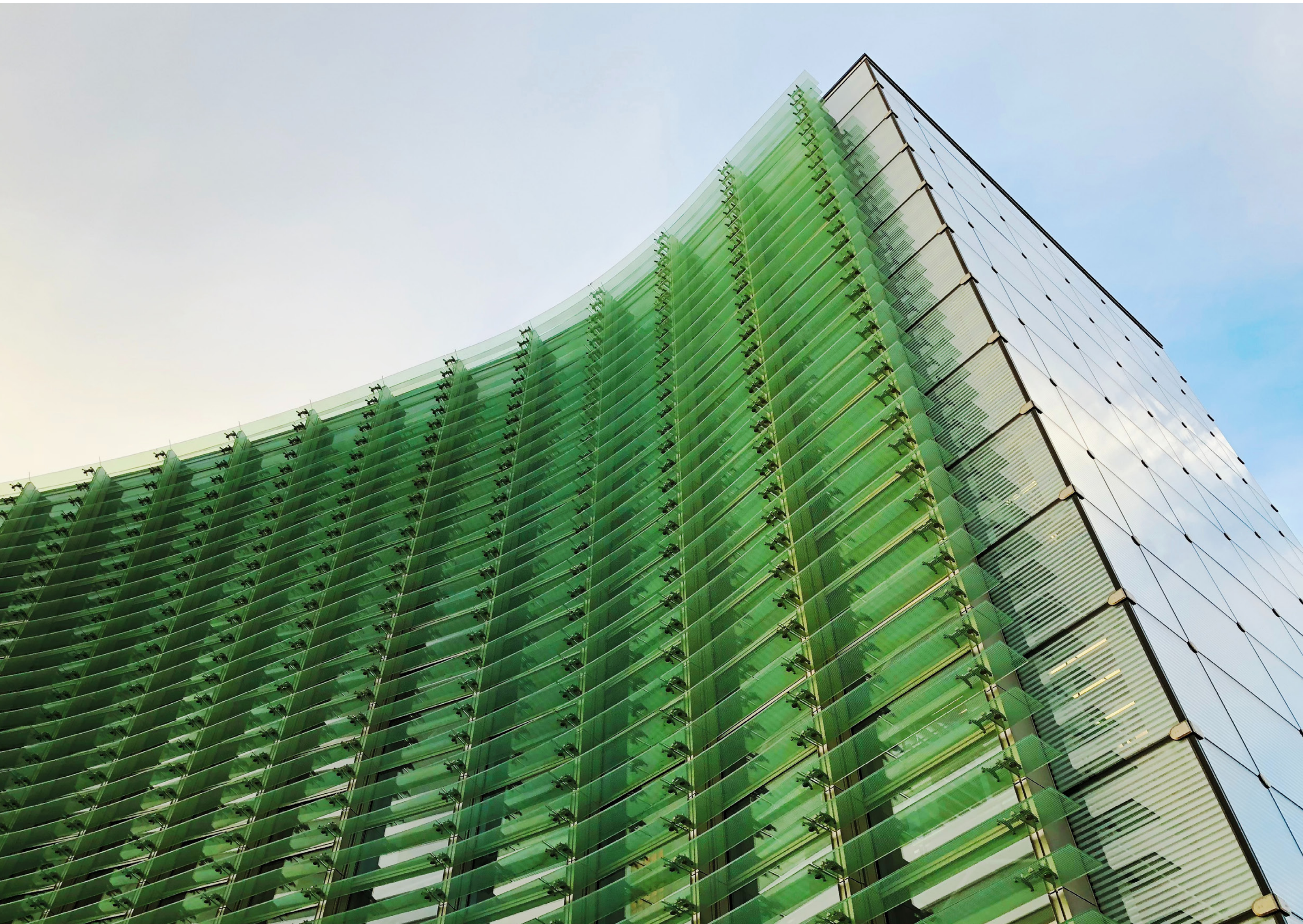
Prudential ISA Online Services

Customer FAQs
Add Money In

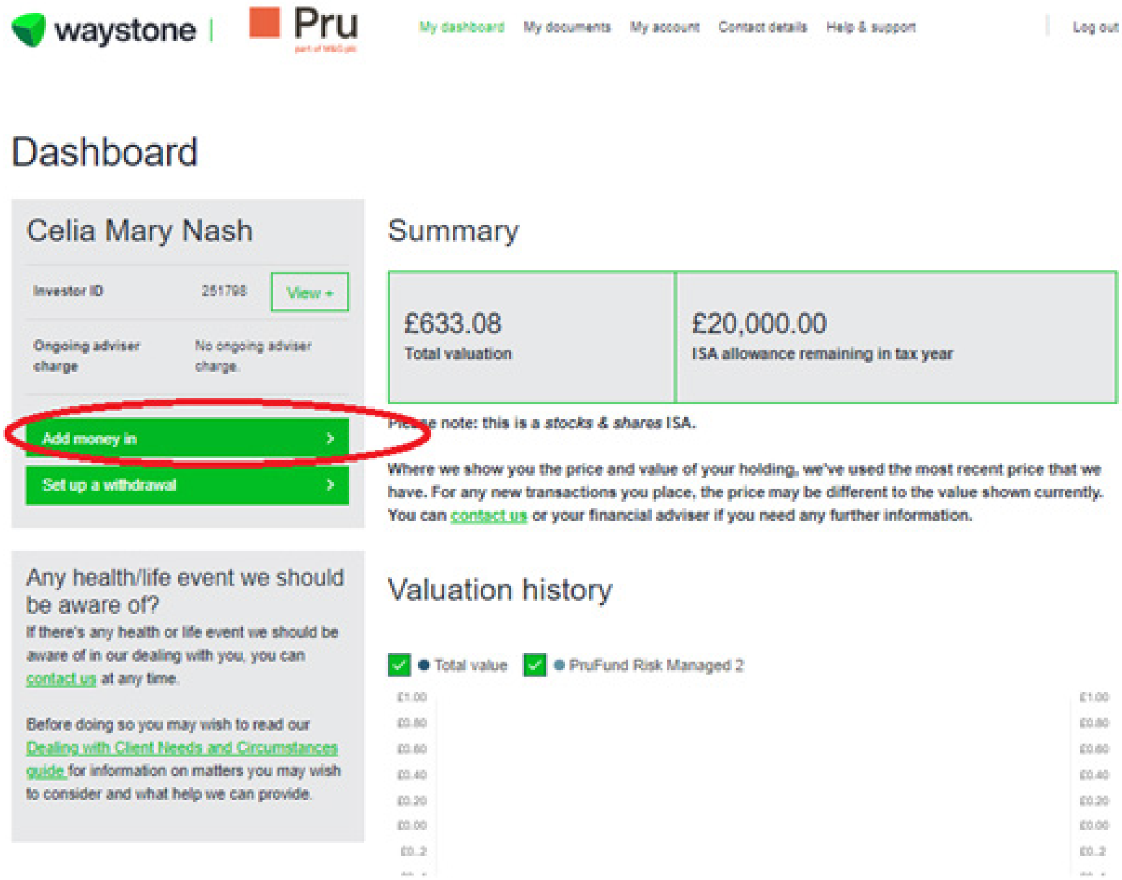
Frequently asked questions for Investors using the Prudential ISA online services digital portal



1.0 Add Money In

1.1 HOW DO I BEGIN?

From your Dashboard, you can click the ‘Add money in’ button, located below your personal details on the left-hand side.

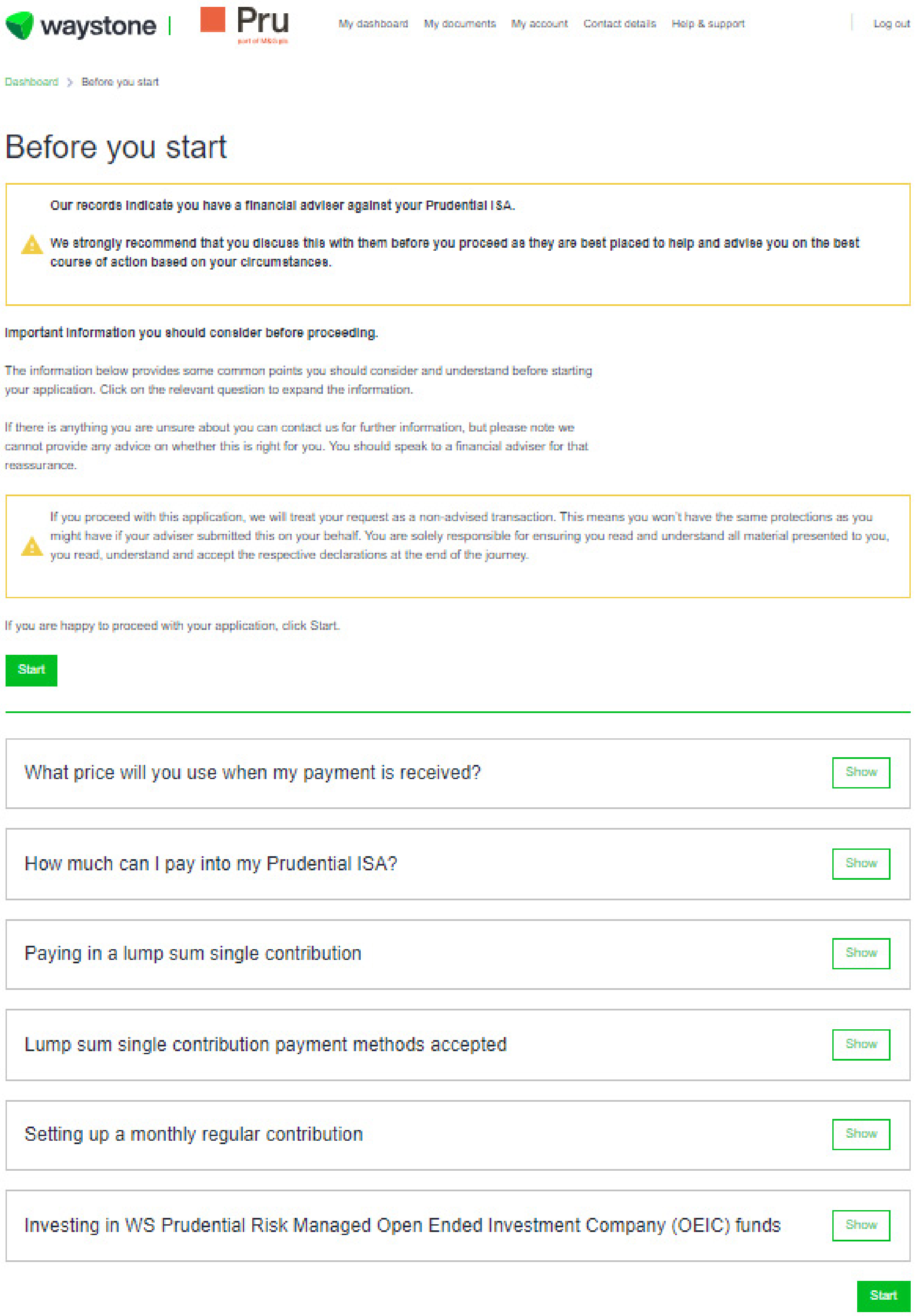


1.2 BEFORE YOU START

You will be presented with a 'Before you start' page containing important information about the process of adding money into your Prudential ISA using the online service.

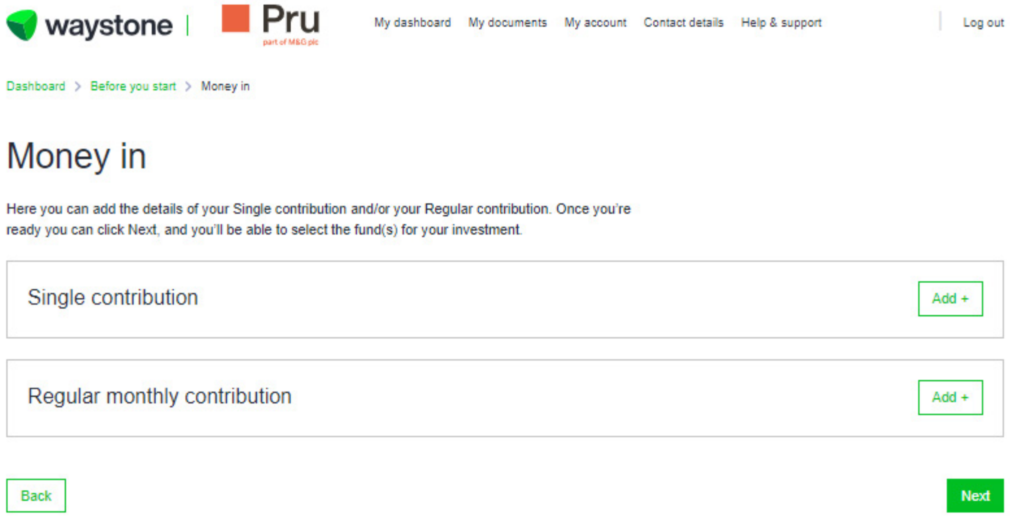
Before making any investment decision, or if you're unsure about any of the information detailed, we recommend you speak with a financial adviser first.

Select the Start button to proceed.



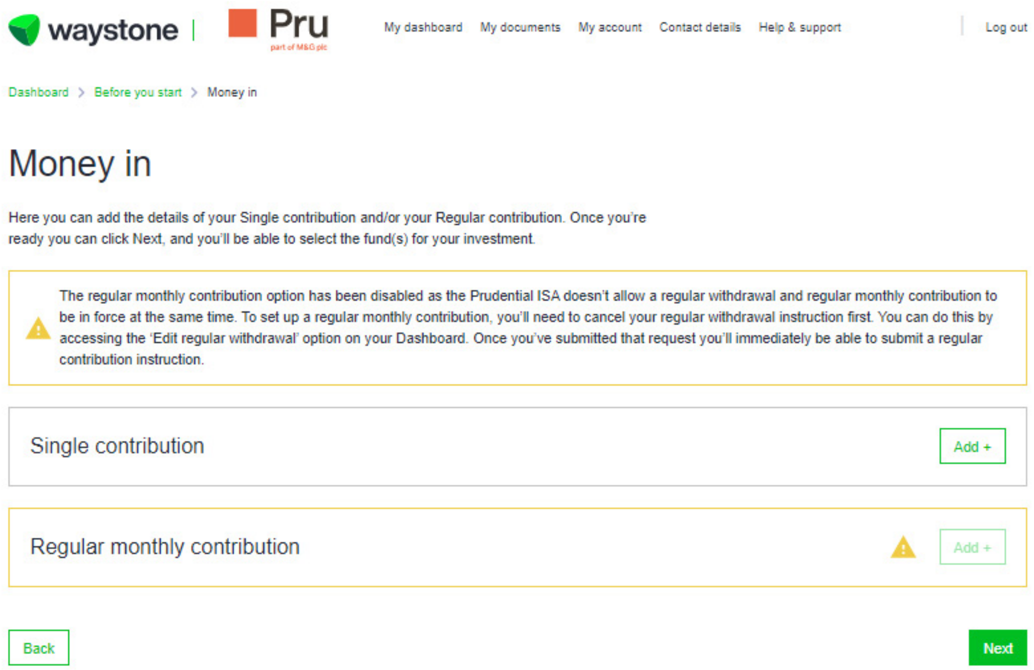
1.3 MONEY IN

On the ‘Money in’ page, you have the ability to invest in either a single contribution and/or regular monthly contribution. The ‘Add+’ button will expand each section, allowing you to input all required details.



1.4 WHY IS THE REGULAR MONTHLY CONTRIBUTION OPTION DISABLED?

If you have an existing regular withdrawal plan in place, you will not be able to set up a regular monthly contribution. The Prudential ISA doesn’t allow a regular withdrawal and regular monthly contribution to be in force at the same time.

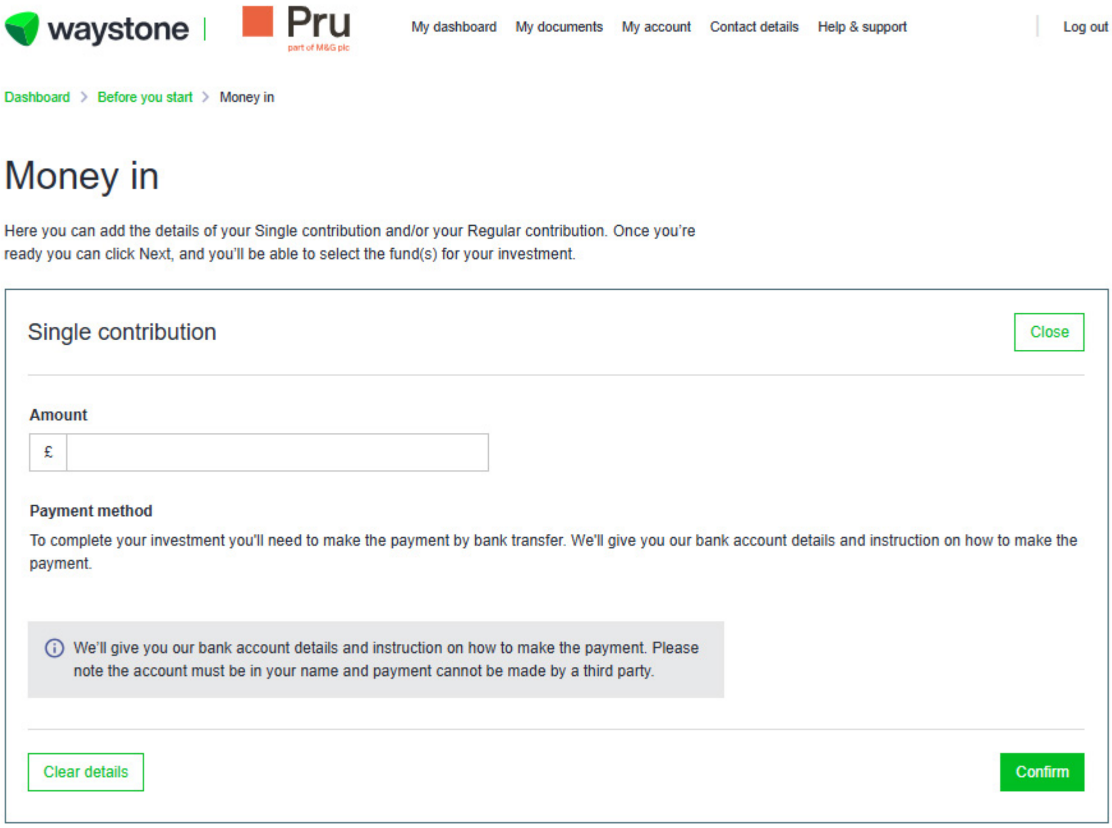


To set up a regular monthly contribution you’ll need to cancel your regular withdrawal instruction first. You can do this by accessing the ‘Edit regular withdrawal’ option on your Dashboard. Once you have submitted that request, you’ll immediately be able to submit a regular monthly contribution instruction.

1.5 ADDING A SINGLE CONTRIBUTION

Select the ‘Add+’ button to expand the single contribution section on the ‘Money in’ screen and key in the investment amount.

Select the ‘Confirm’ button to save these details to the application.

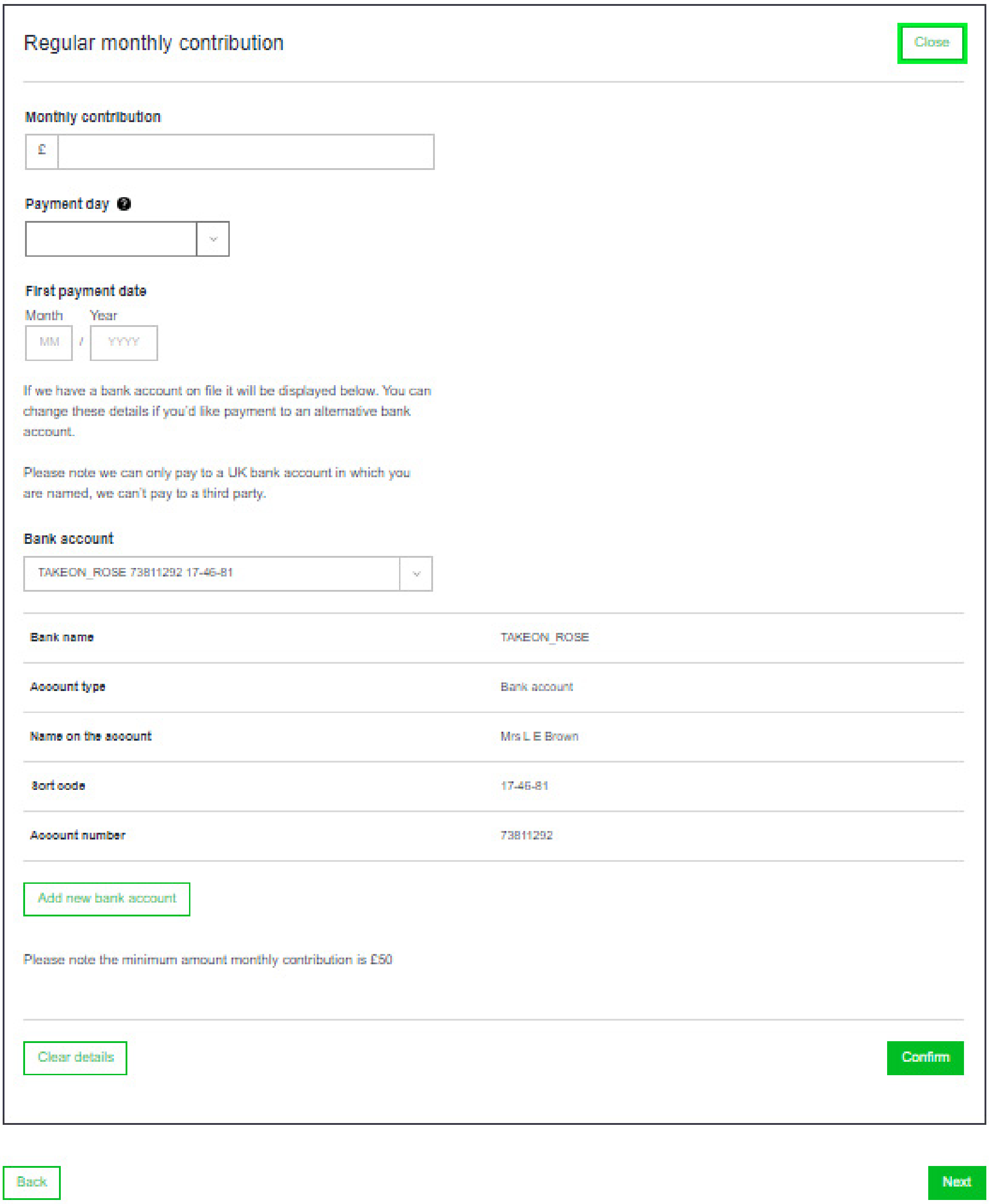


1.6 ADDING A REGULAR MONTHLY CONTRIBUTION

Select the 'Add+' button to expand the regular monthly contribution section on the 'Money in' screen and key in the contribution amount and select your payment day (dd) and first payment date (mm/yyyy).

If you have bank details linked to your account, these will be displayed. If you have multiple bank accounts linked to your account, there is a drop-down menu where you can select a different bank.

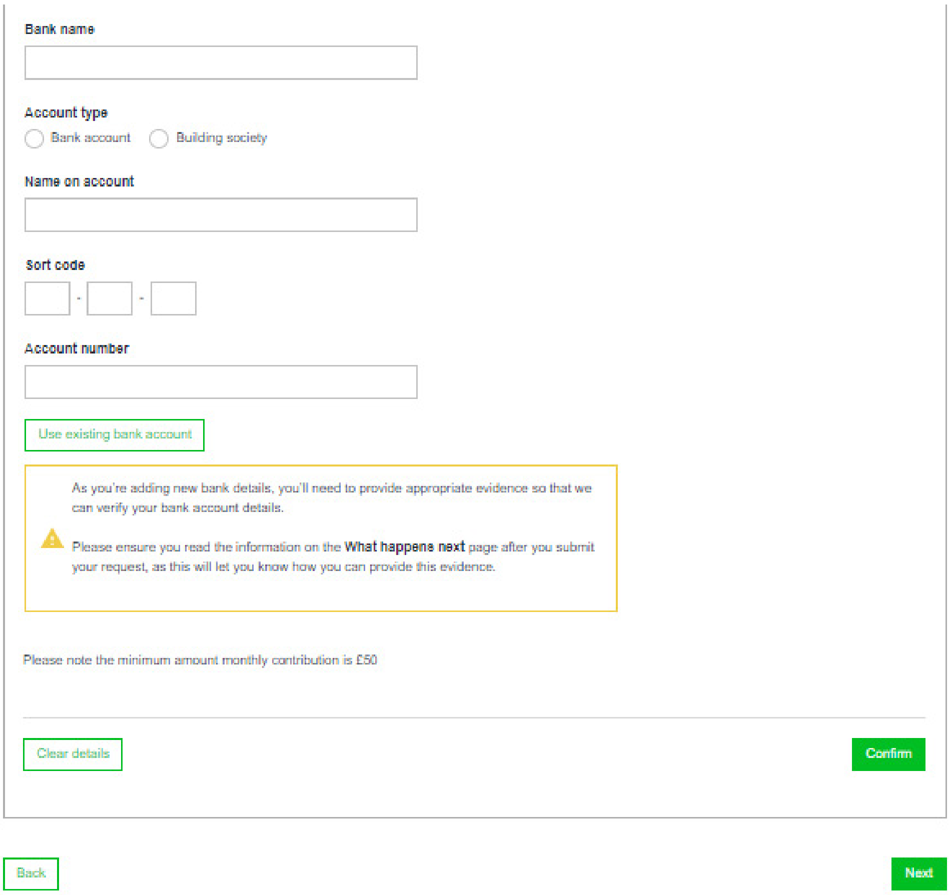
Select the 'Confirm' button to save these details to the application.



1.7 HOW DO I ADD A NEW BANK?

Select the 'Add new bank account' button located below the bank details section. This will bring up fields for you to be able to key in your bank details. The details must relate to a UK bank account and the bank account you add must be in your name, not a third party.

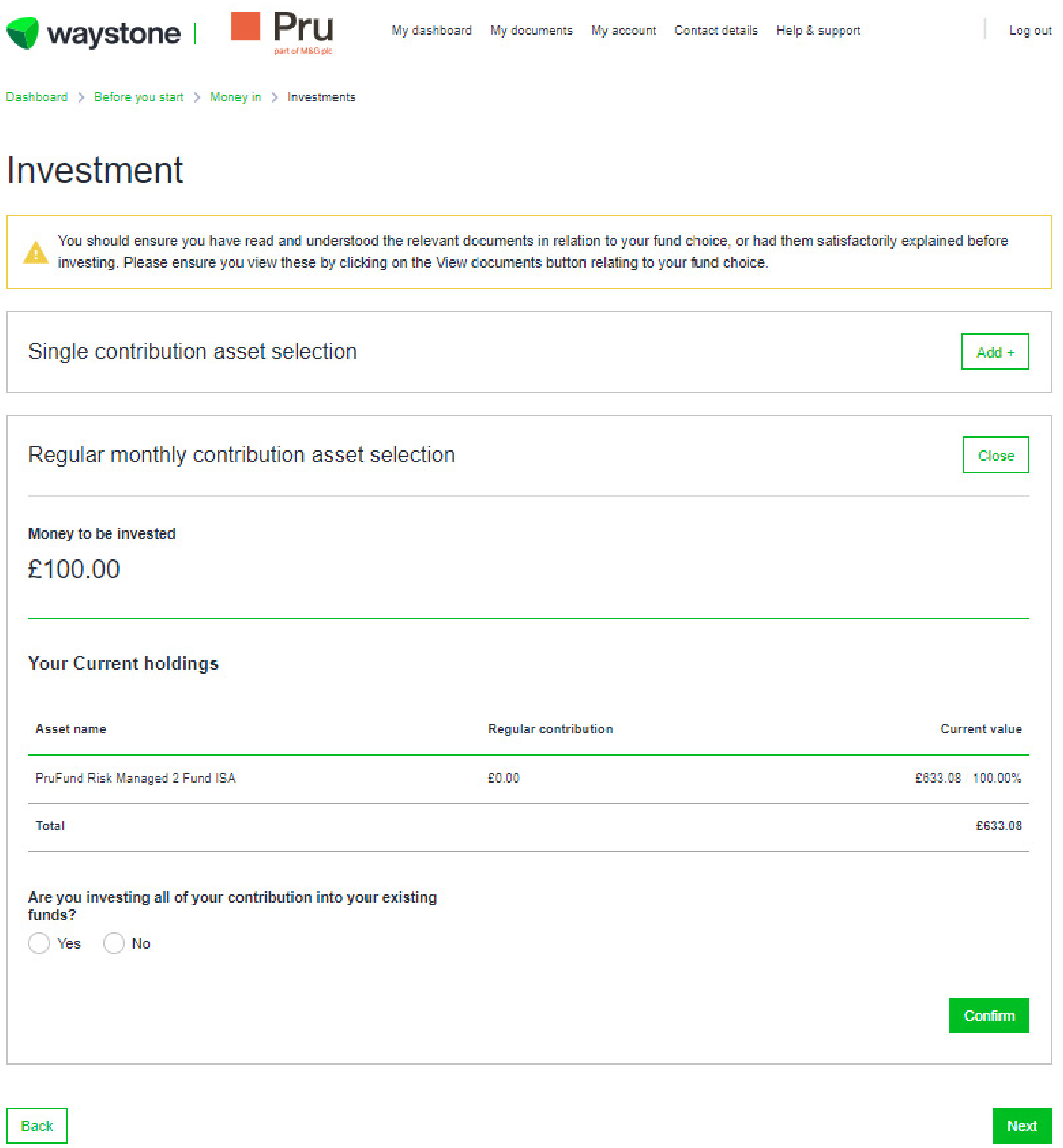
By adding a new bank yourself, we will require appropriate evidence in order to be able to verify your bank account. This information is detailed on the 'What happens next?' page after you submit the application.



1.8 INVESTMENTS – ASSET SELECTION

The 'Investments' page allows you to select which assets to invest your money into. If you've chosen both single contribution and regular monthly contribution, you'll have to allocate assets into each one individually.

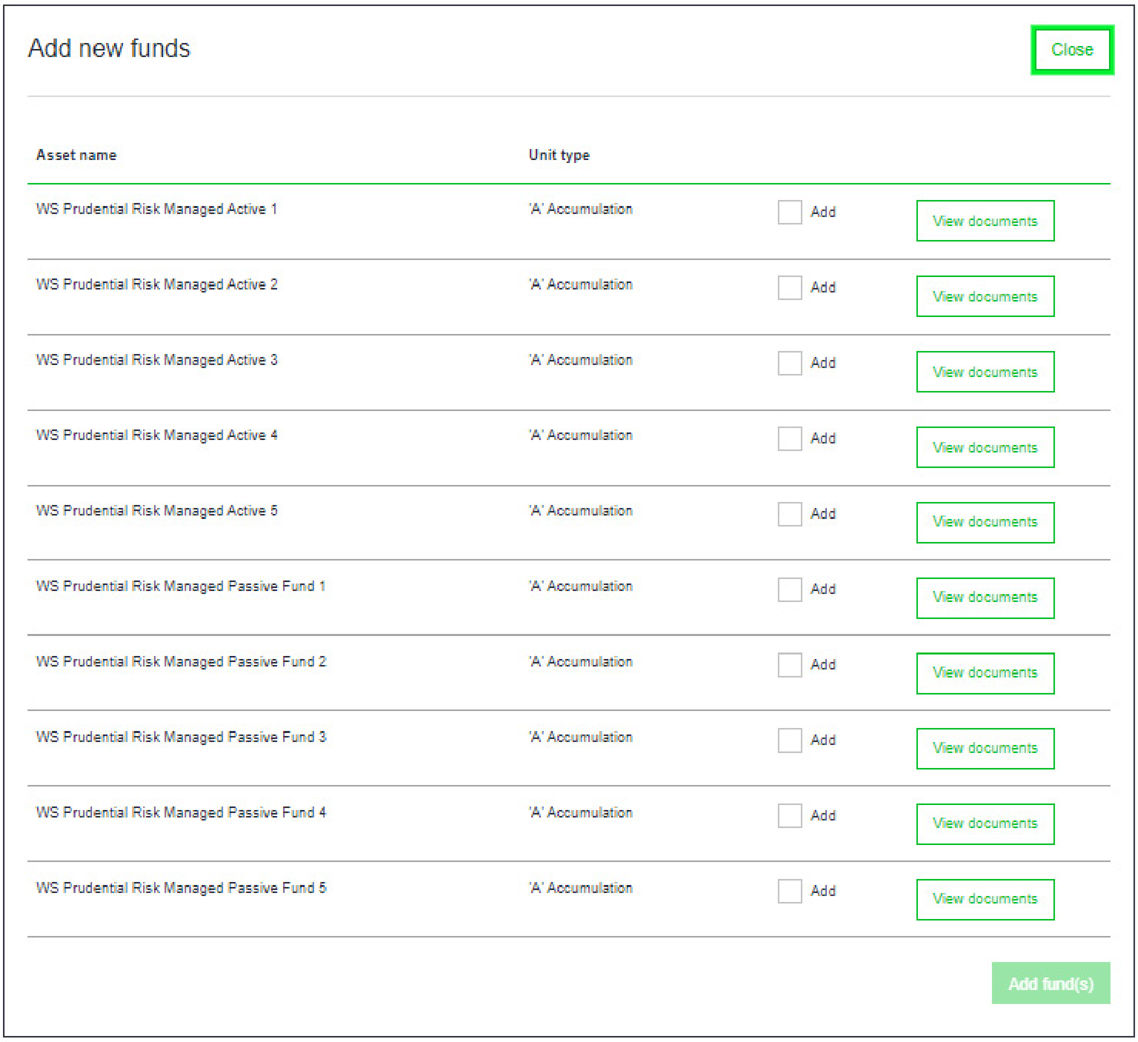
For easy reference your current holdings are displayed and you are given the option to invest into your existing holdings and/or invest into new funds.



1.9 HOW DO I INVEST INTO A NEW FUND?

If you wish to invest into a new fund, expand the 'Add new funds' section and the full list of available funds is displayed.

We strongly recommend you to seek financial advice before making any changes to your ISA. A financial adviser can ensure that your account remains consistent with your financial needs, your individual circumstances and any changes reflect your attitude to risk.

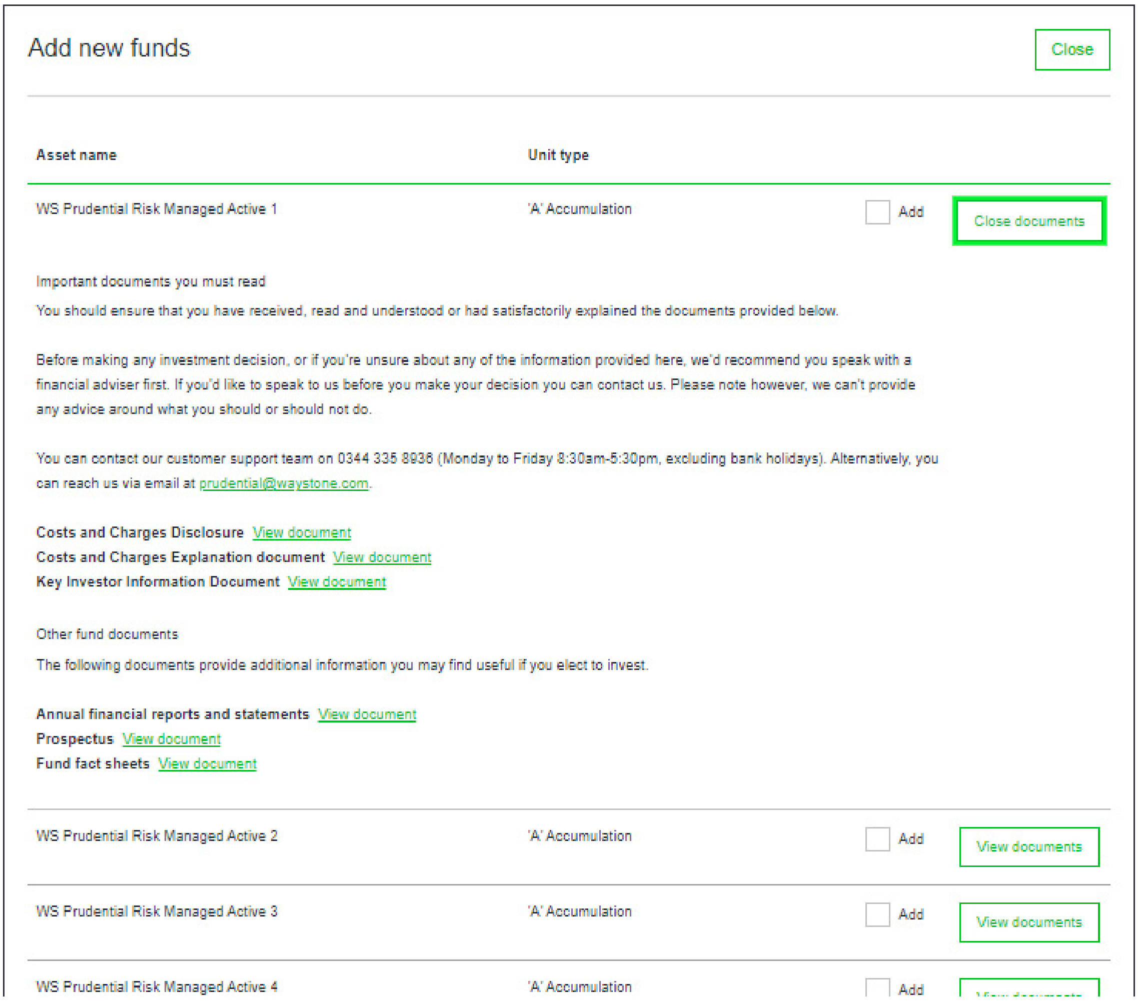

Add new funds

Close

Asset name	Unit type		
WS Prudential Risk Managed Active 1	'A' Accumulation	Add	View documents
WS Prudential Risk Managed Active 2	'A' Accumulation	Add	View documents
WS Prudential Risk Managed Active 3	'A' Accumulation	Add	View documents
WS Prudential Risk Managed Active 4	'A' Accumulation	Add	View documents
WS Prudential Risk Managed Active 5	'A' Accumulation	Add	View documents
WS Prudential Risk Managed Passive Fund 1	'A' Accumulation	Add	View documents
WS Prudential Risk Managed Passive Fund 2	'A' Accumulation	Add	View documents
WS Prudential Risk Managed Passive Fund 3	'A' Accumulation	Add	View documents
WS Prudential Risk Managed Passive Fund 4	'A' Accumulation	Add	View documents
WS Prudential Risk Managed Passive Fund 5	'A' Accumulation	Add	View documents

Add fund(s)

Each of the new funds has a set of documents you are required to read before making your investment. These can be viewed by selecting the 'View document' button related to that fund.



Add new funds

Close

Asset name	Unit type		
WS Prudential Risk Managed Active 1	'A' Accumulation	Add	Close documents

Important documents you must read

You should ensure that you have received, read and understood or had satisfactorily explained the documents provided below.

Before making any investment decision, or if you're unsure about any of the information provided here, we'd recommend you speak with a financial adviser first. If you'd like to speak to us before you make your decision you can contact us. Please note however, we can't provide any advice around what you should or should not do.

You can contact our customer support team on 0344 335 8936 (Monday to Friday 8:30am-5:30pm, excluding bank holidays). Alternatively, you can reach us via email at prudential@waystone.com.

Costs and Charges Disclosure View document
Costs and Charges Explanation document View document
Key Investor Information Document View document

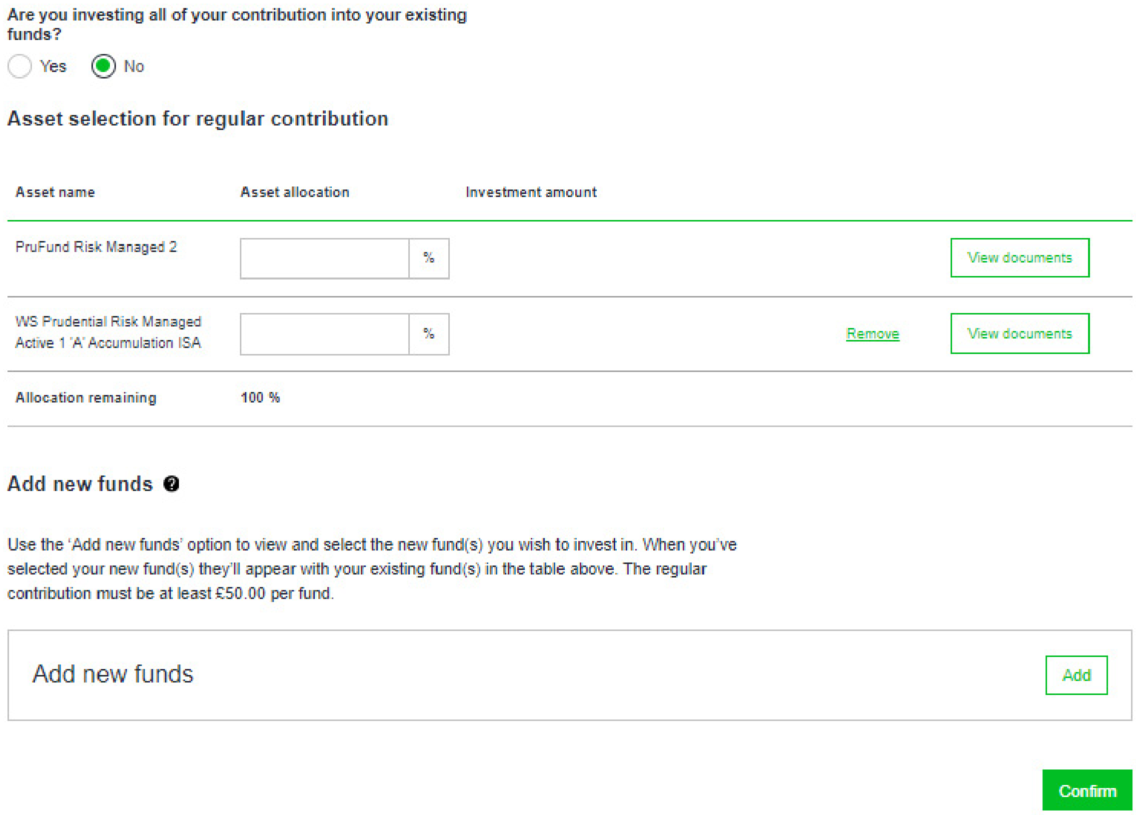
Other fund documents

The following documents provide additional information you may find useful if you elect to invest.

Annual financial reports and statements View document
Prospectus View document
Fund fact sheets View document

WS Prudential Risk Managed Active 2	'A' Accumulation	Add	View documents
WS Prudential Risk Managed Active 3	'A' Accumulation	Add	View documents
WS Prudential Risk Managed Active 4	'A' Accumulation	Add	

Once you have read the fund document and have decided to proceed to invest in a new fund, tick the checkbox against the new fund(s) you want to invest into and press the 'Add fund(s)' button. This will move the funds into the 'Asset selection' section, allowing you to key in a percentage to invest. Should you change your mind and no longer wish to invest in these funds, use the 'Remove' link related to that fund.



1.10 SUMMARY – CONFIRM YOUR APPLICATION DETAILS

The ‘Summary’ page replays all of the information captured in the application. Please expand each section and read through it carefully.

Summary

Please review each of the sections below. It is important the information on the application is as accurate as possible. You can edit these sections at any point on this page and select ‘confirm’ when complete.

You'll be able to see details of your request in the 'My Applications' section of your Dashboard. If you exit this request before completing and submitting all required information, you'll be able to access the saved request in the 'My Applications' section under 'Your saved applications' where you'll be able to complete any outstanding information.

Money in

Close

Single contribution

Edit

Single contribution amount	£1,000.00
Payment method	Visa debit card
Total payment due	£1,000.00

Regular contribution

Monthly contribution	£100.00
Payment day	4th
First payment date	04/12/2024

Confirm

Investment

Check

Print all application details

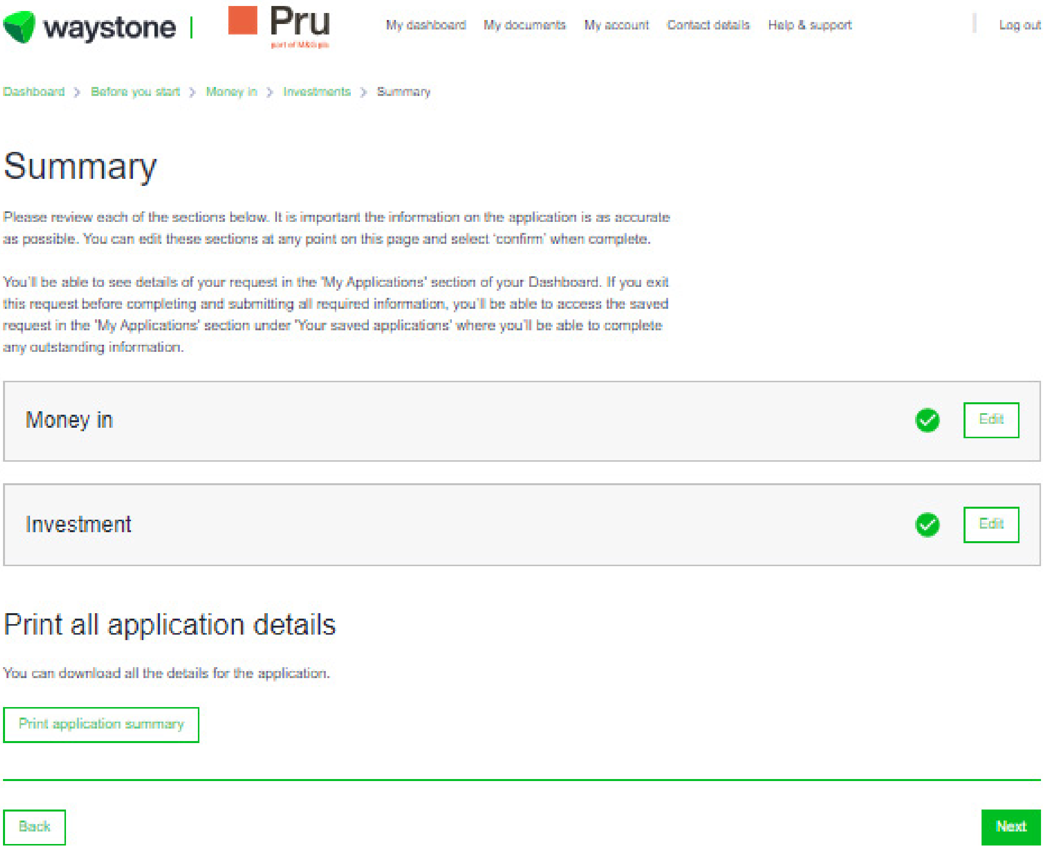
You can download all the details for the application.

Print application summary

Back

Next

If the information is accurate, select the ‘Confirm’ button in each section. You’ll notice a green tick against the section. You’ll not be able to proceed until all sections have been confirmed.

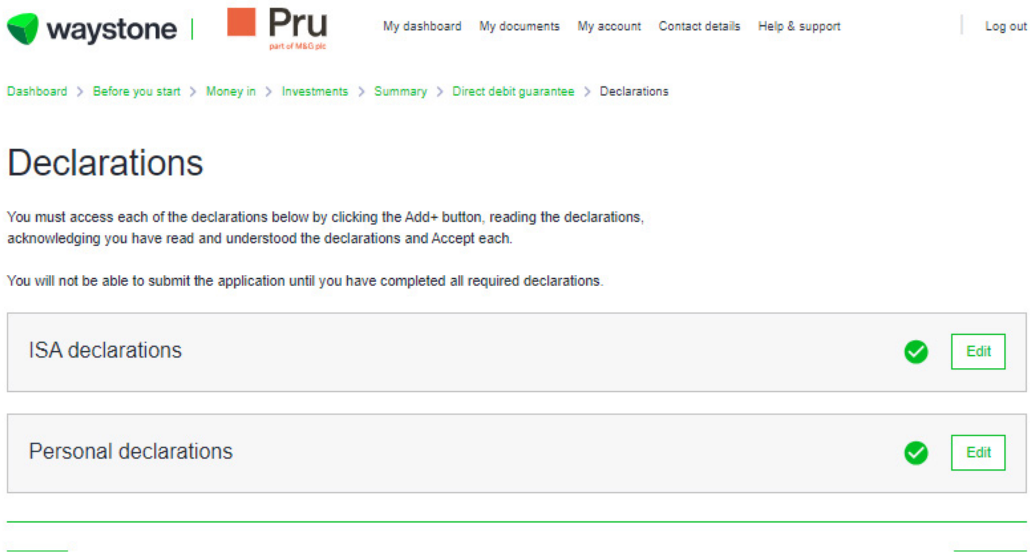


If you notice that any information is incorrect, you can navigate back through the application by using the ‘Back’ button.

1.11 DECLARATIONS

The ‘Declarations’ screen details two declarations: ISA declarations and Personal declarations. Select the ‘Add+’ button to expand each declaration and read in full before you tick the checkbox and select the ‘Accept’ button.

It is important that you read through both declarations carefully so you are aware of the legal contract, terms and conditions that you are agreeing to accept. If you have any questions we recommend you contact your financial adviser.



1.12 MAKE PAYMENT BY BANK TRANSFER – SINGLE CONTRIBUTION

If you have selected a single contribution with payment method as bank transfer, you will be directed to the relevant page which details the investment amount and the bank details to transfer the money to.

It is important that you quote the Payment Reference when making the bank transfer to avoid any complications or delays in allocating the funds and processing the trade.

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Pay by bank transfer

You can pay your single contribution by bank transfer using the instructions below.

Bank transfer details

Total payment due	£1,111.00
Payee name	Waystone Financial Investments Limited Client Account
Sort code	20-67-59
Account number	53186652
Name of payee bank	Barclays Bank Plc
Address of payee bank	50 Pall Mall, London, SW1Y 5AX
Swift code	BARCGB22
Payment reference	FD-020219E783

Next

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Single payment pending

Single contribution payment to be made

Amount £1,111.00

Payment reference FD-610D36F30D

What happens next?

Your single contribution

Please arrange payment of your single contribution with your bank and ensure the Reference number quoted below is included when the payment is sent. Failure to include this Reference number may result in a delay to the money being invested in your Prudential ISA. Payment for the full amount in respect of this application must be made within the next 30 days or you may be required to submit a new application.

Our bank details are:

Account name	Link Asset Services
Account number	87654321
Sort code	98-76-54
Ref	FD-610D36F30D
Amount to pay	£1,111.00

Once we've received the full amount we'll complete the investment and send you an email to let you know. To avoid any delay, where possible you should send one payment for the full amount.

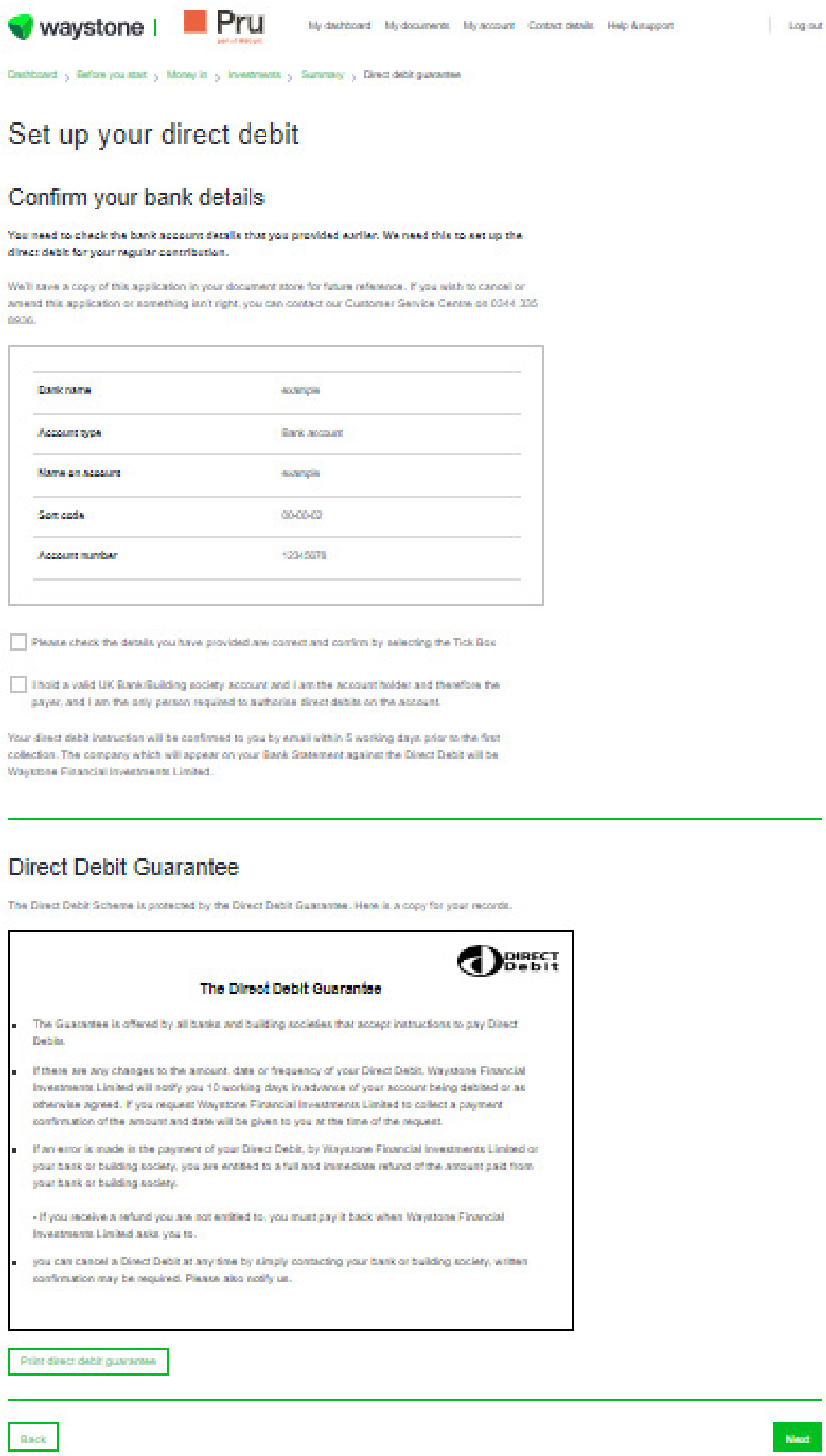
To dashboard

The 'What happens next?' page will display 'Single payment pending', and detail the bank details to transfer the money to.

1.13 MAKE PAYMENT – REGULAR MONTHLY CONTRIBUTION

If you have set up a regular monthly contribution, you will be asked to review and confirm your bank details in order to set up the direct debit.

There are two checkboxes you must tick which confirm that the bank details are correct and that you are the account holder of the valid UK bank account.



Further down, the page displays the Direct Debit Guarantee, with an option for you to print this for your records.

Press ‘Next’ button to confirm your bank details and set up the direct debit.

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Direct debit successful

Bank details for Direct Debit confirmed

Amount £100.00

What happens next?

Your regular contribution

We have contacted your bank in order to set up a Direct Debit. Your first payment of £100.00 will be collected on 06/12/2024.

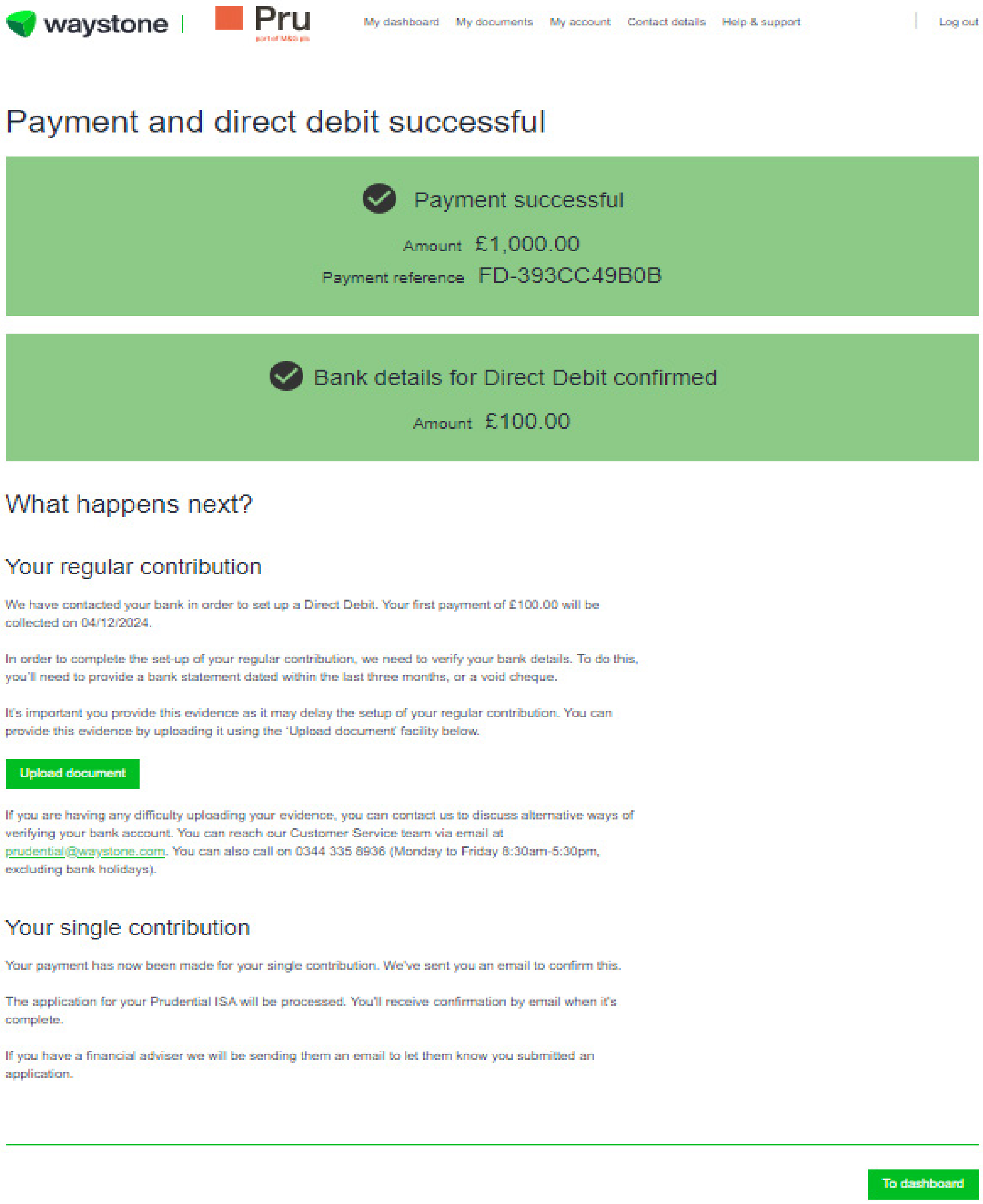
To dashboard

1.14 HOW DO I UPLOAD EVIDENCE SO YOU CAN VERIFY MY NEW BANK ACCOUNT?

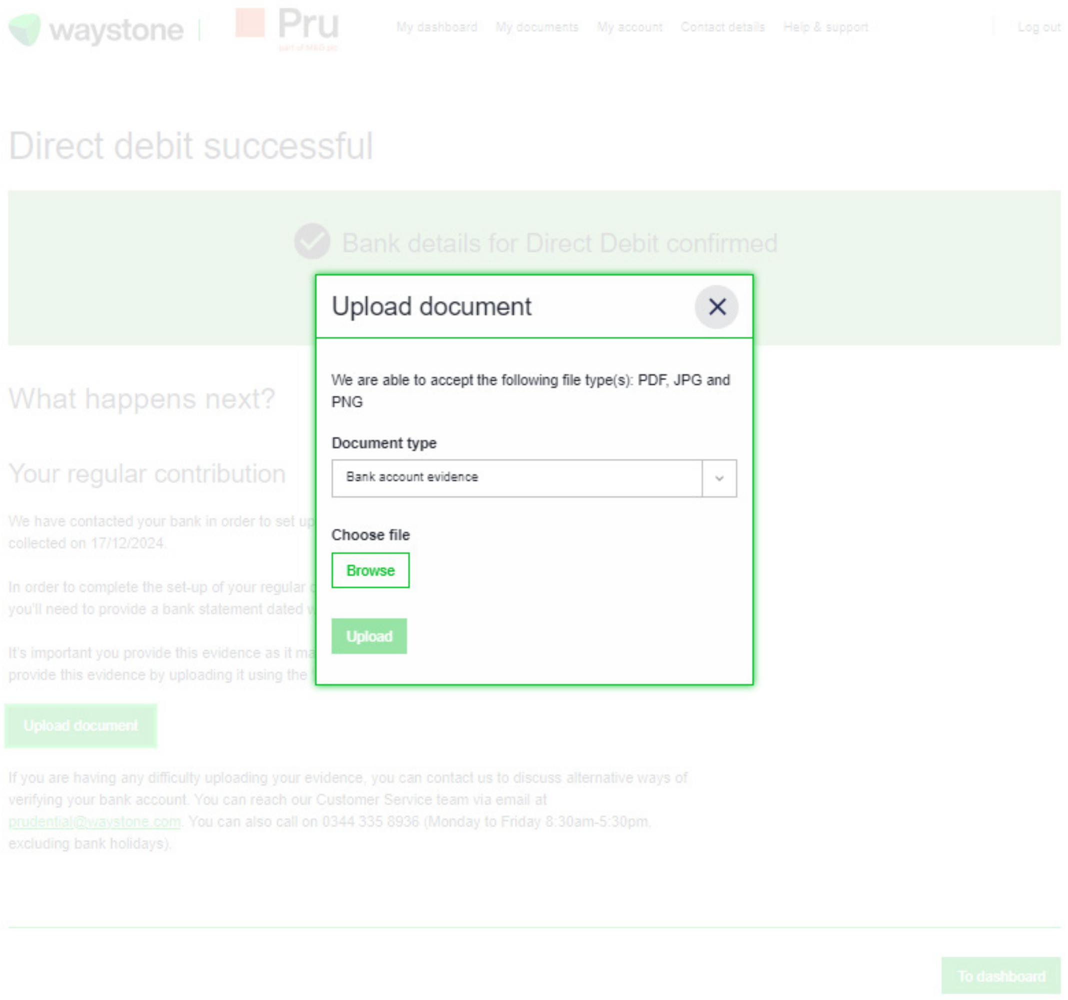
We need to verify the bank details you've provided. To do this, you'll need to provide a bank statement dated within the last three months, or a void cheque.

It's important you promptly provide evidence for the new bank account you've added, as it may delay the setup of your regular contribution. You can provide this evidence by uploading it using the 'Upload document' facility.

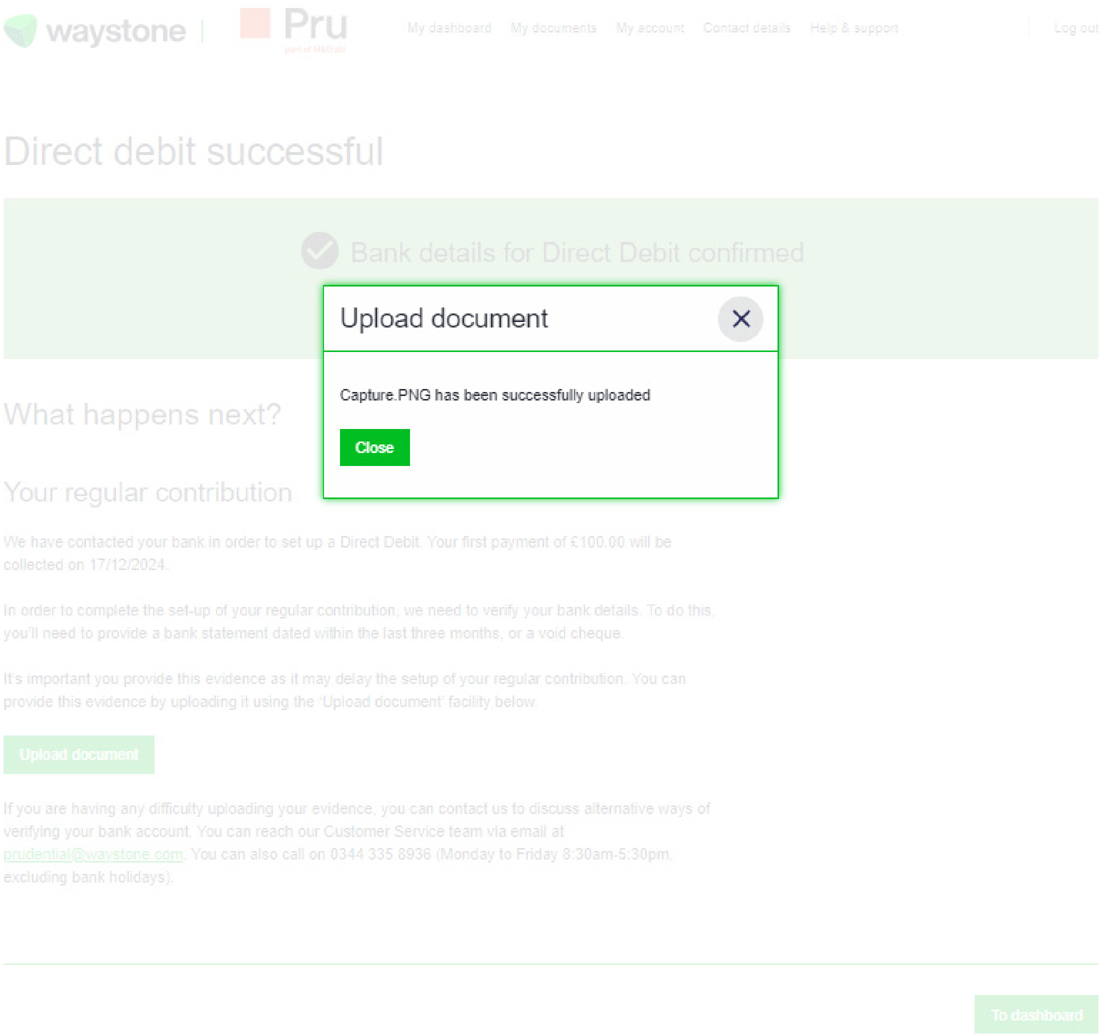
Once you have submitted the application, the 'What happens next?' page will provide information of what you need to do to upload your evidence.



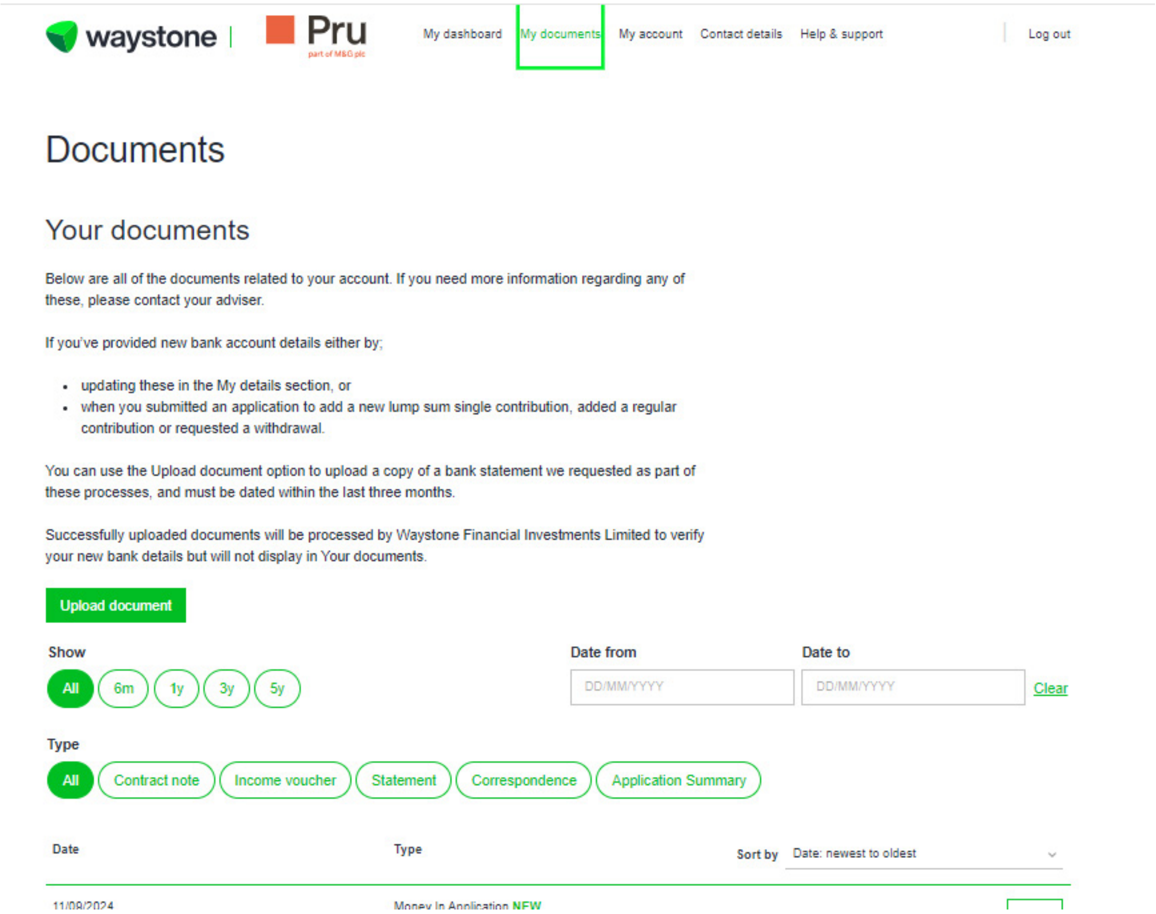
There is an 'Upload document' button, allowing you to browse your documents on your computer to select the relevant file.


waystone
Pru
My dashboard
My documents
My account
Contact details
Help & support
Log out
Direct debit successful
Bank details for Direct Debit confirmed
What happens next?
Your regular contribution
Upload document
We are able to accept the following file type(s): PDF, JPG and PNG
Document type
Bank account evidence
Choose file
Browse
Upload
Upload document
If you are having any difficulty uploading your evidence, you can contact us to discuss alternative ways of verifying your bank account. You can reach our Customer Service team via email at prudential@waystone.com. You can also call on 0344 335 8936 (Monday to Friday 8:30am-5:30pm, excluding bank holidays).
To dashboard

Use the ‘Upload’ button to upload the document to the online service.

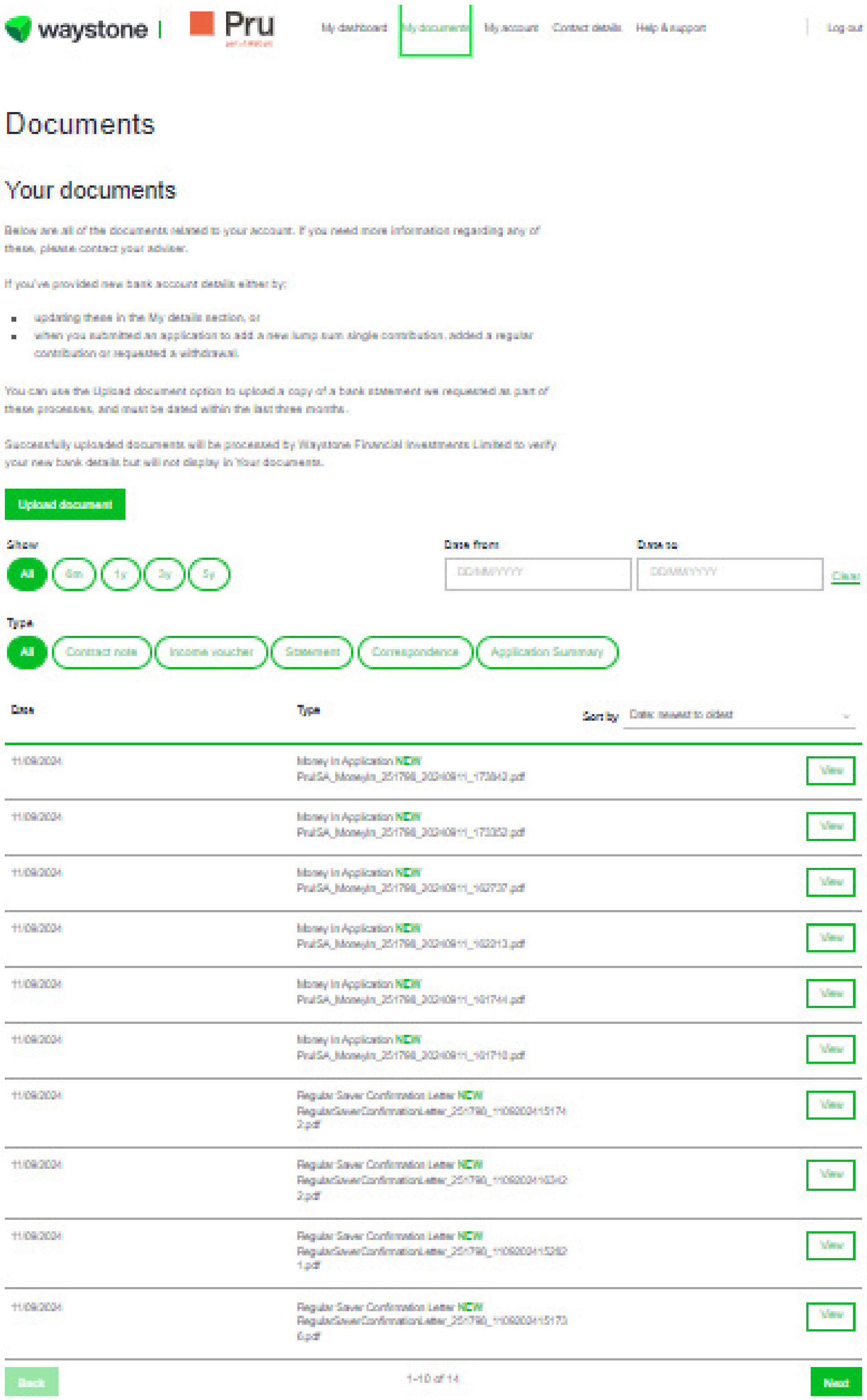


If you are unable to upload the document at the time of submitting the application, you can do this at any time by navigating to the 'Documents' section. The 'Upload document' button is located here for you to use when you are ready.



1.15 CAN I VIEW A SUMMARY OF THE APPLICATION I SUBMITTED?

Once your application has been submitted, you can navigate to the ‘Documents’ section.



All of your documents are stored here. Your summary document is titled ‘Money In Application’.