



# Frequently Asked Questions (FAQs)

## We're here to help

Paying and claiming for treatment is a whole lot easier with AXA<sup>1</sup>. With your new healthcare payment card<sup>2</sup>, you have a quick and hassle-free way to pay for eligible outpatient treatment and prescriptions. What's more, with the AXA Global Healthcare Card app<sup>3</sup> you can 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 503 856\*** or message us through your AXA Global Healthcare online account.<sup>4</sup>

### What information do I need to register for the healthcare payment card?

You'll need your policy number and customer number, which you can find on your policy documents. You'll also need to enter your date of birth.

### 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, you need your email address, customer number and policy number to register for your healthcare payment card.

### Can my partner and I use the same email address?

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

### Can dependants under the age of 16 register for a healthcare payment card?

If you have any eligible dependants under the age of 16, they'll be added to the lead policyholder's payment card account, and their spouse or partner's account too. Simply select the dependant's name in the AXA Global Healthcare Card app, and make the payment as usual.

### 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 the following, a:

- uppercase letter
- lowercase letter
- a number
- non-alphabetic/non-numeric e.g \$, &, \*

### Why am I not able to access the AXA Global Healthcare Card app using my password?

We're updating our systems to improve your experience and security. To make sure your account stays secure and to activate these new features, you'll need to change your password.

On the login screen, please enter your registered email address and press 'continue'. You can then choose to receive a reset link to your email.

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

<sup>1</sup> AXA Global Healthcare (UK) Limited ("AXA"). <sup>2</sup> The 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.) <sup>3</sup> The AXA Global Healthcare Card app is provided by Paysure Ltd. <sup>4</sup> The online account is available as an app or web browser and is separate to the AXA Global Healthcare Card app.



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### 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 503 856\***. Your customer number begins with 'INTL'.

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

### What should I do if my personal details aren't recognised?

Please check that you've entered your login details, such as your policy number and customer number, exactly as they appear on your policy documents. If you still need assistance, please contact us on **+44 (0) 1892 503 856\***.

You can also message us through your online account, and we can confirm that we have the correct details for you.

### Where do I find my policy number?

You'll find your policy number on any of your policy documents or by logging into your AXA Global Healthcare online account (app or web browser). You can also find it in your welcome or renewal email. If you're unable to find it, please call us on **+44 (0) 1892 503 856\***. Your policy number begins with three letters, e.g. BXE, BDI.

### Where can I use my healthcare payment card?

You can use your healthcare payment card at any healthcare provider who provides eligible outpatient treatment, and who has a contactless VISA payments service.<sup>5</sup>

### What can I use my healthcare payment card for?

Eligible outpatient treatment and prescriptions covered by your policy. This information can be found on your AXA Global Healthcare online account (app or web browser), or in your policy handbook.<sup>5</sup>

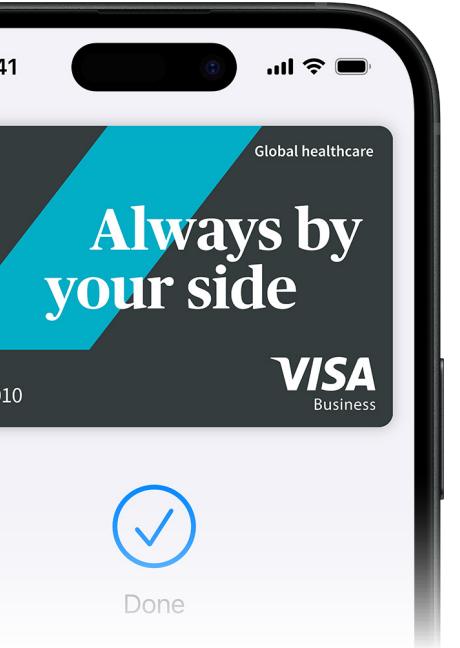
### Where is my healthcare payment card stored? And can I create it from anywhere in the world?

Your healthcare payment card is a digital card which you can store in your Apple or Google Wallet. Unfortunately, Apple and Google have restrictions in some countries, which means their digital wallets are 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, by changing the address that's linked to your device's account, it might be possible to set up your digital wallet and create your card. For more information, please see: [Countries and regions that support Apple Pay – Apple Support \(UK\)](#) or [Where you can use Google Wallet – Google Wallet Help](#).

### I have multiple devices, what should I do?

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



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### When can I use my healthcare payment card?

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

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

No, you can only use your healthcare payment card for treatment 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.

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

You can use your healthcare payment card to pay for treatment that you or any eligible dependants under the age of 16 have received. However, you'll only be able to do so if you're the lead policyholder, or spouse or partner on the policy.



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### Does the card automatically convert currency if I use it at an international healthcare provider?

No. 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 if my healthcare payment card is declined or isn't working?

For help with declined payments, please contact us on **+44 (0) 1892 503 856\*** 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.

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

Once you've received your treatment, you'll need to upload a digital copy or photo (JPG, PNG or JPEG) of your itemised invoice to your AXA Global Healthcare Card app. Please note, the invoice must be uploaded to the AXA Global Healthcare Card app, not your AXA Global Healthcare online account (app or web browser). You can find instructions on how to do this on the app, but you can also contact us on **+44 (0) 1892 503 856\*** or message us through your AXA Global Healthcare online account (app or web browser) if you have any questions.

### 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 may result in your card being frozen. Please contact us on **+44 (0) 1892 503 856\*** if you're having any issues.

### 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.

### 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 503 856\*** or message us on your AXA Global Healthcare online account (app or web browser). Please be aware that we may record and/or monitor calls.

### Why do you need to collect my personal data?

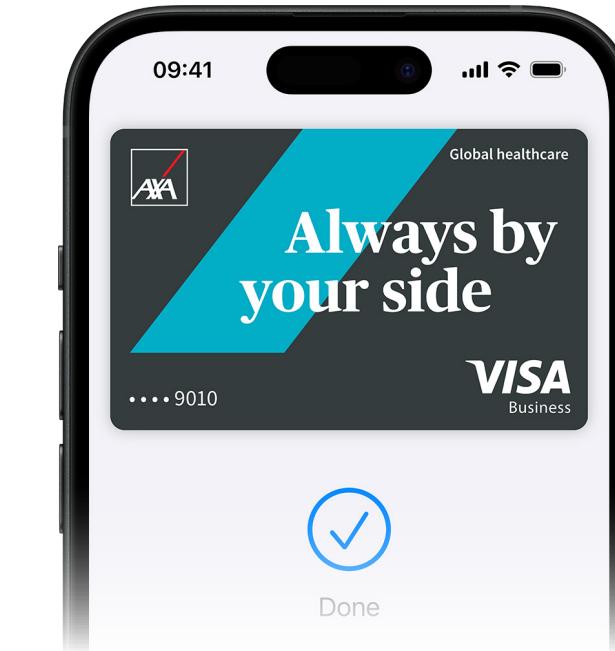
To protect your personal details, we need to ask for some additional information to confirm your identity.

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