

Sharing the benefits
of healthy living

Vitality

**Get Apple Watch.
Get Active.
Get Rewarded
with Vitality.**

Get active with Apple Watch Series 6.

The future of health is on your wrist.

With a qualifying Vitality plan you can get the Apple Watch Series 6 from £37 upfront (depending on the size and model). Then, depending on your activity levels you could pay between £0 to £9.50 per month spread over three years.

You'll need to agree to a 36 month, 0% APR consumer credit agreement with etika.

Please refer to terms and conditions for the full eligibility criteria. If you're an existing Vitality member, and have already made use of the Apple Watch benefit, please log into the **Member Zone** to find out if you qualify.

You can choose between GPS or GPS + Cellular. GPS + Cellular enables you to use most of the features of iPhone, even when you leave your iPhone at home.




Vitality are offering Apple Watch Series 6 with the following cases and straps:

40mm GPS with a £37 upfront fee




- Blue Aluminium Case with Deep Navy Sport Band;
- Space Grey Aluminium Case with Black Sport Band;
- Gold Aluminium Case with Pink Sand Sport Band; or
- Nike Series, Silver Aluminium Case with Pure Platinum/Black Nike Sport Band.

44mm GPS with a £67 upfront fee




- Blue Aluminium Case with Deep Navy Sport Band;
- Space Grey Aluminium Case with Black Sport Band;
- PRODUCT(RED) Aluminium Case with PRODUCT(RED) Sport Band; or
- Nike Series, Space Grey Aluminium Case with Anthracite/Black Nike Sport Band.

40mm GPS + Cellular with a £137 upfront fee



- Space Grey Aluminium Case with Black Sport Band.

44mm GPS + Cellular with a £167 upfront fee



- Blue Aluminium Case with Deep Navy Sport Band;
- Space Grey Aluminium Case with Black Sport Band; or
- Space Grey Aluminium Case with Anthracite/Black Nike Sport Band.

Prices and models are subject to change. Apple Watch Series 6 GPS + Cellular will need a separate monthly data plan from your iPhone provider. Current networks offering these data plans are EE, O2 and Vodafone. Please contact one of these network providers for more details.

The more you stay active, the more activity points you can earn.

To reduce your Apple Watch payments down to zero, get active and earn 160 activity points a month.

But if you don't hit 160 points, you can still earn a Vitality contribution towards your Apple Watch.

How does it work?

Activity points earned each month	Monthly direct debit payment
160+ Vitality points	We'll pay £9.50, you'll pay £0
120-159 Vitality points	We'll pay £7.50, you'll pay £2
80 - 119 Vitality points	We'll pay £5, you'll pay £4.50
40 - 79 Vitality points	We'll pay £2.50, you'll pay £7
0 - 39 Vitality points	We'll pay £0, you'll pay £9.50

Get active with Apple Watch SE.

If you're new to tracking your health on a wearable device, Apple Watch SE is a more affordable smart watch.

With a qualifying Vitality plan you can get the Apple Watch SE from £17 upfront (depending on the size and model). Then, depending on your activity levels you could pay between £0 to £7 per month spread over three years.

You'll need to agree to a 36 month, 0% APR consumer credit agreement with etika.

Please refer to terms and conditions for the full eligibility criteria. If you're an existing Vitality member, and have already made use of the Apple Watch benefit, please log into the **Member Zone** to find out if you qualify.

You can choose between GPS or GPS + Cellular. GPS + Cellular enables you to use most of the features of iPhone, even when you leave your iPhone at home.



Vitality are offering Apple Watch SE with the following cases and straps:

40mm GPS with a £17 upfront fee



- Space Grey Aluminium Case with Black Sport Band;
- Silver Aluminium Case with White Sport Band;
- Gold Aluminium Case with Pink Sand Sport Band; or
- Nike Series, Space Grey Aluminium Case with Anthracite/Black Nike Sport Band.

44mm GPS with a £47 upfront fee



- Space Grey Aluminium Case with Black Sport Band;
- Silver Aluminium Case with White Sport Band; or
- Nike Series, Space Grey Aluminium Case with Anthracite/Black Nike Sport Band.

40mm GPS + Cellular with a £67 upfront fee



- Space Grey Aluminium Case with Black Sport Band;
- Gold Aluminium Case with Pink Sand Sport Band; or
- Nike Series, Space Grey Aluminium Case with Anthracite/Black Nike Sport Band.

44mm GPS + Cellular with a £97 upfront fee



- Space Grey Aluminium Case with Black Sport Band.

Prices and models are subject to change.

Apple Watch SE GPS + Cellular will need a separate monthly data plan from your iPhone provider. Current networks offering these data plans are EE, O2 and Vodafone. Please contact one of these network providers for more details.

The more you stay active, the more activity points you can earn.

To reduce your Apple Watch payments down to zero, get active and earn 160 activity points a month.

But if you don't hit 160 points, you can still earn a Vitality contribution towards your Apple Watch.

How does it work?

Activity points earned each month	Monthly direct debit payment
160+ Vitality points	We'll pay £7, you'll pay £0
120-159 Vitality points	We'll pay £5, you'll pay £2
80 - 119 Vitality points	We'll pay £3.50, you'll pay £3.50
40 - 79 Vitality points	We'll pay £2, you'll pay £5
0 - 39 Vitality points	We'll pay £0, you'll pay £7

Are you existing Vitality member?

Log in to **Member Zone** to find out if you qualify to order Apple Watch.

If you've already had Apple Watch with Vitality:

- Apple Watch Series 6 will start from £145 upfront
- Apple Watch SE is not available as a second watch
- You can order one Apple Watch per plan. So if there is more than one adult on a plan, only one adult member will be able to order an Apple Watch. This includes any existing Apple Watch consumer credit agreements in place.

Terms and conditions

To qualify for Apple Watch, you will need one of the following Vitality plans:

Personal health insurance - A VitalityHealth Personal Healthcare plan with a minimum monthly premium from £35.

Business health insurance - A Business Healthcare plan, excluding members with Vitality at Work.

Corporate health insurance - A Corporate Healthcare plan or trust scheme administered by Vitality, with Vitality Plus benefits.

Life insurance - Any life insurance plan with Vitality Plus benefits. You will also need to pay at least £45 a month for an individual plan or £60 a month for a joint plan, excluding any fee paid for Vitality Plus.

Other qualifying criteria for Apple Watch

- You must be 18 years or over.
- Eligibility for this offer is subject to financial circumstances and status.
- You can order one Apple Watch per plan for your own personal use.
- You cannot have a further Apple Watch during your loan period, even if you've paid it off early.
- If you have a Personal Health Fund (PHF) in your plan, you cannot use it to pay for the upfront payment or loan payments.
- Apple Watch is for your own personal use and gifting or resale of the device is prohibited.
- Vitality reserve all rights if they suspect, or find you to have resold or gifted your Apple Watch.
- You are not permitted to transfer your Apple Watch benefit to another member on your plan.
- The Apple Watch benefit is not available to you if you live in the Channel Islands.
- Vitality reserve the right (i) to refuse or cancel your Apple Watch; (ii) request a return of your Apple Watch; (iii) request the Lender (etika Finance UK Ltd) to cancel the Credit Agreement; (iv) deduct activity points; or (v) any other remedy, if:
 - someone else uses your Apple Watch so that you benefit; or
 - you have provided false or misleading identity information to Apple.

Applying for a consumer credit agreement with the Lender

- You will need to pass a credit check and make an upfront payment. This will vary depending on the model you choose.
- You need to agree to a 36 month online consumer credit agreement of 0% APR with the Lender ("Credit Agreement").
- You must complete and enter into the Credit Agreement for yourself, not on behalf of anybody else. You must use your own bank account details.
- You will set up a variable Direct Debit for 36 months in case payments are become due.
- If you earn activity points, we will make payment contributions to your Apple Watch. All activity points earned from any Vitality linked device will count.
- We will only provide Vitality contributions to your Apple Watch purchased through Vitality.
- Depending on your activity levels, you will pay:
 - between £0 and £9.50 a month for Apple Watch Series 6; or
 - between £0 and £7 for Apple Watch SE.
- Vitality will calculate your monthly payment contribution from your previous month's activity points. This will affect your variable Direct Debit payment in the following month.
- If you are unable to make your payments, the Lender reserves the right to cancel your Credit Agreement.
- If you cancel, lapse or switch your plan to another insurer before your final payment:
 - Vitality will no longer make any contributions to the Lender on your behalf;
 - Vitality will not reinstate their payment contributions, even if you are eligible again at a later date;
 - your Credit Agreement with the Lender will continue under the terms of that agreement.
- Your Credit Agreement with the Lender lasts until your final payment date, even if you pay off your loan early.

Details correct as of December 2020. [View Vitality's full terms and conditions.](#)

Find out more.

Please contact your financial adviser.

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