

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?

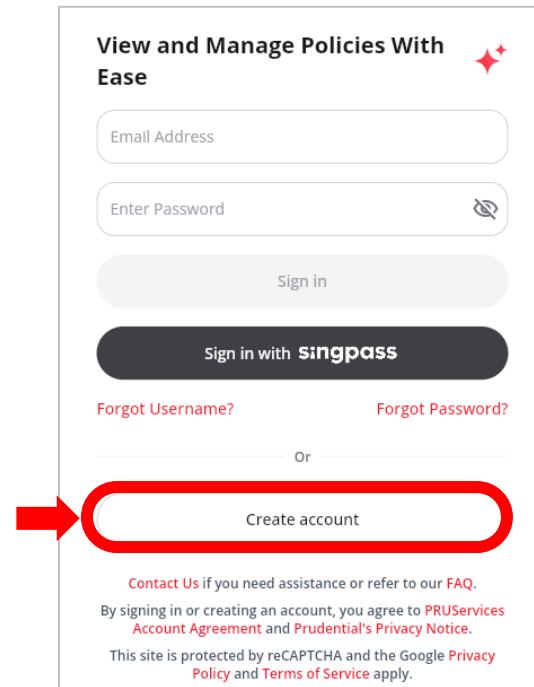
If this is your **first time** logging into PRUServices, it is likely that you will need to create an account. As part of enhanced security requirements, we're unable to directly migrate existing PRUaccess accounts to PRUServices. To better protect your personal information, all customers are required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

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

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

Here are the steps to create/ verify your account:

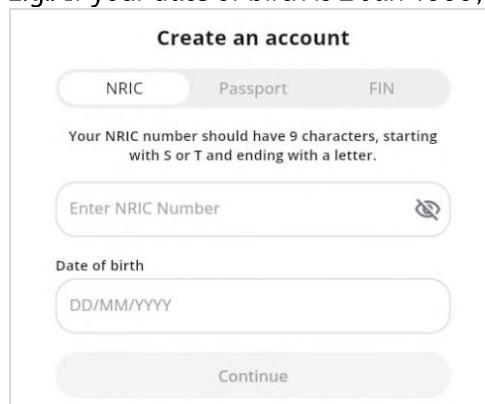
1. Visit PRUServices (<https://pruservices.prudential.com.sg/>)
2. Click on **Create account**



The screenshot shows the PRUServices login page. At the top, it says "View and Manage Policies With Ease". Below that are fields for "Email Address" and "Enter Password", followed by a "Sign in" button. Below the sign-in area is a dark button labeled "Sign in with singpass". Underneath the sign-in buttons are links for "Forgot Username?" and "Forgot Password?". A horizontal line with the word "Or" is followed by a red-outlined button labeled "Create account". At the bottom, there is a note about contacting support, terms of service, and privacy policy.

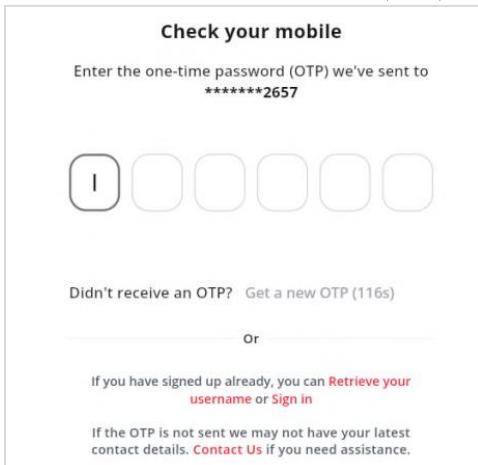
3. Select your **ID type**, then enter your **Identification Number (NRIC/FIN/Passport)** and **Date of Birth** in the format DD/MM/YYYY.

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



The screenshot shows the "Create an account" page. At the top, there are three tabs: "NRIC" (which is selected), "Passport", and "FIN". Below the tabs is a note: "Your NRIC number should have 9 characters, starting with S or T and ending with a letter." There is a field for "Enter NRIC Number" with a clear icon. Below that is a "Date of birth" field with a "DD/MM/YYYY" placeholder. At the bottom is a "Continue" button.

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



Check your mobile

Enter the one-time password (OTP) we've sent to
*****2657

1 0 0 0 0 0

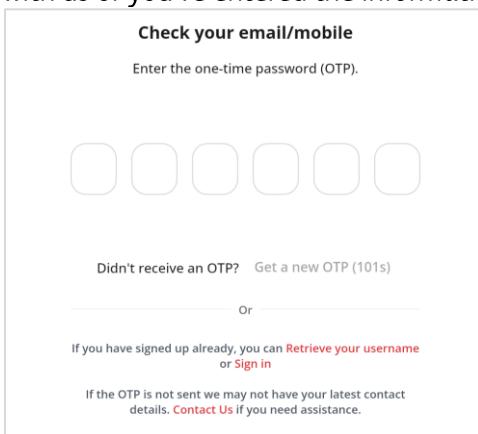
Didn't receive an OTP? [Get a new OTP \(116s\)](#)

Or

If you have signed up already, you can [Retrieve your username](#) or [Sign in](#)

If the OTP is not sent we may not have your latest contact details. [Contact Us](#) if you need assistance.

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.



Check your email/mobile

Enter the one-time password (OTP).

0 0 0 0 0 0

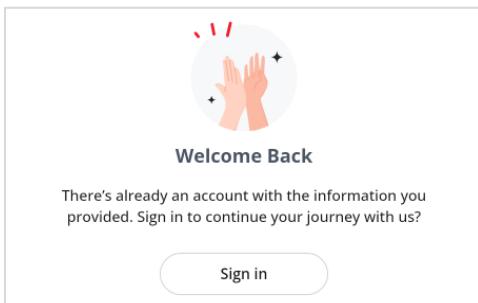
Didn't receive an OTP? [Get a new OTP \(101s\)](#)

Or

If you have signed up already, you can [Retrieve your username](#) or [Sign in](#)

If the OTP is not sent we may not have your latest contact details. [Contact Us](#) if you need assistance.

5. If a valid PRUServices account exists, you will be directed to Log In.

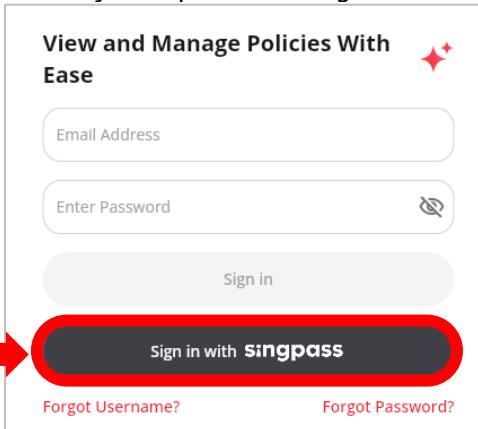


Welcome Back

There's already an account with the information you provided. Sign in to continue your journey with us?

[Sign in](#)

You may then proceed to sign in with Singpass.



View and Manage Policies With Ease

Email Address

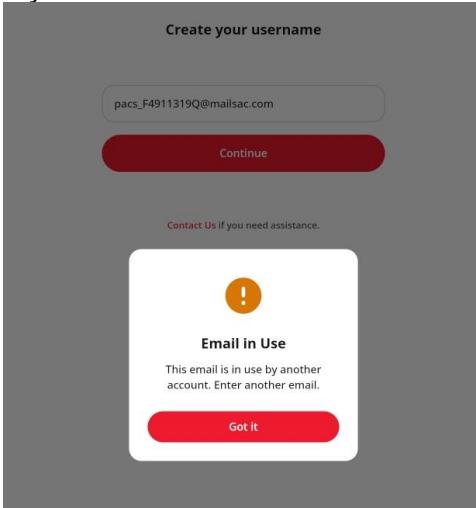
Enter Password

Sign in

Sign in with singpass

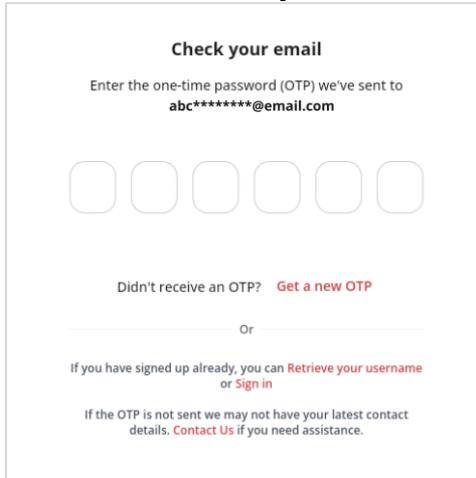
Forgot Username? Forgot Password?

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

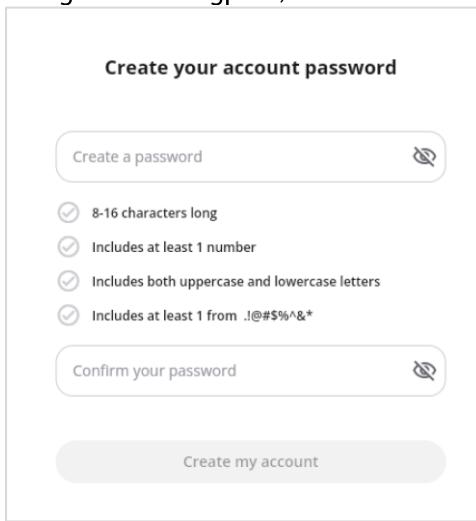


Note: If you encounter the error message “Email in Use”, it is likely that it has been used for another PRUServices account.

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 PRUServices account.**

If a PRUServices account does not exist yet, OTP will not be sent to your registered mobile/email. Please refer to Section 1.1 for the steps to create your PRUServices account.

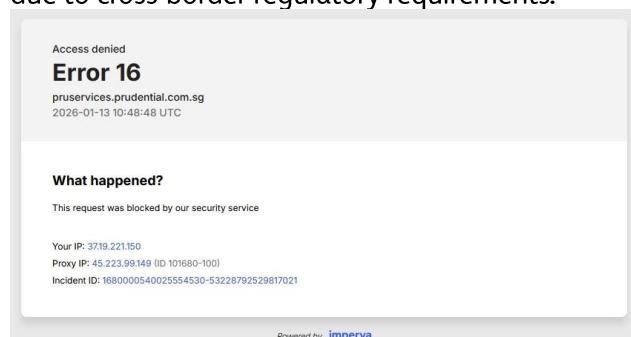
- **Your network or email provider is blocking the OTP**

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**

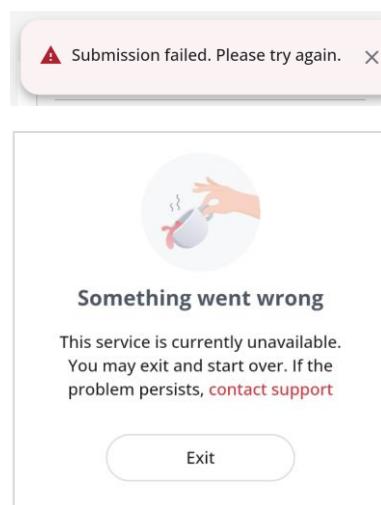
If you are seeing the below error message, access to PRUServices is fully restricted in your location due to cross-border regulatory requirements.



- **Partial access restriction**

Partial access to PRUServices 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.

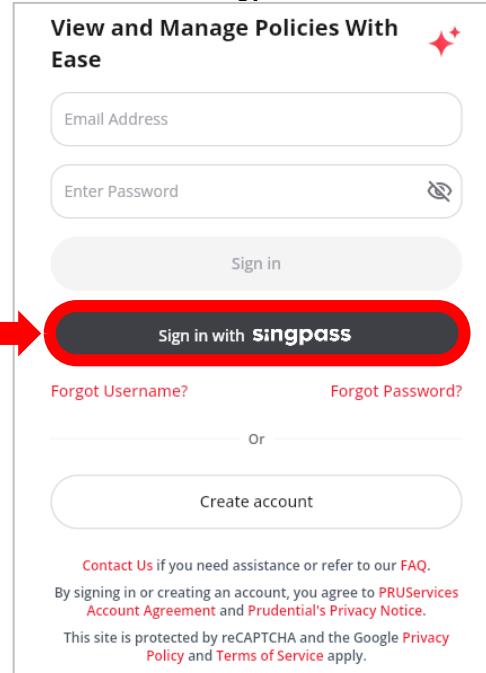
2. LOGIN ACCESS (AFTER PRUSERVICES ACCOUNT IS CREATED)

2.1 How do I log in?

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

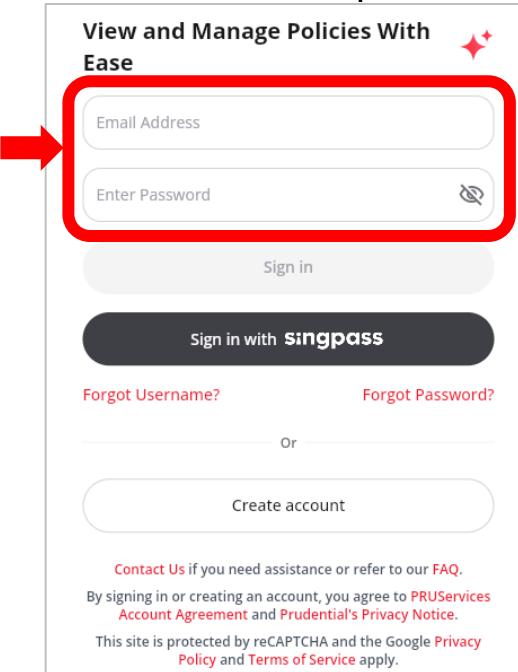
(Refer to Section 1.1 if you are unsure whether you've a valid **PRUServices** account).

- **Method 1: Singpass**



The image shows the login interface for a service using Singpass. At the top, it says "View and Manage Policies With Ease". Below that are fields for "Email Address" and "Enter Password", each with a red arrow pointing to it. A "Sign in" button is below the password field. A red box highlights the "Sign in with singpass" button, which is located below the "Sign in" button. Below the Singpass button are links for "Forgot Username?" and "Forgot Password?". A horizontal line with "Or" in the center separates this from a "Create account" button. At the bottom, there are links for "Contact Us", "FAQ", "PRUServices Account Agreement", "Prudential's Privacy Notice", and terms about reCAPTCHA and Google Privacy Policy and Terms of Service.

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



The image shows the same login interface as the Singpass method, but with the "Email Address" and "Enter Password" fields highlighted by a red box and a red arrow pointing to them. The rest of the interface is identical to the Singpass method, including the "Sign in with singpass" button, "Forgot Username?", "Forgot Password?", "Or", "Create account" button, and the footer links.

- 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 PRUServices account.

(Refer to Section 1.1 if you are unsure whether you've a valid PRUServices 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.

The screenshot shows the PRUServices login interface. At the top, it says "View and Manage Policies With Ease". Below that are fields for "Email Address" and "Enter Password", followed by a "Sign in" button. A large dark button below it says "Sign in with singpass". Below these are two links: "Forgot Username?" and "Forgot Password?", with "Forgot Username?" being highlighted by a red arrow. A line of text follows: "Or" and "Create account". At the bottom, there are legal notices: "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.", and "This site is protected by reCAPTCHA and the Google Privacy Policy and Terms of Service apply."

- **Forgot Password**

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

The screenshot shows the PRUServices login interface, identical to the previous one but with the "Forgot Password?" link highlighted by a red arrow. The rest of the interface, including the "Forgot Username?" link, the "Sign in with singpass" button, and the legal notices at the bottom, remains the same.

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

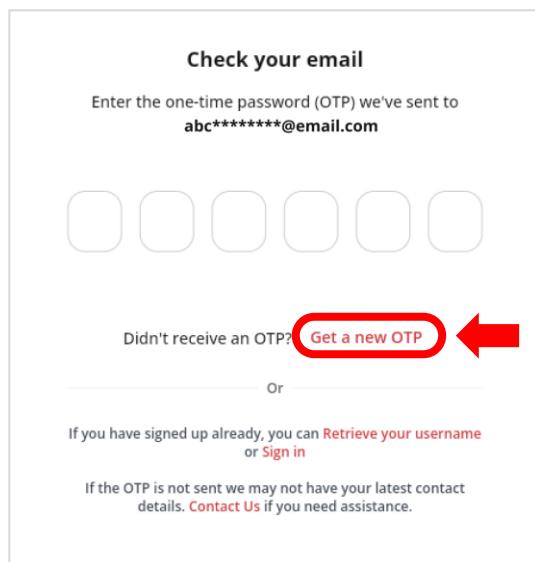
- Your new password does not meet the required criteria:
 - 8–16 characters
 - Includes at least 1 number
 - Includes both uppercase and lowercase letters
 - Includes at least 1 special character: !@#\$%^&*
- Your confirmation password does not match the new password entered

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

You will only receive an OTP if you've a valid PRUServices 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 PRUServices 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:

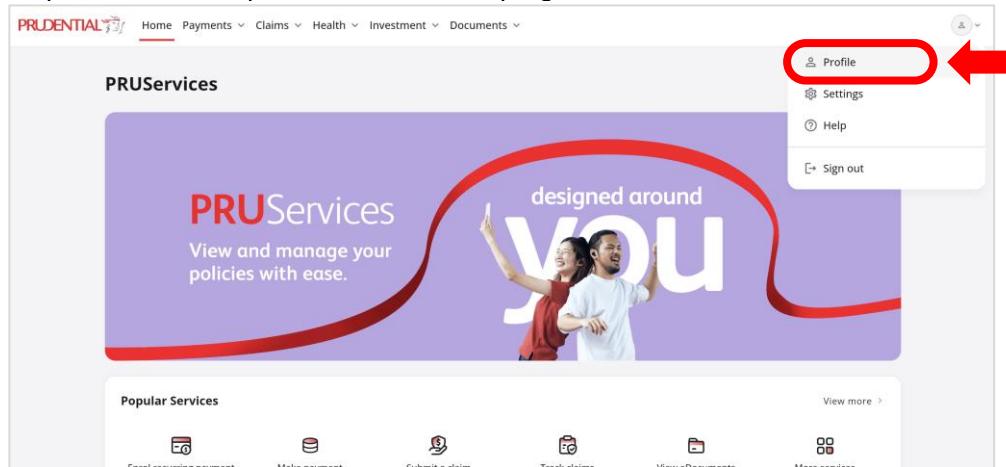
- OTP email directed to spam/junk – check your Spam/Junk folder.
- Corporate email security settings – ensure that Prudential is whitelisted and your corporate firewall security setting isn't blocking our emails.
- Inbox storage full – clear your inbox.
- Unstable internet connection – connect via Wi-Fi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

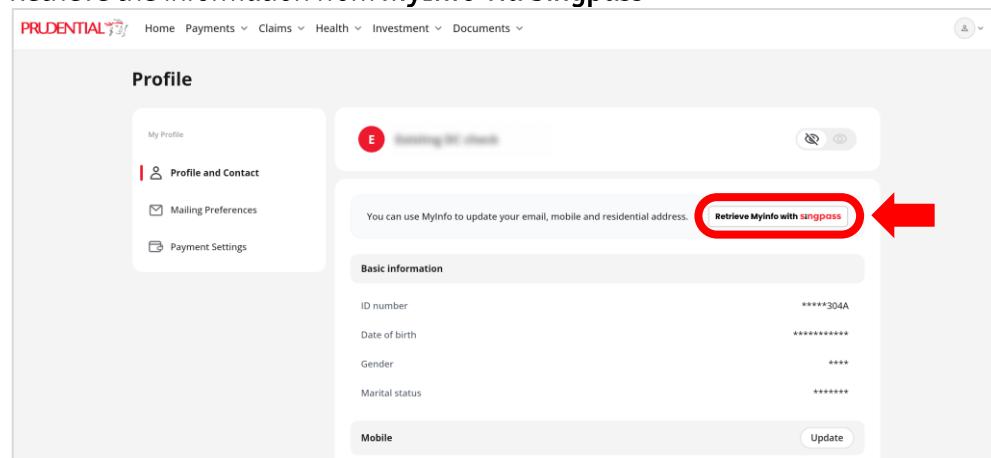
- **Method 1: Online via PRUServices**
 1. Step 1: Log in to PRUServices
 2. Step 2: Click on the profile icon on the top right and select "Profile"



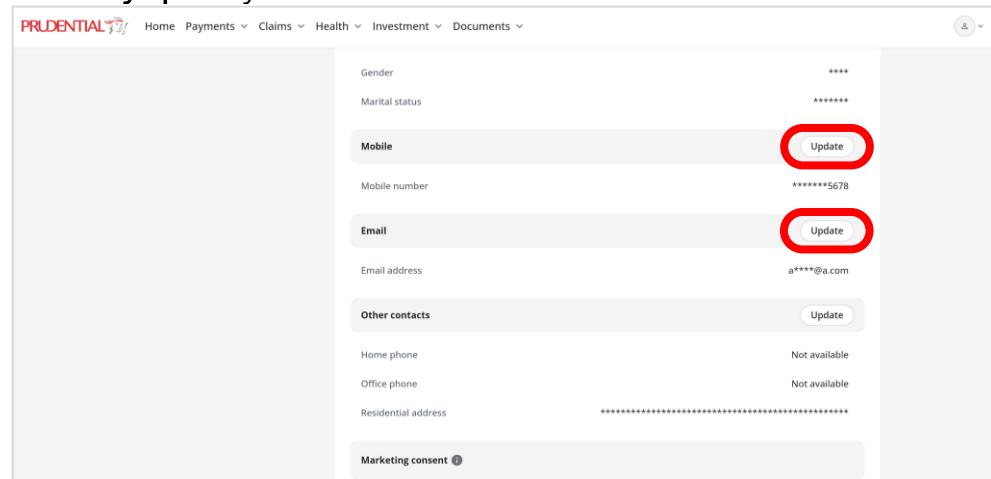
3. Step 3: Select "Profile and Contact" from the left menu.

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

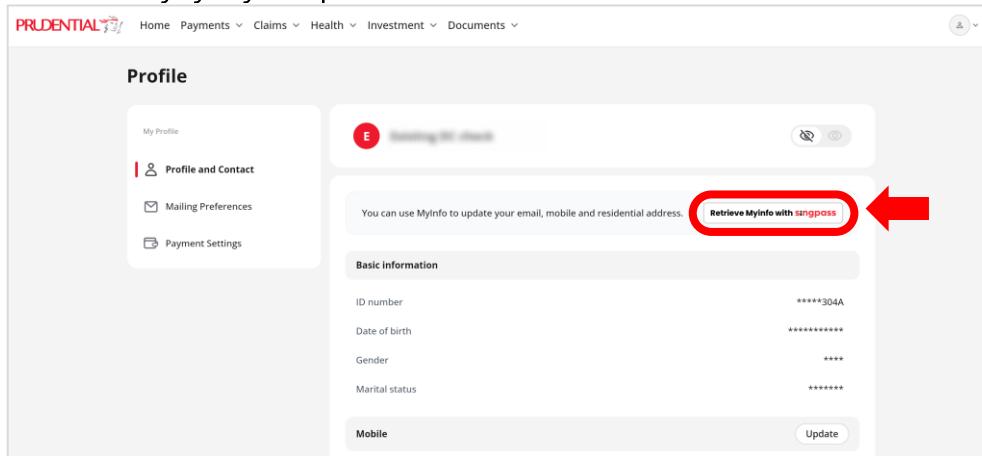
Return the completed form via the business reply envelope provided. Alternatively, you may submit the form at our [Prudential Customer Service Centre](#).

- 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.



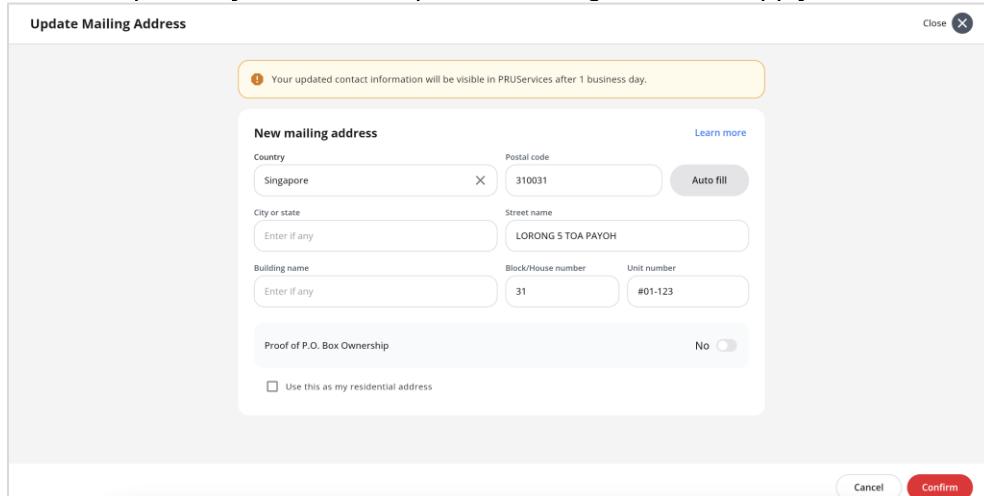
The screenshot shows the 'Profile and Contact' section of the PRUServices website. On the left, there's a sidebar with 'My Profile', 'Profile and Contact' (which is selected and highlighted in red), 'Mailing Preferences', and 'Payment Settings'. The main content area has a heading 'Basic Information' with fields for ID number, Date of birth, Gender, and Marital status, each with a redacted value. At the top of this section is a button labeled 'Retrieve MyInfo with singpass', which is also highlighted with a red box and a red arrow pointing to it.

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



The screenshot shows the 'Update Mailing Address' dialog box. It has fields for 'New mailing address' (Country: Singapore, Postal code: 310031, Street name: LORONG 5 TOA PAYOH, Building name: Enter if any, Block/House number: 31, Unit number: #01-123), 'Proof of P.O. Box Ownership' (No), and a checkbox 'Use this as my residential address' which is also highlighted with a red box and a red arrow pointing to it. At the bottom right are 'Cancel' and 'Confirm' buttons.

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, Existing 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 PRUServices, some transactions will still redirect you to PRUaccess. This redirection is seamless, and you will not need to sign in again.

We aim to have all PRUaccess services fully available on PRUServices 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 PRUServices.

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 PRUServices.

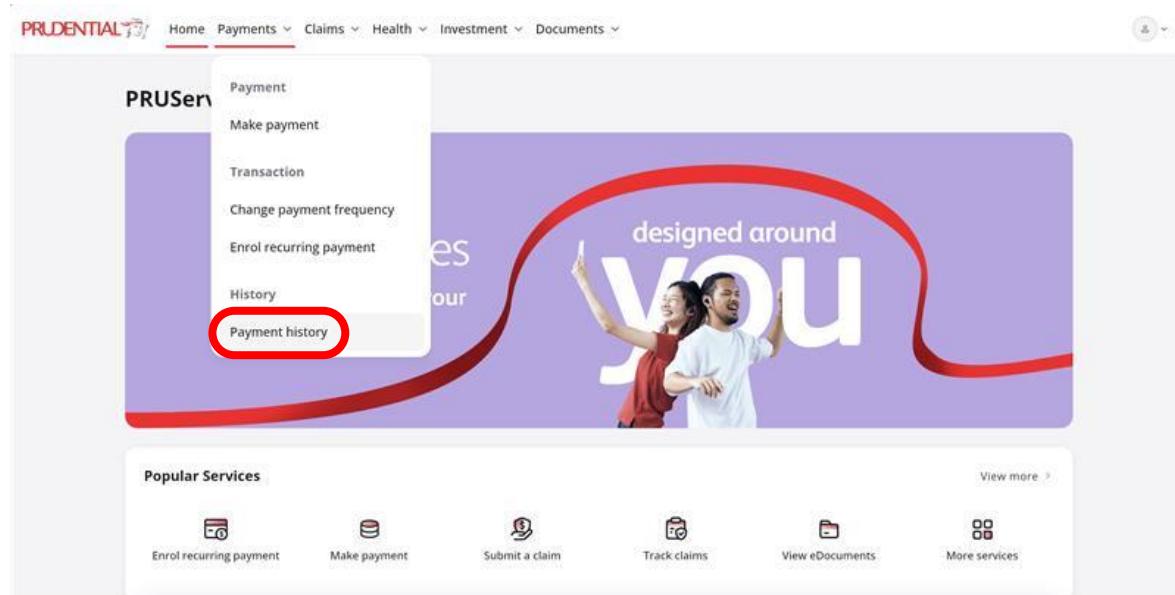
For **joint policyholders**, access to view joint policy details on PRUServices will be available from **mid-2026**. We will share an update once this feature is launched.

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 PRUServices, hover over 'Payments', and select 'Payment History' from the menu.

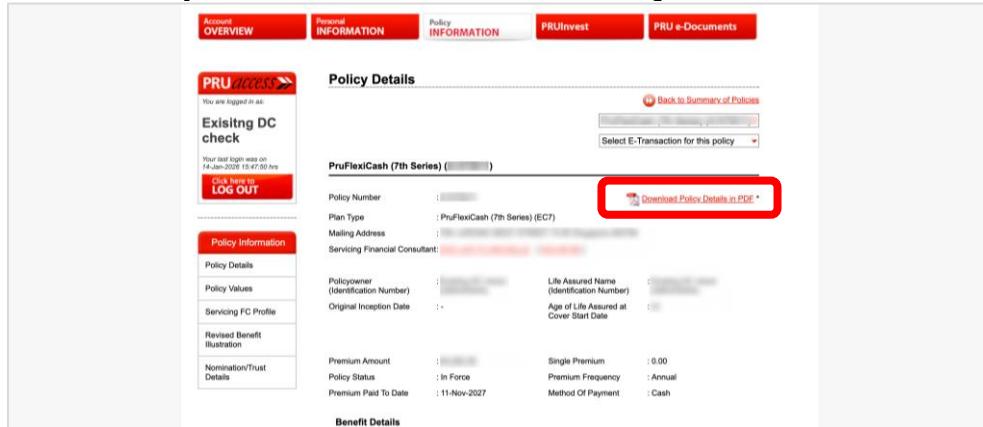


4.5 Can I download Policy Details in PDF on PRUServices?

This feature is **not available on PRUServices at the moment.**

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

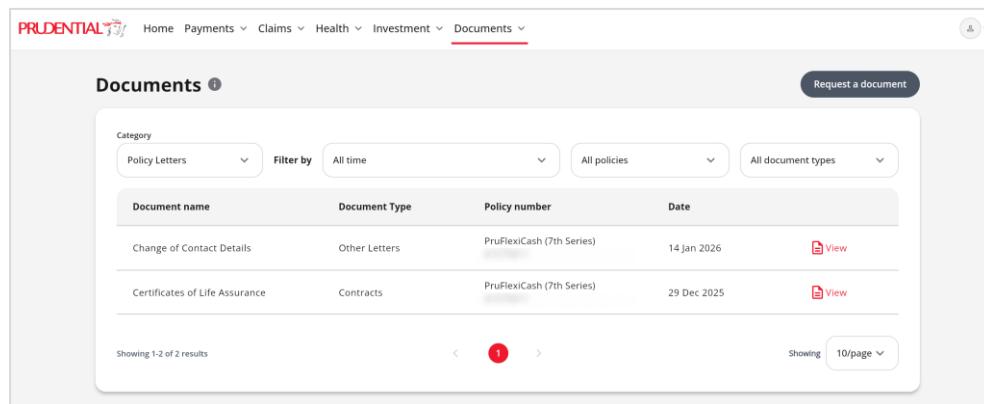
- Contact **Customer Service** for assistance.
- Download it if you are redirected to **PRUaccess** during certain transactions



The screenshot shows the 'Policy Details' page of the PRUaccess interface. At the top, there are tabs for 'Account OVERVIEW', 'Personal INFORMATION', 'Policy INFORMATION', 'PRUInvest', and 'PRU e-Documents'. The 'Policy INFORMATION' tab is active. On the left, a sidebar has links for 'Existing DC check', 'Policy Information', 'Policy Details', 'Policy Values', 'Servicing FC Profile', 'Revised Benefit Illustration', and 'Nomination/Trust Details'. The main content area shows policy details for 'PruFlexiCash (7th Series)'. A red box highlights the 'Download Policy Details in PDF' button, which is located in the top right of the policy details section. Other visible details include the policy number, plan type, mailing address, and various premium and status information.

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 **PRUServices**.



The screenshot shows the 'Documents' section of the PRUServices interface. At the top, there is a navigation bar with 'PRUDENTIAL' and links for 'Home', 'Payments', 'Claims', 'Health', 'Investment', and 'Documents'. The 'Documents' link is underlined. Below the navigation, there is a 'Request a document' button. The main area is titled 'Documents' with a sub-titile '(1)'. It features a table with columns for 'Document name', 'Document Type', 'Policy number', and 'Date'. Two documents are listed: 'Change of Contact Details' (Other Letters, PruFlexiCash (7th Series), 14 Jan 2026) and 'Certificates of Life Assurance' (Contracts, PruFlexiCash (7th Series), 29 Dec 2025). At the bottom, there are pagination controls and a 'Showing 1 of 2 results' message.

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.

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

You will be redirected to **PRUaccess** for such document requests. The feature will be directly available on **PRUServices** within 2026.

5. INVESTMENT-RELATED SERVICES & TRANSACTIONS

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

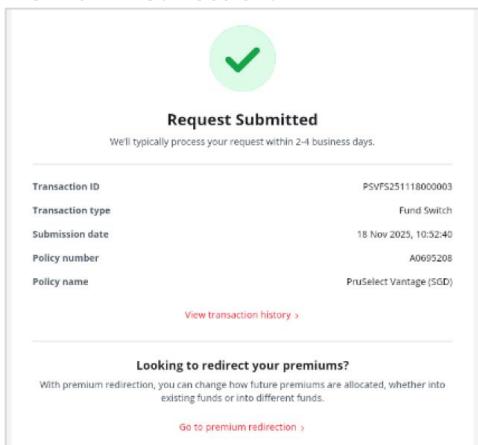
The following products are not available for fund-related transactions on PRUServices:

- 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)

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

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 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 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 PRUServices in future releases planned for **2026**.

7. PAYMENT SERVICES & OTHER FINANCIAL TRANSACTIONS

7.1 Will payment history be available?

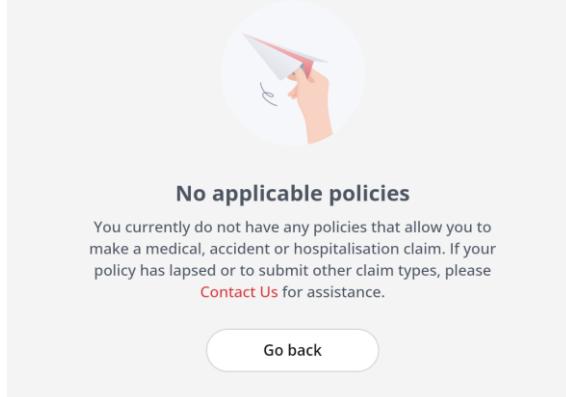
Yes. You can view your payment history under **Payments → Payment history**. Payment history for the **past 2 years** will be available for viewing on PRUServices.

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 PRUaccess 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 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 PRUServices.

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 **PRUServices**.

To nominate a new beneficiary:

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

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

9.2 Will downgrade requests for PRUSHield and PRUExtra be available?

Downgrade requests for **PRUSHield** and **PRUExtra** **are not available** on **PRUServices**.

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