



Esusu Pay Vs. Other Split Rent Apps

		
Feature, Benefit & Value	Esusu Pay	Others
0% interest — no interest charges [1]	✓	×
No monthly fee to split your rent [2]	✓	×
No usage or per-transaction fees [2]	✓	×
No hidden fees — what you see is what you pay	✓	×
No late fees	✓	×
Pay off your balance early with no penalty	✓	×
Real, human customer support [3]	✓	×
Multiple flexible payment options to fit bi-weekly pay schedules	✓	×
No lock-ins [4]	✓	×
Backed by a complete financial wellness membership (financial coaching, rent relief, marketplace)	✓	×

Notes on competitor behavior

1. Interest	Many alternatives carry real borrowing costs — from bundled transaction fees of ~1–3.5% of rent to financing that can reach ~30% APR. Esusu Pay is 0% interest on every option.
2. Monthly & usage fees	Competitors commonly charge a recurring membership (often ~\$15–\$40/month) and/or per-use fees just to split rent; some also charge late fees. Esusu Pay adds no interest, no usage fees, no late fees, and no per-transaction fees to split rent for renters at eligible rental properties.
3. Customer support	Several competitors route renters to chatbots, or slow email queues with limited access to a live person. Esusu renters get access to real human support.
4. Lock-ins	With some competitors, canceling their split rent service closes the renters underlying credit line, which can hurt the renters score; others may not report on-time rent payments if the renter does not pay rent via their platform. This is a lock-in that forces renters to use the service. With Esusu, there is no lock-in. As long as the renter remains enrolled in rent reporting, their on-time rent payments will continue to be reported to the 3 major bureaus regardless of whether the renter uses Esusu Pay in any given month.