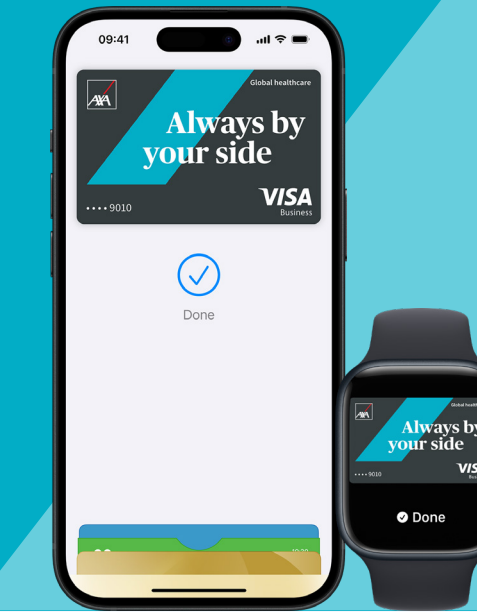




Terms and Conditions (T&Cs) for the healthcare payment card from AXA – Global Healthcare



Global healthcare

These terms and conditions apply to your use of the healthcare payment card offered to you by AXA Global Healthcare (UK) Limited (“AXA”). Please read these terms and conditions carefully and make sure you understand them. By registering to use the healthcare payment card you will be deemed to have read and accepted these terms and conditions.

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.). The 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’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.

By giving you access to the healthcare payment card, AXA aims to provide a service to pay for outpatient treatments within your policy limits at the point of treatment, making it easier to pay for treatments rather than the traditional ‘Pay and Claim’ process. Healthcare payment cards will be provided to participating corporate scheme members aged 16 or over.

Sometimes, a payment made using the healthcare payment card will be declined or rejected, including if:

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

If a payment cannot be processed for whatever reason, you must pay for the treatment yourself and submit a claim through the traditional Pay and Claim process.

You must follow the terms and conditions of your device’s wallet provider and of Nium, including their security controls. You must keep your login details safe and known only to you. If you suspect fraudulent activity on the healthcare payment card from your device, you must contact AXA immediately on +44 (0) 1892 502 785 (this is not a toll-free number and would incur applicable charges).

Your use of the healthcare payment card will not affect any other terms and conditions that apply to your policy. 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.

If your policy is subject to an excess or co-pay arrangement, AXA will contact you afterwards to collect the amount you owe. If any payment made using the healthcare payment card is ineligible under a policy, AXA will contact you afterwards to collect these amounts. You remain responsible for any such shortfalls.

Neither AXA, Nium, Paysure Solutions Ltd, nor any member of the AXA Group shall be liable for any loss, damage or personal injury suffered from using the healthcare payment card, except for any liability which cannot be excluded by law.

The “AXA Group” for this purpose is AXA SA and any other company which is, for the time being, its direct or indirect subsidiary.

These terms and conditions shall be governed by and construed in accordance with the laws of England and Wales. In the event of legal proceedings or actions in relation to the healthcare payment card, you hereby submit to the exclusive jurisdiction of the courts of England and Wales and expressly waive the right to bring such proceedings or action in any other jurisdiction.

AXA Global Healthcare (EU) Limited. Registered in Ireland number 630468. Registered Office: Wolfe Tone House, Wolfe Tone Street, Dublin 1. Directors: X. J. C. Lestrade (FR), C. J. N. Roux (previously Launay) (FR, UK), C. A. Edwards (UK), J. D. Dear (UK), P.G. Healy. AXA Global Healthcare (EU) Limited is regulated by the Central Bank of Ireland.

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AXA Global Healthcare (Hong Kong) Limited is registered in Hong Kong (No. 2293457). Registered Office: 10th Floor, Vertical Square, 28 Heung Yip Road, Wong Chuk Hang, Hong Kong. PB114887/01.24