Premier Mastercard Credit Card

Details of Digital Health Xtra　　　　**Last updated: June 2023**

Exclusive to HSBC Premier Mastercard credit cardholders

Digital Health services to provide free, unlimited access to the Digital Health Assistant by Medi24, providing trusted telehealth resources, as well as teleconsultationsby Doctor Anywhere to conveniently connect with professional doctors remotely.
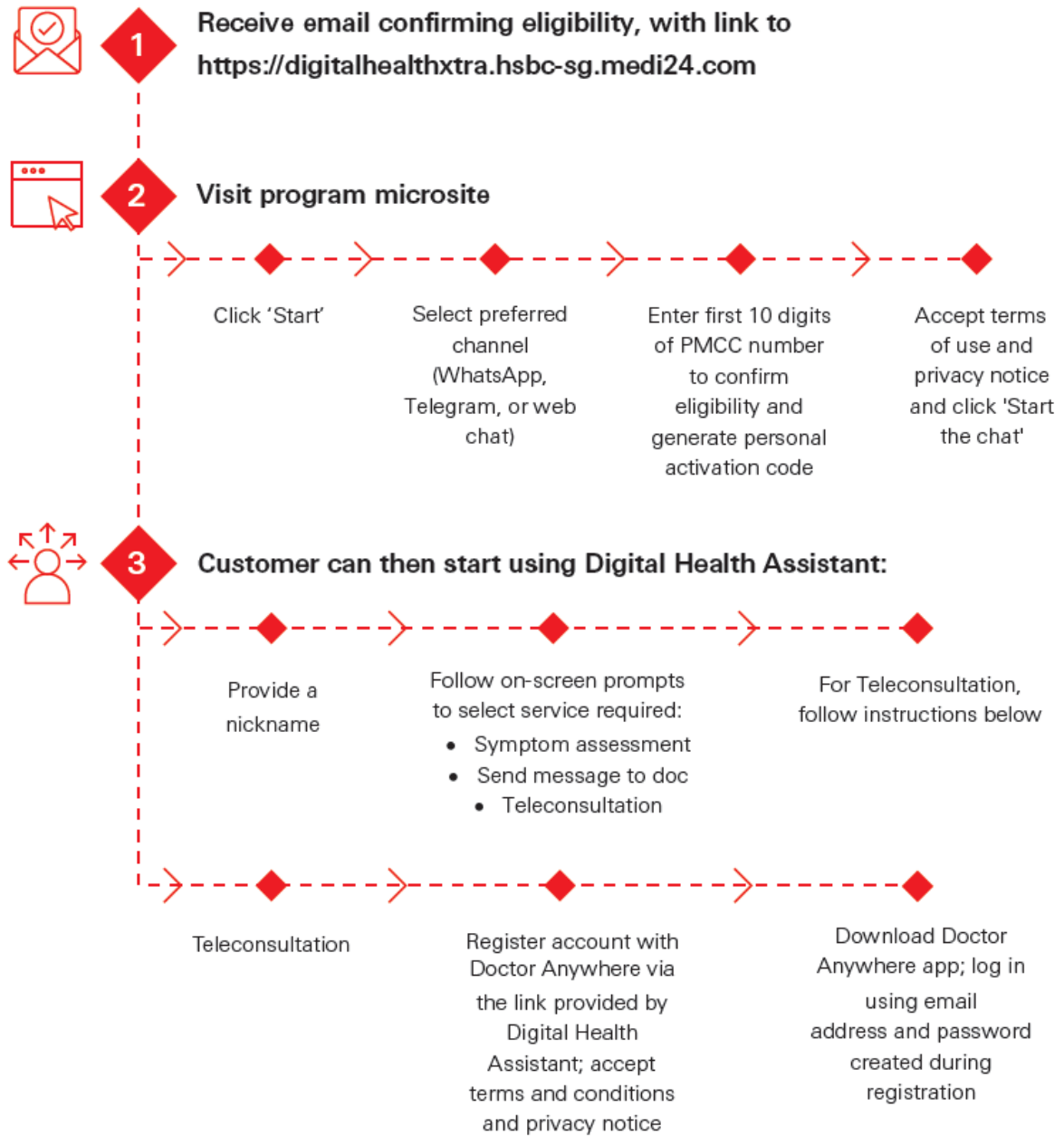
Key Customer Benefits

◆ Consists of two services usable by HSBC Premier Mastercard credit cardholders and immediate family members

◆ Digital Health Assistant provides access to helpful virtual health services such as checking symptoms, asking a real doctor questions via chat, or accessing teleconsultation

 • Enables free, trusted medical advice available 24/7 via WhatsApp, Telegram or secure web chat

◆ Teleconsultations enable users to conveniently connect with a professional doctor for consultations. Specialists services are also available for a charge

 • Accessible via the Doctor Anywhere mobile app

 • Doctors can prescribe medicines directly following the teleconsultation; free, fast and convenient delivery services within hours
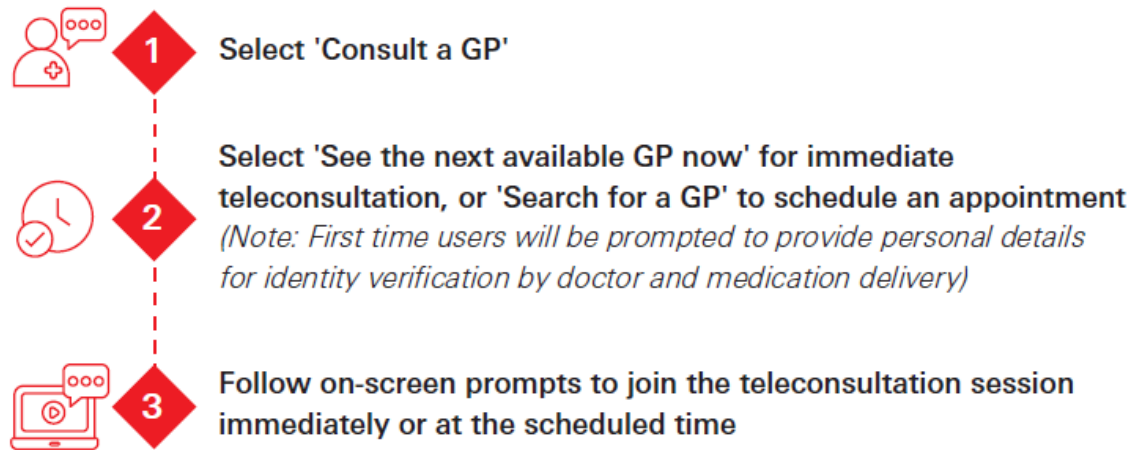
Summary of Service Levels

Consultation Hours	Available 24-hours
Response Time for Consultation	Within 20 minutes
Consultation Duration	Unlimited
Medication Delivery	Islandwide with more than 95% of deliveries within 3 hours
Cities for Delivery	Singapore

HSBC

How Customers can Register

1 Receive email confirming eligibility, with link to
https://digitalhealthxtra.hsbc-sg.medi24.com

2 Visit program microsite

Click 'Start'

Select preferred channel (WhatsApp, Telegram, or web chat)

Enter first 10 digits of PMCC number to confirm eligibility and generate personal activation code

Accept terms of use and privacy notice and click 'Start the chat'

3 Customer can then start using Digital Health Assistant:

Provide a nickname

Follow on-screen prompts to select service required:
- Symptom assessment
- Send message to doc
- Teleconsultation

For Teleconsultation, follow instructions below

Teleconsultation

Register account with Doctor Anywhere via the link provided by Digital Health Assistant; accept terms and conditions and privacy notice

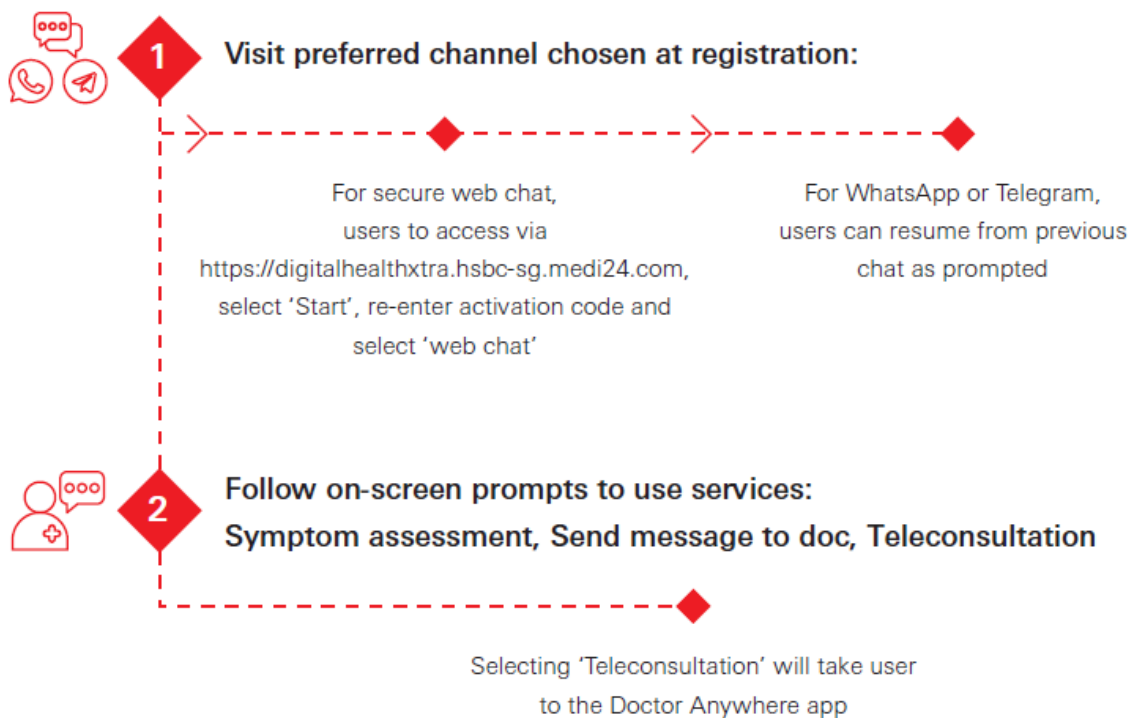Download Doctor Anywhere app; log in using email address and password created during registration

![HSBC]

How Customers can Access Teleconsultations

Open Doctor Anywhere app; login using email address and password created during registration

1 Select 'Consult a GP'

2 Select 'See the next available GP now' for immediate teleconsultation, or 'Search for a GP' to schedule an appointment
(Note: First time users will be prompted to provide personal details for identity verification by doctor and medication delivery)

3 Follow on-screen prompts to join the teleconsultation session immediately or at the scheduled time

How Customers can Access the Digital Health Assistant

1 Visit preferred channel chosen at registration:

For secure web chat, users to access via https://digitalhealthxtra.hsbc-sg.medi24.com, select 'Start', re-enter activation code and select 'web chat'

For WhatsApp or Telegram, users can resume from previous chat as prompted

2 Follow on-screen prompts to use services:
Symptom assessment, Send message to doc, Teleconsultation

Selecting 'Teleconsultation' will take user to the Doctor Anywhere app

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Prescriptions and Delivery

1 Receive notification from Doctor Anywhere app after teleconsultation when the prescription is ready

2 In Doctor Anywhere app, go to 'History' -> 'Consultations', select the right consultation date and then click 'Buy Medication'

3 Follow on-screen prompts to complete delivery information and confirm payment
(Tip: Register the PMCC under 'Profile' -> 'Payment' for quick access to payment details)

4 Receive confirmation of medication delivery on the Doctor Anywhere app and over SMS

5 Show verification code (go to 'History' -> 'Consultations' [select the right consultation date]) to courier to receive medication (courier will call before delivery)

Premier Mastercard Credit Card

FAQ on Digital Health Xtra   Last updated: June 2023

General Information

1. **What are the benefits?**

   Free, unlimited access to Digital Health services (Digital Health Assistant by Medi24 and teleconsultation by Doctor Anywhere).

   For additional details, please visit the HSBC Singapore Premier Mastercard Credit Card (PMCC) website (www.hsbc.com.sg/credit-cards/products/premier-mastercard).

2. **Are the benefits for HSBC Premier Mastercard credit cardholders only?**

   Yes, only HSBC Premier Mastercard credit cardholders are eligible for the benefit.

3. **Are my supplementary cardholders entitled to use the benefits, or only the Primary cardholder? Are my family members entitled to use the benefits?**

   The Digital Health benefits can be used by Primary cardholder's immediate family members (partner and dependents) and supplementary cardholders. Immediate family members who may not be a PMCC supplementary cardholder can also enjoy this benefit by entering the first 10 digits of the PMCC that belongs to the eligible cardholder.

   Users of the Digital Health Assistant need to be at least 18 years old. If using teleconsultations, they should create their own Doctor Anywhere account using the first 10 digits of the PMCC that belongs to the eligible cardholder. An eligible cardholder's dependent below 18 years of age can use the Digital Health Assistant together with a parent. Dependents below 18 years of age should use teleconsultations on a parent's account with the parent present. There is no limit on the number of Doctor Anywhere accounts created.

4. **Do I have to pay for this benefit?**

   Access to the Digital Health benefits are provided to eligible cardholders at no additional cost. Medicine prescribed by doctors through teleconsultations must be

paid for by the cardholder, while medicine delivery is provided at no extra cost. The cost of prescribed medicines should be paid for using the PMCC.

5. **How long are the benefits valid for?**

   Cardholders can use the Digital Health benefits as long as they have an eligible PMCC.

Digital Health benefits via Medi24 and Doctor Anywhere

1. What are the Digital Health benefits?

The Digital Health benefits consist of two services:

o The Digital Health Assistant is a virtual health assistant that is available 24/7 via WhatsApp, Telegram or secure web chat. Created and managed by Medi24, a trusted telehealth provider from Switzerland, it is a chatbot that provides access to various helpful health services such as checking symptoms, asking a real doctor questions via chat, or accessing the teleconsultation service provided by Doctor Anywhere.

o Provided by Doctor Anywhere, a leading digital healthcare provider in Asia, teleconsultation enables users to conveniently connect with general practitioners for consultations and follow-ups. Doctors can prescribe medicines, and delivery can be arranged directly through the service.

2. How can I access the Digital Health benefits?

Digital Health can be accessed via any desktop or mobile browser, except for Internet Explorer, which is incompatible with the platform.

3. How do I activate the Digital Health benefits?

Cardholders will be able to get the benefits information on the HSBC SG PMCC website (www.hsbc.com.sg/credit-cards/products/premier-mastercard). The link to the Digital Health microsite is: https://digitalhealthxtra.hsbc-sg.medi24.com (also available on PMCC website).

Cardholders need to enter the first 10 digits of their card number to check their eligibility. Once they are verified as an eligible customer, they will be given an activation code and be able to use the services.

o For the Digital Health Assistant, users can select their preferred communication channel, accept the terms of use and privacy notice, and then start using the service by following the on-screen prompts.

o For teleconsultations, follow the on-screen prompts provided by Digital Health Assistant and select 'Teleconsultation', which will link users to the Doctor Anywhere web site where users need to register an account with Doctor Anywhere by completing the registration page, accepting the terms and conditions and privacy notice. They can then download the Doctor Anywhere app and login using their email address and password created during registration.

4. Is there a limit on usage of the service?

Cardholders benefit from an unlimited number of free consultations as long as they have an eligible card.

5. What languages is the service available in?

The Digital Health Assistant and Teleconsultation services are available in English.

6. Is the service usable when I am overseas?

Cardholders can access the service when they are overseas. However, the service platform and the panel of doctors they have access to will be the same as when they are in their home country, and medicine delivery will not be available.

7. I have a complaint/issue – what should I do?

o Digital Health Assistant: Please contact help.mastercard@medi24.com

o Doctor Anywhere: Please raise a ticket via the Doctor Anywhere app (go to 'Profile' ➔ 'Help & FAQ' ➔ 'Submit Ticket'). To help investigate the request, please provide as much information as possible, especially:

- Full name and a valid email address for a reply;

- A contact phone number in case the user needs to be contacted for additional information;

- A clear description of the complaint and when it happened;

- Any relevant correspondence/screenshots

Digital Health Assistant (Medi24)

1. **How do I register for the Digital Health Assistant?**

   a) The customer will be able to access the Digital Health microsite (https://digitalhealthxtra.hsbc-sg.medi24.com) from the PMCC website (www.hsbc.com.sg/credit-cards/products/premier-mastercard).

   b) The customer or immediate family member can visit the program microsite and select 'Start' and select the preferred channel.

   c) Enter the first 10 digits of cardholder's PMCC number to confirm eligibility and generate personal activation code.

   d) Accept terms of use and privacy notice and click 'Start the chat'.

   e) The Assistant can now be used.

2. **How do I access the Digital Health Assistant?**

   o Visit the preferred channel chosen at registration:

      o For secure web chat, users can access via the program microsite https://digitalhealthxtra.hsbc-sg.medi24.com,   select 'Start', re-enter their activation code and select 'Web chat'.

      o For WhatsApp or Telegram, users can resume from previous chat as prompted.

   o Follow on-screen prompts provided by Digital Health Assistant to use services: Symptom assessment, Send message to doc, Teleconsultation.

      o Selecting 'Teleconsultation' will link users to the Doctor Anywhere web site.

3. **What support is offered via the platform?**

   The service enables users to check their symptoms, message a doctor with questions via chat, or access the Doctor Anywhere service to arrange a teleconsultation with a physician.

4. **What are the service hours/availability of the platform?**

   The Digital Health Assistant is available 24/7 via WhatsApp, Telegram or secure web chat.

Teleconsultation (Doctor Anywhere)

1. **How do I register for the Teleconsultation service?**

    a) The customer will be able to access the Digital Health microsite (https://digitalhealthxtra.hsbc-sg.medi24.com) from the PMCC website (www.hsbc.com.sg/credit-cards/products/premier-mastercard).

    b) The customer or immediate family member can visit the program microsite and select 'Start', and then select the preferred channel.

    c) The customer must enter the first 10 digits of the cardholder's PMCC number to confirm eligibility and generate a personal activation code.

    d) Accept terms of use and privcy notice and click 'Start the chat'.

    e) Follow the on-screen prompts and select 'Teleconsultation'.

    f) Register account with Doctor Anywhere via the link provided by Digital Health Assistant; accept terms and conditions and privacy notice.

    g) Download the Doctor Anywhere app and log in using email address and the password created during registration.

2. **How do I access the service?**

    a) Open Doctor Anywhere app and log in using email address and password created during registration.

    b) From 'Consult a GP', cardholders can choose to have the consultation immediately by selecting 'See the next available GP now', or schedule an appointment by selecting 'Search for a GP'.

    c) The teleconsultation appointment will notify customer of their timeslot acceptance when confirmed.

    d) Follow on-screen prompts to join the teleconsultation session immediately or at the scheduled time.

3. **How do I know if the doctor will be reliable?**

    Doctor Anywhere's panel of doctors are all selected using stringent standards. The doctors are practicing physicians, licensed and registered with the Singapore Medical Council and follow the local ethical code and guidelines for healthcare professionals.

    The consulting doctors constantly undergo a stringent screening and vetting process by Doctor Anywhere's qualified panel consisting of medical doctors and professional.

4. **What are the service hours/availability of teleconsultations?**

    Consultations are available 24 hours a day. Patients can schedule for a consulation immediately, for a future time of their choice.

5. **What support is offered via the service?**

    Through the teleconsultation, Doctor Anywhere doctors can give medical advice, recommend treatments and offer prescriptions (when needed) for non-emergency medical concerns. They can treat medical conditions such as:
    - Coughs
    - Colds
    - Sore throats
    - Earaches
    - Urinary symptoms
    - Diarrheas
    - Indigestions
    - Eye infections
    - Rashes
    - Sinus congestion/allergies
    - Headaches

    There are some conditions where it is strongly suggested to go straight to the nearest hospital or clinic for immediate treatment. These include but are not limited to: bleeding, broken bones, cancer, chest pain, choking, confusion, delirium, dementia, depression, hallucinations, loss of consciousness, pregnancy (except morning sickness), psychosis, serious abdominal pain, severe pain, shortness of breath, stroke, suicidal thoughts, weakness (legs/arm/face), and so on.

6. **What kind of doctors can I consult with?**

    Consulting with a general practicioner is covered in your benefit under the Digital Health Xtra programme but Doctor Anywhere is able to offer consults with several specialty doctors at your own expense.

7. **Will I be able to speak to the same doctor each time I use the service?**

    Users who need further advice can start a new consultation. When users request for immediate

consultation, the same doctor cannot be guaranteed, as users will be paired with the first doctor available. However, doctors can access a user's previous Doctor Anywhere consultation history, enabling seamless care. For scheduled consultations, users can search for their preferred doctor and make an appointment based on the doctor's availability.

8. **Can I request the same doctor for a follow-up consultation for the same condition? Can I choose the gender of my doctor?**

    To request for the same doctor for a follow-up consultation, users can do so by going to 'Consult a GP' → 'Search for a GP'. Users will be able to discern the gender of the doctor from the doctor's name/profile picture.

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Medicine Delivery (Doctor Anywhere)

1. How do I use the medicine delivery function?

After a teleconsultation, users will receive notification to log back into the Doctor Anywhere app once the prescription is ready. The prescription can be viewed by going to 'History' ➔ 'Consulations' [Section the right consulation date] ➔ 'Buy Medication'.

Users will be able to select that medication that they want to purchase by clicking on each medication listed to select/deselect it.

Upon submission of the required information for delivery, users will be asked to confirm payment. They will then receive a confirmation for the order on the app as well as over SMS.

When the courier arrives, show the verification code of the delivery by going to 'History' ➔ 'Consulations' [Section the right consulation date] in the Doctor Anywhere app.

2. How do I pay for medication?

The cost of prescribed medicines should be paid for using the PMCC or, if declined, any other credit card. Users should register the PMCC as a payment card in the Doctor Anywhere app by going to 'Profile' ➔ 'Payment'.

3. How long does it take to receive the medication?

Delivery should be received within 3 hours. Doctor Anywhere Rider will call before delivery to ensure that there is someone around to collect the package.

4. Are there specific hours for medicine delivery?

Yes. Delivery is within 3 hours.

5. What cities are covered for medicine delivery?

Delivery services are available only in Singapore.

6. Will there be a difference in medicine price when being delivered or picked up?

No, Allianz Partners covers the delivery costs. The medicine price is based on the local pharmacy, clinic or hospital partners in each country.

7. Will it cost more than the listed price?

The user will pay the price listed on the invoice. The medicine price will be shown on the invoice/receipt before making a payment.

Security/Privacy

1. **Is my personal data safe when using the services?**

   Digital Health Assistant: All information shared with the Digital Health Assistant is end-to-end encrypted and stored securely, according to the strict standards of the European General Data Protection Regulation (GDPR). A user's name is never shared - not even with the doctors. Users can therefore confidently ask even the most sensitive questions, knowing that they will remain anonymous.

   Doctor Anywhere: With Doctor Anywhere, privacy and data security are top priorities and the service complies with PDPA regulations, the highest data privacy standard in Asia. All private details and health data are completely confidential.

   Note users are asked not to include any personally identifiable information in questions to the doctors.

2. **Who has access to my data?**

   Digital Health Assistant and Doctor Anywhere: If users give explicit consent at the time of entering the service, their information will only be shared with the third-party companies operating in Digital Health Assistant and Doctor Anywhere. That personal information will be secured and transferred with an end-to-end encryption protocol (SSL). The information is stored in a protected database, kept confidential and is subject to medical confidentiality.

3. **What information will doctors or the platform be able to access?**

   Dr Chat (Abi Health): you are only required to share a nickname, gender and year of birth with the doctor. You can confidently ask even the most sensitive questions, knowing that you will remain anonymous. Note users are asked not to include any personally identifiable information in questions to doctors.

   Telecconsultation (Doctor Anywhere): Before and during your consultation with your doctor, you are required to provide your medical history and any allergies to the healthcare professionals so that they can best treat your medical condition(s).

   Doctors will be able to access the user's information and previous consultation history, enabling seamless care.