

(12) INTERNATIONAL APPLICATION PUBLISHED UNDER THE PATENT COOPERATION TREATY (PCT)

(19) World Intellectual Property
Organization
International Bureau

(43) International Publication Date
09 March 2023 (09.03.2023)



(10) International Publication Number
WO 2023/033707 A1

(51) International Patent Classification:
G06Q 40/02 (2012.01)

(21) International Application Number:
PCT/SG2021/050524

(22) International Filing Date:
31 August 2021 (31.08.2021)

(25) Filing Language: English

(26) Publication Language: English

(71) Applicant: **EDDE PTE LTD** [SG/SG]; 160 Robinson Road #14-04, Singapore 068914 (SG).

(72) Inventors: **FADELL, Anthony**; 14205 Stroller Way, Wellington, Florida 33134 (US). **KLEINBERG, Alexander Michael**; 1F East Coast Avenue, Singapore 454774 (SG). **SMITH, Nathaniel**; 932 Bryant St., Palo Alto, California 94301 (US).

(74) Agent: **WONGPARTNERSHIP LLP**; 12 Marina Boulevard Level 28, Marina Bay Financial Centre Tower 3, Singapore 018982, Singapore 018982 (SG).

(81) Designated States (*unless otherwise indicated, for every kind of national protection available*): AE, AG, AL, AM, AO, AT, AU, AZ, BA, BB, BG, BH, BN, BR, BW, BY, BZ, CA, CH, CL, CN, CO, CR, CU, CZ, DE, DJ, DK, DM, DO, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, GT, HN, HR, HU, ID, IL, IN, IR, IS, IT, JO, JP, KE, KG, KH, KN, KP, KR, KW, KZ, LA, LC, LK, LR, LS, LU, LY, MA, MD, ME, MG, MK, MN, MW, MX, MY, MZ, NA, NG, NI, NO, NZ, OM, PA, PE, PG, PH, PL, PT, QA, RO, RS, RU, RW, SA, SC, SD, SE, SG, SK, SL, ST, SV, SY, TH, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, WS, ZA, ZM, ZW.

(84) Designated States (*unless otherwise indicated, for every kind of regional protection available*): ARIPO (BW, GH, GM, KE, LR, LS, MW, MZ, NA, RW, SD, SL, ST, SZ, TZ, UG, ZM, ZW), Eurasian (AM, AZ, BY, KG, KZ, RU, TJ, TM), European (AL, AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HR, HU, IE, IS, IT, LT, LU, LV, MC, MK, MT, NL, NO, PL, PT, RO, RS, SE, SI, SK, SM, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, KM, ML, MR, NE, SN, TD, TG).

(54) Title: A SYSTEM AND METHOD FOR MANAGING VEHICULAR LOAN DELINQUENCY

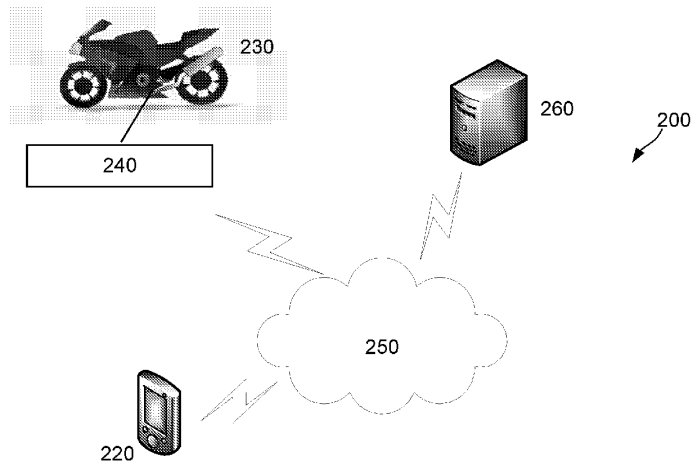


FIG 2

(57) Abstract: The present invention provides a system and method for managing vehicular loan delinquency. An ID of the vehicle unit is transmitted, wherein the ID is associated at a central server to a loan identifier. Location data of the vehicle unit is transmitted periodically. When it is determined, at the central server, that there has been non-payment of a loan quantum beyond a pre-determined period, instructions are transmitted to the vehicle unit to adversely affect operability of the vehicle.

[Continued on next page]

WO 2023/033707 A1

Declarations under Rule 4.17:

- *as to applicant's entitlement to apply for and be granted a patent (Rule 4.17(ii))*

Published:

- *with international search report (Art. 21(3))*
- *in black and white; the international application as filed contained color or greyscale and is available for download from PATENTSCOPE*