

# ✓ Your healthcare payment card

## Step-by-step-guide

### Use our money, not yours

At home or abroad, the healthcare payment card<sup>1</sup> is your answer to hassle-free healthcare costs and claims. Without pre-loading or pre-authorising, you can make contactless payments for eligible outpatient treatments and prescriptions<sup>2</sup> – all with the tap of your phone.

It's just like the other cards in your digital wallet, only you're using our money instead of yours.



# How to register on the app and create your card

## 1

Click on the link in your welcome email or search for the AXA Global Healthcare Card app on the Apple App Store or Google Play Store.

## 2

Download the AXA Global Healthcare Card app for free from the Apple App or Google Play Stores.



## 3

If you're signing up for the first time, you'll need to verify your insurance details:

- **policy number**
- **customer number**
- **date of birth**

Give consent to link the app with your login details. Please note: If you decline to give your consent or you don't complete the process, you'll need to manually log into the app every time you want to use it.

## 4

To create your account, you'll need:

- **an email address**
- **to set-up a secure password**

If you have an AXA Global Healthcare online account, your login details will work here too.

## 5

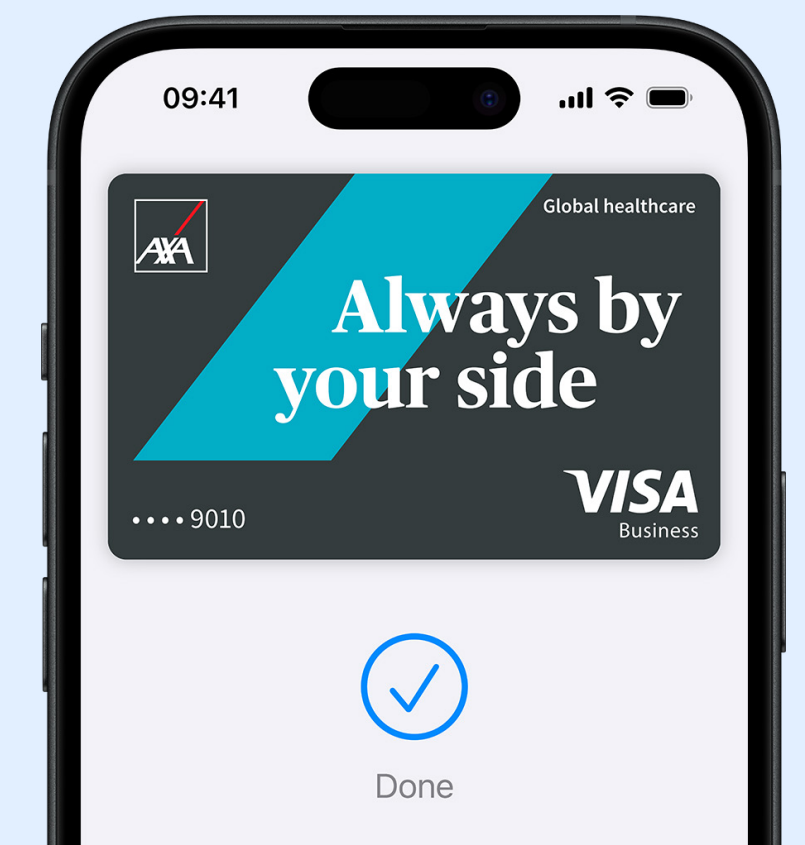
Follow the instructions on the screen to verify your identity and you're ready to go.

## 6

Your healthcare payment card is being created. This can take a few minutes.

## 7

You can now add the card to your digital wallet.



If you any have questions, please contact our customer service team on +44 (0) 1892 503 856\*

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

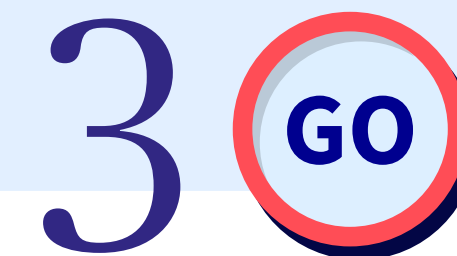
# How to pay for treatment you've received



1 Select the healthcare payment card from your digital wallet on your phone or wearable. Then pay for your eligible outpatient treatment or prescription by tapping your phone on the healthcare provider's terminal.<sup>3</sup>



2 Take a photo of the invoice and upload it to your AXA Global Healthcare Card app within 48 hours.



3 That's it, all done. We'll handle your claim from here.

You'll need to use your own funds to pay for treatment if the transaction is unsuccessful or you can't use your payment card. In this scenario, you should submit a claim as normal.

## Please remember:

- Check your treatment eligibility in your policy documents.
- Before you leave the healthcare provider, make sure you get an itemised invoice for your treatment or prescription.
- You can only pay for your own treatment with your healthcare payment card. It can't be used to pay for family members.
- You can't use your healthcare payment card for upcoming treatment, only for treatment you've received.
- If you're using the card at an international healthcare provider, please select the option to pay in the local currency to avoid currency conversion charges.



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# Submitting your invoice on the app

1

Once you've received treatment and paid for it using your healthcare payment card, you'll need to upload your invoice to your AXA Global Healthcare Card app.

2

Simply take a photo of the invoice for treatment or select an existing attachment. We can only accept JPG, PNG or JPEG file formats.

3

Log into your AXA Global Healthcare Card app to upload the photo or attachment of the invoice.

4

Select the transaction and upload the photo or attachment of your invoice. Click submit.

5

Please upload your invoice/s to the app within 48 hours of your payment at the treatment provider. Failing to do so will result in your card being frozen. Please contact us on **+44 (0) 1892 503 856\*** if you're having any issues.

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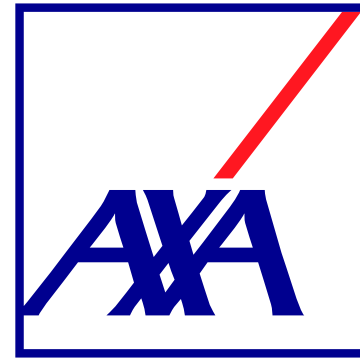
The healthcare payment card is issued to AXA by Nium Fintech Limited, a company registered in England with company number 09039850, authorised and regulated by the Financial Conduct Authority as an Electronic Money Institution (FCA Firm Reference Number: 901024). ("Nium", pursuant to a license by Visa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

<sup>1</sup> The AXA Global Healthcare Card app is provided by Paysure Ltd.

<sup>2</sup> You must only use the healthcare payment card to pay for genuine claims for treatment you've received, and which are eligible within the terms and conditions of your policy.

<sup>3</sup> The AXA Select medical provider network covers 195 countries and includes more than 2 million facilities where we can settle bills directly as at 1.2.2025.

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# Frequently Asked Questions (FAQs)

## We're here to help



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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.

If you're still unable to access your AXA Global Healthcare card app, please check that you have entered your login details, such as your policy number and customer number, exactly as they appear on your policy documents.

### 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 503 856\*** or message us through your AXA Global Healthcare online account (app or web browser).

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<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.



# FAQs continued

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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.

### 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.

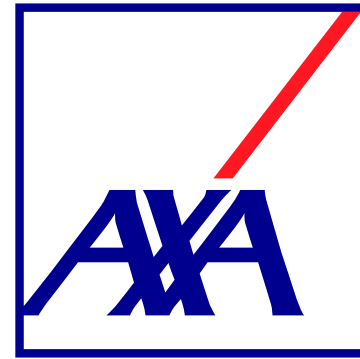
### Can I use my healthcare payment card for online purchasing (eg. medications)?

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.

\*This is not a toll-free number and will incur applicable charges. <sup>5</sup>Please see our [Terms and Conditions](#) for restrictions.



# FAQs continued

## We're here to help

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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.

### 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 set out by law. This includes only collecting the information we need and we'll ask for your consent to use certain details, such as your medical information, when necessary.

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](http://www.axaglobalhealthcare.com/en/about-us/privacy-and-legal)

### 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 support.

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