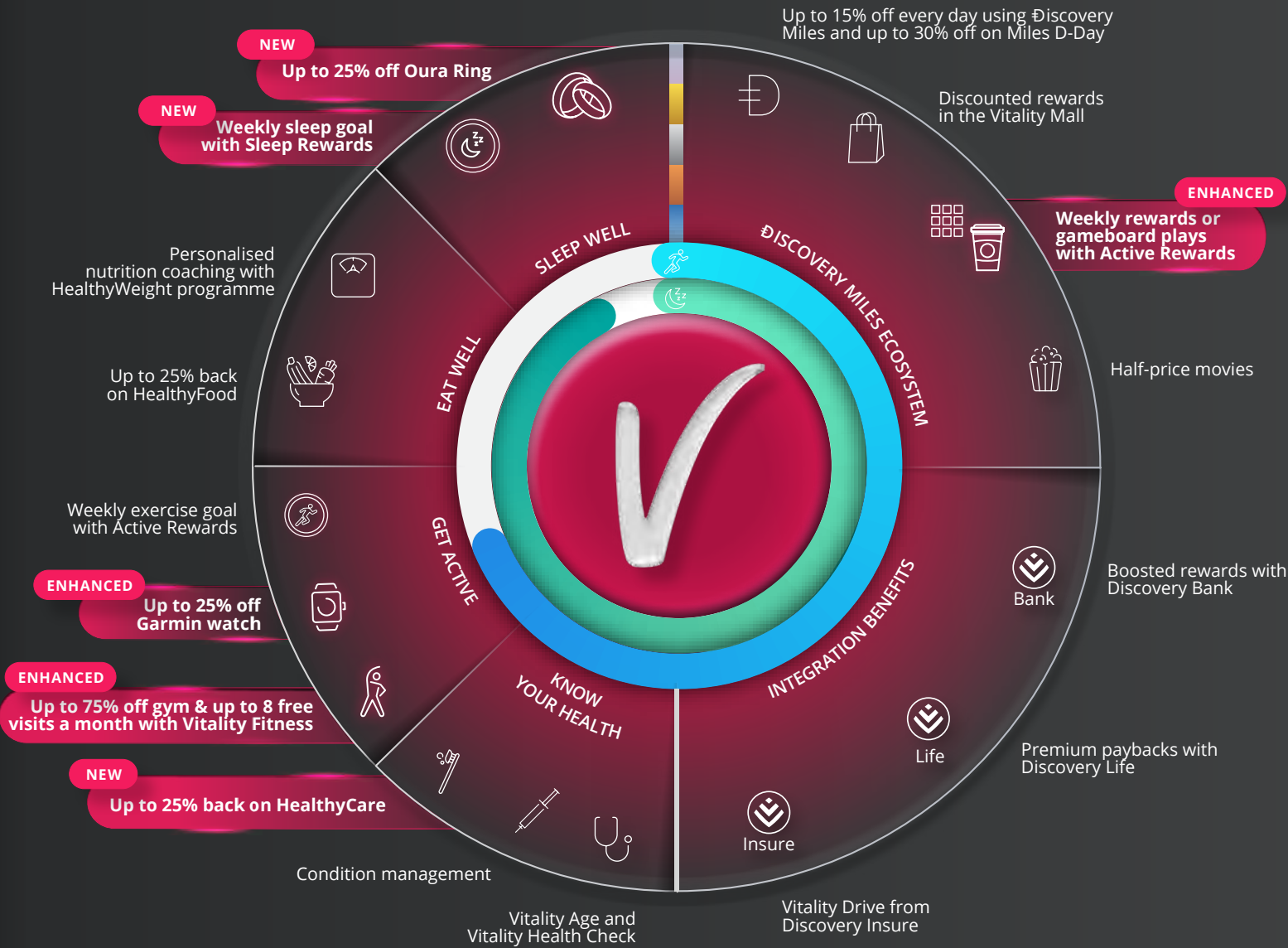
VITALITY ACTIVE
RATES FOR 2026


R159

AVAILABLE TO MAIN
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GET HEALTHY

GET REWARDED





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