

Easyride Consumer App User Guide

By Fundbox

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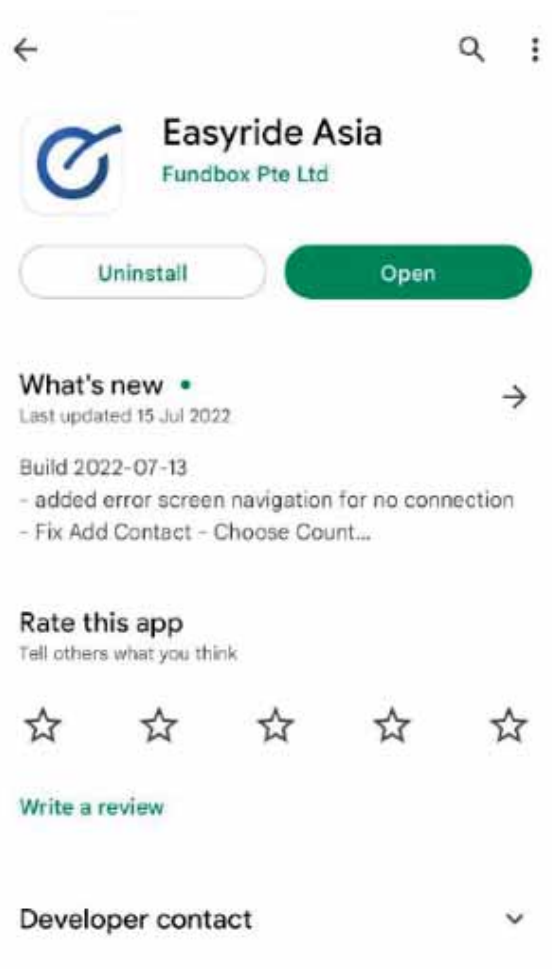
How to Download App

Scan the QR code below or

Go to the App Store or Playstore on your mobile.

Search “EasyRide Asia”

Select “Get” or “Download”



[Sign up and Account Creation](#)

[How Existing Account Holders can Log in](#)

Welcome back!

Login to your Easyride account to continue

continue using



or login using

Email

Password

[Forget password?](#)**LOGIN**New to Easyride? [Create an account](#)


Please log in with an email and password or use your Facebook/ Gmail or Apple ID.


How to Create an Account


- Select the “Create an Account” option on the Login Page.
- Then, simply create an account with your Facebook, Gmail, or Apple ID.
- Alternatively, the User can also create an account by manually filling up the User’s name, email, and password
- Upon account creation, the app will prompt the User to complete a verification of their mobile number

Register Easyride Account

New to Easyride? Create an account here.

 REGISTER USING FACEBOOK

 REGISTER USING GOOGLE

 REGISTER USING APPLE

or register using

Name

Email

We'll send the verification code to this email.

Password

Password must contain uppercase and lowercase letters, numbers, and special characters.


Password strength:

Re-enter Password

REGISTER


Already have an account? [Log In](#) instead.

How to Complete Mobile Verification



Enter mobile number

to create an account

 Singapore

+65

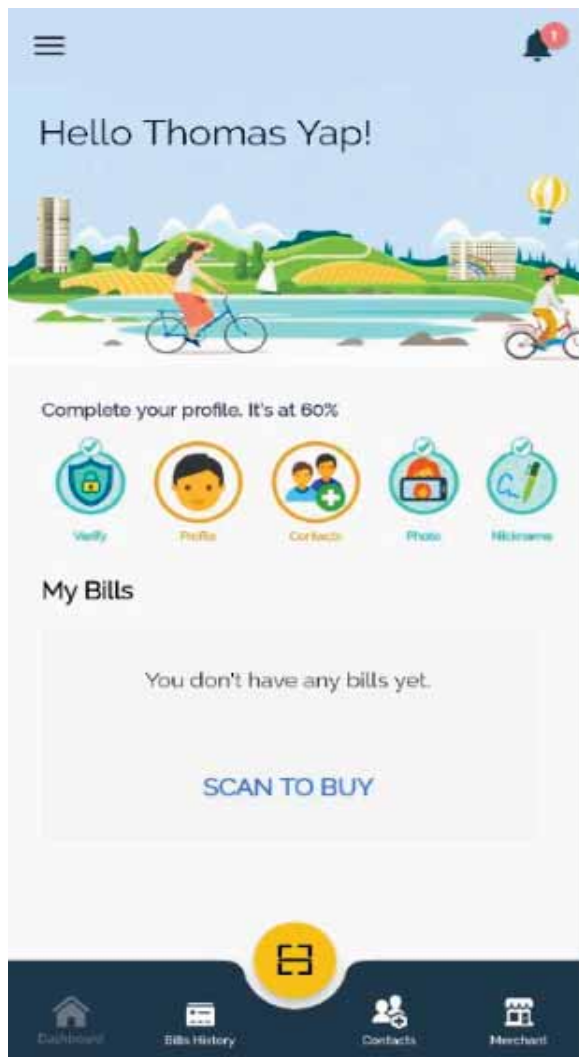
|

We'll send an SMS with a verification code to this number.

GET CODE

- Enter a mobile number and click on “Get Code”
- An OTP will be sent to the mobile number provided
- Enter the OTP sent to the User and submit.
- Once verification is done, it will bring the User to the app’s main page

How to Complete or Update a Profile

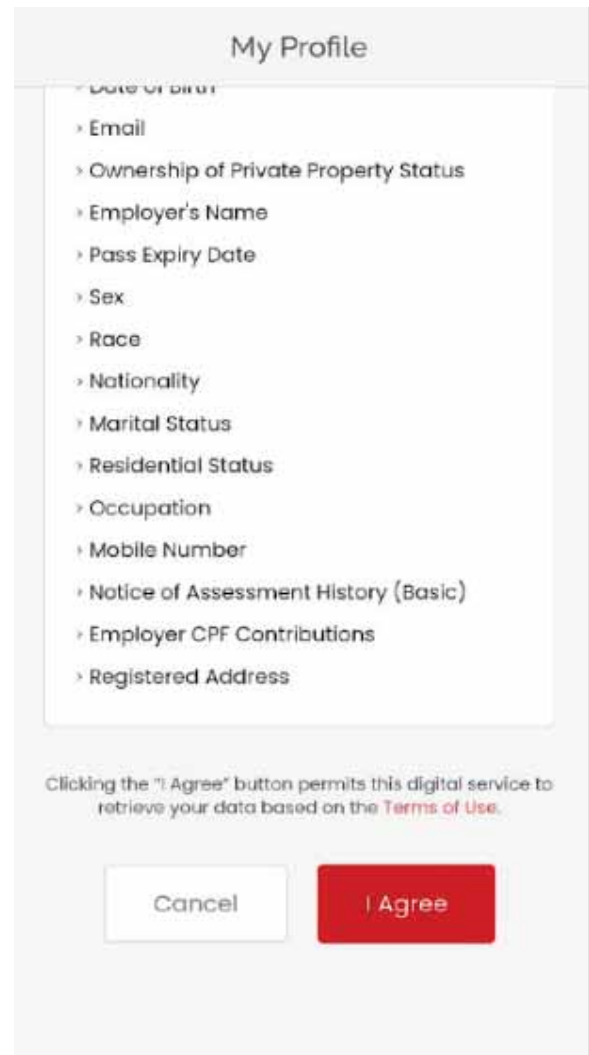


This step is necessary for loan approval

Please ensure the User's Singpass access is ready.

Click on "Profile," and it will lead the User to the Singpass access page

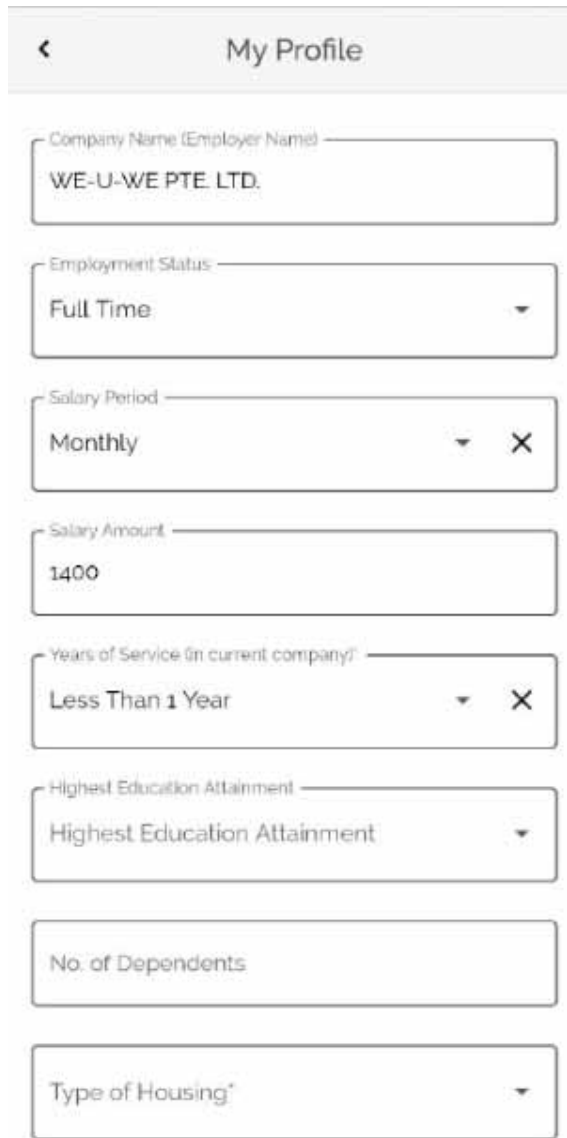
How to Complete Singpass



Tap on the QR code or log in with a password and then click "I Agree" to confirm the drawing of data

Filling in Personal Data

Users will be prompted to fill up and verify personal details



< My Profile

Company Name (Employer Name)
WE-U-WE PTE. LTD.

Employment Status
Full Time

Salary Period
Monthly

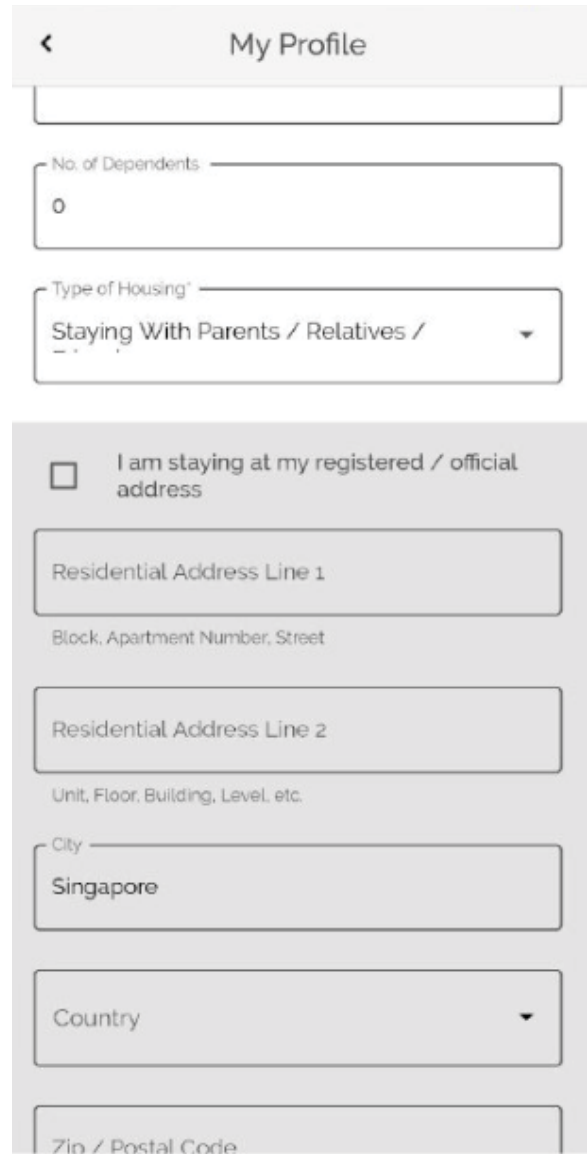
Salary Amount
1400

Years of Service (in current company)
Less Than 1 Year

Highest Education Attainment
Highest Education Attainment

No. of Dependents

Type of Housing*



< My Profile

No. of Dependents
0

Type of Housing*
Staying With Parents / Relatives /

☐ I am staying at my registered / official address

Residential Address Line 1
Block, Apartment Number, Street

Residential Address Line 2
Unit, Floor, Building, Level, etc.

City
Singapore

Country

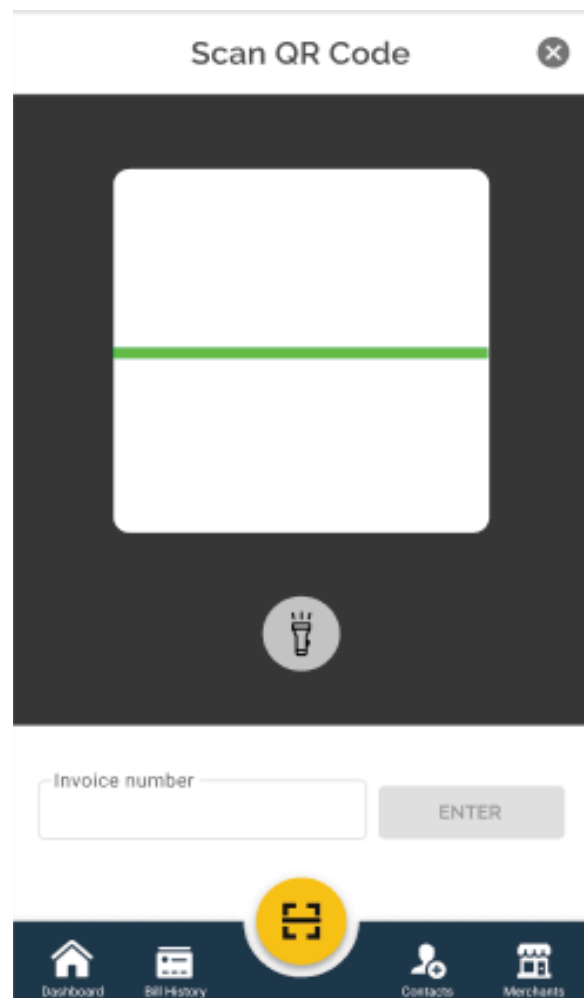
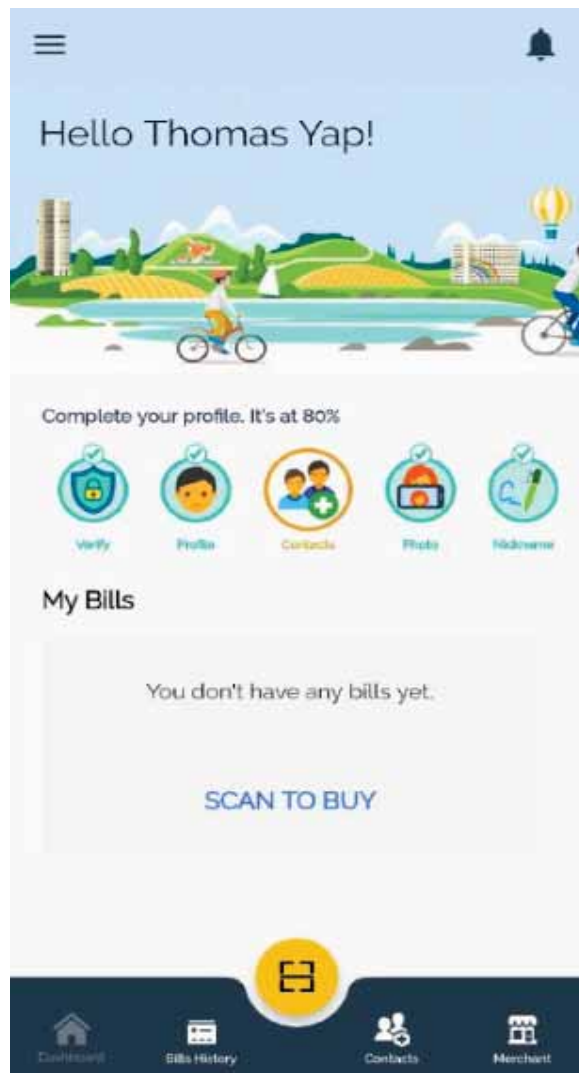
Zip / Postal Code

Submitting this data will complete the Users profile and bring them back to the dashboard

How to make your first purchase?

Scanning Product

On the dashboard, click the yellow button or
“Scan to Buy.”

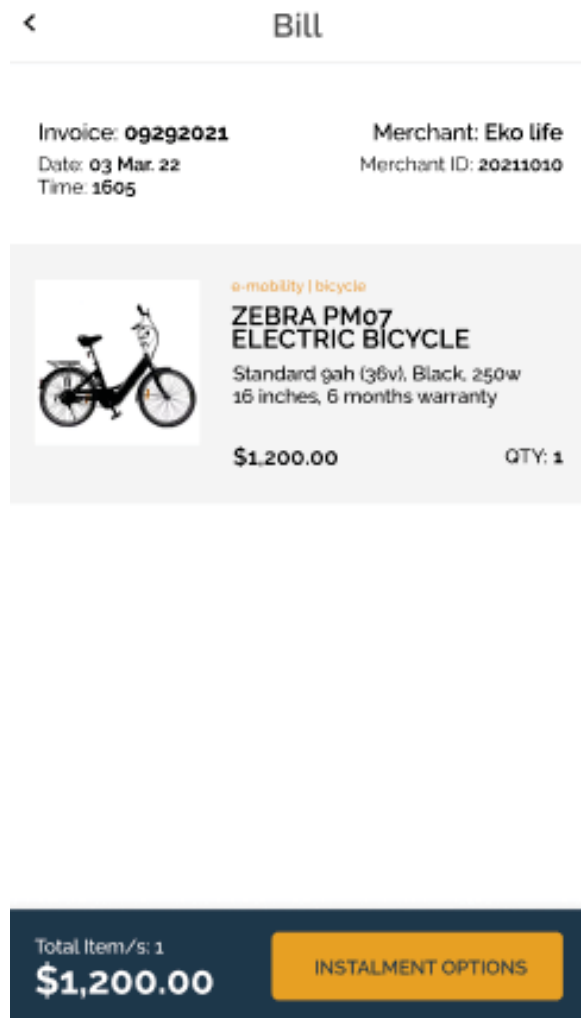


The User can scan the QR code with the help of their flashlight or key in the “Invoice Number” provided by the Merchant.

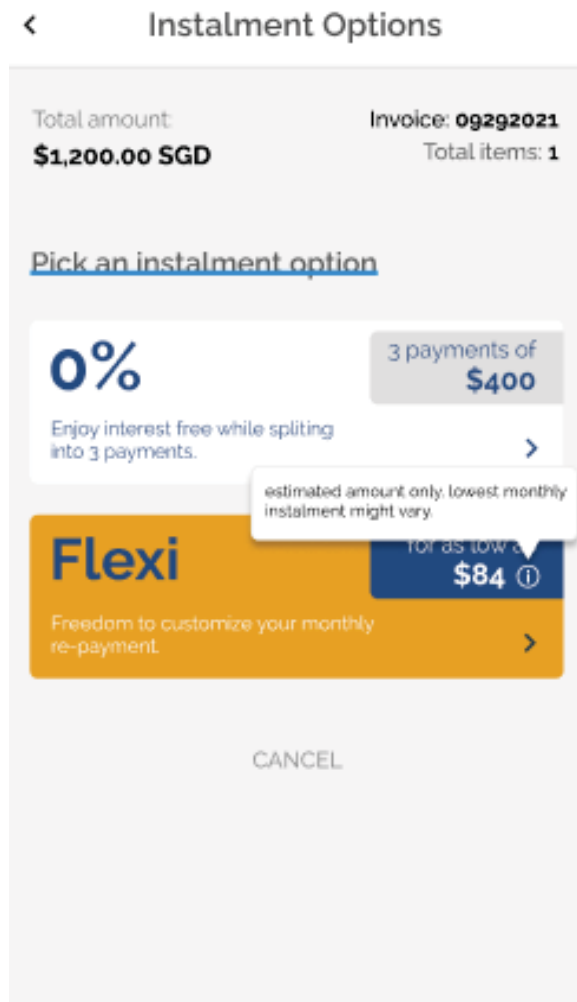
Selecting Installment Options

Users will now be able to see the product they are interested in purchasing.

Click on “Installment Options” to complete the purchase



Installment Options



Users will be able to choose from 2 options depending on their needs

- BNPL
 - No Interest fee
 - No additional cost
 - It can only be split into 3 payments
- Flexi Installment
 - Flexible installment amount
 - Low upfront value
 - Installments of up to 24 months

0% Interest BNPL Installment Option

How to Pay

Users will be making the 1st payment by clicking “Proceed To Payment,” directing Users to “Paynow”

<

Application Review

Invoice: **09292021**

Total quantity: **1**

Date: **10 Nov. 2021**

Instalment option: **3 mts.**

Payment Schedule

Upfront Payment Due today	\$400.00
Payment 2 Due in next 30 days	\$400.00
Payment 3 Due in next 60 days	\$400.00

Pay to merchant:

Merchant ID: **20211010**

Eko Asia Pacific Holdings Pte Ltd
(Canberra Branch)

Product summary:

1 x Zebra PM07 Electric Bicycle

PROCEED TO PAYMENT

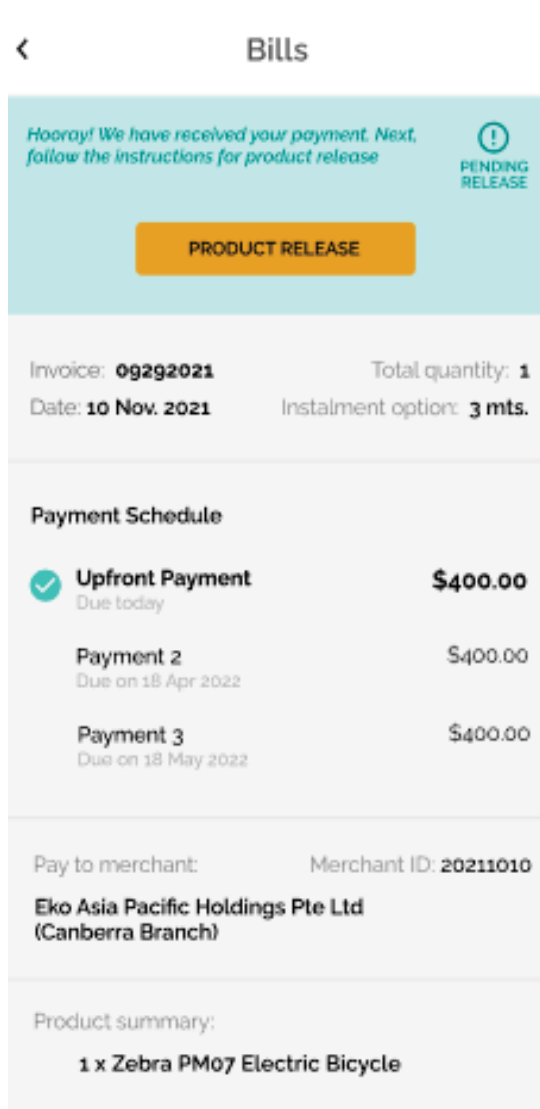
CANCEL

[illegible]

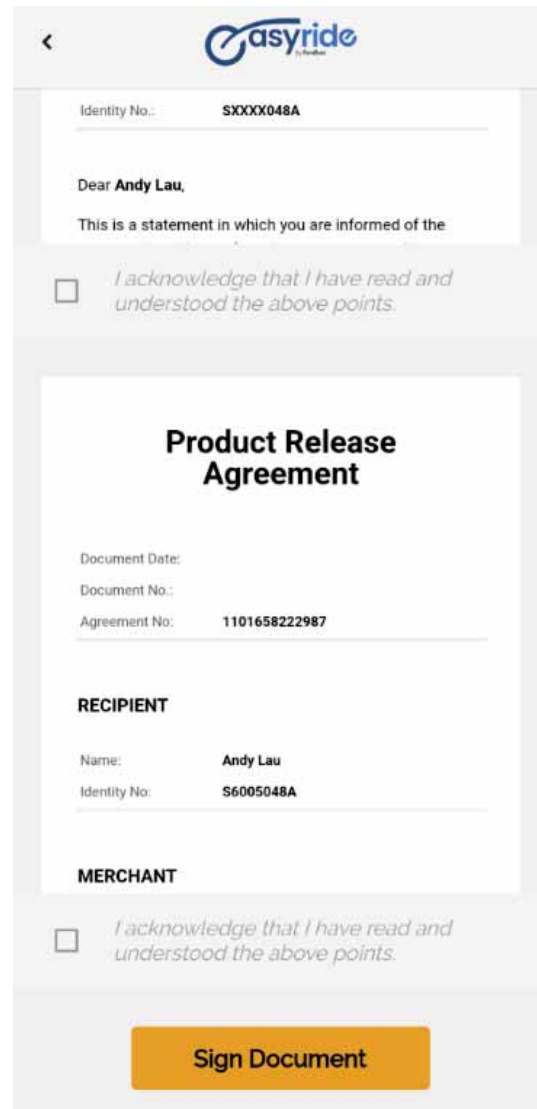
For subsequent payments, Users will have to log in to the app to initiate the payment.

Product Release Agreement

Once the 1st payment has been made;
Fundbox will notify the Merchant; however, it
could take up to a minute to be reflected on
both apps

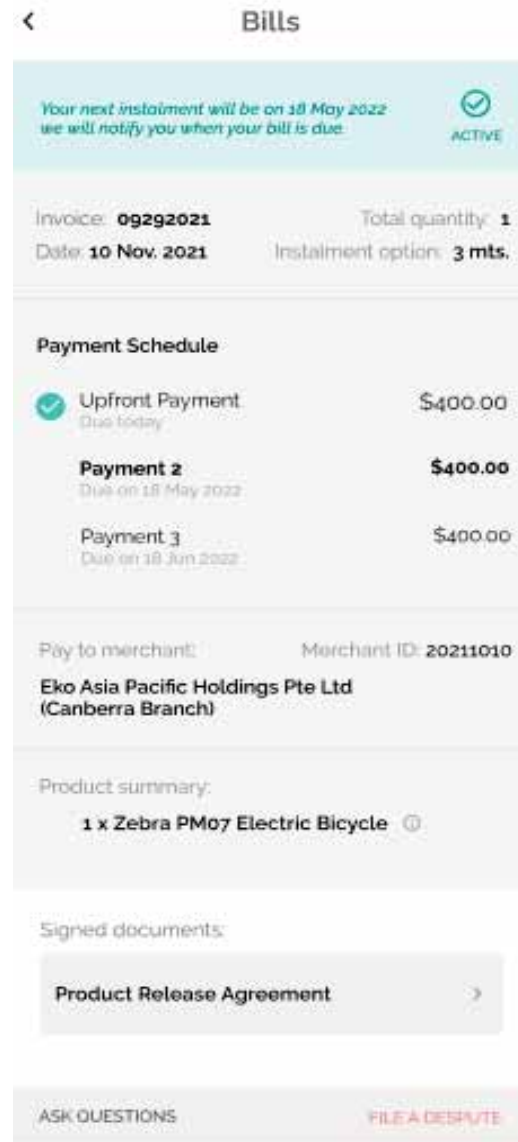
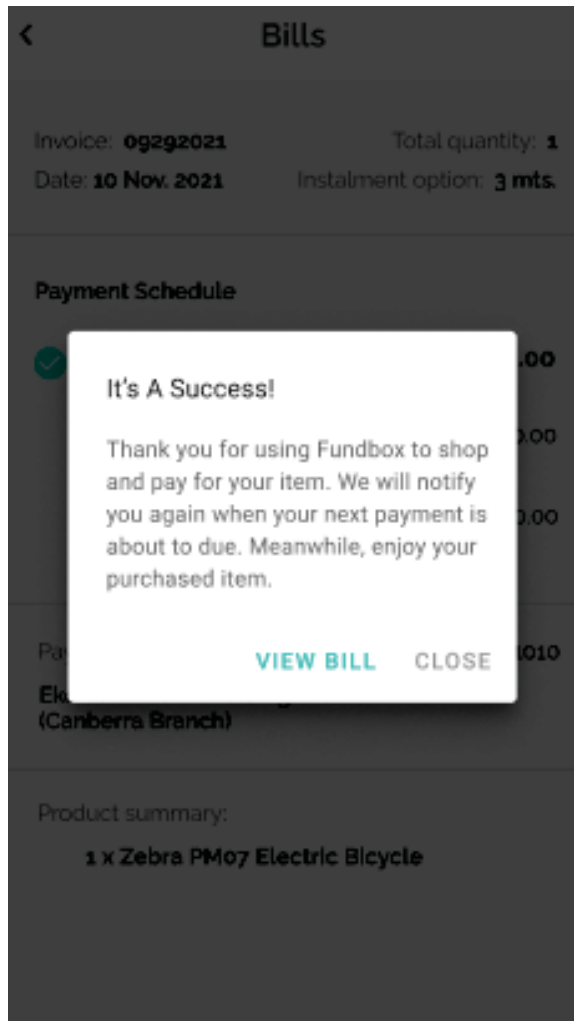


Once done, click on “Product Release” and
then “View and sign documents” to sign the
“Product Release Agreement”



Users need to view and read through the
document and sign the documents to confirm
the purchase.

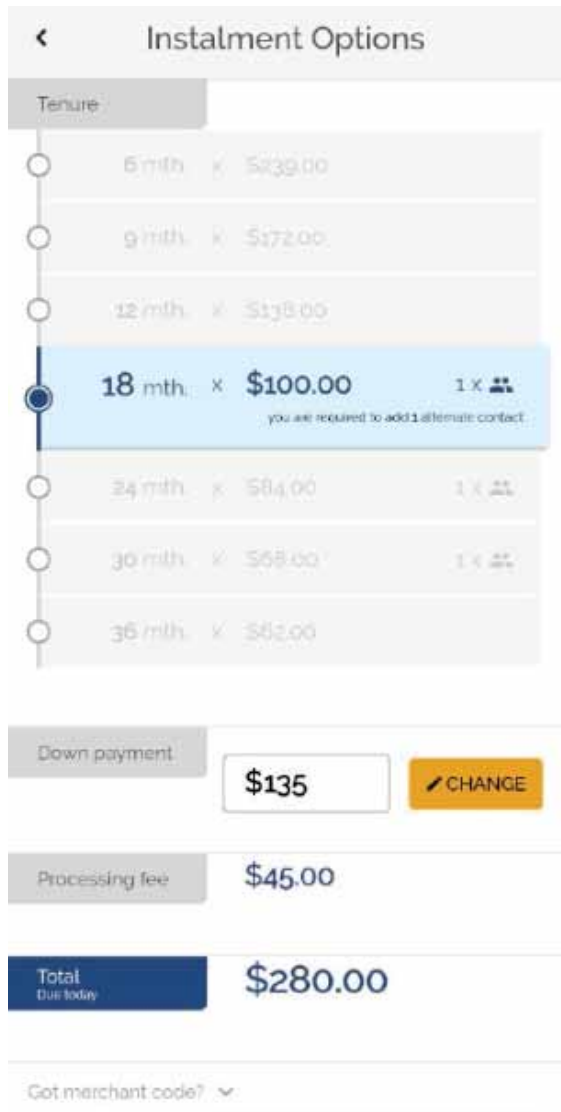
Purchase Completion



The screen should appear like this when the purchase has been completed. The Merchant will be notified once all prerequisites have been met. Users can also reach out to the Merchant to arrange for collection/delivery upon completion of document signing




Flexi Plan Instalment Options

Adjusting the instalment



Instalment Options


Tenure

6 mth.	x	\$239.00	
9 mth.	x	\$172.00	
12 mth.	x	\$138.00	
18 mth.	x	\$100.00	1 x  you are required to add 1 alternate contact.
24 mth.	x	\$84.00	1 x 
30 mth.	x	\$68.00	1 x 
36 mth.	x	\$62.00	

Down payment: CHANGE

Processing fee: **\$45.00**

Total Due today: \$280.00

Got merchant code? 

The User can select “Got Merchant Code” if they have a coupon from the Merchant to key- in

First, the User inputs how much they are willing to pay Upfront by adjusting the Down payment and Tenure for the Instalment

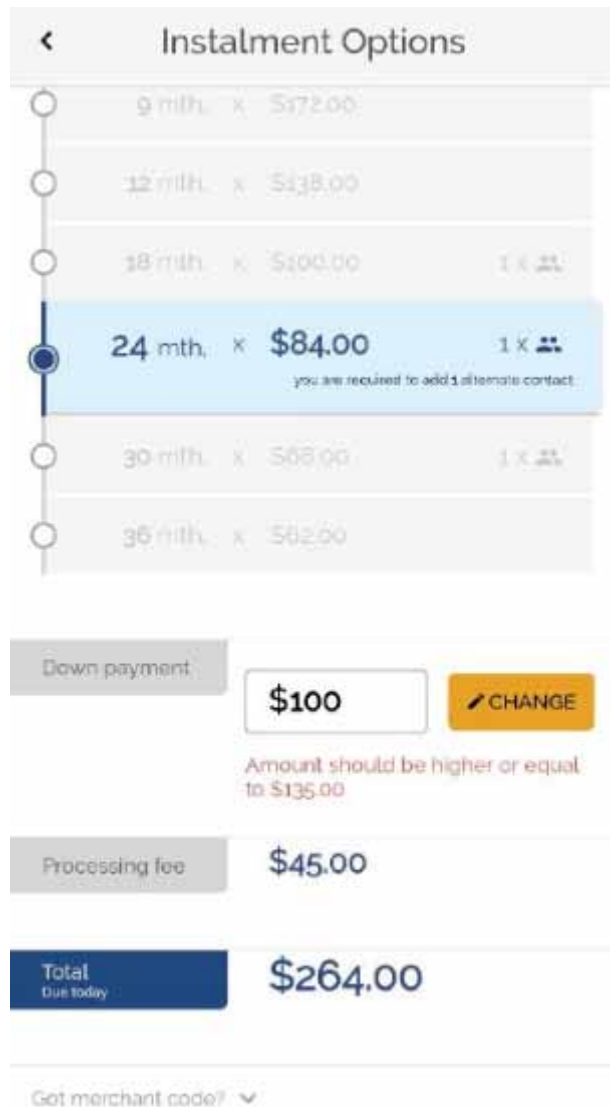
This automatically adjusts the “Monthly re-payment” and “Total” values, but the standard \$45 Fees will not change

On the respective Tenure Calculation, the User will also be prompted what other requirements is necessary for them to proceed with the loan.

I.e.

- Alternate Contact
- Co-Hirer

Insufficient Down Payment



Instalment Options

- 9 mth. x \$172.00
- 12 mth. x \$138.00
- 18 mth. x \$100.00 1 x 2%
- 24 mth. x \$84.00 1 x 2%**
you are required to add 1 alternate contact
- 30 mth. x \$68.00 1 x 2%
- 36 mth. x \$62.00

Down payment: **\$100** [CHANGE](#)

Amount should be higher or equal to \$135.00

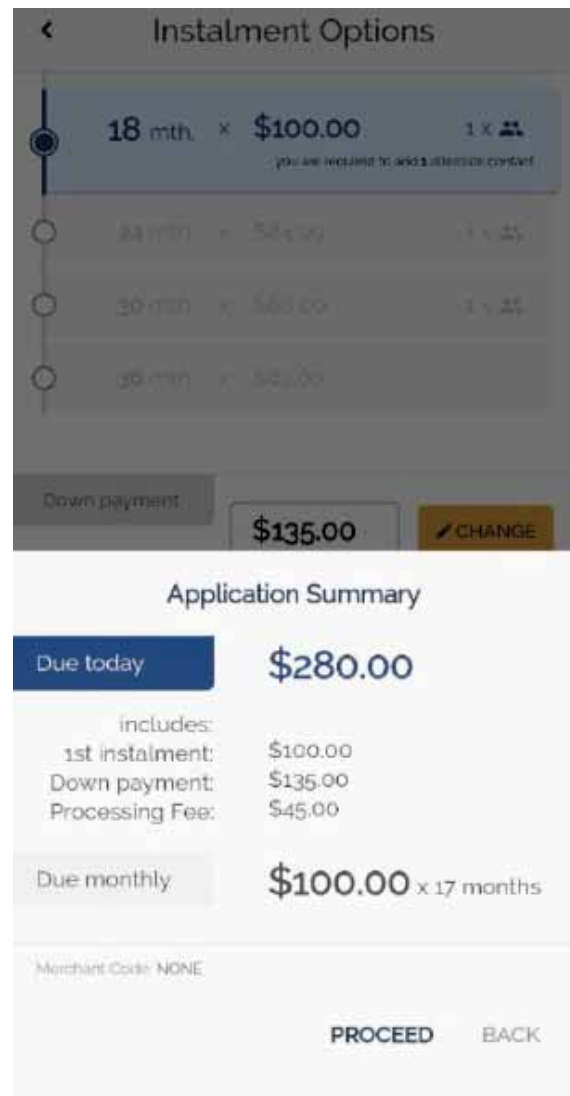
Processing fee: **\$45.00**

Total Due today **\$264.00**

Got merchant code? [v](#)

The User will not be able to proceed if the Down Payment is insufficient. Users will be advised on the Min. Down payment required to proceed with the application.

Once the necessary adjustments are done, the User can now “Proceed to Application”



Instalment Options

- 18 mth. x \$100.00 1 x 2%**
you are required to add 1 alternate contact
- 24 mth. x \$84.00 1 x 2%
- 30 mth. x \$68.00 1 x 2%
- 36 mth. x \$62.00

Down payment: **\$135.00** [CHANGE](#)

Application Summary

Due today **\$280.00**

includes:

- 1st instalment: \$100.00
- Down payment: \$135.00
- Processing Fee: \$45.00


Due monthly **\$100.00 x 17 months**

Merchant Code: NONE

[PROCEED](#) [BACK](#)



The “Application Summary” will appear stating the amount “Due today” and the amount “Due monthly”

<
Application Review



You may now proceed with your first payment.


PROCEED WITH PAYMENT



Co-hirer


Jacki Choon Poh
+65 9555 5555
Friend (Pending request)


Alternate Contact


Jonel Pante
+65 9123 4567
Brother (Co-hirer ready)


Emergency Contact


JC Advincula
+65 9812 3456
Friend (Pending)


Invoice: **09292021** Total quantity: **1**
Date: **10 Nov. 2021** Instalment option: **24 mts.**

Payment Schedule

Upfront Payment Due today	\$200.00
Succeeding payments Due next month	\$84.00

Unit price	\$1200.00
Interest per month	2.5%
Downpayment	71.00
1st instalment	84.00
Processing fee	45.00
GST included	0.00

Pay to merchant: Merchant ID: **20211010**
Eko Asia Pacific Holdings Pte Ltd
(Canberra Branch)

Product summary:
1 x Zebra PM07 Electric Bicycle

Application Review

Users will now see their application summary breaking down their upfront fee into their 1st Installment, Down Payment, and a Processing Fee. The amount may also slightly differ from that selected.

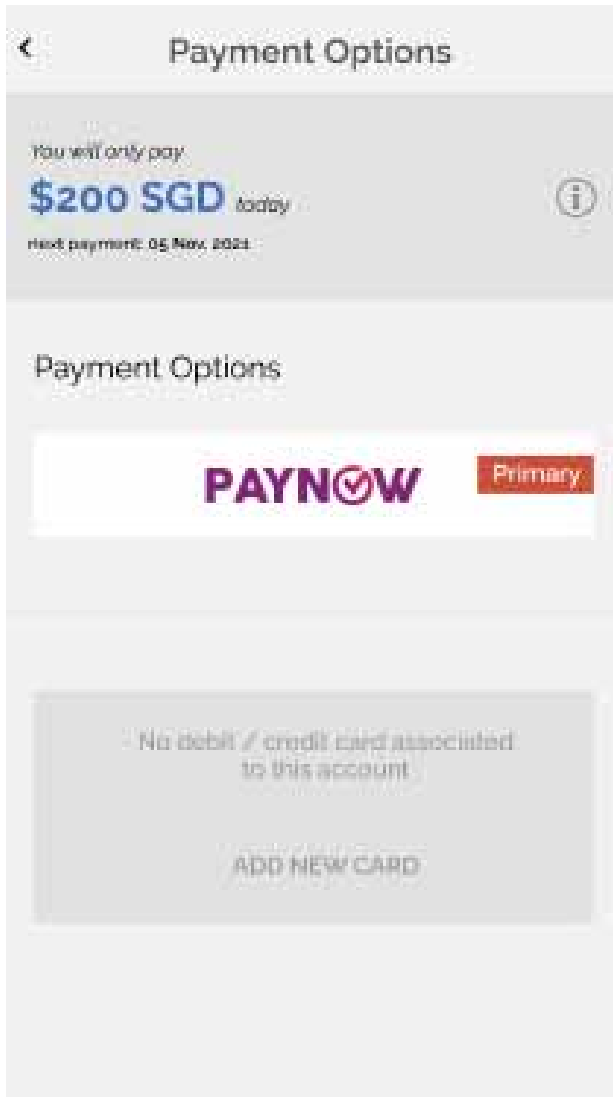
Proceeding shows the application review page, which includes:

- Invoice details
- Payment schedule
- Payment breakdown
- Co-Hirer (if required) *
- Alt Contact (if required)*
- Emergency Contact (if required)*

Users will have to complete the requirements* necessary to make a payment and proceed with the next step.

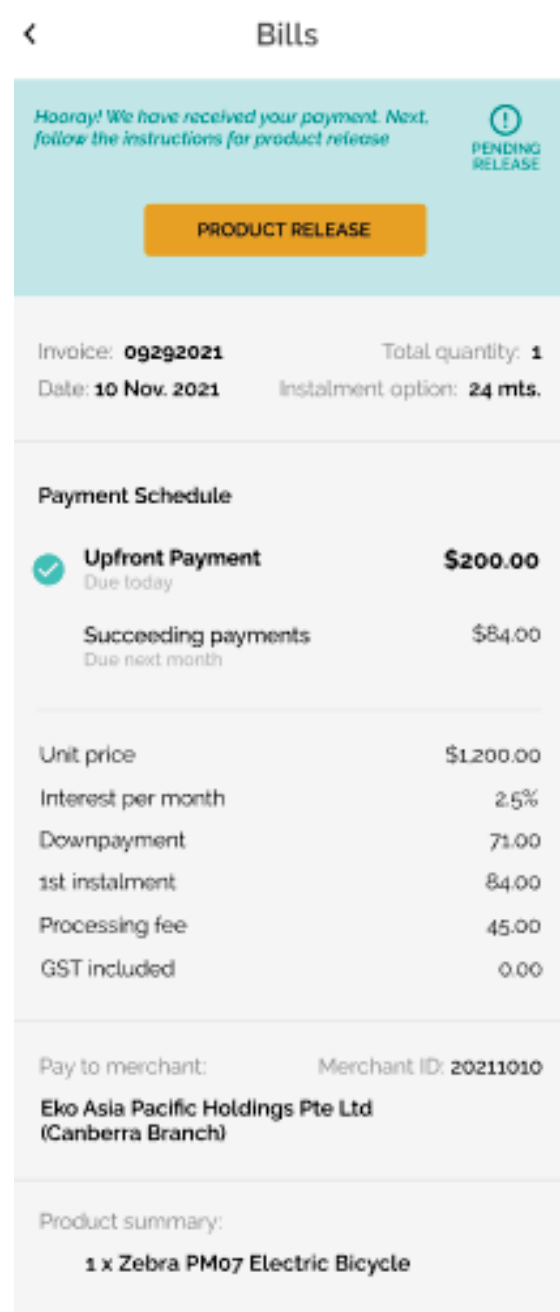
*Refer to Exceptions

By “Proceed With Payment,” Users will be able to make their 1st payment



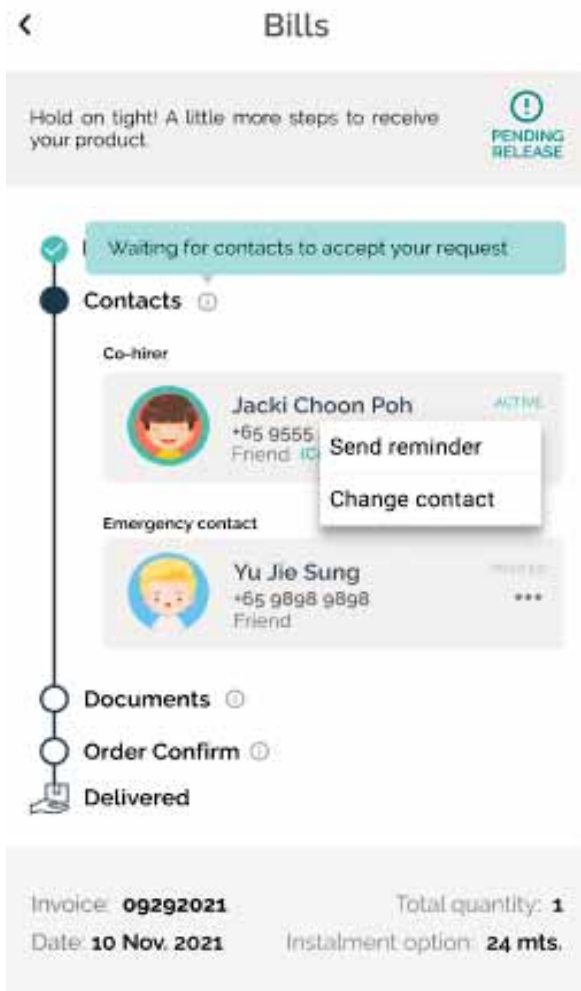
Once the 1st payment has been made, Fundbox will notify the Merchant

Generally, payment updates take less than a minute to be reflected on the Consumer and Merchant App.



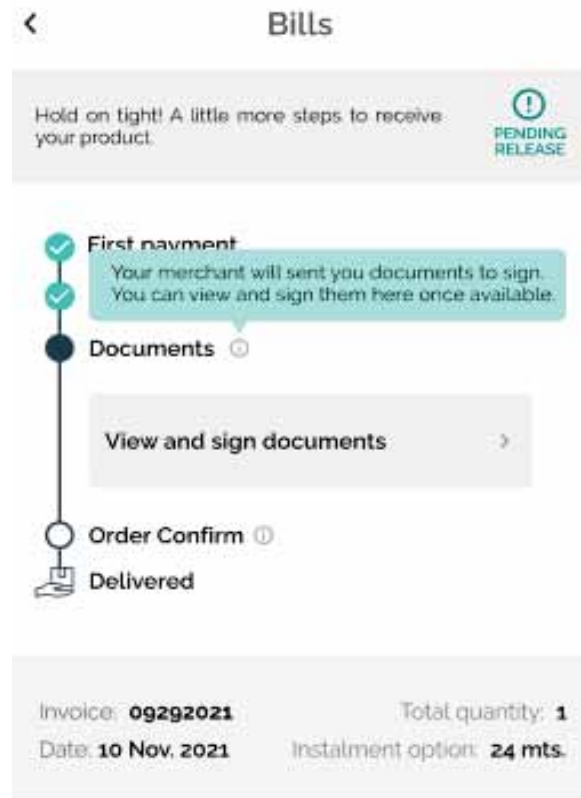
Click on “Product Release” to go on to the next page.

Purchase Checklist



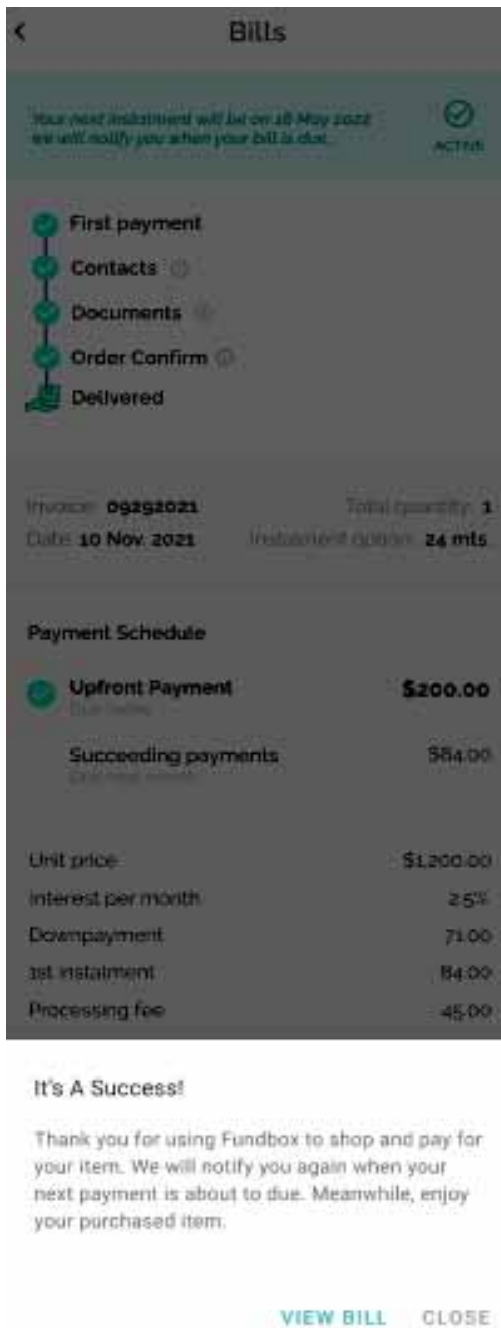
This page shows a step-by-step flow of what must be done until the User can receive or collect their purchase.

In the event the purchase requires a Co-hirer and/or Alternate Contact or Emergency Contact, please ensure that they have completed it. The User can “Send reminder” or simply “Change Contact”

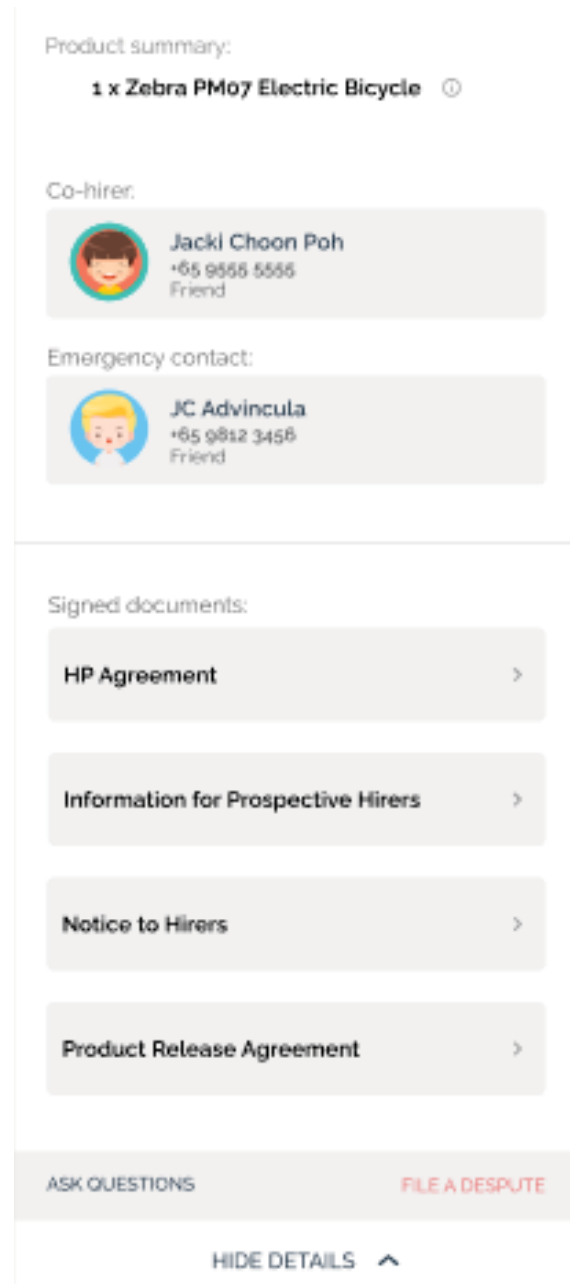


Once done, click “View and Sign Documents.” To sign documents, the User must scroll to the bottom of the page.

Purchase Completion

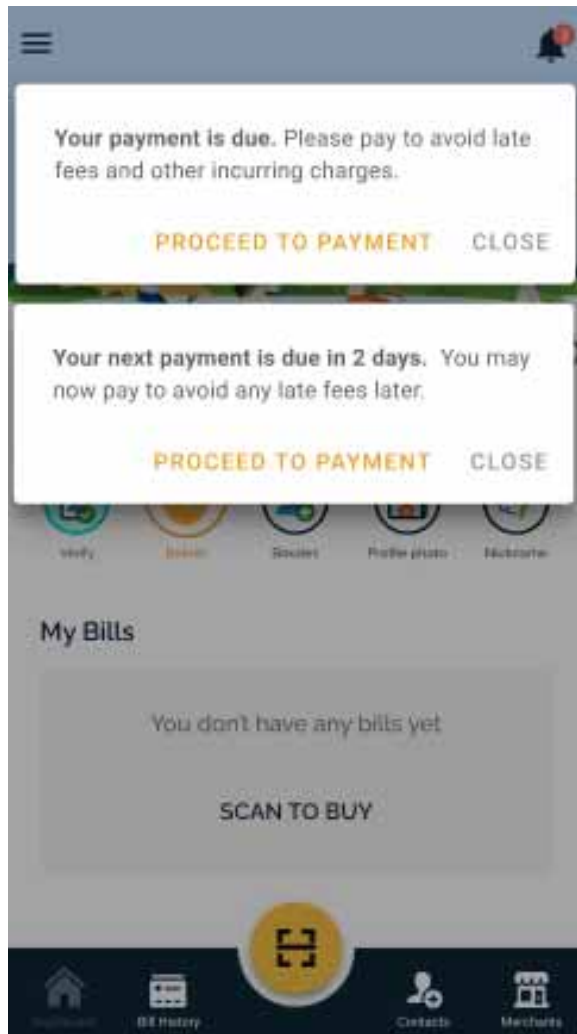


Once all prerequisites are complete, the Merchant will be notified, and Users can now reach out to the Merchant to arrange for collection/ delivery



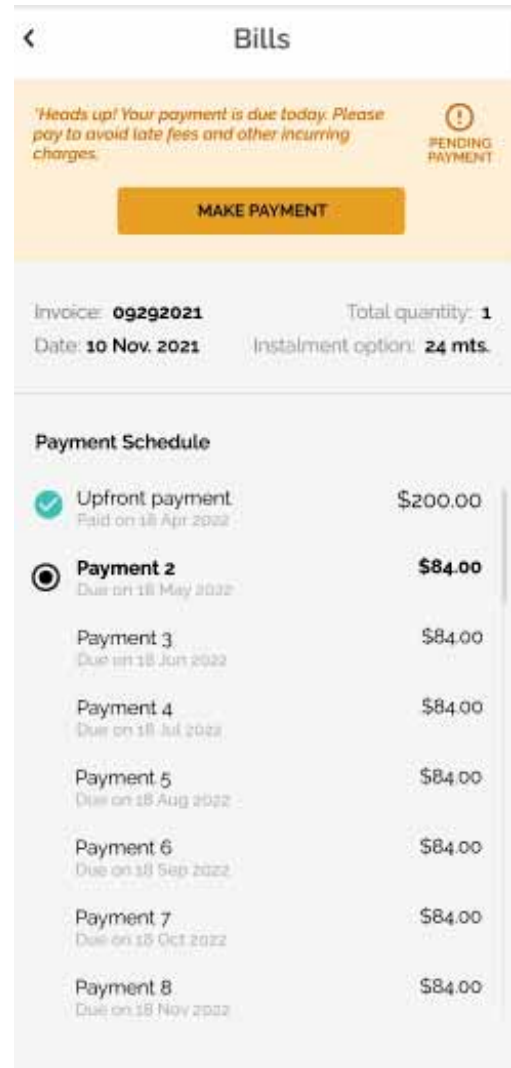
Users can also see a summary of the loan and their documents for reference.

Making future installment payments



The user will be notified on the App's Home Page that the next installment is due

The User can select "Proceed To Payment" to view the future installment amount and its due dates.



The User can select "Make Payment" to determine which installment they would like to pay

If the User ignores the payment due, they will incur a late fee

Payments

Amount you will pay today

SGD **84.00**

EDIT

Payment Schedule

Payment 2

Due on 18 May 2022

\$84.00

Payment 3

Due on 18 Jun 2022

\$84.00

Payment 4

Due on 18 Jul 2022

\$84.00

Payment 5

Due on 18 Aug 2022

\$84.00

Payment 6

Due on 18 Sep 2022

\$84.00

Payment 7

Due on 18 Oct 2022

\$84.00

Payment 8

Due on 18 Nov 2022

\$84.00

Payment 9

Due on 18 Dec 2022

\$84.00

Payment 10

Due on 18 Jan 2023

\$84.00

CONTINUE

There is the option to select which Payments they would like to pay, and clicking “Continue” will direct them to a summary of the Payment.

Payments

Amount you will pay today

SGD **84.00**

EDIT AMOUNT

Payment Schedule

☒

Payment 2

\$84.00

Due on 18 May 2022

☐

Payment 3

\$84.00

Due on 18 Jun 2022

Payment 4

\$84.00

Due on 18 Jul 2022

Payment 5

\$84.00

Due on 18 Aug 2022

Payment 6

\$84.00

Due on 18 Sep 2022

Payment 7

\$84.00

Due on 18 Oct 2022

Payment Summary

Due today

\$84.00

includes

Payment 2 : \$84.00

Late Fees : \$00.00

Others : \$00.00

PROCEED

BACK

By Clicking Proceed, the User is directed to the 'Paynow' screen referenced in the "How to Pay" section on Page 18.

Once done, the screen will display the number of months of payment left in the order

Exceptions - Co-Hirer

<

Application Review

This application requires you to do the following:

PENDING

Add Co-hirer

Your co-hirer is your guarantor. We will send them SMS to confirm. Ask to complete Easyride profile and sign a document.

Invoice: 0g2g2021

Total quantity: 1

Date: 10 Nov. 2021

Instalment option: 24 mts.

Payment Schedule

Upfront Payment

\$200.00

Due today

Succeeding payments

\$84.00

Due next month

Unit price

\$1200.00

Interest per month

2.5%

Downpayment

71.00

1st instalment

84.00

Processing fee

45.00

GST included

0.00

Pay to merchant:

Merchant ID: 20211010

Eko Asia Pacific Holdings Pte Ltd
(Canberra Branch)

Product summary:
1 x Zebra PM07 Electric Bicycle


Application Review

This application requires you to do the following:

Co-hirer

Contact Name

search Contacts




Jonel Pante

+65 9123 4567

Brother (Co-hirer ready)

ACTIVE




Joseph De Vera

+65 8888 8888

Housemate

ACTIVE



Yu Jie Sung

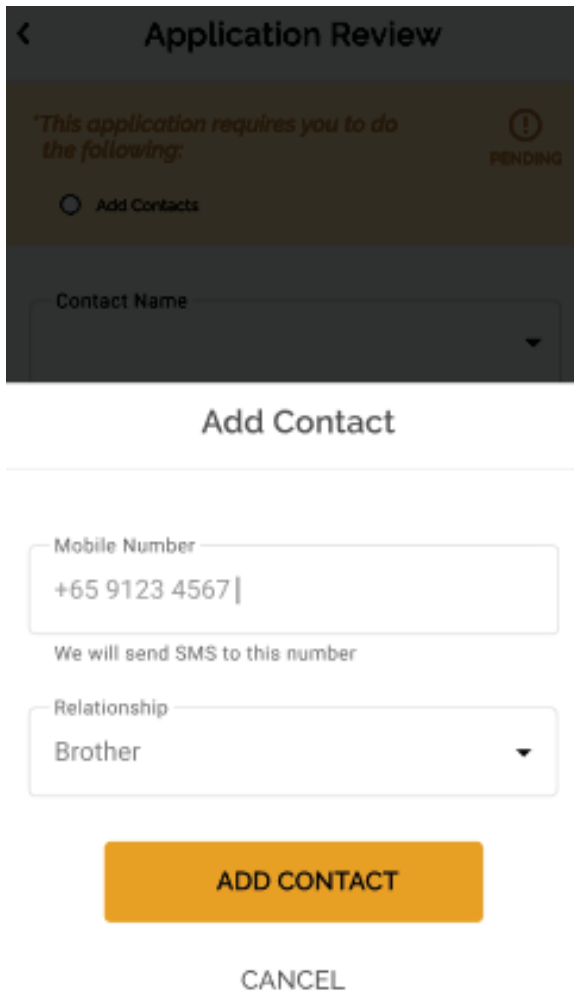
+65 9898 9898

Friend

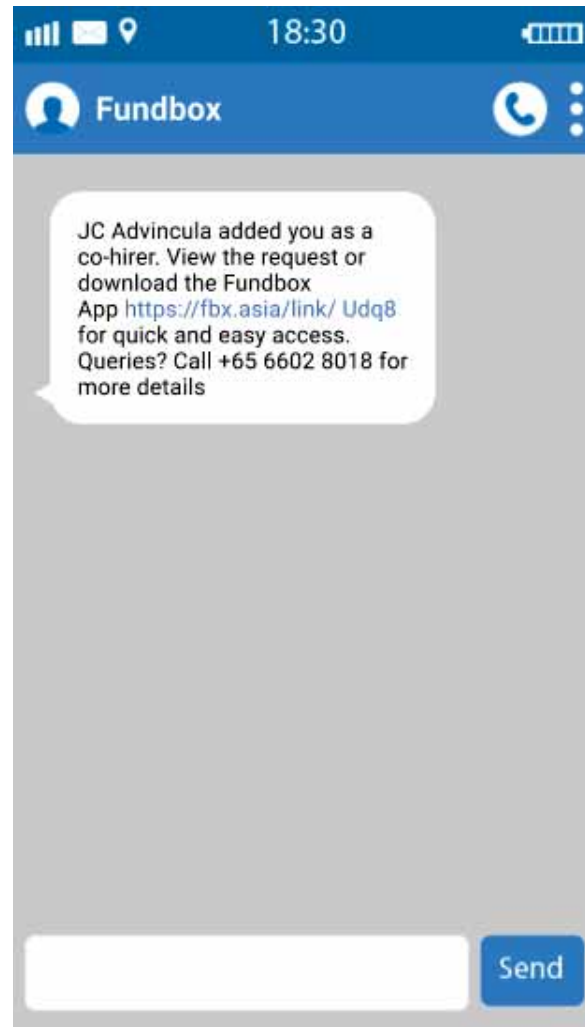
TRUSTED

In some cases, Users might need one or more Co-Hirers for the loan to be approved. If this is the case, a prompt will be shown stating, “Add Co-hirer”

To resolve this, click on the drop-down, and a list of their possible contacts who have an account with Fundbox will be shown.



If the User wants to invite a contact, the User can click “Add New” which will allow them to invite the Co-Hirer via SMS allowing them to create an account for themselves and check their eligibility



The Co-Hirer must accept and sign the “Guarantor Agreement” for the Main User’s purchase.

Refer to [Sign up and Account Creation](#)

Exceptions - Alt Contact/ Emergency Contact

Application Review

This application requires you to do the following: PENDING

Add alternate contact

Co-hirer

Jacki Choon Poh
+65 9555 5555
Friend (Pending request)

Invoice: **09292021** Total quantity: **1**
Date: **10 Nov. 2021** Instalment option: **24 mts.**

Payment Schedule

Upfront Payment Due today	\$200.00
Succeeding payments Due next month	\$84.00

Unit price	\$1,200.00
Interest per month	2.5%
Downpayment	71.00
1st instalment	84.00
Processing fee	45.00
GST included	0.00

Pay to merchant: Merchant ID: **20211010**
Eko Asia Pacific Holdings Pte Ltd
(Canberra Branch)

Product summary:
1 x Zebra PM07 Electric Bicycle

Application Review

This application requires you to do the following: PENDING

Co-hirer

Contact Name

search Contacts

Jonel Pante
+65 9123 4567
Brother (Co-hirer ready) ACTIVE

Joseph De Vera
+65 8888 8888
Housemate ACTIVE

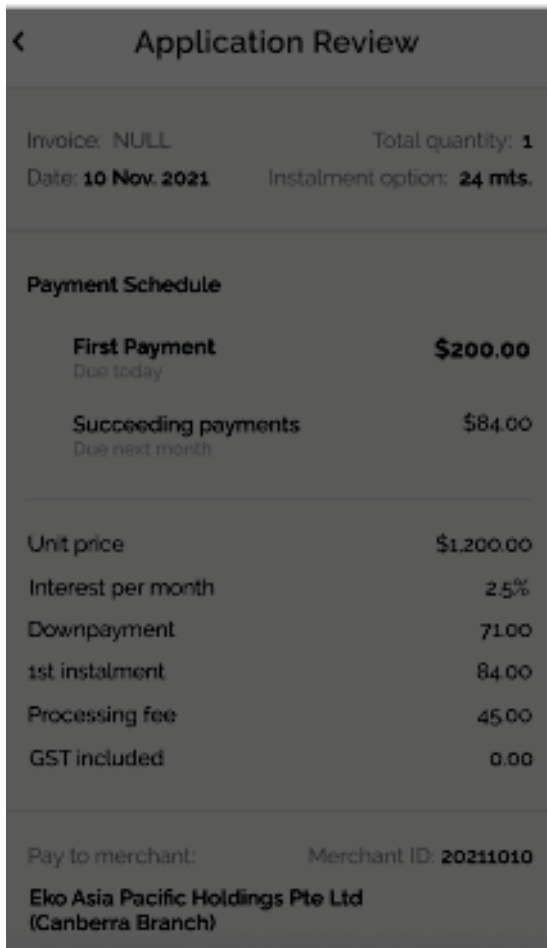
Yu Jie Sung
+65 9898 9898
Friend INVITED

Not on the list? **ADD NEW**

If Users need one or more Alternate Contacts or Emergency Contacts for the loan to be approved, a prompt will be shown stating, “Add alternate contact”

Refer to Exceptions - Co-Hirer for how to add an Alternate or Emergency Contacts

Exceptions - Incomplete Profile

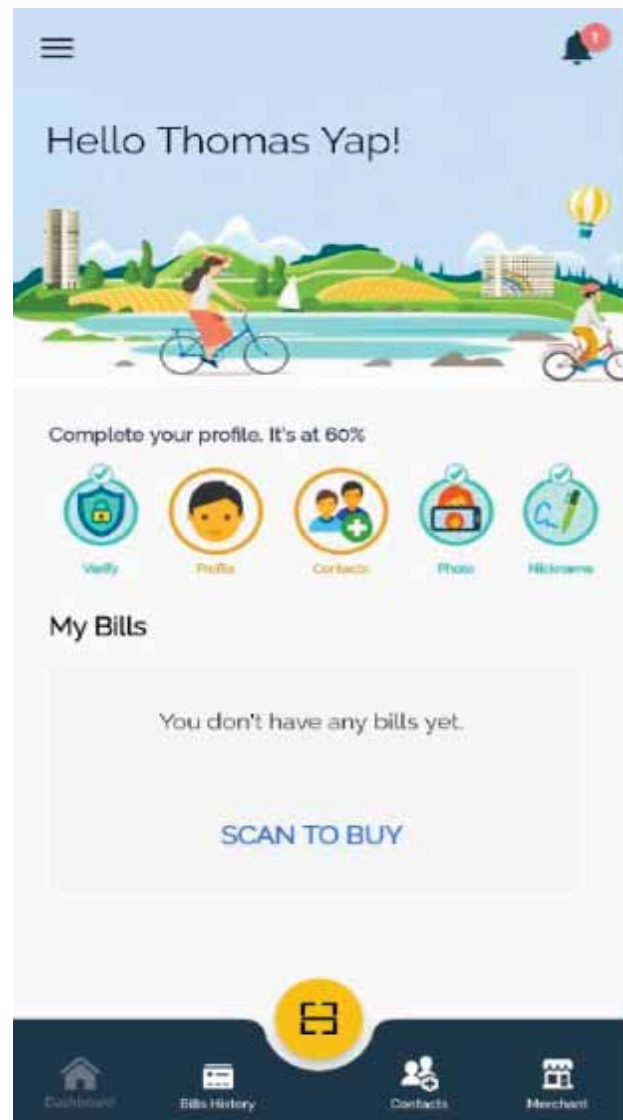


⚠ Something is missing

We have notice that you haven't completed your profile yet. Please update your profile to proceed with the application.

PROCEED CANCEL

When the prompt “Something is Missing”, this means that the Users has created an account but has not filled out their profile



To resolve this, Users must go back to the dashboard and click on the “Profile” button to update their details.

*Refer to [Sign up and Account Creation](#)

