



Vitality Active Rewards

# Apple Watch

**Terms & Conditions Feb 2019**

## Need to know

- To be eligible for this reward you need to be covered on a VitalityHealth Personal Healthcare plan with a minimum monthly premium of £35, a VitalityHealth Business Healthcare plan or a VitalityHealth Corporate Healthcare plan or trust scheme with Vitality Plus and certain VitalityLife products; or a VitalityInvest Retirement Plan in drawdown for an additional fee of £4.50 per month. For VitalityLife, you'll need to add Wellness Optimiser or Vitality Optimiser at £4.50 per month plus have a minimum monthly premium of £30 for a single policy and £40 for a joint policy (moving to a minimum monthly premium above £60 from 18 March 2019). This fee is subject to change. You will also need to complete an online Health Review.
- This Active Reward is unavailable to members who reside in the Channel Islands.
- Apple Watch Series 3 requires an iPhone 5s or later with iOS 11 or above. Apple Watch Series 4 requires an iPhone 5s or later with iOS 12 or above.
- You'll need to download the Vitality Member app to your iPhone.
- This offer applies to selected Apple Watch Series 3 GPS and Apple Watch Nike+ Series 3 GPS and Apple Watch Series 4 GPS and Apple Watch Nike+ Series 4 models only. GPS + Cellular, Stainless Steel and Hermes edition models are excluded from this offer. Prices and models are subject to change.
- Only one Vitality member on each plan, aged 18 or over, can have an active Apple Watch benefit at any point in time. If the loan is paid off early you will still need to wait until the last payment date of your original payment schedule. Eligibility for this offer is subject to financial circumstances and status.
- You need to pass a credit check and make an initial upfront payment which will vary depending on the model you choose.
- You need to agree to an online consumer credit agreement (0% APR) with PayBreak Limited (the "lender"). VitalityHealth members will pay between £0 and £11.25 a month for a Series 3 watch or £0 and £12.50 a month for a Series 4 watch by variable Direct Debit for 24 months based on the Vitality activity points you earn in the previous month. VitalityLife/VitalityInvest members will pay between £0 and £8.75 a month for a Series 3 watch or £0 and £10 a month for a Series 4 watch by variable Direct Debit for 24 months based on the Vitality activity points you earn in the previous month. You must complete and enter into the credit agreement for yourself, not on behalf of anybody else, and use your own bank account details.
- If you are unable to maintain your payments the lender reserves the right to cancel your credit agreement. If your Vitality plan is cancelled, your plan lapses or you switch to another insurer and have not completed your payments under the credit agreement, your credit agreement with the lender will continue under the terms of that agreement.

- Vitality will calculate their contribution each month based on your Vitality activity points earned in the previous month. This will affect your variable Direct Debit payment in the following month.
- If you cancel your plan, or transfer to a plan that is not eligible for the Apple Watch benefit then Vitality will no longer make any Vitality contributions to the lender on your behalf.
- Eligible members can only purchase one Apple Watch at a time with Vitality for their own personal use. A further watch cannot be taken out during the period up to the last scheduled loan payment, even if the loan is paid off early.
- If included on your plan, your Personal Health Fund (PHF) cannot be used towards the initial upfront payment or to reclaim any monthly payments made towards your Apple Watch.
- If you change your mind about your Apple Watch you can cancel at any time up to 14 days after the day of delivery of your Apple Watch (the “cooling off period”). To cancel, you just need to let us know that you have decided to cancel.
- If you cancel within the cooling off period, you will be refunded the full amount of your initial upfront payment. However, we reserve the right to reduce your refund to reflect any reduction in the value of the Apple Watch due to your mishandling of the Apple Watch.
- We will only provide Vitality contributions on an Apple Watch purchased through Vitality.
- Vitality activity points earned through any partner or device accepted by Vitality will be taken into account when calculating your monthly payments.
- In the event that there is a delay in the recording of Vitality activity points, Vitality will run a regular cashback process to rectify any payments made. The cashback will be paid in to the nominated cashback account, which can be updated in the My Details section of the Member Zone.
- Only Vitality activity points earned by the member who took out the benefit will be counted towards this reward.
- Apple Watch is for your own personal use and gifting or resale of the device is prohibited.
- You are not permitted to transfer your Apple Watch benefit to another member on your plan.
- Vitality reserves the right to cancel, or refuse, the registration of your Apple Watch and to deduct any Vitality activity points previously awarded under this benefit if we reasonably believe you have knowingly permitted your registered Apple Watch to be used by someone else in order that you should benefit from the Vitality activity points, or if you have provided false or misleading Apple ID information, or are attempting to do so. Vitality reserves all rights in the event that there are reasonable grounds for suspicion or you are found to have resold or gifted Apple Watch.
- In order to award your Vitality activity points, Vitality and Apple will exchange information regarding your use of Apple Watch. You can view our Privacy Policy [here](#).
- You may disconnect Apple Watch from Vitality at any time via the Vitality Member app.
- Apple is not a participant or sponsor of Vitality Active Rewards.
- VitalityHealth, VitalityLife and VitalityInvest are trading names of Vitality Corporate Services Limited, who for the purposes of this offer is acting as a credit broker only and not a lender. afforditNOW is a suite of lending products offered by PayBreak Limited, the exclusive lender.
- Vitality Corporate Services Limited is authorised and regulated by the Financial Conduct Authority. Registered office at 3 More London Riverside, London, SE1 2AQ.
- PayBreak Limited is authorised and regulated by the Financial Conduct Authority. Registered offices at Grosvenor House, 20 Barrington Road, Altrincham, WA14 1HB.