

BMI Card Frequently Asked Questions

WHAT IS THE BMI CARD?

The BMI Card is a unique credit card that is a convenient way to spread the cost of your care. The BMI Card can be used to pay for treatment at any BMI Healthcare hospital or treatment centre. It can be used once or as many times as you need to (subject to available credit).

Our card allows you to choose a credit limit that suits your circumstances – up to £20,000 (subject to status) – and 12 months' interest-free payment terms every time you finance medical care.†

HOW DO I APPLY FOR A BMI CARD?

You can download and or print and application form at www.bmihealthcare.co.uk/patient-information/bmi-card

Apply for our BMI Card:

By Email

1. Download an application form, and within adobe reader you can complete this on your laptop or PC and then email the completed form to us at bmicard@bmihealthcare.co.uk
2. You can print off an application form, complete, scan a copy and email the form to us at bmicard@bmihealthcare.co.uk

By Post

3. You can print off an application form, complete and post to us at:

BMI Card Team

BMI Business Services, 10 Eden Place,
Cheadle, Cheshire SK8 1AT

By Phone

4. Contact us on **0161 216 2500** and select **option 1** and then, **option 2**. The team will be happy to post an application form to you or deal with any queries you have relating to the BMI Card.

All applications are based on both a thorough credit and affordability check. If successful, a card will be sent out to you in the post.

Applications of up to £7,000 can be approved within 48 hours of receipt of the signed agreement. Amounts over this can take up to 2-3 weeks to process. Please allow additional time for postage.

WHAT CAN I USE THE BMI CARD FOR?

The BMI Card can be used to pay for treatment at any BMI Healthcare hospital or treatment centre, from health assessments to surgical procedures. It can also be used to pay for amounts that have been shortfalled by your insurer or provide you with access to services not usually covered by insurance such as fertility treatment whenever and wherever you need them.

Please note that some consultants do not accept payment via the hospital and ask to be paid directly. If this is the case, then you will not be able to use the BMI Card to pay for these fees.

ARE ANY PURCHASES EXCLUDED DURING MY STAY?

The BMI Card cannot be used to pay for any fees due directly to a consultant or for any sundry items (such as newspapers and meals).

CAN SOMEONE ELSE ACT AS A GUARANTOR FOR ME?

All BMI Card applications must be completed and signed by the person who is going to be using the card to pay for the treatment and will be liable for the repayments thereafter; this may not be the person who is going to be receiving the treatment. Applications are assessed based on the details provided by the applicant and the checks performed by the BMI Card Team. If the card is going to be used by another person they can be added as an additional cardholder onto the account but will not be considered in the application process.

MY PROCEDURE IS NEXT WEEK,

CAN I STILL APPLY FOR A BMI CARD?

Yes, if your application is for an amount of less than £7,000 the applications are usually processed within 48 hours. Should your application be for over £7,000, (if notified) we can look to fast track the application. If this is successful, we can provide the hospital with the details required for you to make payment with your BMI Card over the phone before the card is sent out in the post.

WHAT HAPPENS IF I HAVE A BALANCE STILL OUTSTANDING AFTER ONE YEAR?

You can spread the cost of your treatment for as long as you need to thanks to our flexible financing. Just keep on making monthly payments of 5% of the balance or £25 whichever is greater until you clear your account in full. After 12 months interest reverts to 0.79% per month, representative 9.9% APR variable.

The interest rate and APR for any healthcare purchase will be 0% for the first twelve months starting with the date the purchase is debited to your account. Thereafter, interest will be charged on the remaining balance of the account – current rate 0.79% per month, representative 9.9% APR variable.

Please note that each individual purchase debited to your account will be subject to the 12 month interest free period from the date of the purchase.

IS THERE A MINIMUM SPEND?

No, the BMI Card can be used to pay for any value of treatment up to a maximum of £20,000 (subject to status). The minimum amount that can be applied for is £1,000 all applications will be rounded up to the nearest £1,000.

IS THERE A MINIMUM AGE TO APPLY FOR THE BMI CARD?

Applicants must be at least 18 years of age.

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DOES BMI HEALTHCARE PROVIDE THE FINANCE?

Yes, finance is provided and managed by BMI Healthcare so you don't have to worry about any third party involvement.

SOME HEALTHCARE COMPANIES REQUIRE A DEPOSIT TO RECEIVE FINANCE, IS THIS NECESSARY WITH THE BMI CARD?

The BMI Card does not require a deposit in order to provide you with the finance you need for your treatment. There are also no annual charges or membership fees associated with the card.

WHAT HAPPENS IF I FALL BEHIND ON MY REPAYMENTS?

Monthly statements will be posted to you detailing the balance of your account and the minimum payment required. Failure to meet the required repayments may result in your account being sent to a debt collection agency and may affect your ability to obtain credit in the future.

MY CREDIT HISTORY IS NOT GREAT; CAN I STILL BE CONSIDERED FOR FINANCE?

Yes, all applications received will be considered based on a thorough credit and affordability check.

WHAT METHODS ARE AVAILABLE TO MAKE MY REPAYMENTS?

Repayments can be made in the following ways:

Online

1. Pay online on the BMI Healthcare website
www.bmihealthcare.co.uk/onlinepayments

Direct Debit or Standing Order

2. Each application contains a direct debit mandate that can be completed and sent along with your application. Alternatively a Standing Order can be set up with your bank.

Over the Phone

3. Please call the BMI Card Team on **0161 216 2500** and select **option 1** and then, **option 2**.

Cheque

4. Please make cheques payable to BMI Healthcare. Please provide your BMI Card number on the back of your cheque and send them to:

BMI Card Team

BMI Business Services, 10 Eden Place,
Cheadle, Cheshire SK8 1AT

WHEN WILL THE CARD EXPIRE?

Your BMI Card will expire after two years. It will expire two years from the date the card's account was created. When your card has expired, you won't be able to make any new purchases on the card.

A renewal letter will be sent to you when your card expires. If you decide to renew your card three months after your card has expired, you will need to submit a new card application.

If you decide not to renew your card but still have outstanding debt on the card, you will still be able to make monthly repayments and interest will continue to be incurred. However, you will not be able to make any new purchases on the card.

Your BMI Card can be closed prior to its expiry providing the balance has been cleared in full, please contact the BMI Card Team to arrange this.

[†]BMI Card is a credit facility offered by BMI Healthcare Limited, BMI Healthcare House, 3 Paris Garden, Southwark, London, SE1 8ND. Representative example - 0% interest for 12 months then 0.79% per month, representative 9.9% APR variable. Up to £20,000 available (subject to status). Monthly repayment 5% of balance or £25 whichever is greater or balance if lower than £25.