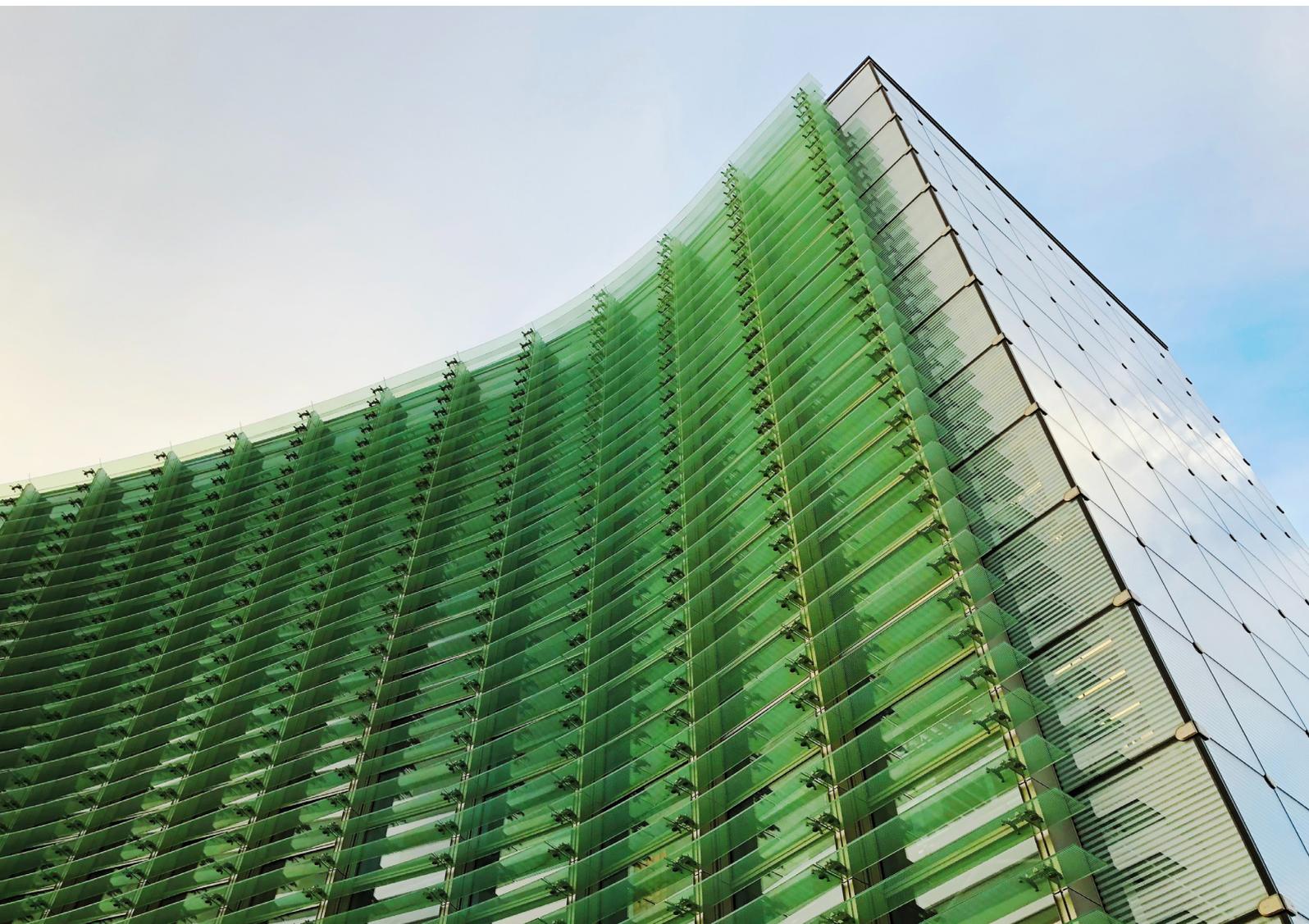




Prudential ISA Online Services

Customer FAQs Completing the Set-Up of Your ISA

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



1.0 Completing the set-up of your ISA

1.1 WHAT DO I RECEIVE WHEN AN APPLICATION HAS BEEN SUBMITTED ONLINE?

When your adviser has submitted an application on your behalf, you will receive an email allowing you to view details of the application and complete any required outstanding actions. You'll also be able to register for access to your online account, where you can get an up-to-date valuation. Your online account is also where you'll find any important documents we send to you.

1.2 WILL I ALWAYS RECEIVE AN EMAIL WHEN MY ADVISER SUBMITS SOMETHING ONLINE?

We will send you an email notification confirming any actions your adviser has taken on your account and also telling you when there is a document for you to view online. You will usually be able to view a summary of the instruction submitted by your adviser and depending on what your adviser has submitted there may be some action you need to take to complete the application.

1.3 WHY DO I RECEIVE THIS AND WHAT AM I EXPECTED TO DO?

You have an opportunity to review the details which have been submitted by your adviser on your behalf. If you wish, you can save the details for your records. Importantly, you will also be guided through any additional steps which might include:

- A new ISA application - completing the set-up
- A top up to an existing ISA which will include:
 - A single contribution
 - One or more ISA transfers
 - The set-up of a regular contribution and confirming your bank details
- Set-up of a regular withdrawal
- A partial or full withdrawal from your ISA
- Registering for access to your online account.

1.4 HOW DO I ACCESS THE APPLICATION SUMMARY?

When your adviser has submitted an application, you will receive two emails to the email address provided by your adviser.

The first includes a link, as shown below:

You have recently registered for, or have been invited to register for, a Prudential ISA Online Services account.

To complete the registration, please follow the one-time link below.

<https://pruisa.waystone.com/auth/one-time-login/example@waystone.com>

Your one-time password will follow in a separate email.

If you have any questions, please contact our customer service team on 0344 335 8936 or go to the contact us section of the Prudential ISA Online Services. The line is open Monday to Friday 8:30 am to 5:30 pm, excluding bank holidays.

This is an automatically generated email. Please do not reply to this email.

The second includes a temporary password, as shown below:

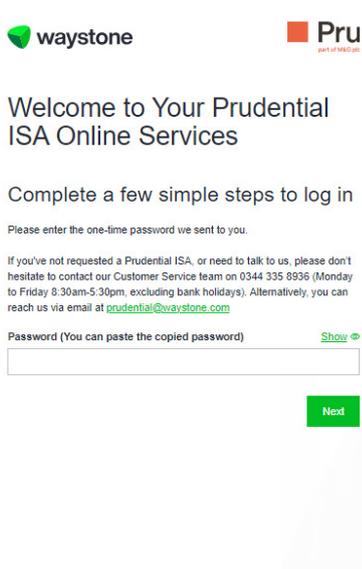
You should have received a separate email with a link to follow.

Your temporary password is: >41<4K%1WQ

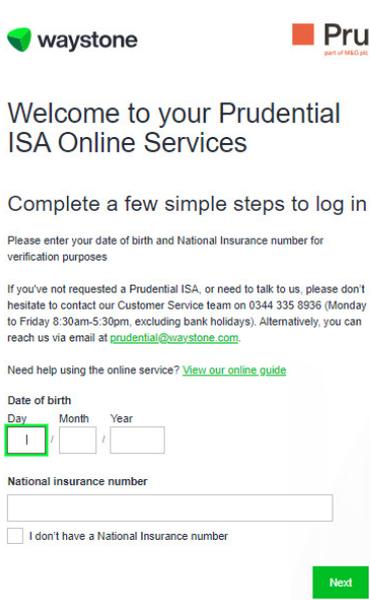
If you have not requested a change to your account, please contact our customer service team on 0344 335 8936 or go to the contact us section of the Prudential ISA Online Services. The line is open Monday to Friday 8:30 am to 5:30 pm, excluding bank holidays.

This is an automatically generated email. Please do not reply to this email.

Once you have followed the one-time link in the first email there will be a field for you on the webpage to add the temporary password from the second email. This can be copied and pasted from the email, but you should be careful not to add any additional spaces in the password field.




Once you have successfully added the temporary password you will be asked to provide some personal information. This is so we can be sure we are handling your application securely.




Confirm your date of birth and National Insurance number or, if you do not have a National Insurance number, tick the confirmation box.

1.5 I DIDN'T RECEIVE THE EMAILS

If you cannot see any emails, you should firstly check your junk/spam folder, as you may find the emails there.

Alternatively, you can contact your adviser who can resend the emails from their Prudential ISA digital portal. You can also ask your adviser to check they have entered your email address correctly.

1.6 WHAT IF MY ADVISER ENTERED THE WRONG EMAIL ADDRESS?

If your adviser provided the wrong email address for you, you could ask them to update your email address on their Prudential ISA digital portal.

This will resend the one-time link and one-time password to your new email address and you should then be able to access and view the application summary.

1.7 I'M TRYING TO ENTER MY DATE OF BIRTH AND NATIONAL INSURANCE NUMBER BUT I'M GETTING AN ERROR, WHAT DOES THAT MEAN AND WHAT SHOULD I DO?

You will not be able to proceed past the verification screen until the date of birth and National Insurance number you have entered has matched what we hold on our records.

This isn't case sensitive so lower-case values can be entered. If you are getting a matching error, it is likely we hold different personal information for you. You should contact your adviser in the first instance who can confirm what details they have entered. If they have made a mistake, they will need to contact our customer service team and ask us to update the information accordingly.

Also, you may have an email address which is used by you and by somebody else, for example your spouse or partner. If your adviser has submitted an application for both of you, you should check your inbox as there might be another link for you to follow, which will accept your personal details. For security reasons we cannot distinguish between these links until date of birth and National Insurance details have been verified so you may need to try both links.

1.8 I SHARE AN EMAIL ADDRESS WITH MY SPOUSE/PARTNER, IS THIS OK?

If you and your partner use the same email address on each of your Prudential ISAs, you will still receive email notifications when any activity is performed on your respective ISAs, e.g.

- Documents are added to your document store, or
- Your adviser submits an application or makes a change on your ISA. You'll both be able to access, where relevant for the application/change performed by your adviser, an online summary of the change and be able to make any required payment/confirmation of bank details.

For security purposes, the emails we send out contain no identifiable personal information. Therefore, if when accessing the one-time link and one-time password emails you encounter errors it may be because the one-time link and one-time password relates to your partner.

Also, as your email address is also your username to allow you to access the Prudential ISA online services, this must be unique to you. This means only one of you would be able to register for online access. So only that person would be able to access their ISA and view their documents. The other person will not be able to register for the online service and won't be able to access their documents.

We would therefore strongly encourage you and your partner to set up separate email addresses so that you can both register and gain access to your respective ISAs.

1.9 COMPLETING THE SET-UP OF YOUR PRUDENTIAL ISA

Once you have entered your personal details, you will be presented with a summary of the information provided by your adviser. This might include:

- Details of any single contribution investment, including the amount, fund selection and any applicable adviser charges you agreed with your adviser
- Details of any ISA transfers
- Details of any regular withdrawal or one-off withdrawal
- Details of any regular savers.

If any of the information is incorrect, you should contact your financial adviser.

1.10 WHAT IF I WANT TO KEEP A RECORD OF ALL THE INFORMATION SUBMITTED BY MY ADVISER?

This can be viewed in two ways:

1. You will be able to select a "Print summary" button at the bottom of the page.

Print all application details

You can download all the details your financial adviser provided for your application.

[Print application summary](#)

[Back](#) [Next](#)

This will produce a PDF copy you can either print or save for your own records.

2. You can register at the end of the hand off journey – see section 1.23 and our separate FAQ. Once you have completed registration and logged in you can go to the Documents section whereby you will see an application summary - marked NEW – which will include all the application details.



Documents

Your documents

Below are all of the documents related to your account. If you need more information regarding any of these, please contact your adviser.

If you've provided new bank account details either by:

- updating these in the My details section, or
- when you submitted an application to add a new lump sum single contribution, added a regular contribution or requested a withdrawal.

You can use the Upload document option to upload a copy of a bank statement we requested as part of these processes, and must be dated within the last three months.

Successfully uploaded documents will be processed by Waystone Financial Investments Limited to verify your new bank details but will not display in Your documents.

[Upload document](#)

Show All 6m 1y 3y 5y

Date from **Date to** [Clear](#)

Type All Contract note Income voucher Statement Correspondence Application Summary

Date **Type** **Sort by** Date: newest to oldest

11/09/2024	Money In Application NEW PruISA_MoneyIn_611926_20240911_153929.pdf	View
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The bank details confirmed by your adviser. If these are not correct you will need to contact your adviser.

Bank details for regular contribution	
These are the bank details from which your regular contribution will be made. If anything seems incorrect, please contact your financial adviser.	
Bank name	Example
Account type	Bank account
Name on account	Example
Sort code	00-00-02
Account number	12345678

Print all application details

You can download all the details your financial adviser provided for your application.

[Print application summary](#)

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1.11 HOW DO I MAKE A PAYMENT FOR MY SINGLE CONTRIBUTION?

Your adviser will have confirmed how you will be making the payment for your single contribution. You can make the payment by cheque or by direct bank transfer.

1.12 PAYING BY BANK TRANSFER

When opting to pay by bank transfer you will be presented with the payment details as shown below. When paying by bank transfer, it's important you ask the bank to include **your** payment reference when transferring the funds. If you don't include the payment reference, there might be a delay in the investment.



Pay by bank transfer

You can pay your single contribution by bank transfer using the instructions below. Alternatively you can make payment by [Visa debit card](#) or [cheque](#).

Your financial adviser may have already given you these details. It's important the transfer includes your unique payment reference. To avoid any delay, where possible you should send one payment for the full amount.

Bank transfer details	
Total payment due	£1,010.10
Payee name	
Sort code	98-78-54
Account number	87654321
Name of payee bank	Barclays
Address of payee bank	2 Bank Street, Leeds, LT4 5YH
Swift code	ABCD8000
Payment reference	FA-51A1A21290

1.13 PAYING BY CHEQUE

You can also choose to pay by cheque. If your adviser has confirmed you are paying by cheque, you will be presented with the cheque payment details during the application summary. It's important you quote **your** payment reference on the back of the cheque. If you don't quote your payment reference, there might be a delay in investing the funds.

Cheque details	
Total payment due	£1,010.10
Payee name	
Address to send to	PO Box 384, Darlington, DL1 9RZ
Payment reference (write on the back of cheque)	FA-51A1A21290

1.14 WHAT IS THE PAYMENT REFERENCE?

Your payment reference is a 13-digit number which starts with an FA-. We'll show you your payment reference on this application summary, or if you are registered for your online account you can find it from the application summary in the Documents section.

1.15 DO I GET A CONFIRMATION?

Once we receive the payment, we will complete your investment. You will receive an email to confirm this has completed.

1.16 WHAT DO I NEED TO DO FOR MY REGULAR SAVER PLAN?

For any regular saver plan you will need to confirm and enter the bank details for your direct debit.

We will replay the bank details confirmed to us and verified by your adviser, which you would have already confirmed with them. If the sort code or account number are incorrect, you will need to contact your adviser to update these. If the bank name or name on account are incorrect, you can correct these yourself by keying in the correct information, and when you submit, this will overwrite the previous data.



Set up your direct debit

Enter your bank details

You need to enter the same bank account details that your adviser provided. We need this to set up the direct debit for your regular contribution.

By doing this, you don't need to sign a direct debit form.

Bank name	Example
Account type	Bank account
Name on account	Example
Sort code	00-00-02
Account number	12345678

If you wish to cancel or amend this application or something isn't right, you can contact your Adviser or us using the details in the contact section.

If the bank details are correct you will now need to re-enter these in the fields provided and ensure they match what your adviser has entered.

You will also need to confirm two statements using the tick boxes provided.

1. The bank details are correct
2. You hold a valid bank/building society account, you are the payee and are authorised to permit direct debits from that account.

The direct debit guarantee is also displayed as shown below and you can print or save a copy for your own records.

Direct Debit Guarantee

The Direct Debit Scheme is protected by the Direct Debit Guarantee. Here is a copy for your records.



The Direct Debit Guarantee

- The Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits
- If there are any changes to the amount, date or frequency of your Direct Debit, Waystone Financial Investments Limited will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Waystone Financial Investments Limited to collect a payment confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by Waystone Financial Investments Limited or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society.
 - If you receive a refund you are not entitled to, you must pay it back when Waystone Financial Investments Limited asks you to.
- you can cancel a Direct Debit at any time by simply contacting your bank or building society, written confirmation may be required. Please also notify us.

[Print direct debit guarantee](#)

Upon success you will get a success message and confirmation of the regular saver plan and collection schedule on the following page. A separate confirmation document is added to your online document store.

1.17 WHAT HAPPENS WHEN I HAVE COMPLETED ALL THE NECESSARY PAYMENTS?

We will complete processing your application. You can now register for online access.

You should register so that we can keep you up to date with your ISA, and so you will be able to access any of the important documents we send to you.

There is a separate guide available to help you register for online access.