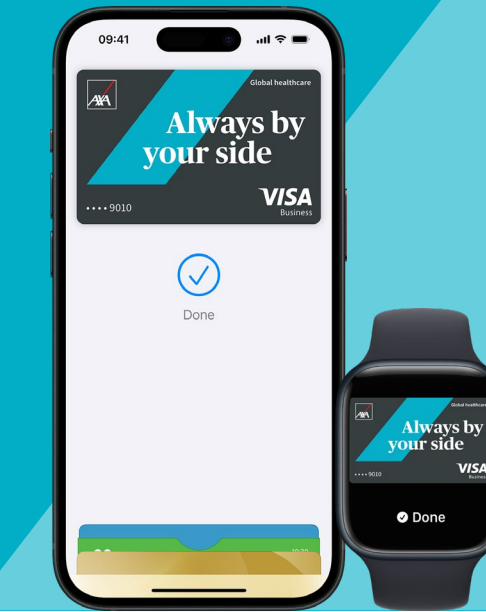




Frequently asked questions (FAQs)

We're here to help



Global healthcare



Paying and claiming for treatment just got a whole lot easier with AXA¹. With your new healthcare payment card², you can now pay for eligible outpatient treatment that's covered by your policy, quickly and hassle-free. What's more, you can use your AXA - Global Healthcare Card app³ to manage claims and submit invoices for the treatment you paid for with your card.

To help you get to know your new card and app, here are some of our frequently asked questions. If there's anything we haven't covered, you can contact us on **+44 (0) 1892 502 785*** or message us through your online account.

Where can I use my healthcare payment card?

You can use your healthcare payment card at any healthcare provider globally that offers a contactless VISA payment method.⁴

Please note: If you're using the card at an international facility, please select the option to pay in the local currency to avoid currency conversion charges.

What can I use my healthcare payment card for?

Eligible outpatient treatment that's covered by your policy. This information can be found on your online account or in your policy handbook.

Can I use my healthcare payment card to pay for my family's treatment?

No, your healthcare payment card can only be used to pay for treatment that you've received.

Can I use my healthcare payment card to pay for treatment in advance?

No, you can only use your healthcare payment card to pay for treatment that you've already received.

Can I use my healthcare payment card for online purchasing (eg. medications)?

No, you need to be physically present at the treatment provider and use their sales terminal.

What do I need to do once I've paid for my outpatient treatment using my healthcare payment card?

Once you've received your treatment, you'll need to take a digital copy (JPG, PNG or JPEG) or photo of the itemised invoice you've received and upload it to the AXA - Global Healthcare Card app. You can find instructions on how to do this on the app,

but you can also contact us on **+44 (0) 1892 502 785*** or message us through your online account if you have any questions.

When can I use my healthcare payment card?

Your card can be used 24 hours a day, 7 days a week.

When do I need to upload a copy of the invoice to the AXA - Global Healthcare Card app?

Please upload your invoice/s within 48 hours of your payment at the treatment provider. Failing to do this will result in your card being frozen. Please contact us on **+44 (0) 1892 502 785*** if you're having any issues.

*This is not a toll-free number and will incur applicable charges.

¹AXA Global Healthcare (UK) Limited ("AXA")

²The healthcare payment card is issued to AXA by Nium Fintech Limited, a company registered in England with company number 09039850, authorised and regulated by the Financial Conduct Authority as an Electronic Money Institution (FCA Firm Reference Number: 901024) ("Nium", pursuant to a license by Visa Europe.).

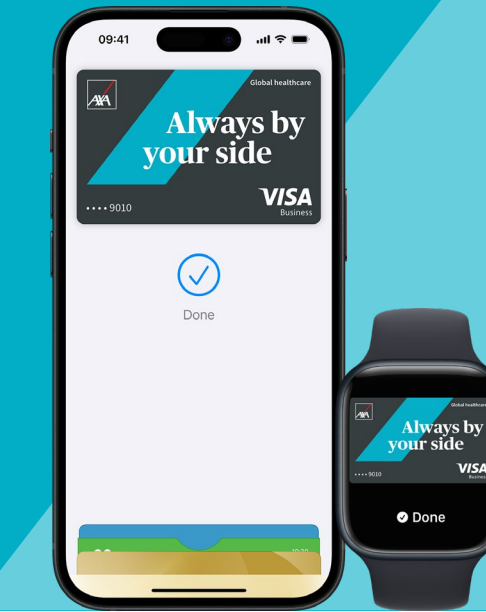
³The AXA - Global Healthcare Card app is provided by Paysure Solutions Ltd, a company registered in England with company number 10762474 (the "App"). The healthcare payment card is AXA - Global Healthcare's company card for the payment of outpatient treatments. The healthcare payment card and the e-money remain the property of AXA at all times. AXA can remove access to the card at any time.

⁴Please see our Terms and Conditions for restrictions.



FAQs continued

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Where is my healthcare payment card stored? And can I create it from anywhere in the world?

Your healthcare payment card is stored in your Apple Wallet. Unfortunately, Apple has restrictions in some countries, which means their digital wallet is unavailable. If the Wallet app is missing from your device, and it was registered in one of these countries, you may not be able to create your healthcare payment card.

However, it might still be possible to set up your digital wallet and then create your healthcare payment card by changing the address that's linked to your device's account. Please see: [Countries and regions that support Apple Pay – Apple Support \(UK\)](#) for more information.

What if my healthcare payment card is declined or isn't working?

For help with declined payments, please contact us on **+44 (0) 1892 502 785*** or message us through your online account.

We may block certain transactions and payments if:

- The card is used at a merchant that hasn't been approved by AXA; **or**
- The card is used in a jurisdiction that is subject to AXA's sanctions policy; **or**
- Any fraud or misuse outside of the AXA terms and conditions is detected; **or**
- It fails any financial security controls.

I have multiple Apple devices, what should I do?

Please add your healthcare payment card to the wallet on each of your devices. This will stop multiple notifications from being sent to your phone, smartwatch or other devices.

I don't understand how to use my healthcare payment card.

We're around 24/7 to help you with your card. Just give us a call on **+44 (0) 1892 502 785*** or message us on your online account. Please be aware that we may record and/or monitor calls.

Can my partner and I use the same email address?

No, for security reasons you'll need to register with different email addresses.

Can underage dependants (policy members under the age of 16) use the healthcare payment card?

No, the healthcare payment card is not currently available for underage dependants. Eligible treatment for these members can be claimed back using the process outlined in your membership handbook or by visiting your online account.

Where do I find my customer number?

You'll find your customer number on your membership card, on any document or email we've sent you, or on your online account. If you can't find it, please contact us on **+44 (0) 1892 502 785***. Your customer number begins with 'INTL'.

Note: Don't use the 'INTL' prefix on your customer number while registering for the app.

Where do I find my policy number?

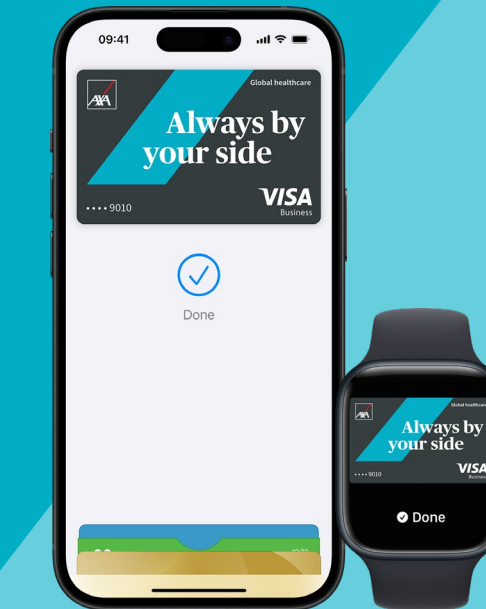
You'll find your policy number at the top of your healthcare insurance statement or by logging into your online account. You can also find it on your welcome or renewal email. If you're unable to find it, please call us on **+44 (0) 1892 502 785***. Your policy number begins with three letters, e.g. 'BXE', 'BDI'.

*This is not a toll-free number and will incur applicable charges.



FAQs continued

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Can I register for the healthcare payment card if I'm not the main policyholder?

Yes. If you're 16 or over and covered on the policy, all you'll need is your email address, customer number and policy number to register for your healthcare payment card.

Are there any password restrictions when it comes to setting up my account on the AXA - Global Healthcare Card app?

Your password must be at least eight characters long and should contain a combination of at least three of these four-character types:

- upper case alphabetic
- lower case alphabetic
- numeric
- non-alphabetic/non-numeric
e.g \$, &, *

What is the 'help centre' on the AXA - Global Healthcare Card app?

The help centre will guide you to the right team if you need additional assistance.

How do I pay for any excess or shortfalls, or manage the co-payment on my policy?

You should use your healthcare payment card to pay for the full cost of your treatment. AXA will contact you after to collect any excess, co-payment or shortfalls that you may owe. These are always collected in the currency selected on your policy.

Why do you need to collect the data I've been asked for?

To protect your personal details, we need to ask for some additional information to confirm your identity.

What should I do if I haven't received my activation link?

We send your activation link to your registered email address within 30 minutes. If you don't receive it, please check your spam/junk folder. If there's nothing in there, please contact us on **+44 (0) 1892 502 785*** or message us through your online account.

What should I do if the data I enter isn't recognised?

Please contact us on **+44 (0) 1892 502 785*** or message us through your online account so we can confirm that we have the correct details for you.

How is my personal data protected?

AXA - Global Healthcare is committed to ensuring your privacy and personal information is protected. We only use your information in ways we are allowed to by law, which includes only collecting as much information as we need and obtaining your consent to process certain information, such as your medical information, when it is necessary to do so.

Our Privacy Policies tell you what personal data we collect, how and why we collect it and what we do with it. It also confirms what rights you have over your data. You can view our Privacy Policies on our website at www.axaglobalhealthcare.com/en/about-us/privacy-and-legal

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