PRUServices Frequently Asked Questions (FAQ)

For Customers Version 2.1 (January 2026)

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1. ACCOUNT MANAGEMENT

1.1 Do I need to create a PRUServices account and how do I create one?

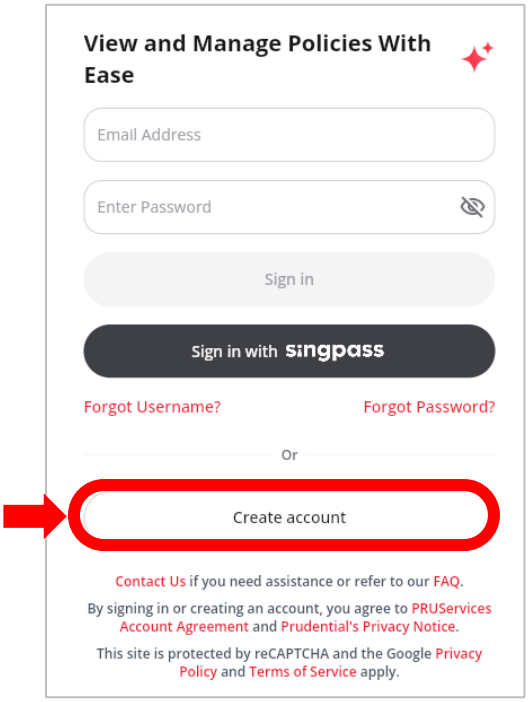
If this is your **first time** logging into **PRU**Services, it is likely that you will need to create an account. As part of enhanced security requirements, we're unable to directly migrate existing **PRU**access accounts to **PRU**Services. To better protect your personal information, all customers are required to validate their email address before accessing **PRU**Services, which is why registration is necessary.

Important: Do not select "Forgot Password", "Forgot Username", or "Sign in with Singpass" until **after** your **PRU**Services account is **successfully created/ verified.**

The account creation/ verification is a one-time process for **all first-time users** on **PRU**Services.

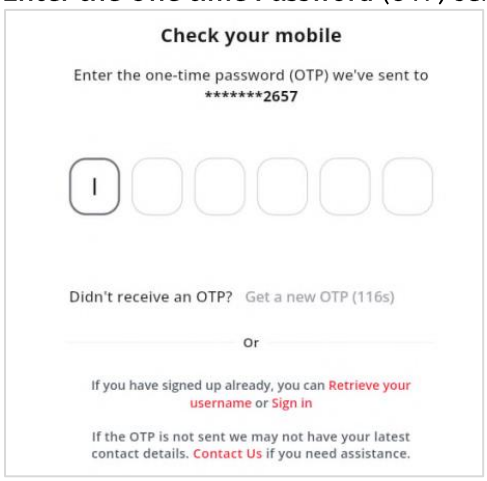
Here are the steps to create/ verify your account:

1. Visit **PRU**Services (https://pruservices.prudential.com.sg/)
2. Click on **Create account**

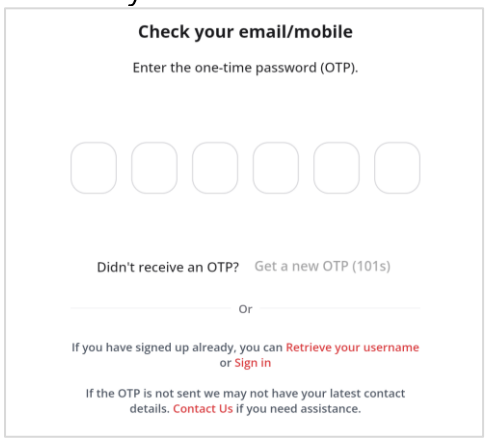


3. Select your **ID type**, then enter **your Identification Number** (NRIC/FIN/Passport) and **Date of Birth** in the format DD/MM/YYYY.
   E.g.: If your date of birth is 2 Jan 1999, you should enter 02/01/1999.

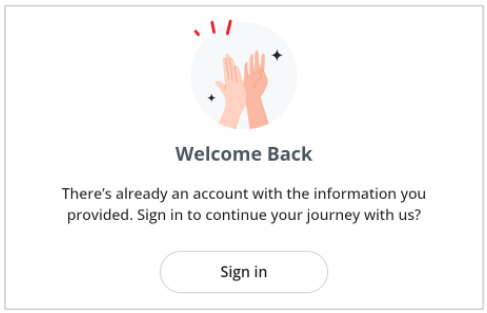
4. **Enter the One-time Password** (OTP) sent to your registered mobile with us.



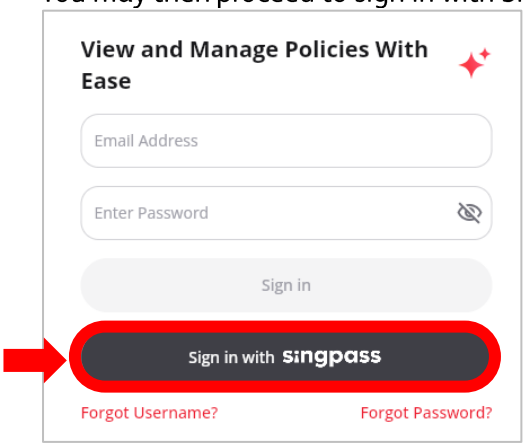
Note: If your mobile number is not shown, it is likely that either your mobile number is not updated with us or you've entered the information on the previous screen wrongly.



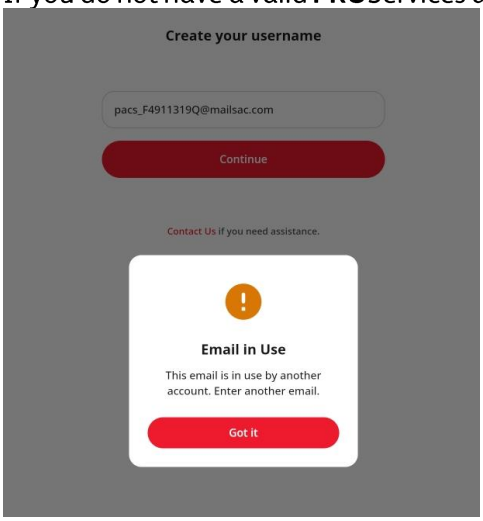
5. If a valid **PRU**Services account exists, you will be directed to Log In.



You may then proceed to sign in with Singpass.

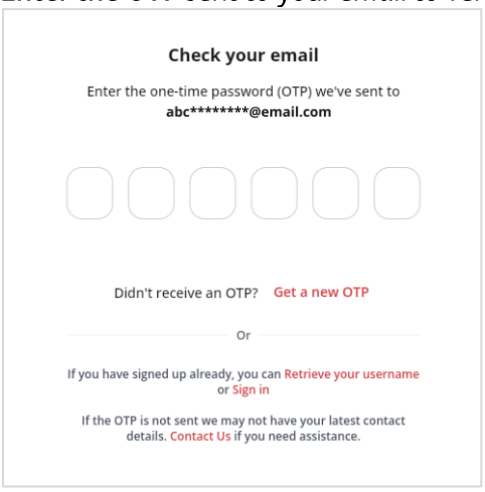


6. If you do not have a valid **PRU**Services account, **enter a unique email address** for your Username.

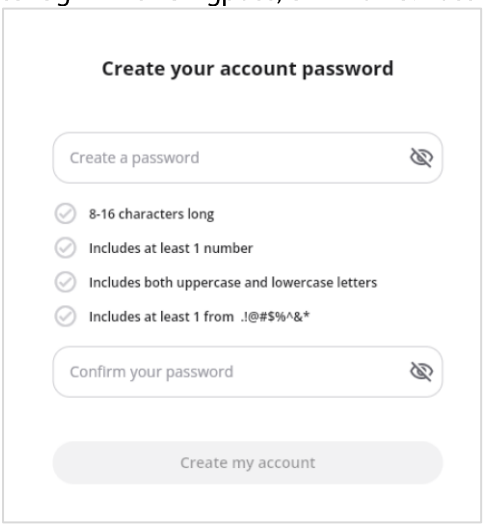


Note: If you encounter the error message "Email in Use", it is likely that it has been used for another **PRU**Services account.

7. **Enter the OTP** sent to your email to verify your email address.



8. Once verified, **choose your password** and complete your account creation. You can then proceed to log in with Singpass, or Email & Password for **future logins**.



1.2 Why did I not receive any OTP?

Here are some of the potential reasons why you are not receiving an OTP:

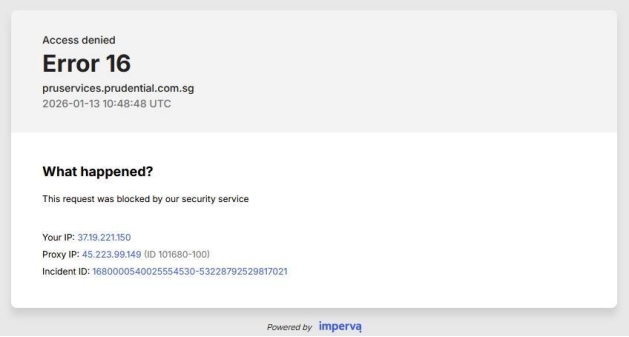
- **You clicked on "Forgot Username" or "Forgot Password" before creating your PRU**Services **account.**
  If a **PRU**Services account does not exists yet, OTP will not be sent to your registered mobile/email. Please refer to Section 1.1 for the steps to create your **PRU**Services account.

- **Your network or email provider is blocking the OTP**
  Poor network coverage, SMS delays, or email spam filters by your telco and/or email provider may prevent the OTP from reaching you. If the issue persists, please check with your mobile or email service provider.

1.3 I am based overseas. Can I still use PRUServices?

- **Full access restriction**

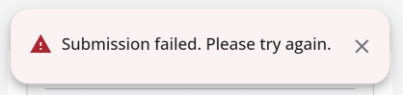
If you are seeing the below error message, access to **PRU**Services is fully restricted in your location due to cross-border regulatory requirements.

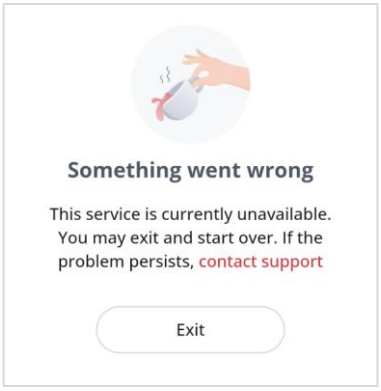


- **Partial access restriction**

Partial access to **PRU**Services is available for basic policy servicing functions such as viewing your policy details, checking transaction history, and updating personal particulars. However, due to legal and compliance reasons, the following investment and financial-related transactions **will remain restricted**:

1. Fund Switch
2. Partial Withdrawal
3. Premium Redirection
4. Change Payment Frequency





To submit any of these requests, you may access the forms available 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 for the following reasons:

- **You do not have an in-force policy with us.**
  PRUServices accounts are only available to **Policy Owners**.
  If you are a **Life Assured**, please check with your Policy Owner.
- **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.
- **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:

- **The email address is not unique.**
  It may already be registered by another policyholder on PRUServices.
- **The email domain is not valid.**
  Certain domains may be restricted or unsupported.

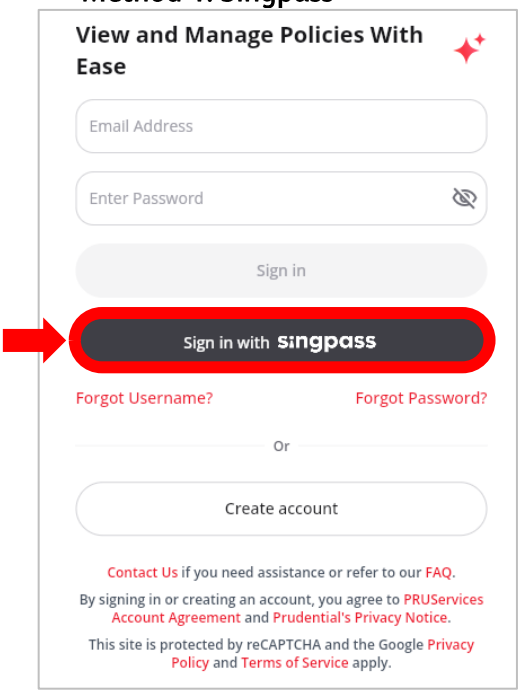
2. LOGIN ACCESS (AFTER PRUSERVICES ACCOUNT IS CREATED)

2.1 How do I log in?

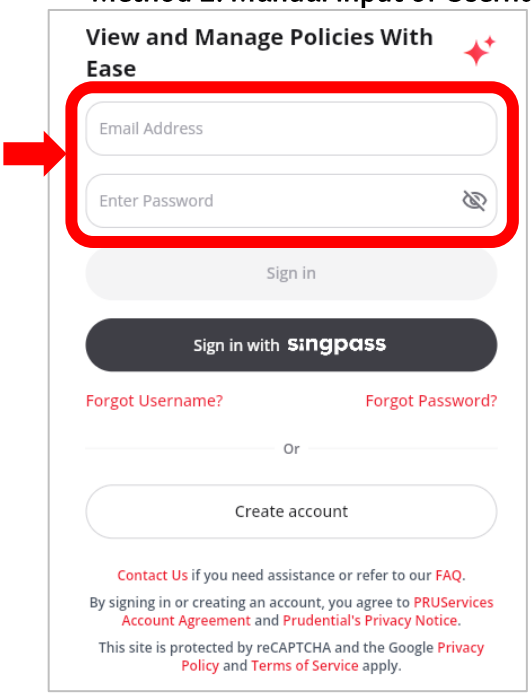
There are two methods that you can login **after** you've successfully created/ verified your **PRU**Services account.

(Refer to Section 1.1 if you are unsure whether you've a valid **PRU**Services account).

- **Method 1: Singpass**



- **Method 2: Manual input of Username (email address) and password**



  - Enter your Username (email address) and password
  - Enter the OTP sent to your email
  - Login completed

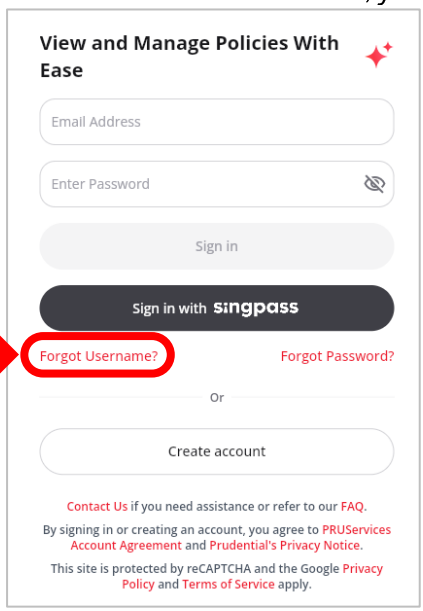
2.2 I forgot my Username or Password. What should I do?

You can retrieve your Username or reset your Password only after you've successfully created/verified your **PRU**Services account.

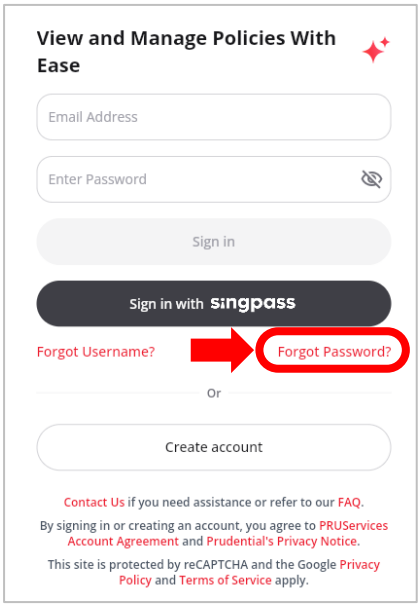
(Refer to Section 1.1 if you are unsure whether you've a valid **PRU**Services account).

Here are the steps for 'Forgot Username' and 'Forgot Password':

- **Forgot Username**
  1. Click "**Forgot Username**" below the Sign In button.
  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).
  3. Enter the OTP sent to your registered mobile number.
  4. Once the OTP is verified, your username will be displayed.



- **Forgot Password**
  1. Click "**Forgot Password**" below the Sign In button.
  2. Enter your **PRU**Services username (email address).
  3. Enter the OTP sent to your email address.
  4. Create a new password.



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

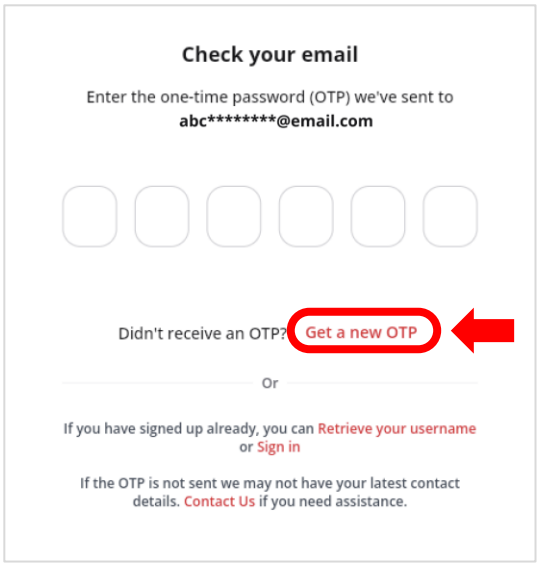
- **Your new password does not meet the required criteria:**
  - 8–16 characters
  - Includes at least 1 number
  - Includes both uppercase and lowercase letters
  - Includes at least 1 special character: .!@#$%^&*
- **Your confirmation password does not match the new password entered**

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

You will only receive an OTP if you've a valid **PRU**Services account and your registered mobile/email is updated on our records.

(Refer to Section 1.1 if you are unsure whether you've a valid **PRU**Services account).

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



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:

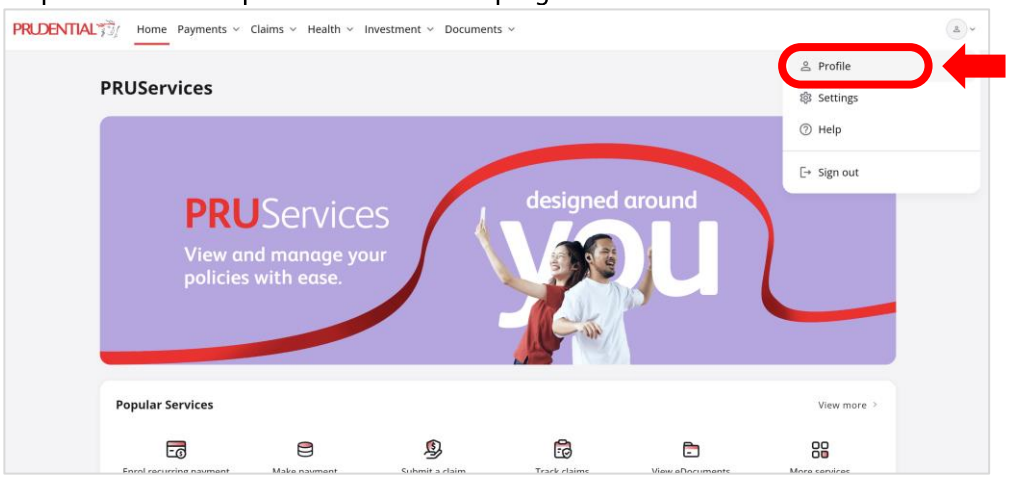
- OTP email directed to spam/junk – check your Spam/Junk folder.
- Corporate email security settings – ensure that Prudential is whitelisted and your corporate firewall security setting isn't blocking our emails.
- Inbox storage full – clear your inbox.
- Unstable internet connection – connect via Wi-Fi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

3. PROFILE & CONTACT INFORMATION

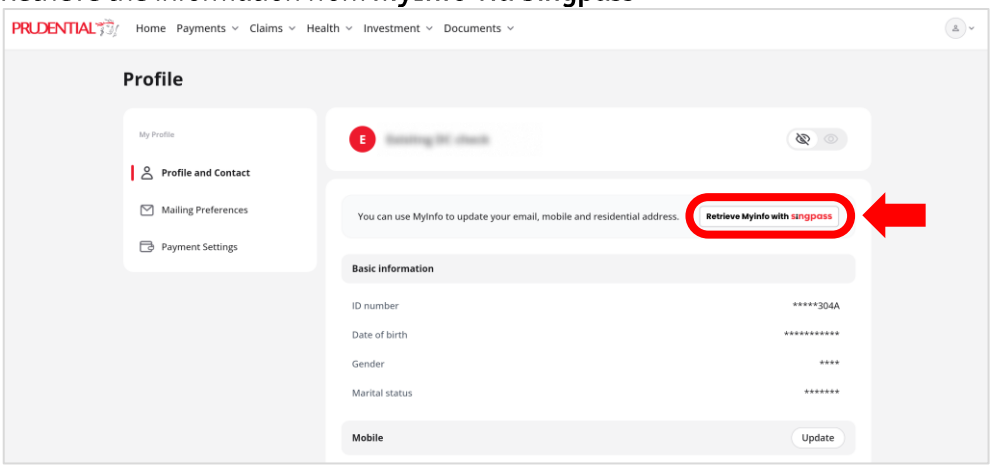
3.1 How do I update my mobile number?

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

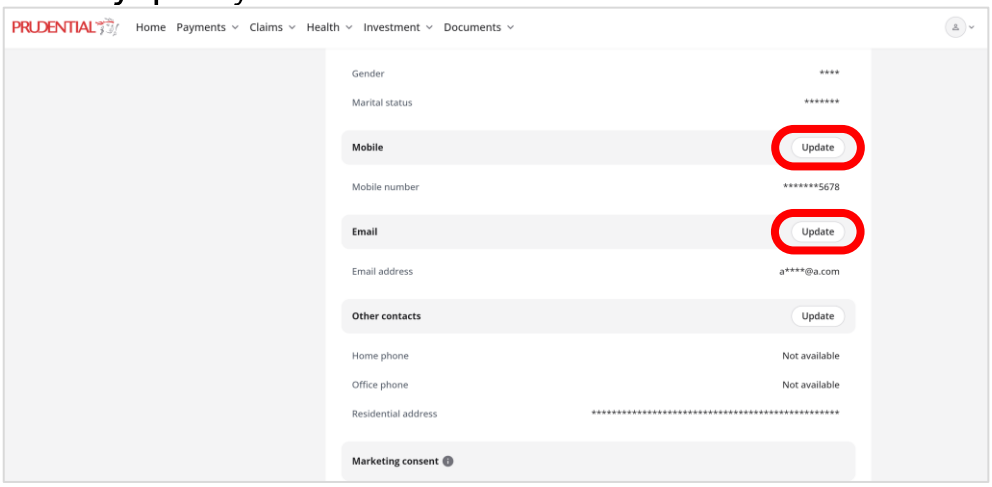
- **Method 1: Online via PRUServices**
  1. Step 1: Log in to PRUServices
  2. Step 2: Click on the profile icon on the top right and select "**Profile**"



  3. Step 3: Select "**Profile and Contact**" from the left menu.
  4. Step 4: You can:
     - Retrieve the information from **MyInfo via Singpass**



     - **Manually update** your contact number & address



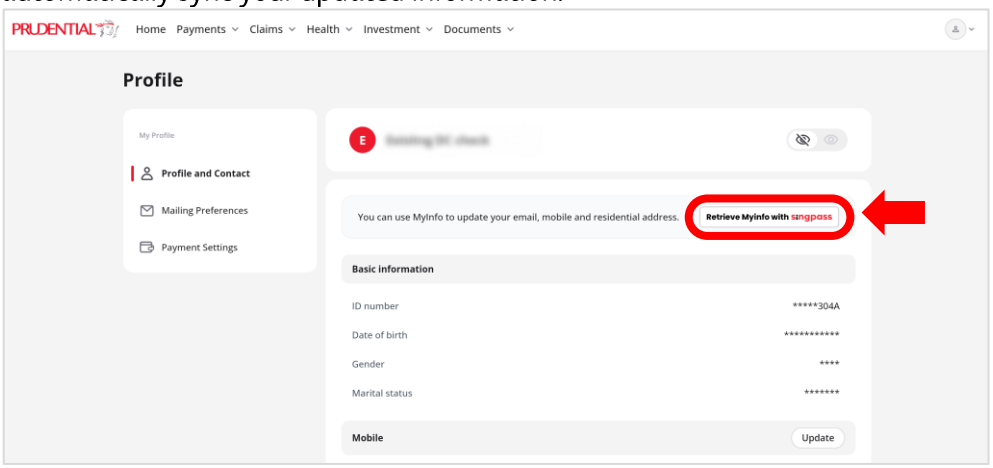
- **Method 2: Hardcopy Form**
  If you prefer to update your details using a form, you can download it under **"Update of Personal Particulars"** at https://www.prudential.com.sg/claims-and-support/support/customer-forms

  - 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, do I need to update on PRUServices?

Yes. Simply go to Profile → Profile and Contact, then select Retrieve MyInfo with Singpass to automatically sync your updated information.

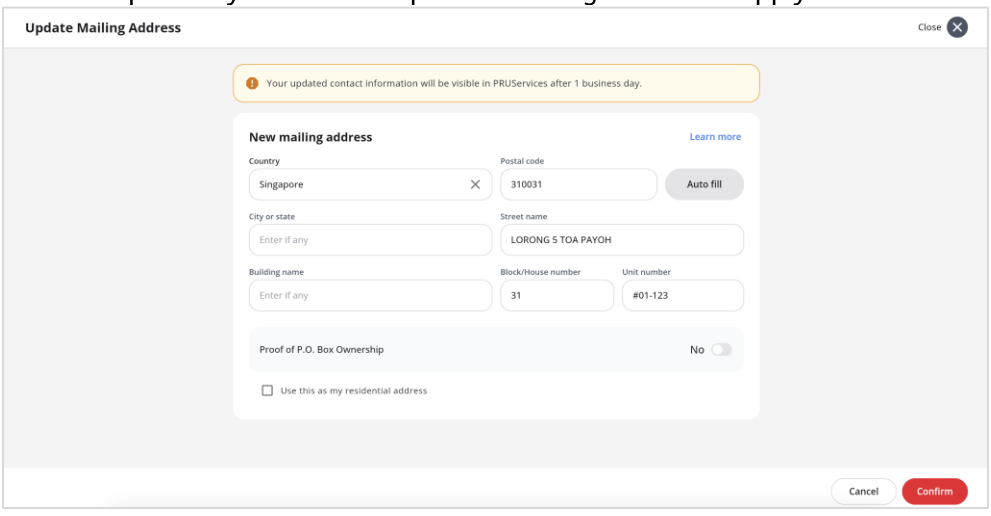


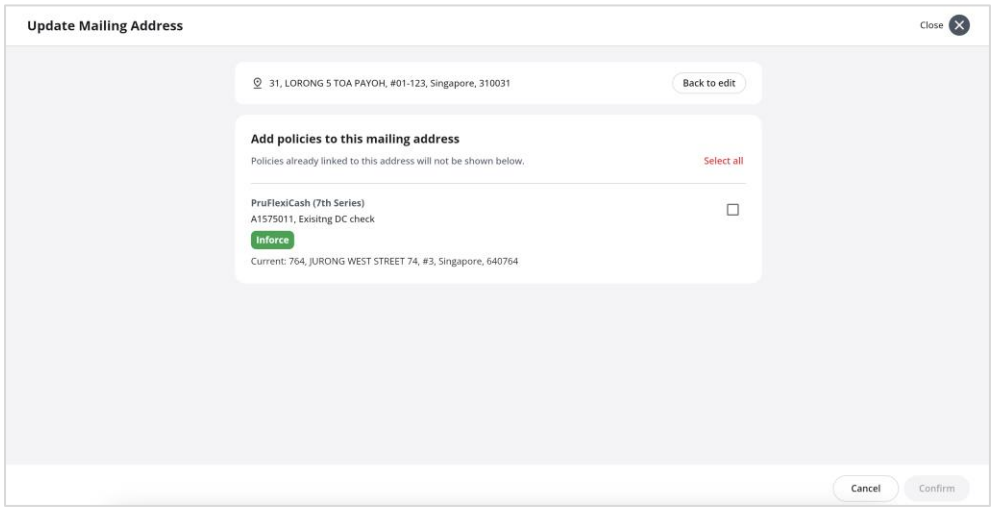
3.3 Will I need to manually update my mailing address?

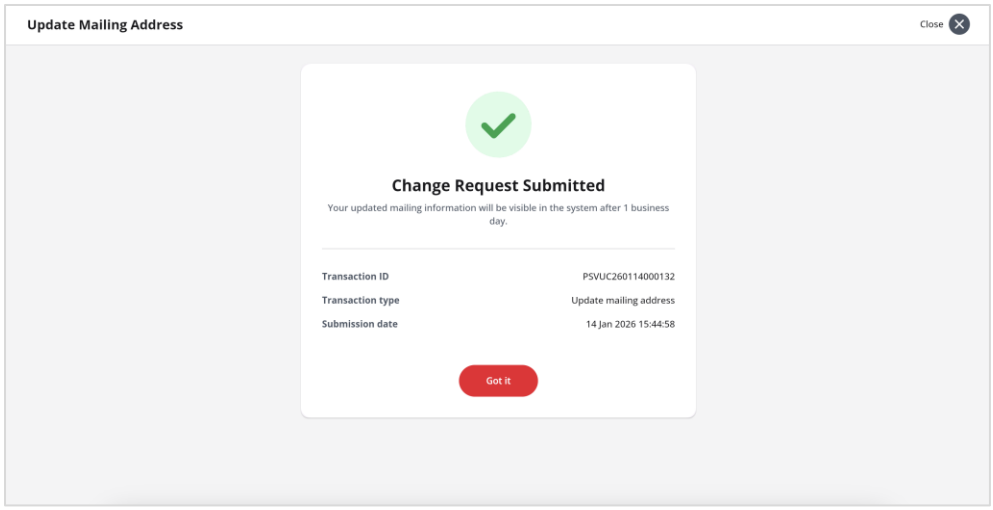
When updating your residential address, you may choose to set your residential address as the mailing address for your policies.

If you need to update your mailing address separately, follow these steps:

- Go to Profile → Mailing Preferences → Update
- Select the policies you want the updated mailing address to apply to




Update Mailing Address
Close
31, LORONG 5 TOA PAYOH, #01-123, Singapore, 310031
Back to edit
Add policies to this mailing address
Policies already linked to this address will not be shown below.
Select all
PruFlexiCash (7th Series)
A1575011, Exisitng DC check
Inforce
Current: 764, JURONG WEST STREET 74, #3, Singapore, 640764
Cancel
Confirm


Update Mailing Address
Close
Change Request Submitted
Your updated mailing information will be visible in the system after 1 business day.
Transaction ID
PSVUC260114000132
Transaction type
Update mailing address
Submission date
14 Jan 2026 15:44:58
Got it

4. POLICY MANAGEMENT

4.1 Why am I still being redirected to PRUaccess for certain transactions?

Yes. As we continue to roll out new features on **PRU**Services, some transactions will still redirect you to **PRU**access. This redirection is seamless, and you will not need to sign in again.

We aim to have all **PRU**access services fully available on **PRU**Services by 2026, after which redirection will no longer be required.

4.2 Why are some of my policies missing?

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 **PRU**Services.

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

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

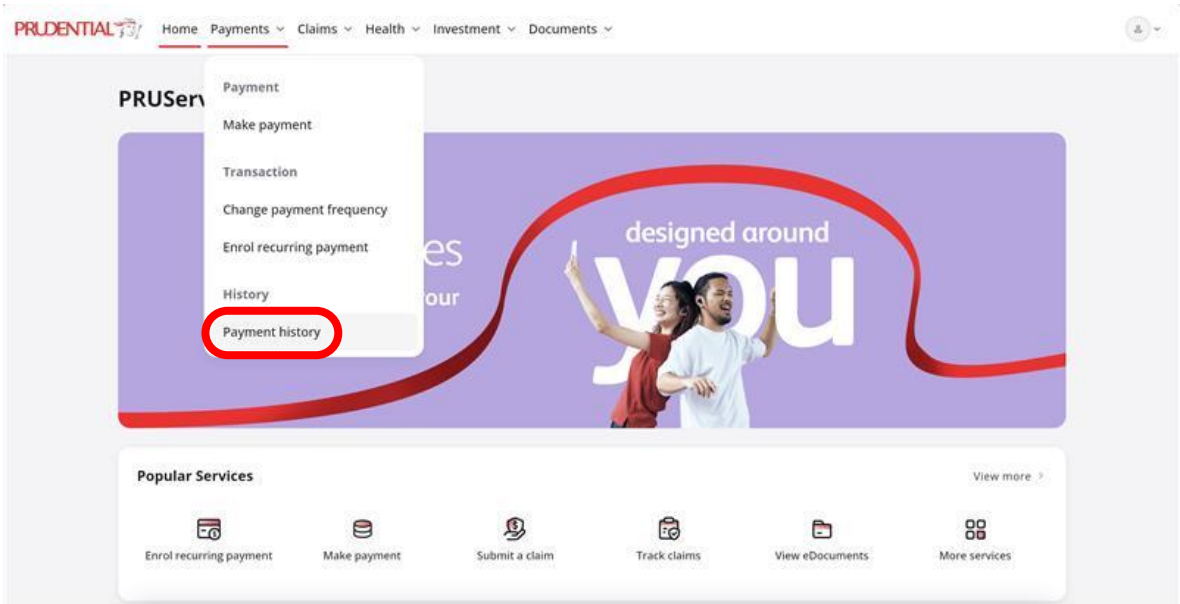
If you are the main policyholder, you will be able to view the full details of your joint policy on **PRU**Services.

For **joint policyholders**, access to view joint policy details on **PRU**Services will be available from **mid-2026**. We will share an update once this feature is launched.

4.4 Will annual premium statements be available on PRUServices?

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

To view your historical premium payments:
Simply log in to P**RU**Services, hover over **'Payments'**, and select **'Payment History'** from the menu.

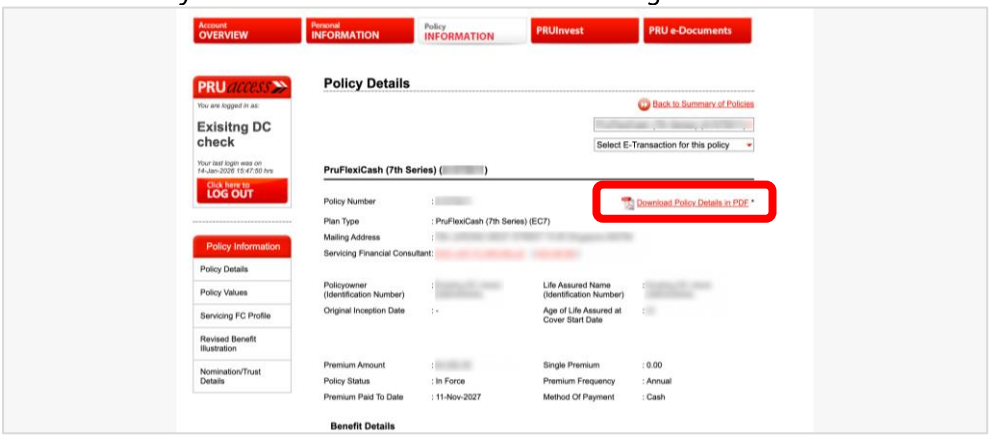


4.5 Can I download Policy Details in PDF on PRUServices?

This feature is **not available on PRUS**ervices **at the moment.**

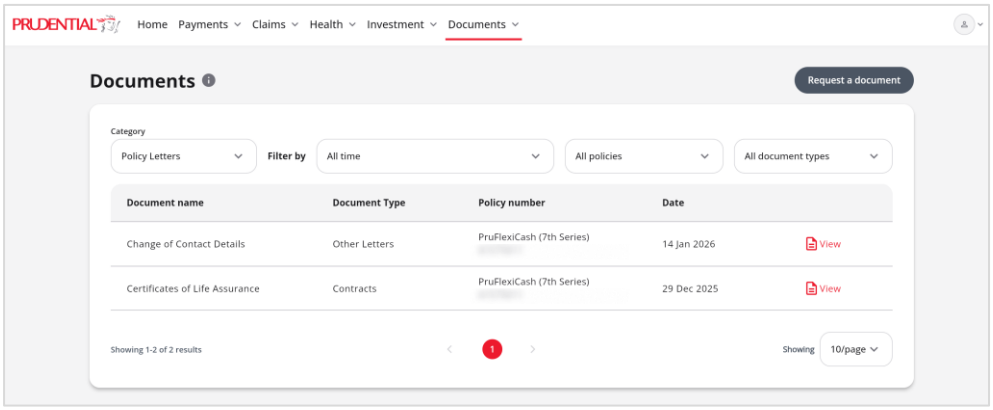
If you need a PDF summary of your policy details, you can:

- Contact **Customer Service** for assistance.
- Download it if you are redirected to **PRU**access during certain transactions



4.6 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 in **PRU**Services.



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 dat**e of your policy.

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

You will be redirected to **PRU**access for such document requests. The feature will be directly available on **PRU**Services within 2026.

5. INVESTMENT-RELATED SERVICES & TRANSACTIONS

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

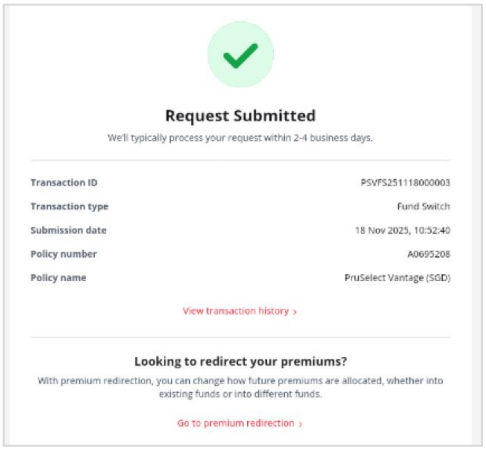
The following products are not available for fund-related transactions on PRUServices:

- **PRU**Vantage Wealth II (SGD and USD)
- **PRU**Vantage Assure II (RP)
- **PRU**Vantage Legacy Index
- **PRU**Vantage Legacy Index II (SP)
- **PRU**Vantage Legacy Index Multipay
- **PRU**Vantage Prosper (SGD and USD)

We are working on enhancements to enable fund-related transactions on **PRU**Services 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**.



5.3 Will ILP transactions submitted on PRUaccess be shown on PRUServices?

No. Only transactions performed on **PRU**Services will be displayed.

5.4 What documents are available in ILP Transaction History?

The documents related to **Fund Switch**, **Premium Redirection** and **Partial Withdrawal** request 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:

- **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.**
- **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 will no longer be available** on **PRU**Services.

If you would like to review or rebalance your portfolio, please **contact your servicing Financial Representative**, who will 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 **PRU**Services.

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.

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6. HEALTH-RELATED SERVICES & TRANSACTIONS

6.1 Will Doctor Anywhere preferred rate access be available on PRUServices?

You will continue to enjoy preferred rates with Doctor Anywhere; however, access to the **GP Clinic / Teleconsultation value-added services (VAS) will currently redirect you to PRUaccess.**

We are working towards making this feature **directly available on PRU**Services in future releases planned for **2026**.

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7. PAYMENT SERVICES & OTHER FINANCIAL TRANSACTIONS

7.1 Will payment history be available?

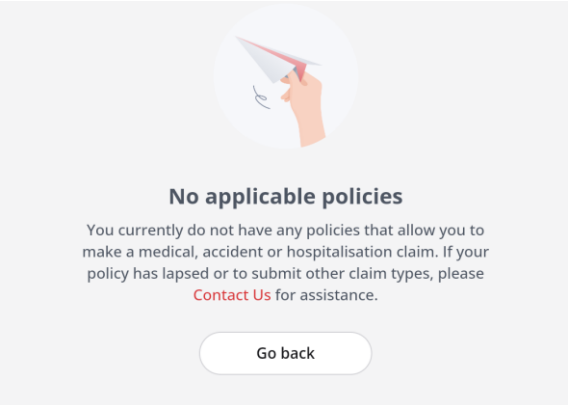
Yes. You can view your payment history under **Payments → Payment history**. Payment history for the **past 2 years** will be available for viewing on PRUServices.

8. CLAIMS SERVICES & TRANSACTIONS

8.1 Why can't I submit a claim?

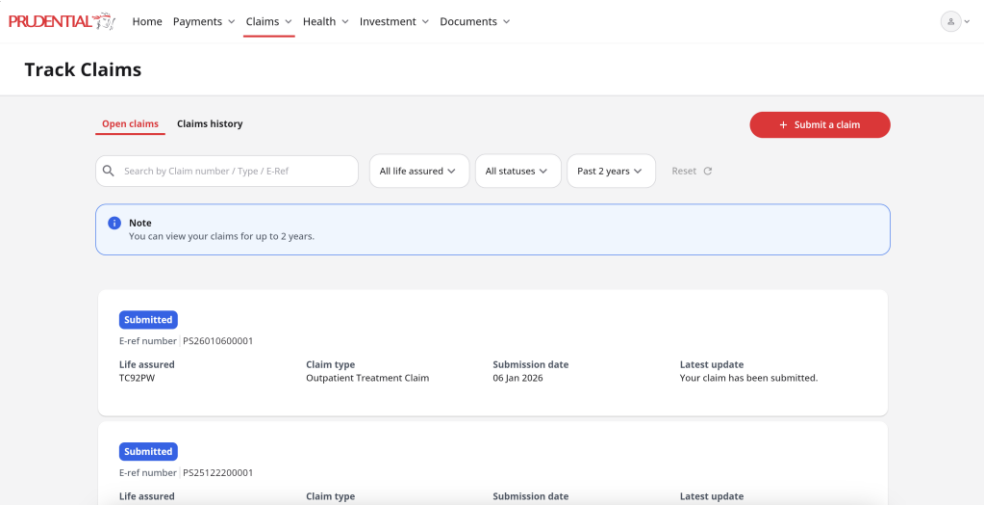
Claim submission on PRUServices is only available for **selected policies** that support online claim filing. You will be able to select these eligible policies directly within PRUServices.

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 PRUaccess be available?

Yes. You can view your past claim submissions, including those submitted on **PRU**access by going to **Claims** → **Track Claims**. 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 **PRU**Services. 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 **PRU**Services.

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

9. OTHER POLICY SERVICES

9.1 Will nomination of beneficiary be available on PRUServices?

You can view your **existing beneficiary or trustee details** under **Policy Details** on **PRU**Services.

To nominate a new beneficiary:

- Go to Policy Details → More Services → Nominate Beneficiary
- You will be redirected to **PRU**access to complete the nomination

Nomination of Beneficiary will be made directly available on **PRU**Services in **future releases**.

9.2 Will downgrade requests for PRUShield and PRUExtra be available?

Downgrade requests for **PRU**Shield and **PRU**Extra **are not available** on **PRU**Services.

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