



Mortgage Calculators Usability Review

2 of 6

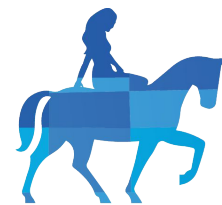
 **indulge**

Introduction

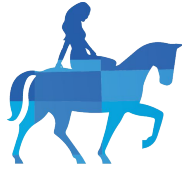
This review explores the usability of the Coventry Building Society website to find the amount you can borrow for a mortgage and a 5 year fixed rate product.

With a primary focus on user-friendly interfaces and efficiency, areas have been highlighted where usability is good or can be improved. Accessibility has also been reviewed to ensure inclusivity for prospective homeowners with disabilities.

COVENTRY
Building Society



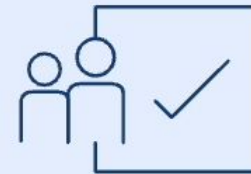
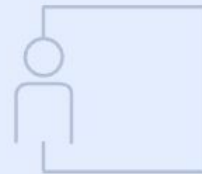
Test date:	August 10th, 2023
Desktop device:	MacBook Pro, macOS 13.41
Desktop web browser:	Chrome 115.0.5790.170
Mobile device:	iPhone 12, iOS 16.6
Mobile web browser:	Safari 16
Tablet device:	iPad Pro 11, iOS 16.0
Tablet web browser:	Safari 16



Syling (text inputs, headers etc.) are different to the main website and other forms.

1 of 7 Your mortgage needs

Number of applicants



Number of adults living at the property

2

Number of financial dependants

2

Location of property (enter a minimum of the first two characters of the postcode)

Estimated property price or valuation

£

Amount you'd like to borrow

£

Will the applicant(s) benefit from a reduction in Council Tax for the property?

Yes

Type of loan

Mortgage term

Years

Months



Users might not be aware of the postcode at this stage. Choosing from a list of regions is more common e.g. South West.



Ground rent / service charge

£ 0

Pension contributions

£ 150

Credit related outgoings

What do you spend on the following credit related outgoings?

Unsecured loan

£ 0

Personal HP agreement

£ 0

Credit agreements

£ 0

Secured loans

£ 0

Other mortgage payments

£ 0

Student loans

£ 0



Next button did not move the process onto the next step.

Next



Part 7 Main Applicant Expenditure

General outgoings

What do you spend on the following commitments per month?

School fees

£ 0

Nursery/childminding fees

£ 500

Continuing child maintenance

£

Enter a value between £0 and £9,999,999 for Continuing child maintenance.

£ 50

£ 50

Ground rent / service charge

£ 0

Pension contributions

£ 150

Credit related outgoings

What do you spend on the following credit related outgoings?

Unsecured loan

£ 0



After some investigation an error message was found back up the page. To improve this, the page could scroll back up or blank fields set to 0.



4 of 7 Main Applicant Expenditure

Edit

5 of 7 Second Applicant Expenditure

Edit

6 of 7 Joint Expenditure

Edit

7 of 7 Results

Based on the information provided, subject to meeting our lending criteria, we will consider offering a maximum loan of

£ 371100

with a maximum monthly repayment of

£ 3111.72

Next steps

Call us on 0800 121 8899 to discuss your options

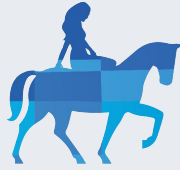


These fixed totals appear in the same style as editable text fields.

Close



No actions to find mortgage products, apply or take next steps.



Mortgage calculator

Property value

£ 500,000

Mortgage amount

£ 400,000

Mortgage term (1-40 years)

Years 25

Update results



Show and hide additional filters to drill down products.

Showing: 10 of: 21

Filter

Sort

Rate (Low - High)



Filter by

Close X

Rate type

- Fixed
- Flexx

Repayment type

- Repayment
- Mixed

Product fee

- With
- Without

Initial period

- 2 years
- 3 years
- 5 years

Reset filters

Apply filters



Using a date range instead of the number of years does not match with the filter options.

5.72% Fixed to 28.02.29

5.72%

5.72% Fixed Rate until 28.02.29
Followed by 7.24% Variable for remainder of term ⓘ

6.8%

£999

Information
Max loan to value: 80%
Early repayment charge: Yes

Monthly payment ⓘ

£2509.18

How to apply

View product

5.89% Fixed to 28.02.29

5.89%

5.89% Fixed Rate until 28.02.29
Followed by 7.24% Variable for remainder of term ⓘ

6.8%

£0

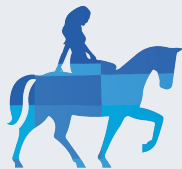
Information
Max loan to value: 80%
Early repayment charge:

Monthly payment ⓘ

£2550.38

How to apply





**5.72% Fixed to
28.02.29**

How to apply

[Mortgage calculators](#)

Rate ⓘ

5.72%

5.72% Fixed Rate until
28.02.29

Followed by: ⓘ

APRC ⓘ

6.8%

Early repayment charge ⓘ

Yes

Product fee ⓘ

£999



Page has too much white space
and required lots of scrolling.



Good use of help pop-ups to
explain terms and acronyms.

Your home may be repossessed if you do not keep up repayments on your mortgage.

Summary

Term

Initial rate

5.72%

5.72% Fixed Rate until
28.02.29

Followed by

7.24%

7.24% Variable for
remainder of term

Overall cost

APRC

6.8%

Accessibility

1 in 5* of us are affected by disability at some point in our lives that can prevent us from accessing information online. It's vital that websites are accessible as it ensures equal access, inclusivity, and usability for all users, promoting a barrier-free digital experience.



Suitable colour contrast



Screen reader friendly



Descriptive link names



Mobile & tablet friendly



This accessibility review uses WAVE, a web accessibility evaluation tool developed by WebAIM.org. WAVE facilitates human evaluation and aligns with the Web Content Accessibility Guidelines (WCAG) 2.1 guidelines. Mac VoiceOver is also used for screen reader testing to validate findings identified by WAVE.

*Source: Gov.uk, Family Resources Survey: financial year 2018/19

85% of UX problems can be found by testing with 5 users*

Need help with UX?
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* Source: NN/g, World Leaders in Research-Based User Experience