

Prudential Singapore App / PRUServices (web) – Frequently Asked Questions (FAQ)

(last updated on 6 July 2026)

Contents Table

1.	ACCOUNT MANAGEMENT & APP ACCESS.....	4
1.1	Do I need an account to use the Prudential Singapore app and if so, how do I create one?	4
1.2	Why did I not receive any OTP?	6
1.3	I am based overseas. Can I still use the Prudential Singapore app?	6
1.4	Why can't I create an account?	7
1.5	Why is my email rejected?	7
1.6	What is the difference between the Prudential Singapore app and PRUServices?	7
1.7	Can I still use the web portal (PRUServices)?.....	7
2.	LOGIN ACCESS (AFTER ACCOUNT IS CREATED).....	8
2.1	How do I log in on the app?	8
2.2	I forgot my Username or Password. What should I do?	9
2.3	I'm having trouble with my password reset, what is happening?	11
2.4	Why did I not receive the OTP when logging in?	12
2.5	Can I log in to both the app and the web portal (PRUServices) concurrently?	13
3.	PROFILE & CONTACT INFORMATION	14
3.1	How do I update my mobile number?.....	14
3.2	If I've updated my registered address on Singpass, how do I update it on the app?	15
3.3	Will I need to manually update my mailing address?	15

3.4	How can I update my marketing consent?	17
3.5	How can I update my PayNow settings?	17
3.6	How can I update my correspondence settings?	19
4.	POLICY MANAGEMENT	20
4.1	Why are some of my policies missing?	20
4.2	I am an owner of a joint policy. Will I be able to see my joint policy information?	20
4.3	Will annual premium statements be available on the app or web portal (PRUServices)?	20
4.4	Can I download Policy Details in PDF format on the app or web portal (PRUServices)?	20
4.5	Will all past letters and policy documents be available?	20
4.6	Will I be able to generate my Revised Benefit Illustration and Quarterly Surrender Value?	21
4.7	Is nomination of beneficiary available on the app or web portal (PRUServices)?	21
4.8	How can I complete an reinstatement for my policy on the app or web portal (PRUServices)?	23
4.9	Why can't I see a reinstatement option on the app or web portal (PRUServices) for my policy?	25
4.10	How do I submit a Cash Benefit Withdrawal request on the app or web portal (PRUServices)?	25
4.11	How do I submit a Policy Loan request on the app or web portal (PRUServices)?	26
5.	INVESTMENT-RELATED SERVICES & TRANSACTIONS	29
5.1	Which products are not supported for fund-related transactions?	29
5.2	Will I be able to conduct Premium Redirection after submitting a Fund Switch?	29
5.3	Will ILP transactions submitted on PRUaccess be shown on the new app or web portal (PRUServices)?	29
5.4	What documents are available in ILP Transaction History?	30
5.5	Will I need to submit CKA and RPQ for every fund-related transaction?	30
5.6	Will portfolio rebalancing remain available?	30
5.7	Will premium top-up remain available?	30

6.	HEALTH-RELATED SERVICES & TRANSACTIONS	31
6.1	Will Doctor Anywhere preferred rate access be available on the app or web portal (PRUServices)?	31
6.2	Which health services are now accessible via direct links on the app or web portal (PRUServices)?	31
7.	PAYMENT SERVICES & OTHER FINANCIAL TRANSACTIONS	32
7.1	Will payment history be available?	32
8.	CLAIMS SERVICES & TRANSACTIONS	33
8.1	Why can't I submit a claim?	33
8.2	Will history of claims submitted on the previous web portal (PRUaccess) be available?	33
8.3	Will all clinics be listed when submitting a claim?	34
8.4	Can I select more than one benefit type when submitting a claim?	34
8.5	Can I request for a Pre-Authorisation on the app or web portal (PRUServices)?	34
9.	OTHER POLICY SERVICES	36
9.1	Will downgrade requests for PRUShield and PRUExtra be available?	36
9.2	How can I obtain Service Request Forms?	36

1. ACCOUNT MANAGEMENT & APP ACCESS

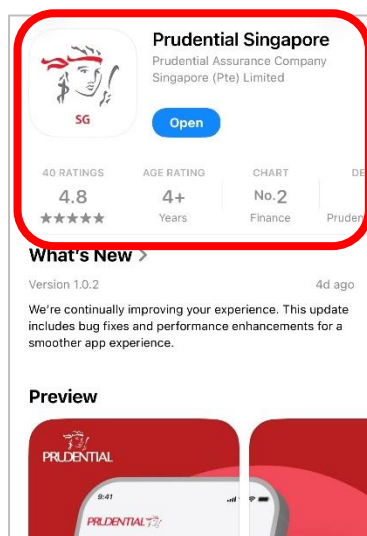
1.1 Do I need an account to use the Prudential Singapore app and if so, how do I create one?

If you have an existing web portal (PRUServices) account, simply enter your PRUServices login credentials to start using the app.

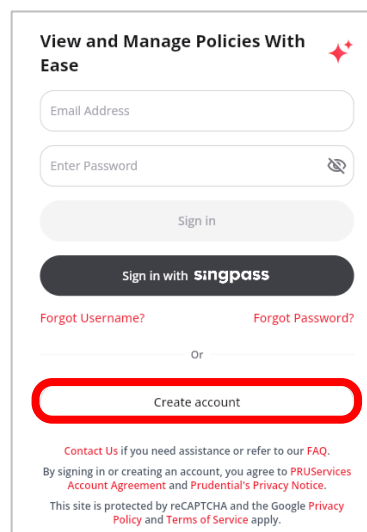
If you do not have an existing web portal account and it is your first time logging in after the migration from PRUaccess to PRUServices, you can create an account according to the steps below.

Important: Do not select “Forgot Password”, “Forgot Username”, or “Sign in with Singpass” until your account has been **successfully created/verified**.

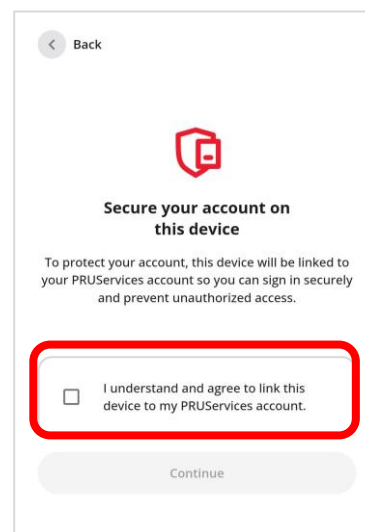
Here are the steps to create/verify your account:



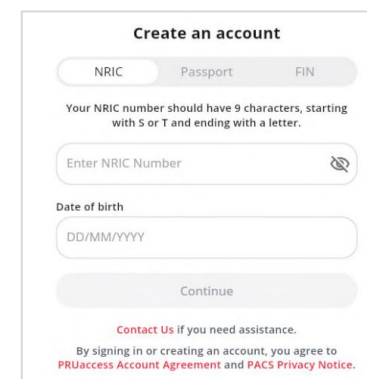
1. Download the ‘Prudential Singapore’ app from the Apple App Store or Google Play Store



2. Upon opening the app, Select **Create account**

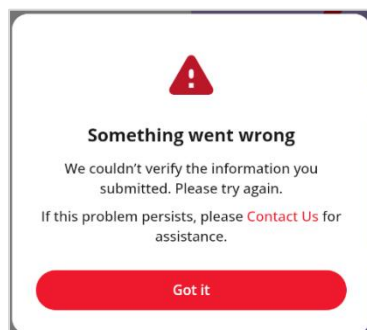


3. You will be prompted to link your device to your account to prevent unauthorized access on other devices.

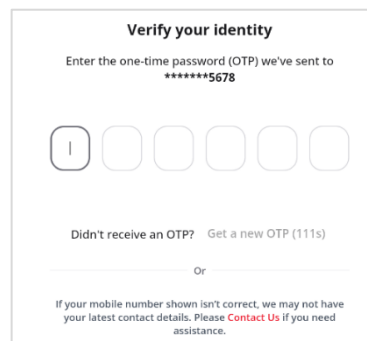


4a. Select your **ID type**, then enter your **Identification Number** (NRIC/FIN/Passport) and **Date of Birth** in the format DD/MM/YYYY.

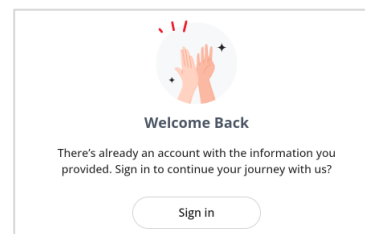
E.g.: If your date of birth is 2 Jan 1999, you should enter 02/01/1999



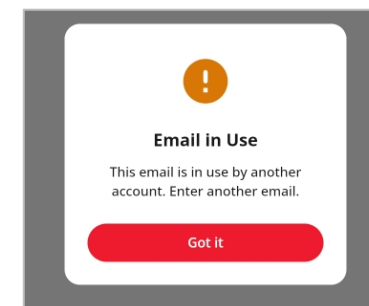
4b. If you entered the information wrongly, you will encounter an error message. Please try again and ensure that you entered the correct information.



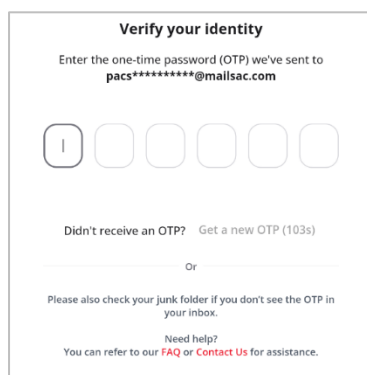
5. Enter the One-time Password (OTP) sent to your registered mobile with us.



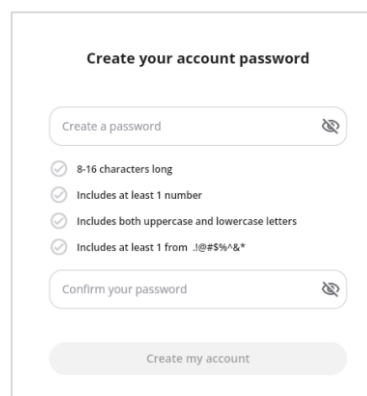
6. If you have an existing web portal (PRUServices) account, you will be directed to **Sign in**. Refer to [Section 2.1](#) on how to Sign In.



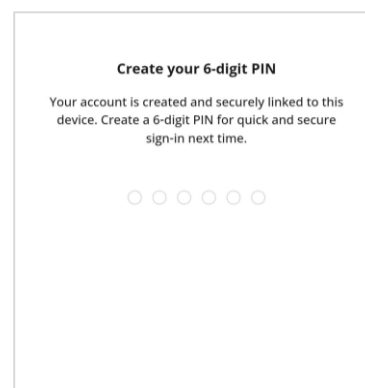
7. If you do not have an existing web portal (PRUServices account), enter a unique email address for your Username. You will encounter an error message if the email is already in use.



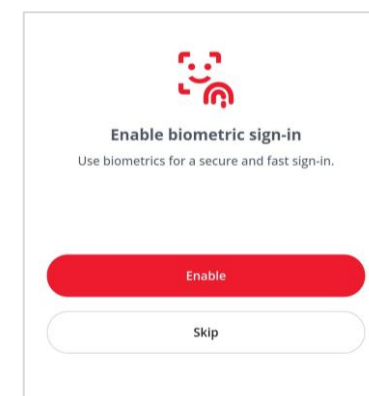
8. Enter the OTP sent to your email to verify the email address.



9. Once verified, create your password and complete your account creation.



10. The last step is to set up your six-digit PIN.



11. You can opt to enable biometric sign-in.

1.2 Why did I not receive any OTP?

Your OTP may not be received due to the following reasons:

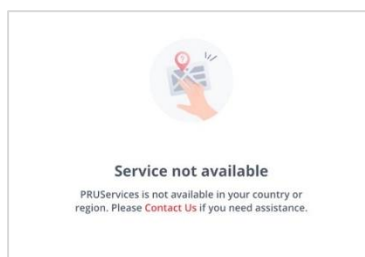
- Restrictions by your mobile or email service provider
- Poor network coverage or SMS delays
- Email spam or junk filters

If the issue persists, please check with your mobile or email service provider.

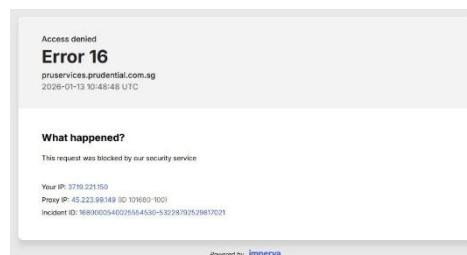
1.3 I am based overseas. Can I still use the Prudential Singapore app?

The app is only available in the Singapore region of both the Apple App Store and Google Play Store. If the app does not appear in the search results, your app store region may not be set to Singapore. You can consider using our web portal (**PRU**Services) for digital self-service.

If you are based in the USA, access of the app will be restricted due to cross border regulatory restrictions.



You will see an error message upon opening the app if access is restricted.



The same will apply if you are attempting to use the web portal (**PRU**Services) from the USA.

For assistance, please contact your Financial Representative or our Customer Service.

Alternatively, you may download any of the service request forms here: <https://www.prudential.com.sg/claims-and-support/support/customer-forms>

1.4 Why can't I create an account?

Your account creation may be unsuccessful due to the following reasons:

1. **You do not have an in-force policy with us.**
Accounts on the Prudential Singapore app and web portal (PRUServices) are only available to **Policy Owners**.
If you are a **Life Assured**, please check with your Policy Owner.
 2. **The information entered does not match our records or has been entered incorrectly.**
Your **NRIC/FIN/Passport number** or **date of birth** may be incorrect or different from what we have on file.
 3. **Your mobile number is not updated with us.**
An outdated or incorrect mobile number will prevent account creation.
-

1.5 Why is my email rejected?

Your email may be rejected as your Username for the following reasons:

1. **The email address is not unique.**
It may already be registered by another policyholder on the web portal (PRUServices).
 2. **The email domain is not valid.**
Certain domains may be restricted or unsupported.
-

1.6 What is the difference between the Prudential Singapore app and PRUServices?

The **Prudential Singapore app** is an intuitive on-the-go app for digital servicing. **PRUServices**, which has the same digital servicing features, remains as our web portal for desktop use. The naming convention will be streamlined in the future.

1.7 Can I still use the web portal (PRUServices)?

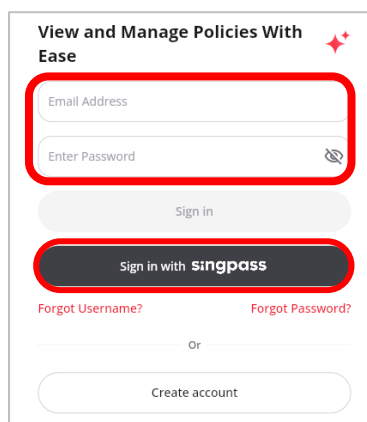
Yes, **PRUServices** remains available as our web portal for digital policy servicing.

2. LOGIN ACCESS (AFTER ACCOUNT IS CREATED)

2.1 How do I log in on the app?

There are a few methods that you can login to the app **after** you have successfully created/verified your account.

[Refer to [Section 1.1](#) if you are unsure whether you have an existing web portal (PRUServices) account].



View and Manage Policies With Ease

Email Address

Enter Password

Sign in

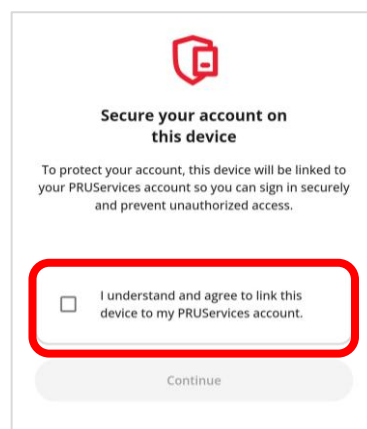
Sign in with Singpass

[Forgot Username?](#) [Forgot Password?](#)

Or

Create account

1. Key in your **Email Address** and **Password**, or select 'Sign in with Singpass'.



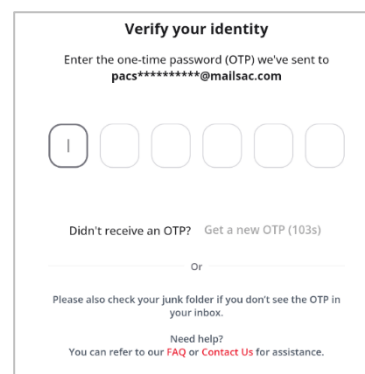
Secure your account on this device

To protect your account, this device will be linked to your PRUServices account so you can sign in securely and prevent unauthorized access.

☐ I understand and agree to link this device to my PRUServices account.

Continue

2. On your first login, you will be prompted to link your account to your device to prevent unauthorized access.



Verify your identity

Enter the one-time password (OTP) we've sent to **pacs*****@mailsac.com**

1 0 0 0 0 0

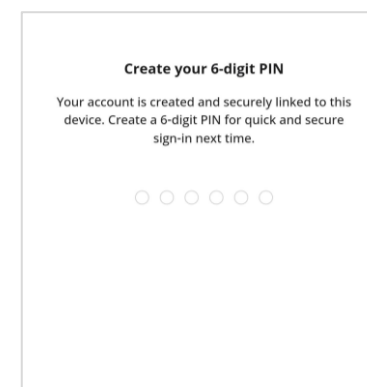
Didn't receive an OTP? [Get a new OTP \(103s\)](#)

Or

Please also check your junk folder if you don't see the OTP in your inbox.

Need help?
You can refer to our [FAQ](#) or [Contact Us](#) for assistance.

3. Enter the OTP sent to your email

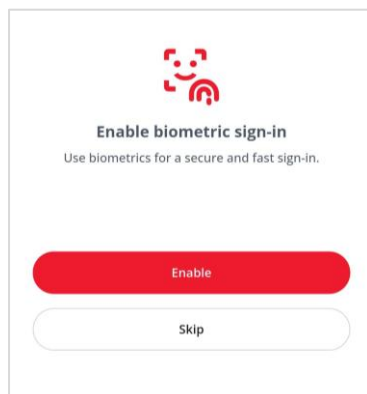


Create your 6-digit PIN

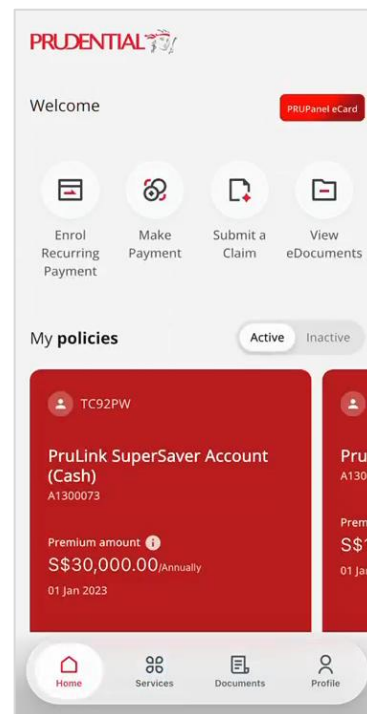
Your account is created and securely linked to this device. Create a 6-digit PIN for quick and secure sign-in next time.

0 0 0 0 0 0

4. Set up your **6-digit PIN** and **re-enter** to confirm.



5. You can choose to enable biometrics for **future logins**. If not, the 6-digit PIN will be the default for future logins.



6. Login completed.

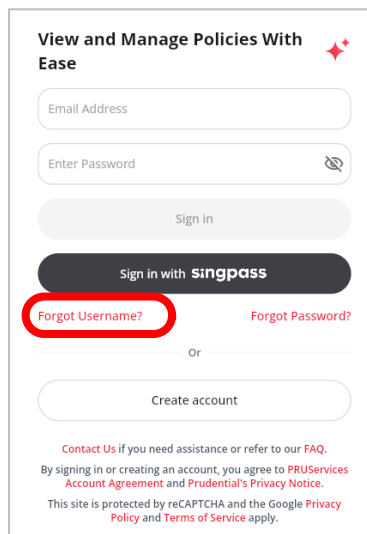
2.2 I forgot my Username or Password. What should I do?

You can retrieve your Username or reset your Password only after you have successfully created/verified your account.

(Refer to [Section 1.1](#) if you are unsure whether you have an existing account).

Please follow the steps on the next page to retrieve your username or password.

1. Steps for 'Forgot Username'



View and Manage Policies With Ease

Email Address

Enter Password

Sign in

Sign in with Singpass

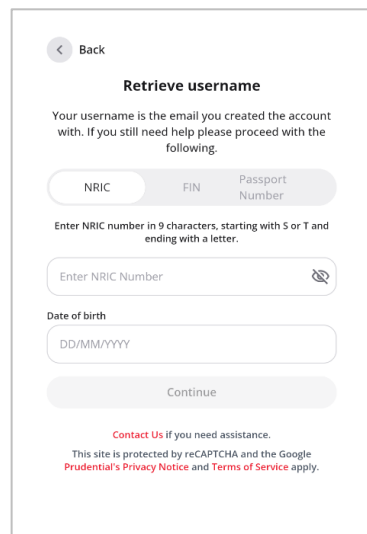
Forgot Username? [Forgot Password?](#)

Or

Create account

Contact Us if you need assistance or refer to our [FAQ](#).
By signing in or creating an account, you agree to [PRUServices Account Agreement](#) and [Prudential's Privacy Notice](#).
This site is protected by reCAPTCHA and the Google [Privacy Policy](#) and [Terms of Service](#) apply.

1. Select **Forgot Username** below the **Sign in** button.



Back

Retrieve username

Your username is the email you created the account with. If you still need help please proceed with the following.

NRIC FIN Passport Number

Enter NRIC number in 9 characters, starting with S or T and ending with a letter.

Enter NRIC Number

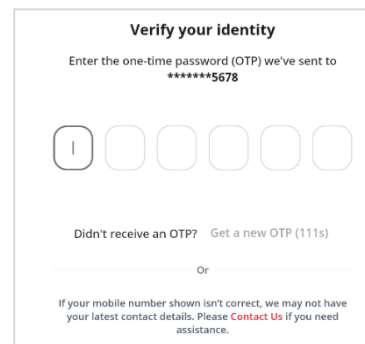
Date of birth

DD/MM/YYYY

Continue

Contact Us if you need assistance.
This site is protected by reCAPTCHA and the Google [Prudential's Privacy Notice](#) and [Terms of Service](#) apply.

2. Select your **ID type**, then enter your **Identification Number (NRIC/FIN/Passport)** and Date of Birth in the format **.DD/MM/YYYY**
E.g.: If your date of birth is 2 Jan 1999, you should enter 02/01/1999



Verify your identity

Enter the one-time password (OTP) we've sent to *****5678

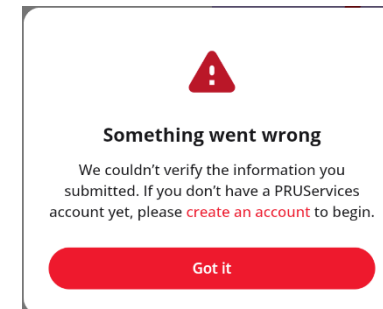
1 2 3 4 5 6

Didn't receive an OTP? [Get a new OTP \(111s\)](#)

Or

If your mobile number shown isn't correct, we may not have your latest contact details. Please [Contact Us](#) if you need assistance.

3. Enter the OTP sent to your registered mobile number. Once the OTP is verified, your username will be displayed.



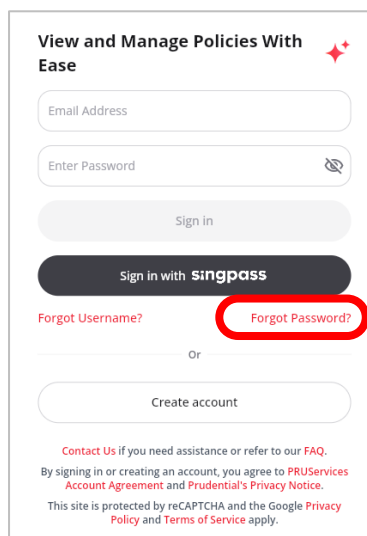
Something went wrong

We couldn't verify the information you submitted. If you don't have a PRUServices account yet, please [create an account](#) to begin.

Got it

Note: If you have entered the information wrongly in the previous screen, you will encounter the error message below. Please try again and ensure that you enter the information correctly.

2. Steps for 'Forgot Password'



View and Manage Policies With Ease

Email Address

Enter Password

Sign in

Sign in with Singpass

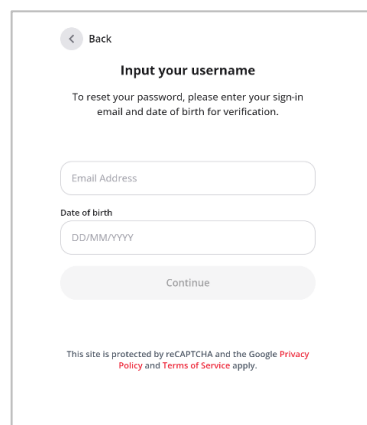
Forgot Username? **Forgot Password?**

Or

Create account

Contact Us if you need assistance or refer to our [FAQ](#).
By signing in or creating an account, you agree to [PRU Services Account Agreement](#) and [Prudential's Privacy Notice](#).
This site is protected by reCAPTCHA and the Google [Privacy Policy](#) and [Terms of Service](#) apply.

1. Select **Forgot Password** below the **Sign in** button.



[Back](#)

Input your username

To reset your password, please enter your sign-in email and date of birth for verification.

Email Address

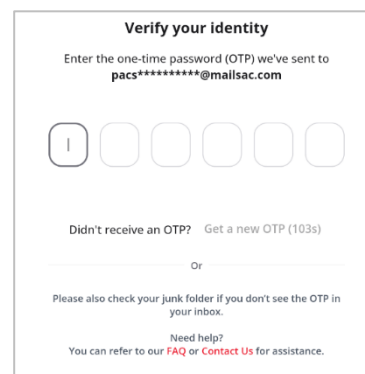
Date of birth

DD/MM/YYYY

Continue

This site is protected by reCAPTCHA and the Google [Privacy Policy](#) and [Terms of Service](#) apply.

2. Enter your existing PRU Services username (email address) and Date of Birth in the format DD/MM/ YYYY.
E.g.: If your date of birth is 2 Jan 1999, you should enter 02/01/1999



Verify your identity

Enter the one-time password (OTP) we've sent to **pacs*****@mailiac.com**

1 0 0 0 0 0

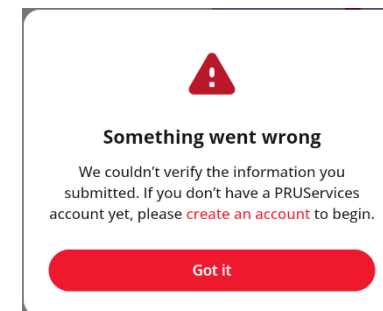
Didn't receive an OTP? [Get a new OTP \(103s\)](#)

Or

Please also check your junk folder if you don't see the OTP in your inbox.

Need help?
You can refer to our [FAQ](#) or [Contact Us](#) for assistance.

3. Enter the OTP sent to your email address and create a new password.



Something went wrong

We couldn't verify the information you submitted. If you don't have a PRU Services account yet, please [create an account](#) to begin.

Got it

Note: If you have entered the information wrongly in the previous screen, you will encounter the error message below. Please try again and ensure that you enter the information correctly.

2.3 I'm having trouble with my password reset, what is happening?

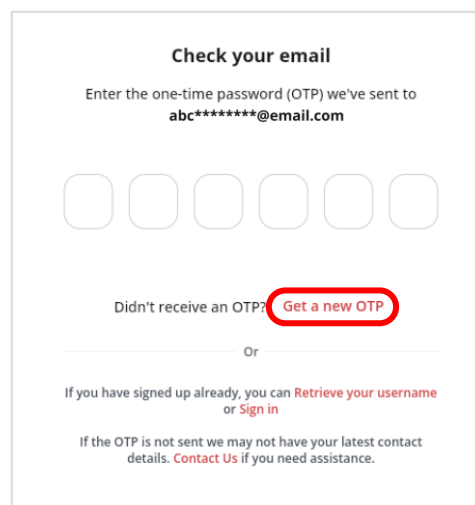
1. Your new password does not meet the required criteria:
 - o 8–16 characters
 - o Includes at least 1 number
 - o Includes both uppercase and lowercase letters
 - o Includes at least 1 special character: !@#\$\$%^&*
2. Your confirmation password does not match the new password entered

2.4 Why did I not receive the OTP when logging in?

You will only receive an OTP if you have a valid web portal (**PRU**Services) account and your registered mobile/email is updated on our records.

(Refer to [Section 1.1](#) if you are unsure whether you have an existing **PRU**Services account).

If you did not receive your OTP within **2 minutes**, select '**Get a new OTP**'.



The screenshot shows a mobile app interface for checking email. At the top, it says "Check your email". Below that, it asks to "Enter the one-time password (OTP) we've sent to abc*****@email.com". There are six empty boxes for entering the OTP. Below the boxes, it says "Didn't receive an OTP?" and a red button labeled "Get a new OTP" is highlighted with a red circle. Below this, it says "Or" and then "If you have signed up already, you can Retrieve your username or Sign in". At the bottom, it says "If the OTP is not sent we may not have your latest contact details. Contact Us if you need assistance."

Some common reasons why SMS OTP is not received:

- Unstable or poor network coverage – make sure that your mobile signal strength is high.
- Scam filter (e.g. ScamShield mobile app) – check your SMS Spam folder.

Some common reasons why Email OTP is not received:

- OTP email directed to spam/junk – check your Spam/Junk folder.
 - Corporate email security settings – ensure that Prudential is whitelisted and your corporate firewall security setting isn't blocking our emails.
 - Inbox storage full – clear your inbox.
 - Unstable internet connection – connect via Wi-Fi for better internet connection.
-



2.5 Can I log in to both the app and the web portal (PRUServices) concurrently?

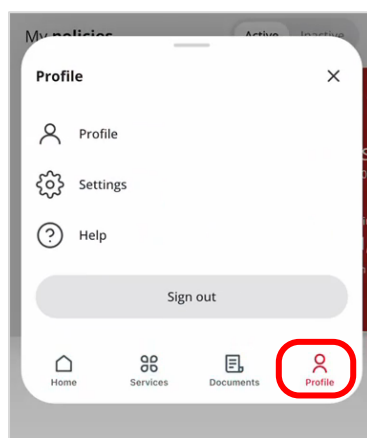
For security reasons, you will only be able to login to one device/platform at a time. If login is detected on another device at the same time, you will receive the following prompt, **“Your account was signed in elsewhere. We’ve detected a login to this account from another location or device. To continue using this account here, please sign in again.”**

3. PROFILE & CONTACT INFORMATION

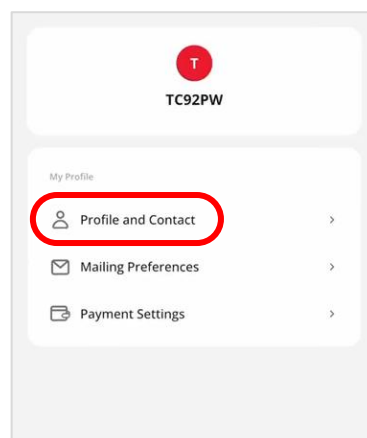
3.1 How do I update my mobile number?

There are two methods that you can update your mobile number:

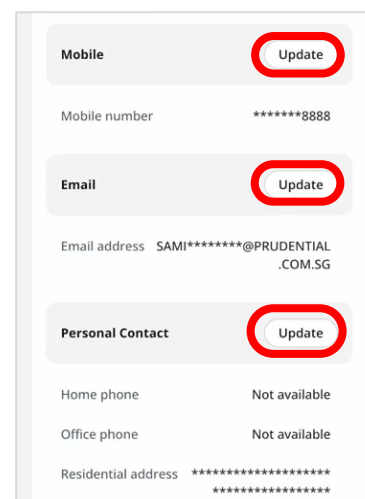
Method 1: Online via the Prudential Singapore app / PRUServices (web)



1. Select **Profile** from the bottom menu (on app) or top menu (on web).



2. Select **Profile and Contact** on the next screen.



3. You can then update your **Mobile** number, as well as **Email** or **Personal Contact** details.

Method 2: Hardcopy Form

If you prefer to update your details using a form, you can download it under “**Update of Personal Particulars**” at <https://www.prudential.com.sg/claims-and-support/support/customer-forms>

- **If you are in Singapore**

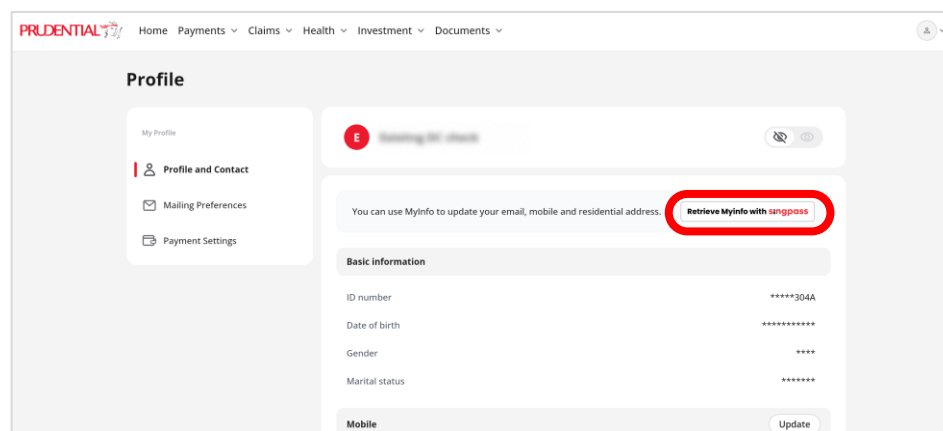
Return the completed form via the business reply envelope provided. Alternatively, you may submit the form at our Prudential Customer Service Centre.

- **If you are Overseas**

Please mail the completed form to:
Prudential Assurance Company Singapore (Pte) Limited
Privy Box No. 920427
Singapore 929292

3.2 If I've updated my registered address on Singpass, how do I update it on the app?

To sync your registered address via myInfo, login to the app or web portal (**PRUServices**) and select **Profile** → **Profile and Contact**, then select **Retrieve MyInfo with Singpass** to automatically sync your updated information.

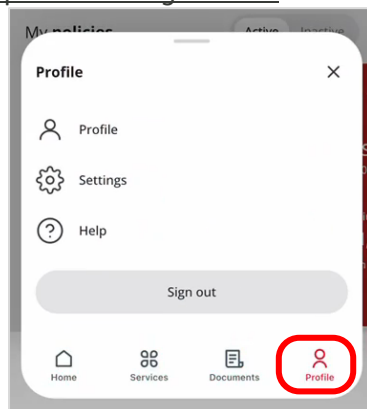


3.3 Will I need to manually update my mailing address?

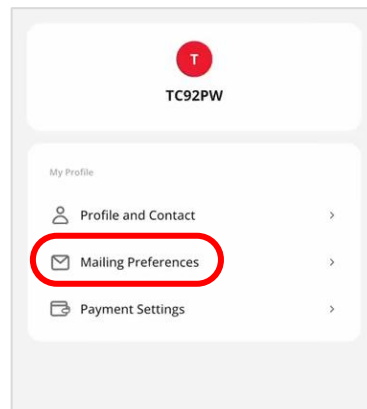
When updating your residential address, you may choose to set your residential address as the mailing address for your policies.

If you need to update your mailing address separately, follow the steps on the next page.

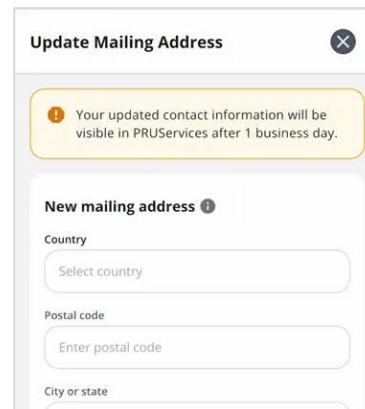
Update Mailing Address



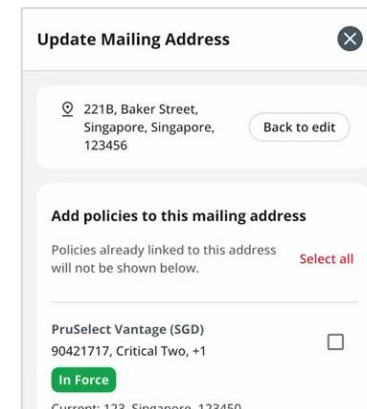
1. On the bottom menu (app) or top menu (web), select **Profile**.



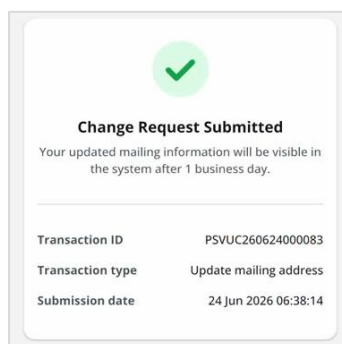
2. Select **Mailing Preferences** on the next screen.



3. Fill in your new mailing address details. If you want this to be the same as your residential address, select “**Use this as my residential address**”. Select ‘**Confirm**’ to proceed.



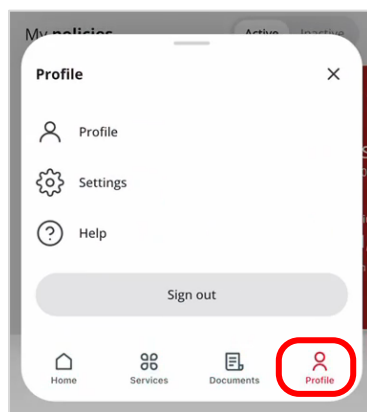
4. Review the list of policies shown. Select the policy or policies you want the new mailing address to apply to (you may also choose **Select all**). Select ‘**Confirm**’.



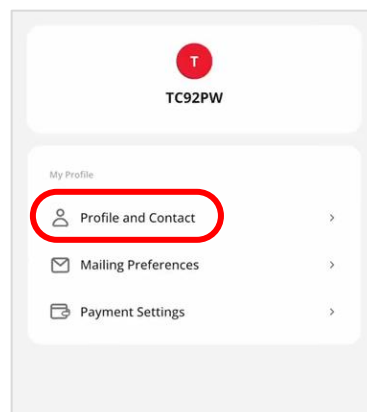
5. A confirmation screen will be shown. Any changes made will be reflected in the app **after 1 business day**.

3.4 How can I update my marketing consent?

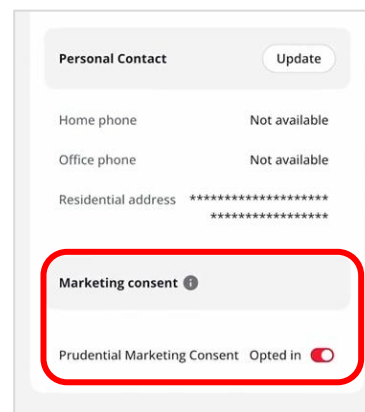
If you need to update your marketing consent, follow these steps:



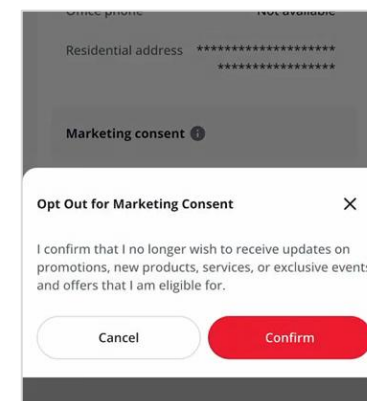
1. On the bottom menu (app) or top menu (web), select **Profile**.



2. Select **Profile and Contact** on the next screen.



3. Scroll to the **Marketing consent** section. Toggle the switch to update your marketing consent preference.

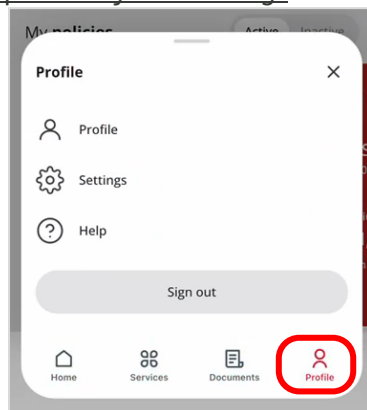


4. If you are opting out, confirm your choice by selecting '**Confirm**' to proceed.

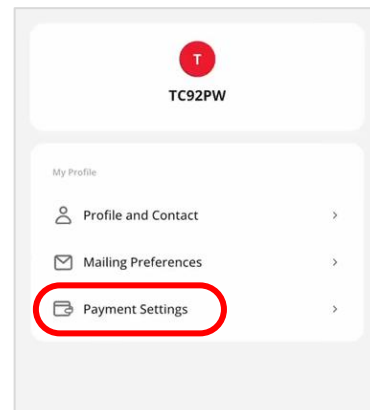
3.5 How can I update my PayNow settings?

If you wish to update your PayNow settings, follow the steps on the next page.

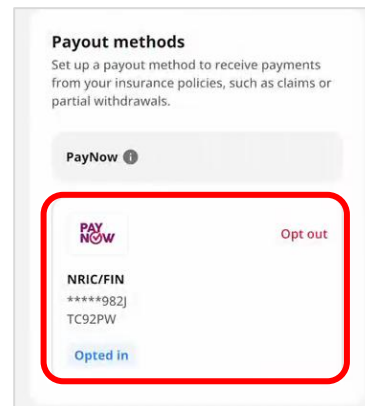
Update PayNow settings



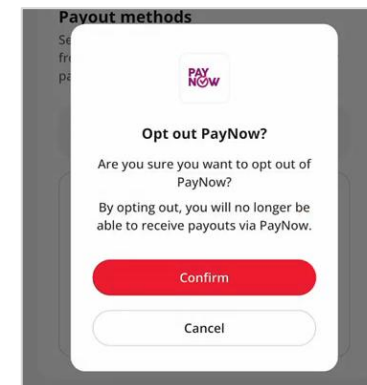
1. On the bottom menu (app) or top menu (web), select **Profile**.



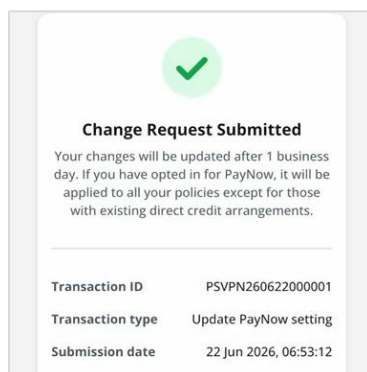
2. Select **Payment Settings** on the next screen.



3. Under **Payout methods**, update your **PayNow settings** – Select on 'Opt in' or 'Opt out'.



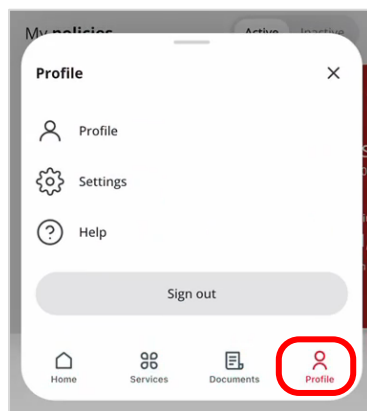
4. If you are opting out, confirm your choice by selecting 'Confirm' to proceed.



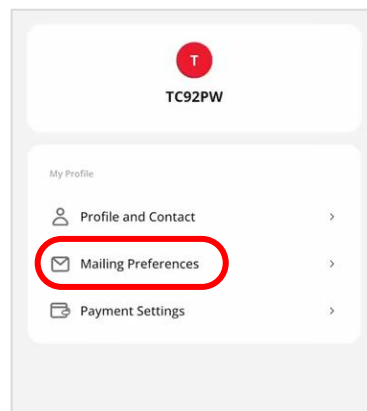
5. A confirmation screen will be shown. Any changes made will be reflected in the app **after 1 business day**.

3.6 How can I update my correspondence settings?

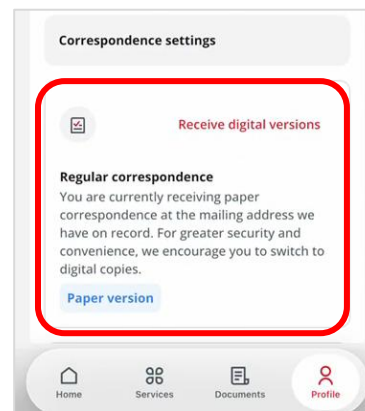
You may choose how you receive your policy communications by following these steps:



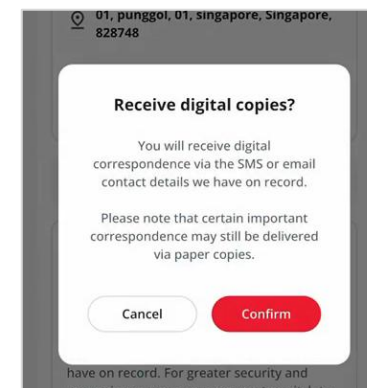
1. On the bottom menu (app) or top menu (web), select **Profile**.



2. Select **Mailing Preferences** on the next screen.



3. Scroll down to **Correspondence settings** and Select 'Receive digital versions' or 'Receive paper versions'.



4. 'Confirm' to proceed. Your delivery preference will be updated within **1 business day**. Please note that it may take up to one month before you begin receiving Bonus Notices digitally.

4. POLICY MANAGEMENT

4.1 Why are some of my policies missing?

The app or web portal (PRUServices) will only display policies **issued by Prudential Singapore and** where you are the Policy Owner. If you are a **Life Assured**, please check on your policy information with your Policy Owner.

If you have purchased other insurance products through **Prudential Financial Advisers (PFA)** that are issued **by other insurers**, these will not appear in the app or web portal (PRUServices).

Please log in to the **respective insurers' customer portals** to view those policies.

4.2 I am an owner of a joint policy. Will I be able to see my joint policy information?

If you are the main or joint policyholder, you will be able create an account and view the full details of your joint policy on the app or web portal (PRUServices).

4.3 Will annual premium statements be available on the app or web portal (PRUServices)?

Annual premium statements are not available. You may view and download your payment history instead.

To view your historical premium payments:

Log on to the app or web portal (PRUServices) > **Payments > Payment History**

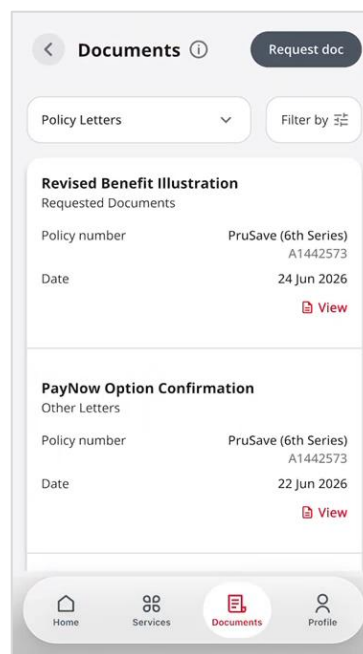
4.4 Can I download Policy Details in PDF format on the app or web portal (PRUServices)?

Downloading of policy details as a PDF is currently not available.

If you need a PDF summary of your policy details, please contact [Customer Service](#) for assistance.

4.5 Will all past letters and policy documents be available?

You can view **letters and policy documents from the past 7 years** under the **Documents** section.



If you need documents that are **older than 7 years**, please contact [Customer Service](#) for assistance.

Booklets and annexures will be available from the **in-force date** of your policy.

4.6 Will I be able to generate my Revised Benefit Illustration and Quarterly Surrender Value?

Yes. You may request for a Revised Benefit Illustration (RBI) or Quarterly Surrender Value (QSV) document by following these steps:

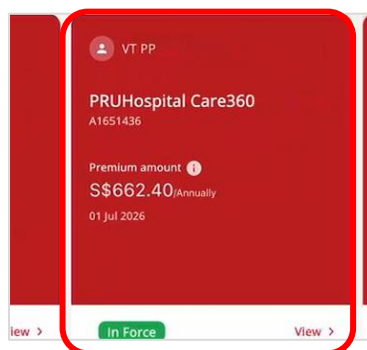
Select **Documents** > **Revised Benefit Illustration or Quarterly Surrender Value** > **Select applicable Policy(s)** > **Submit Request**

When the document is ready, it will available under **Documents** > **View eDocuments**

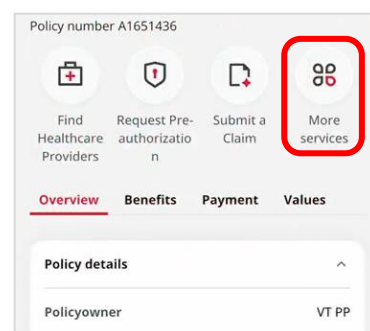
4.7 Is nomination of beneficiary available on the app or web portal (PRUServices)?

Yes. You can view your existing beneficiary or trustee details under Policy Details on the app or web portal (**PRUServices**).

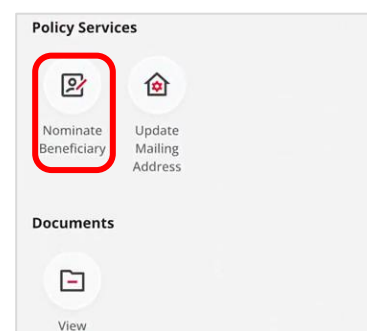
To nominate a new beneficiary, follow these steps:



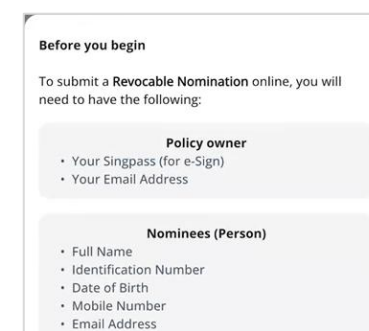
1. On the home page, select the applicable policy.



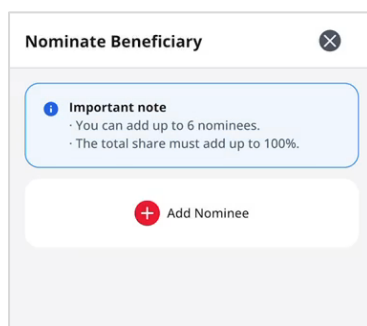
2. On the next screen, select 'More services'.



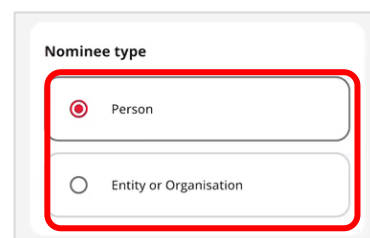
3. Scroll down to **Policy Services** and select 'Nominate Beneficiary'.



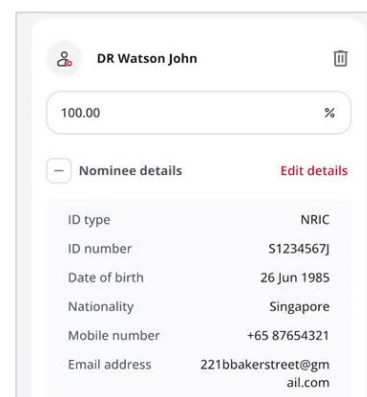
4. Ensure you have the necessary information to proceed. Tick off the **Acknowledgement** and select 'Confirm' to proceed.



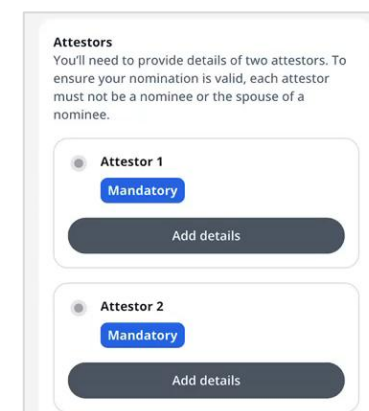
5. Select 'Add Nominee' on the next screen.



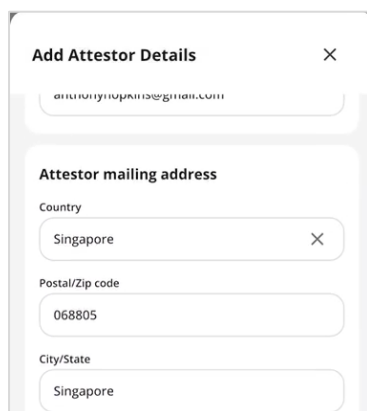
6. Select 'Person' or 'Entity or Organisation' and enter the required information. Select 'Add' when complete.



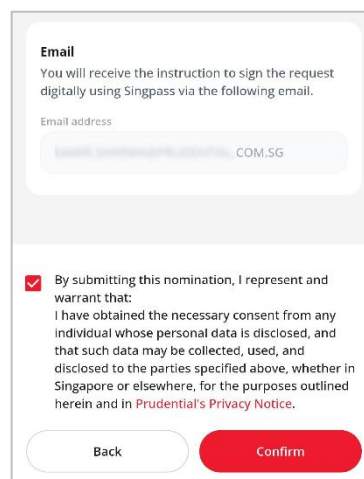
7. Indicate the share percentage for each nominee. The total must add up to 100%. Select 'Continue' to proceed.



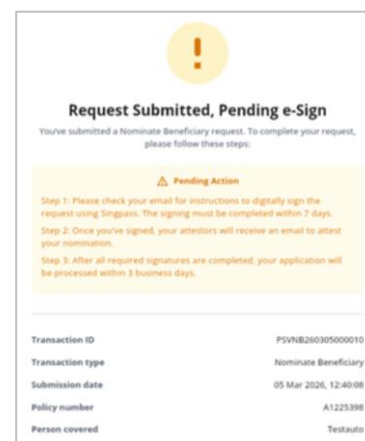
8. Provide details of two individual attestors. Select 'Add details' for Attestor 1 and Attestor 2 respectively.



9. Enter the required information. Select ‘Add’ when complete.



10. Verify your email address, tick the acknowledgement checkbox, and select ‘Confirm’.



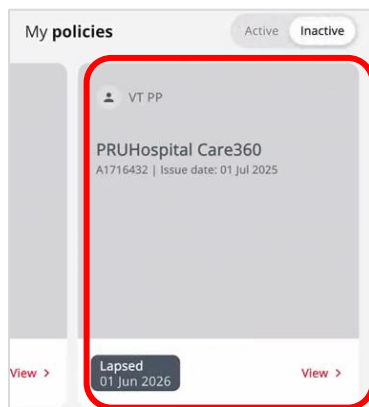
Transaction ID	PSVNB260305000010
Transaction type	Nominate Beneficiary
Submission date	05 Mar 2026, 12:40:08
Policy number	A1225398
Person covered	Testauto

11. After successful submission, you will receive an email with instructions to complete **digital signing via Singpass**.

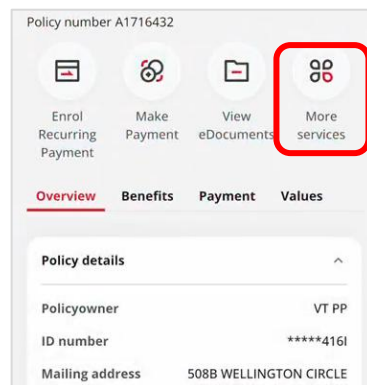
4.8 How can I complete an reinstatement for my policy on the app or web portal (PRUServices)?

Reinstatement is available for **eligible policies only**.

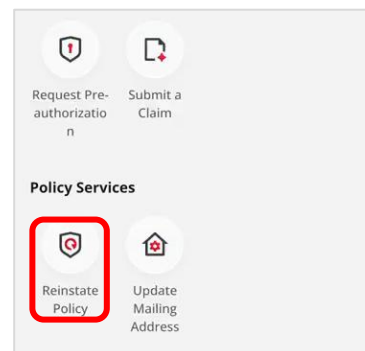
To complete a reinstatement, follow the steps on the next page.



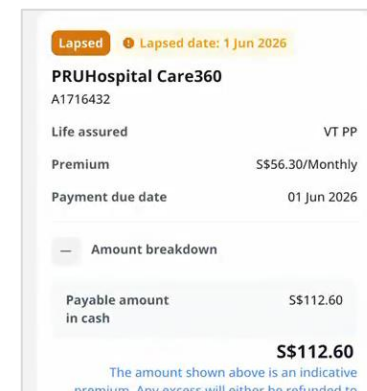
1. On the home page, select Inactive and the **Policy Card**.



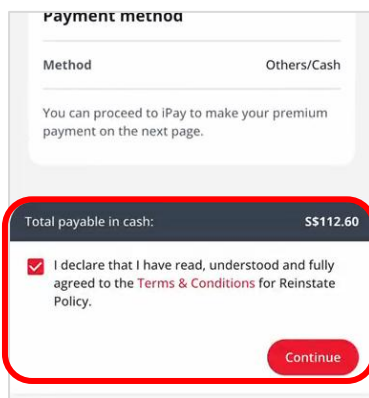
2. On the next screen, select **'More services'**.



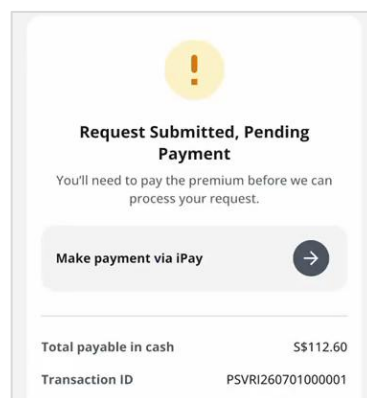
3. On the next screen, scroll down to **Policy Services** and select **'Reinstate Policy'**.



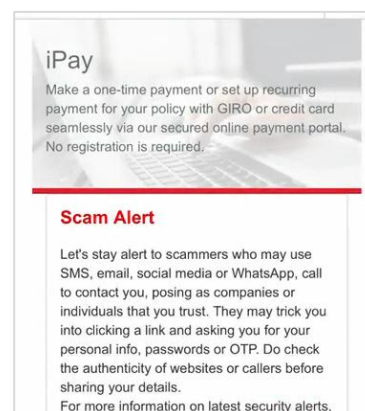
4. On the next screen, you will see the payable amount to reinstate the policy.



5. Tick off the **Acknowledgement** and select **'Continue'** to proceed.



6. After submission, you can make payment via iPay (if required).



7. Complete payment on iPay (if required).

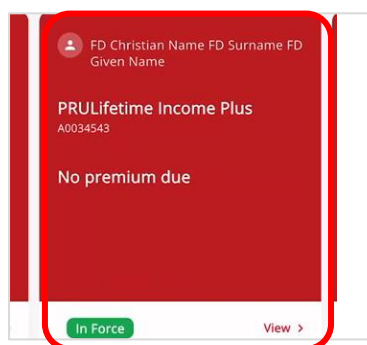
4.9 Why can't I see a reinstatement option on the app or web portal (PRUServices) for my policy?

Reinstatement is available for eligible policies only.

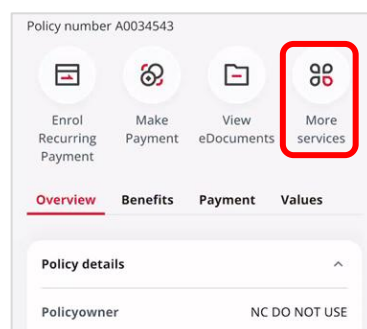
If the reinstatement option is not shown, your policy may not be eligible for reinstatement. Please contact your Financial Representative or the [Customer Service](#) to check your policy eligibility.

4.10 How do I submit a Cash Benefit Withdrawal request on the app or web portal (PRUServices)?

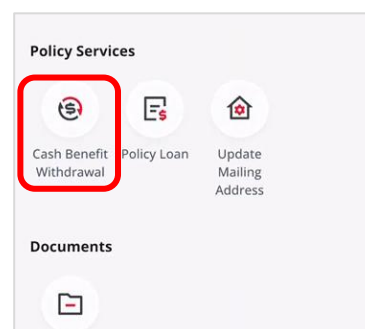
You may request for a Cash Benefit Withdrawal by following these steps:



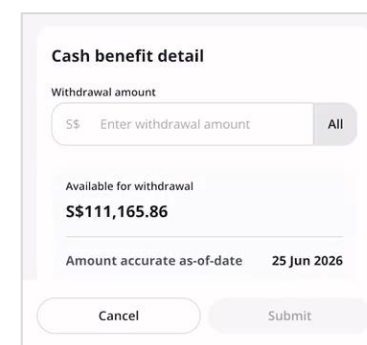
1. On the home page, select the applicable **Policy Card**.



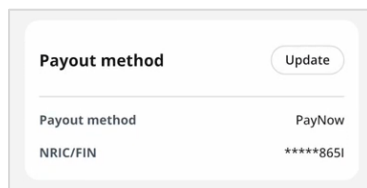
2. On the next screen, select **'More Services'**.



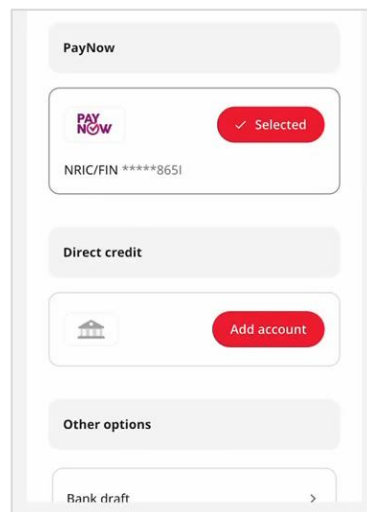
3. On the next screen, scroll down to Policy Services and select **'Cash Benefit Withdrawal'**.



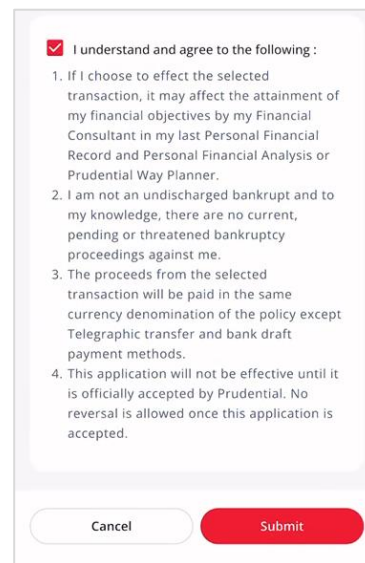
4. Enter the withdrawal amount and select the payout method.



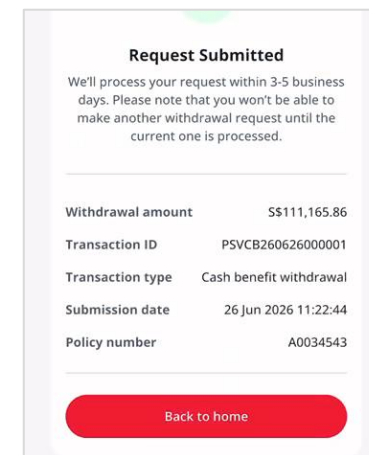
5. If you'd like to add a new payout method, select '**Update**'.



6. Add the details accordingly and select '**Confirm**' to proceed.



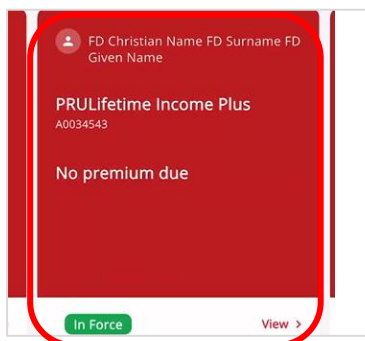
7. Complete the final acknowledgement and select '**Submit**'.



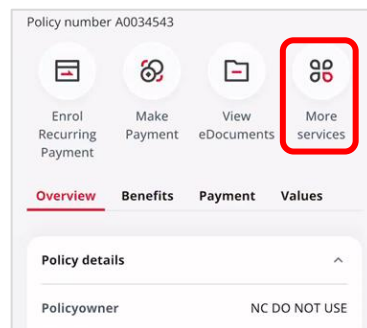
8. Upon submission, your request will be processed **within 3-5 business days**. Please note that you will not be able to make another withdrawal request until the current one is processed.

4.11 How do I submit a Policy Loan request on the app or web portal (PRUServices)?

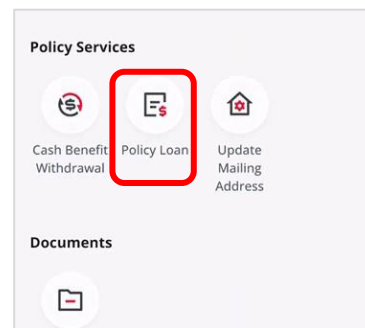
You may request for a Policy Loan by following the steps in the next page.



1. On the home page, select the applicable **Policy Card**.



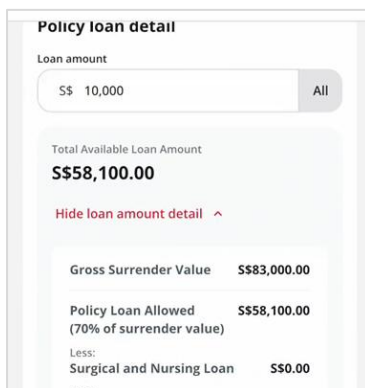
2. On the next screen, select **'More Services'**.



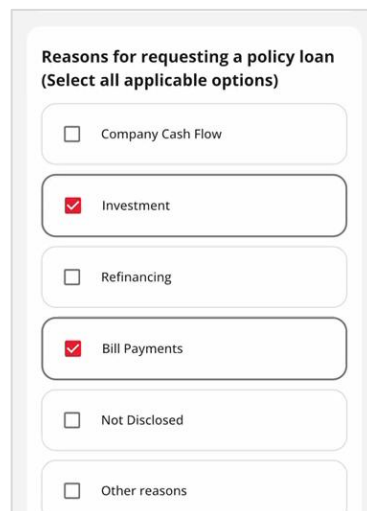
3. On the next screen, scroll down to **Policy Services** and select **'Policy Loan'**.



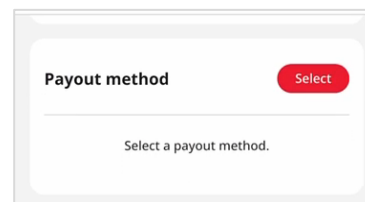
4. Acknowledge the notice regarding **Housing Protecting Scheme (HPS)**.



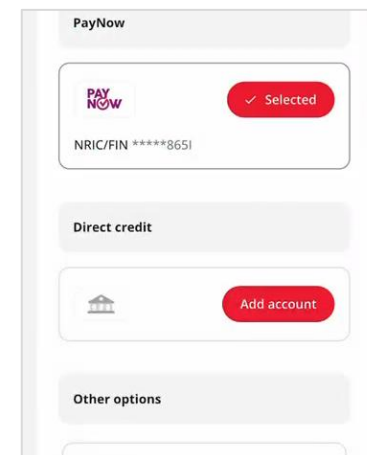
5. Fill in the policy loan amount.



6. Select the applicable policy loan reasons.



7. Select your preferred payout method.



8. Confirm your preferred payout details and select **'Confirm'** to proceed.

☒ I have read and agreed to the **Terms & Conditions** for my policy loan application.

☒ I understand and agree to the following :

1. If I choose to effect the selected transaction, it may affect the attainment of my financial objectives by my Financial Consultant in my last Personal Financial Record and Personal Financial Analysis or Prudential Way Planner.

2. I am not an undischarged bankrupt and to my knowledge, there are no current, pending or threatened bankruptcy proceedings against me.

3. The proceeds from the selected transaction will be paid in the same currency denomination of the policy except Telegraphic transfer and bank draft payment methods.

4. This application will not be effective until it is officially accepted by Prudential. No reversal is allowed once this application is accepted.

Cancel

Submit

9. Tick off the acknowledgement and select ‘**Submit**’ to proceed.



Request Submitted

We will process your request within 3-5 business days. If you have an existing Advance Premium Deposit, processing may take up to 10 business days.

Once processed, you will be able to view your total policy indebtedness under your policy details.

Loan amount	S\$10,000
Transaction ID	PSVPL260701000001
Transaction type	Policy Loan
Submission date	01 Jul 2026, 03:31:39
Policy number	A0034543

10. Upon successful submission, your request will be **processed within 3 -5 business days**. Please note that if you have an existing Advance Premium Deposit, processing may take up to 10 business days. Once processed, you will be able to view your total policy indebtedness under your policy details.

5. INVESTMENT-RELATED SERVICES & TRANSACTIONS

5.1 Which products are not supported for fund-related transactions?

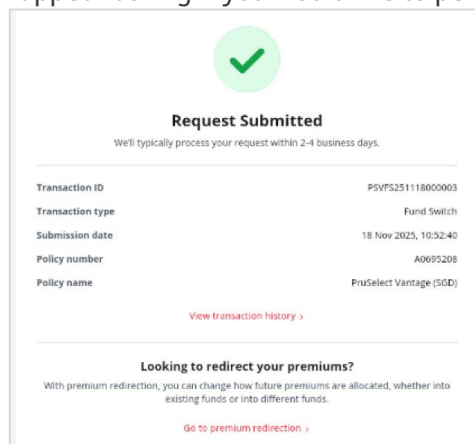
The following products are not available for fund-related transactions on the app or web portal (**PRUServices**):

- **PRUVantage Wealth II** (SGD and USD)
- **PRUVantage Assure II** (RP)
- **PRUVantage Legacy Index**
- **PRUVantage Legacy Index II** (SP)
- **PRUVantage Legacy Index Multipay**
- **PRUVantage Prosper** (SGD and USD)
- **PRUVantage Wealth III**
- **PRUUnited Wealth**

We are working on enhancements to enable fund-related transactions online for these products in the future.

5.2 Will I be able to conduct Premium Redirection after submitting a Fund Switch?

Yes. Once you complete a **Fund Switch**, a prompt will appear asking if you would like to perform a **Premium Redirection**.





Request Submitted

We'll typically process your request within 2-4 business days.

Transaction ID	PSVFS251118000003
Transaction type	Fund Switch
Submission date	18 Nov 2023, 10:52:40
Policy number	A0605208
Policy name	PruSelect Vantage (SGD)

[View transaction history >](#)

Looking to redirect your premiums?

With premium redirection, you can change how future premiums are allocated, whether into existing funds or into different funds.

[Go to premium redirection >](#)

5.3 Will ILP transactions submitted on PRUaccess be shown on the new app or web portal (PRUServices)?

No. Only transactions performed on the new app or web portal (**PRUServices**) will be displayed.

5.4 What documents are available in ILP Transaction History?

The documents related to **Fund Switch**, **Premium Redirection** and **Partial Withdrawal** requests performed on the app or web portal (**PRUServices**) will be available in **ILP Transaction History**.

5.5 Will I need to submit CKA and RPQ for every fund-related transaction?

For **Fund Switch**, **Premium Redirection**, and **Partial Withdrawal**, the following applies:

1. **Customer Knowledge Assessment (CKA)**

Your CKA is **valid for one year** from the date of your last submission. You **will** only need to **complete it again after it expires**.

2. **Risk Profile Questionnaire (RPQ)**

Your RPQ **does not expire**. You may **retake it at any time if you wish** to review or update your risk profile.

5.6 Will portfolio rebalancing remain available?

Self-service **portfolio rebalancing is no longer be available** on the app or web portal (**PRUServices**).

You can conduct a manual portfolio rebalancing by submitting a **Fund Switch** or **Premium Redirection** request on the app or web portal (**PRUServices**).

You may also **contact your servicing Financial Representative** to review or rebalance your portfolio. Your Financial Representative can assist you with the recommendation and submission.

5.7 Will premium top-up remain available?

Self-service **premium top-up is no longer available** on the app or web portal (**PRUServices**).

If you would like to perform a premium top-up, please **contact your servicing Financial Representative**, who can assist you with the recommendation and submission.

6. HEALTH-RELATED SERVICES & TRANSACTIONS

6.1 Will Doctor Anywhere preferred rate access be available on the app or web portal (PRUServices)?

Yes. You will continue to enjoy preferred rates with Doctor Anywhere.

6.2 Which health services are now accessible via direct links on the app or web portal (PRUServices)?

The following health services are accessible via direct links on the app or web portal (PRUServices):

Health Services:

- Find Healthcare Providers
- PRUPanel Connect eCard

Health Value-Added Services (VAS):

- Access GP Clinic
- Chronic Care Preventive Tests
- Health Screening/ Vaccination
- Mental Wellness Assessment
- Teleconsultation
- TCM Appointments



7. PAYMENT SERVICES & OTHER FINANCIAL TRANSACTIONS

7.1 Will payment history be available?

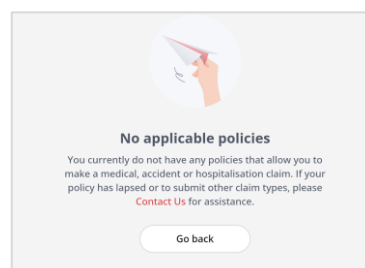
Yes. You can view your payment history under **Payments** → **Payment history**. Payment history for the **past 2 years** will be available for viewing on the app or web portal (**PRU**Services).

8. CLAIMS SERVICES & TRANSACTIONS

8.1 Why can't I submit a claim?

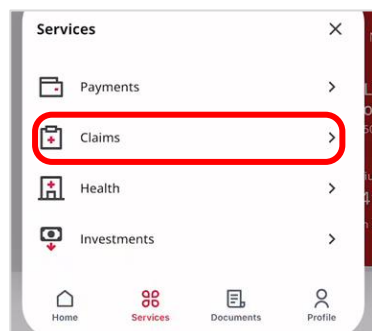
Claim submission on the app or web portal (**PRUServices**) is only available for **selected policies** that support online claim filing. You will be able to select these eligible policies directly within the app or web portal (**PRUServices**).

If you **do not see any policies**, or **do not see the applicable policy** listed for claim submission, please contact your **servicing Financial Representative**, who can assist you with submitting your claim.

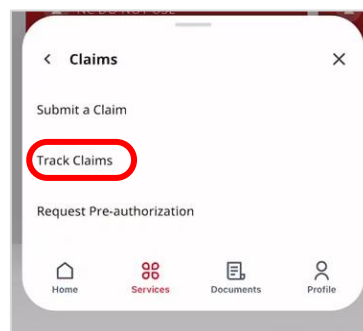


8.2 Will history of claims submitted on the previous web portal (PRUaccess) be available?

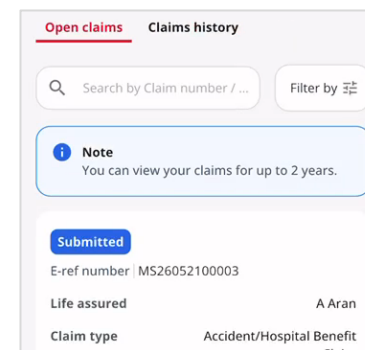
Yes. You can view your past claim submissions, including those submitted on **PRUaccess**.



1. From the bottom menu (app) or top menu (Web), select 'Claims'.



2. Select 'Track Claims'.



3. Claims submitted within the past 2 years will be available for viewing.

8.3 Will all clinics be listed when submitting a claim?

Most clinics in Singapore are listed when submitting a claim on the app or web portal (**PRUServices**). If the clinic you visited, whether **local or overseas** is not listed, you can select “**Others**” and enter the clinic name manually.

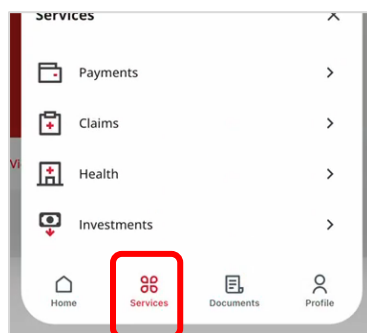
8.4 Can I select more than one benefit type when submitting a claim?

No. You can only select **one benefit type** when submitting a claim on the app or web portal (**PRUServices**).

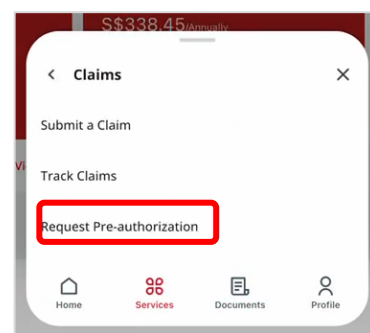
Please choose the **most applicable benefit** for your claim. Our Claims team will review the submission and assess it accordingly.

8.5 Can I request for a Pre-Authorisation on the app or web portal (PRUServices)?

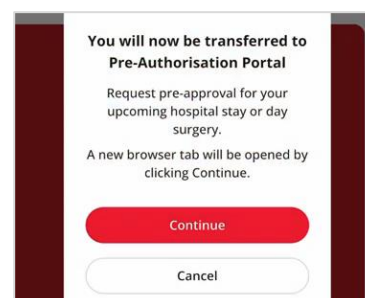
Yes. You may request a pre-authorisation for eligible claims easily through the app or web portal (**PRUServices**) by following these steps:



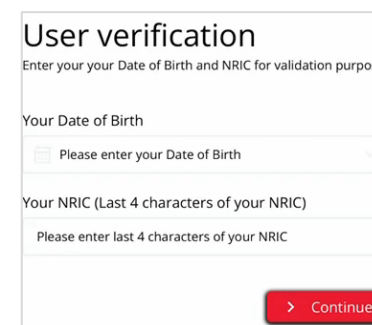
1. Select ‘**Services**’ > ‘**Claims**’ from the bottom menu (on app) or top menu (on we).



2. Select ‘**Request Pre-authorization**’



3. A prompt notifying you that you will be transferred to the **Pre-Authorisation Portal** will appear. Select ‘**Continue**’ to proceed.



4. In the next screen, enter the necessary information to verify your details.

PRUDENTIAL Pre-Authorisation Portal

WARNING! Please do not refresh the page or click "Back" or "Close" button your browser.

Welcome TC92PW

Total requests

You don't have any requests yet.

Main Flow [Hide](#)

Submitted
Request that requires Doctor's input to

5. On the next screen, scroll down and select '**New Request**' to proceed.

My requests [+ New Request](#)

Pre-Authorisation Ref No.

Insured/Patient Name

Created By

Submitted On

Status

6. Enter the required information to complete your pre-authorisation request.

9. OTHER POLICY SERVICES

9.1 Will downgrade requests for PRUShield and PRUExtra be available?

Downgrade requests for **PRUShield** and **PRUExtra** **are not available** on the app or web portal (**PRUServices**).

To submit a downgrade request, please contact your Financial Representative or reach out to Customer Service for assistance.

9.2 How can I obtain Service Request Forms?

You can access the forms from the Prudential Corporate website here: <https://www.prudential.com.sg/claims-and-support/support/customer-forms>

Service Request forms are not available on the app or web portal (**PRUServices**) at this time. More details will be shared when Service Request Forms are made available at a later date.