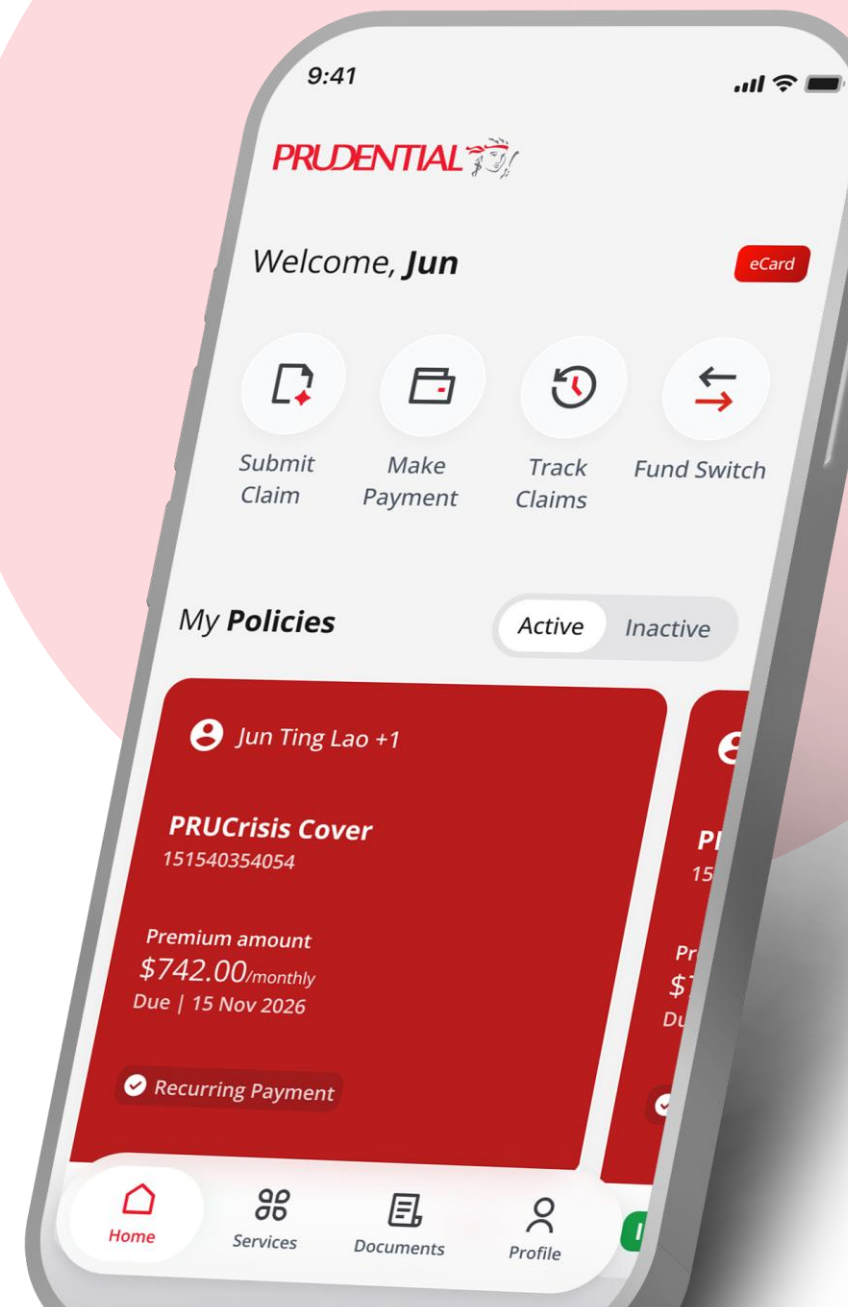




User Guide (v1.0):

Making Payments on the Prudential Singapore App

21 September 2026



Payment Enhancements



Say hello to smoother online payments with the Prudential Singapore app

Make payments directly within the Prudential Singapore app*!

This new experience offers a smoother, more convenient way for you to make payments online.

In-app payment features available from end September 2026:

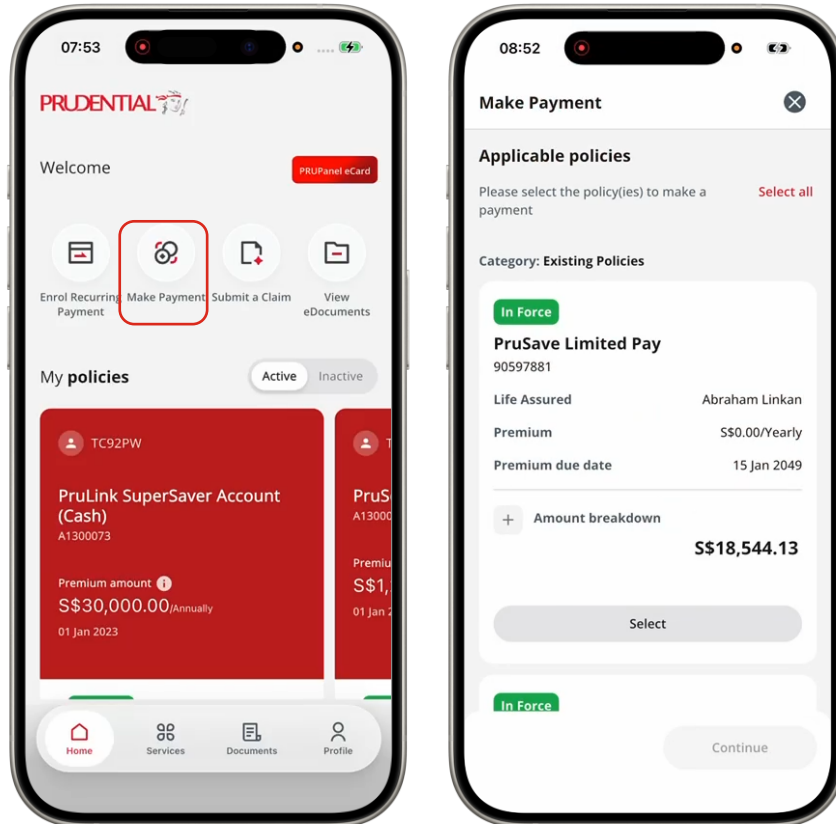
Make Renewal Payment

Enrol Recurring Payment

***Important Note:**

- The app is available in the Singapore region only
- Payment enhancements are also available on **PRU**Services (web)
- iPay remains available as an alternate payment channel

How to Make Payment



Make payment directly within the app

You can use the Prudential Singapore app to make premium payments and loan repayments. Payment for an increase in policy coverage is also available.

To make payment, sign in to the app and select **'Make Payment'** on the Home Page, then select the policy(ies) you wish to make payment for.

After selecting your policy(ies), select **'Continue'** to proceed.

How to Make Payment



The image shows two smartphone screens side-by-side, illustrating the steps to make a payment. The left screen is titled 'Make Payment' and shows a 'Premium due date' of 15 Jan 2049. It lists the 'Amount breakdown' with the following items: Policy loan due (\$S1,000.00), Policy loan interest due (\$S67.89), Automatic premium loan (APL) due (\$S16,365.20), and Automatic premium loan (APL) interest due (\$S1,111.04). A red box highlights these items, and a red button labeled 'Edit amount' is shown below them. The total amount payable is \$S18,544.13. The right screen is titled 'Edit Payment Amount' and shows the 'PruSave Limited Pay' policy (90597881) with a total payment amount of \$S18,544.13. It allows editing the payment amount below. The screen shows the 'Policy loan' (Total policy loan due: \$S1,000.00) and 'Policy loan interest' (Total policy loan interest due: \$S67.89) sections, each with a text input field. A yellow warning box states: 'To avoid additional interest charges, we recommend making a full or partial repayment of the principal amount before paying any interest.' The 'Automatic premium loan (APL)' section shows a total APL due of \$S16,365.20. At the bottom, there are 'Cancel' and 'Confirm' buttons.

Amount breakdown	
Policy loan due	\$S1,000.00
Policy loan interest due	\$S67.89
Automatic premium loan (APL) due	\$S16,365.20
Automatic premium loan (APL) interest due	\$S1,111.04

Total amount payable: \$S18,544.13

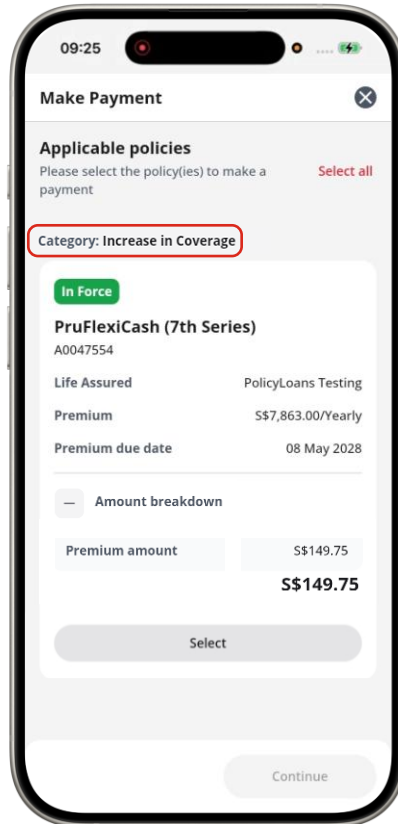
Making loan repayment

If you have taken out a loan on your policy, select **'Amount breakdown'** to view the policy loan amount & interest due.

To edit the loan payment amount, select your policy, followed by **'Edit amount'**. To avoid additional interest charges, we recommend making a full or partial repayment of the principal amount before paying any interest.

When you have finished editing, select **'Confirm'**. Select **'Continue'** on the next screen when you are ready to proceed with payment.

How to Make **Payment**

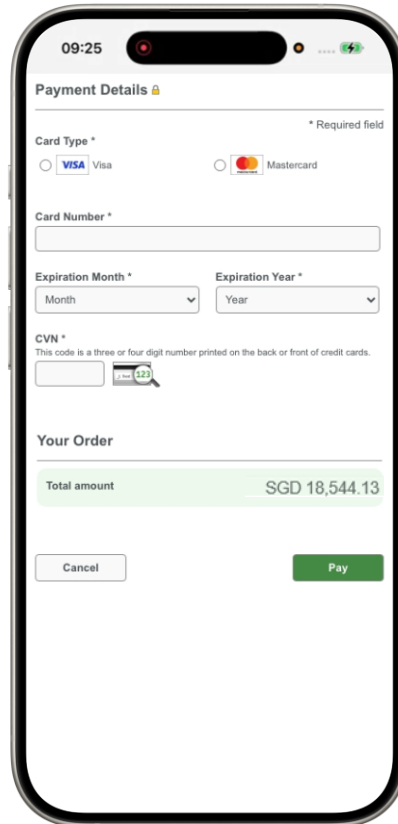
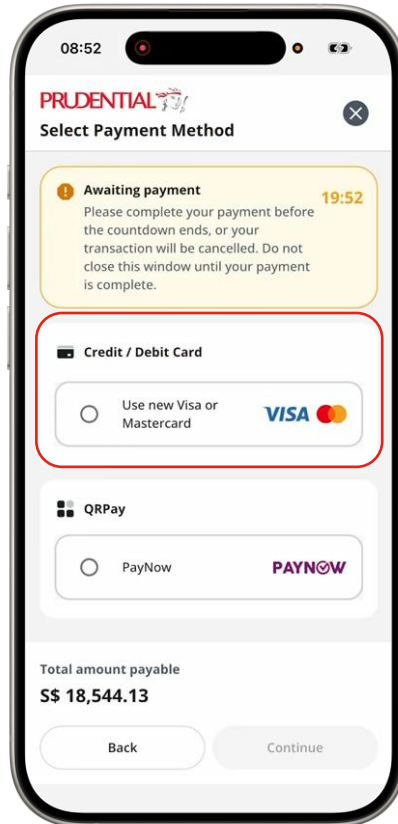


Payment for increase in coverage

If you have requested for an increase in coverage to an existing policy(ies), scroll to the category '**Increase in coverage**' to view the applicable policy(ies) and the amount payable.

Select '**Continue**' to proceed.

How to Make Payment



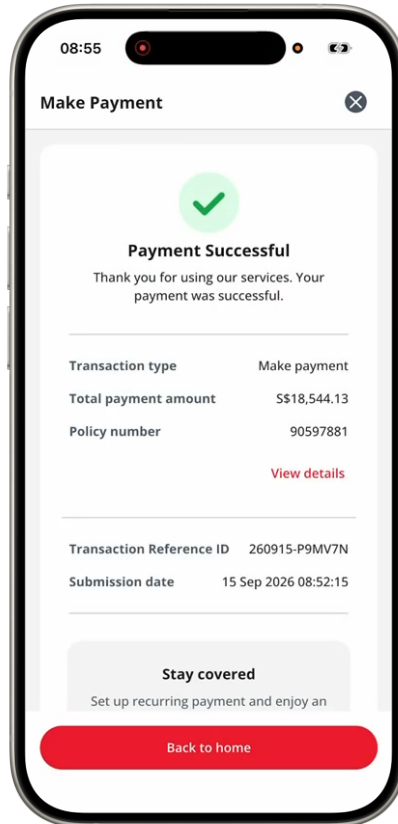
Pay with Credit/Debit Card

You may select an existing card or add a new card to the app for payment by selecting ‘**Use new Visa or Mastercard**’.

Enter your card details to proceed.

Note: For your security, please complete your payment within 20 minutes.

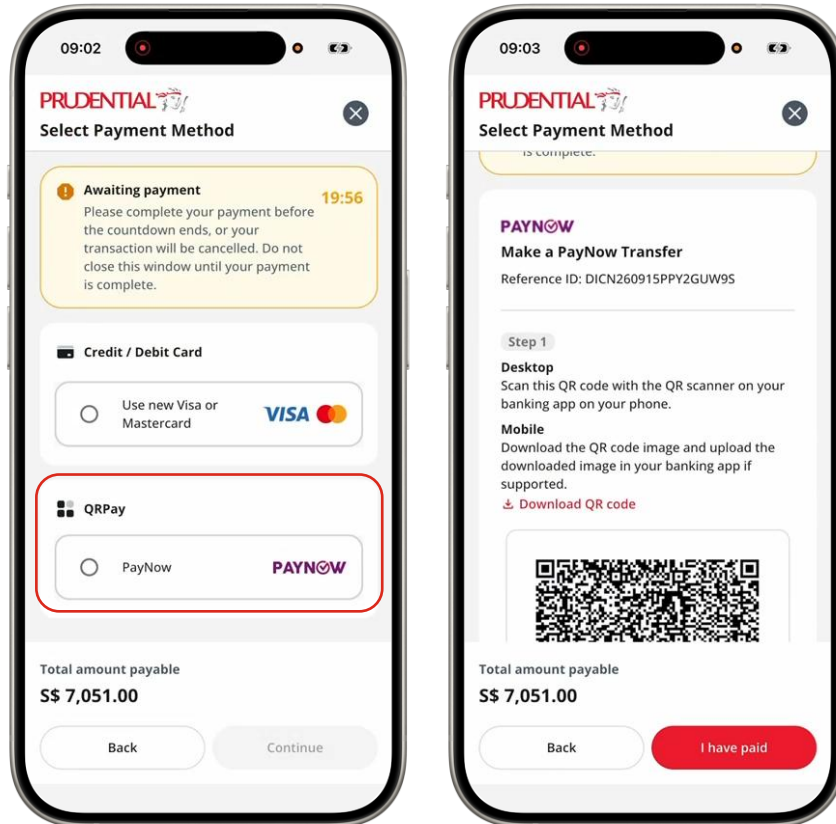
How to Make **Payment**



Pay with Credit/Debit Card

Once you have made your payment, a confirmation page will inform you that your payment is successful.

How to Make Payment



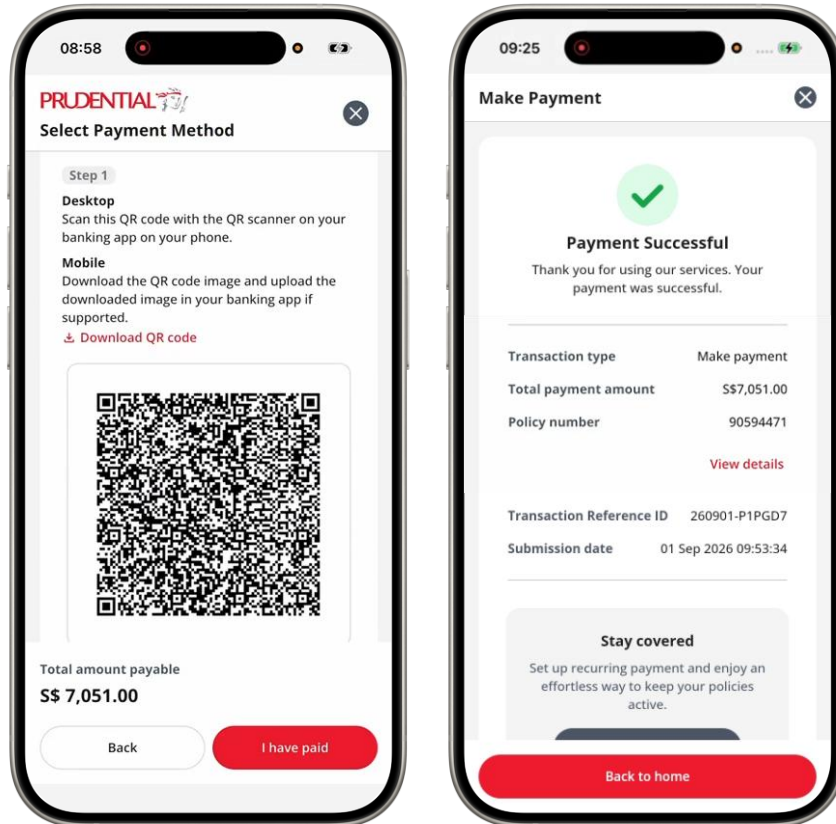
Pay with PayNow

Select 'PayNow' as your payment method.

Download the PayNow QR code to your mobile device, then open your preferred banking app and use its Scan & Pay function to select the downloaded QR code.

The PayNow QR code will be valid for **5 minutes only**, please complete your payment before the QR code expires.

How to Make **Payment**

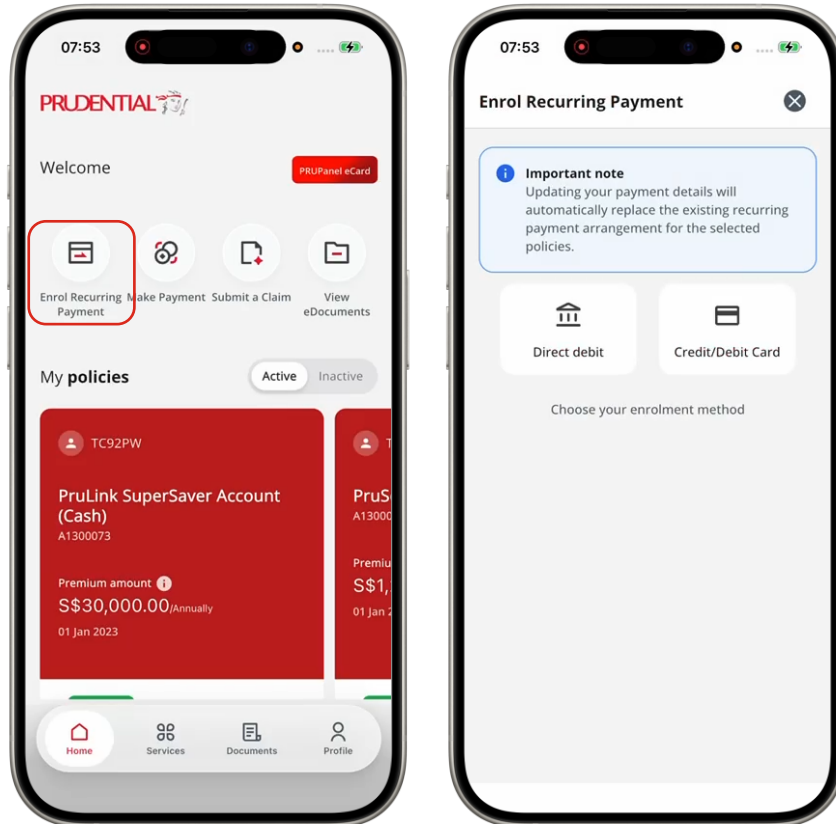


Pay with PayNow

Once you have completed your payment using PayNow, you will see a confirmation page informing you that your payment is successful.

If you have completed payment but the confirmation page is not shown, select '**I have paid**'.

How to Enrol **Recurring Payment**

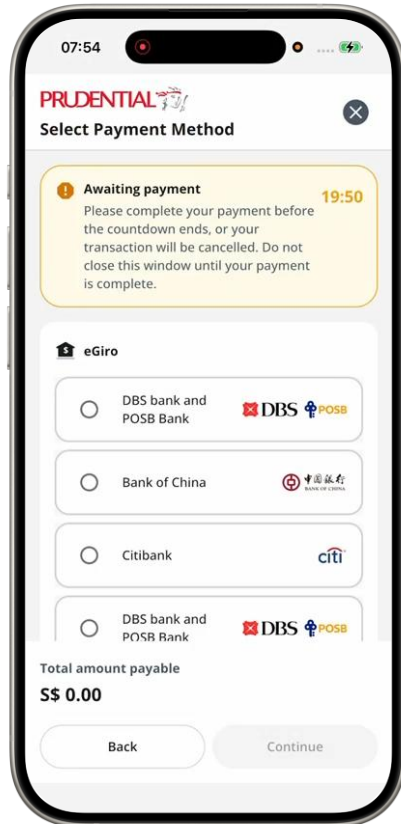


Never miss a premium with recurring payment

You can opt for recurring payment using direct debit or a credit/debit card. This will help keep your policy active and ensure you stay covered.

To do so, sign-in to the app and select '**Enrol Recurring Payment**' on the Home Page. Select your preferred enrolment method, followed by your preferred policy(ies) to continue.

How to Enrol **Recurring Payment**



Option 1: Direct debit enrolment

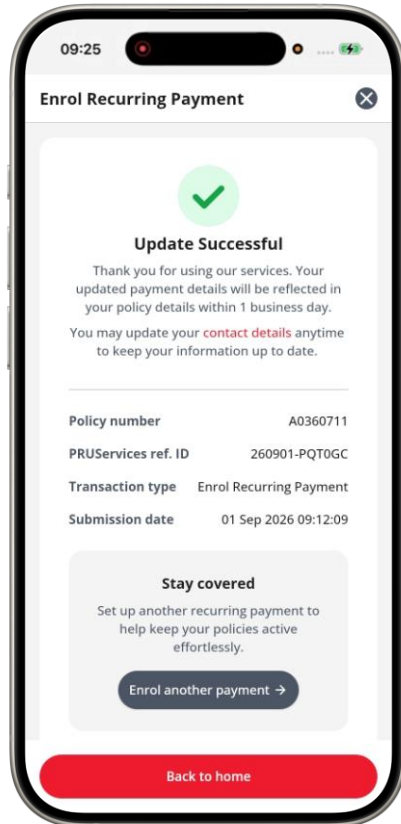
By opting for direct debit, premium policy payments will be deducted from your preferred bank account automatically.

Select your preferred bank and select '**Continue**' to proceed.

You will be redirected to your bank's online banking page for authentication. Once authenticated, select your preferred bank account to continue.

Note: For your security, please complete your eGIRO enrolment within 20 minutes.

How to Enrol Recurring Payment



Option 1: Direct debit enrolment

A confirmation page will inform you of your successful enrolment.

How to Enrol **Recurring Payment**



06:44

Enrol Recurring Payment

Important note
Updating your payment details will automatically replace the existing recurring payment arrangement for the selected policies.

Direct debit

Credit/Debit Card

Applicable Policies
Please select the policy(ies) for Credit/Debit Card enrolment. [Select all](#)

Category: Existing Policies

In Force	
PruSelect Vantage (SGD) A1300082	
Life assured	TC92PW
Premium due date	01 Jan 2023

Continue

06:45

PRUDENTIAL

Select Payment Method

Awaiting payment 19:54
Please complete your payment before the countdown ends, or your transaction will be cancelled. Do not close this window until your payment is complete.

☒ Credit / Debit Card

☐ Use new Visa or Mastercard

Total amount payable
S\$ 0.00

Back Continue

Option 2: Credit/Debit Card enrolment

By opting for credit/debit card, premium policy payments will be charged to your preferred card automatically.

Add your credit/debit card details by selecting **‘Use new Visa or Mastercard’**.

Enter details to proceed.

Note: For your security, please complete your Credit/Debit Card enrolment within 20 minutes.

How to Enrol **Recurring Payment**



06:45

reacceptance.cybersource.com

Billing Information

* Required field

First Name *

xx

Last Name *

xx

Payment Details

Card Type *

☐ VISA Visa ☐ Mastercard

Card Number *

Expiration Month * Expiration Year *

Month Year

Your Order

Total amount SGD 0.00

09:25

Enrol Recurring Payment

Update Successful

Thank you for using our services. Your updated payment details will be reflected in your policy details within 1 business day.

You may update your **contact details** anytime to keep your information up to date.

Policy number A0360711

PRUServices ref. ID 260901-PRH1M5

Transaction type Enrol Recurring Payment

Submission date 01 Sep 2026 15:02:25

Stay covered

Set up another recurring payment to help keep your policies active effortlessly.

Enrol another payment →

Back to home

Option 2: Credit/Debit Card enrolment

When you have filled in your credit/debit card information, a confirmation page will inform you of your successful enrolment.

Frequently Asked Questions



Question	Response
I am unable to enrol or make payment with credit card.	Ensure you have provided the correct information: • Name on card • Credit card number • Expiry date • CVC (if making payment) If the transaction is still unsuccessful, please contact your bank for assistance.
I am unable to enrol my bank account for eGIRO.	You may contact your bank for assistance.
I was not directed to my banking app to select my bank account when enrolling for eGIRO.	If you are not directed to your banking app, you may be directed to your bank's iBanking web page instead. Please ensure you have your mobile device's default browser installed, e.g. Safari, Google Chrome, or Microsoft Edge. Please contact your bank for further assistance if the issue persists.
I am unable to use PayNow when making payment.	For your security, PayNow is only available for transactions up to S\$200k. If your total amount payable exceeds S\$200k, you will be prompted to complete payment using credit/debit card.

Frequently Asked Questions



Question	Response
I do not see my policies listed for payment.	Only eligible policies with outstanding premium will be applicable for payment: • PRUShield and PRUExtra policies are available for payment within 40 days before the premium due date. • All other policies are available for payment within 15 days before the premium due date.
I do not see my policies listed when attempting to enrol recurring payment.	Only eligible policies will be applicable for enrol recurring payment.
How long will Prudential take to process the payment?	Payments made during working hours are typically reflected on your policy shortly after payment is completed. Payments made after working hours will be processed on the next working day.
Will I receive an Official Receipt for payment made on the app?	No official receipts will be issued. You may refer to the relevant entry in your Credit Card or Bank Statement as evidence of payment.
How do I make an enquiry on a payment transaction?	You may reach us at https://www.prudential.com.sg/contactus for assistance.
I have other questions about the app.	You may refer to the FAQ on our website for more information.

Thank You

