



# Mortgage Calculators Usability Review

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 **indulge**

# Introduction

This review explores the usability of the Leeds 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.



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



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# Mortgages



Moving home is a common situation but does not appear as a starting point.



## First time buyers

Helping you get on the property ladder

[Find out more](#)



## Remortgage

Is your mortgage with a different lender?  
Find out if we could save you money

[Find out more](#)



## Existing customers

Switch to a new deal or make other changes to your mortgage

[Find out more](#)

## Make a mortgage payment

Pay online, over the phone or in branch.

## Money Worries

We can help. Our dedicated teams are here for you if you fall behind with your mortgage payments or are worried you might do.

Loan Details Income Outgoings Output

## Mortgage affordability calculator

This calculator will provide a quick estimate of how much money may be borrowed.

### Lending Type

- Residential  
 Buy To Let

Are the applicants applying for a Retirement Interest Only mortgage?

- Yes  
 No

Which country will the applicants reside in after completion of this mortgage?

England

Number of applicants

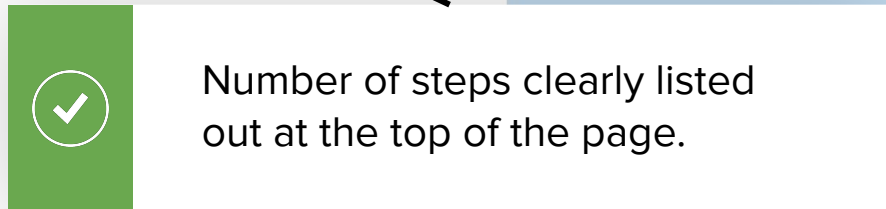
- 1  
 2

Are all of the applicants first time buyers?

Please select

**Excluding the applicant(s)**, enter any additional dependent people that will be living in the property (Adults 17+, Children under 17)

0 Adults 0 Children



Number of steps clearly listed out at the top of the page.

**Excluding the applicant(s)**, enter any additional dependent people that will be living in the property (Adults 17+, Children under 17)

0 Adults 2 Children

Mortgage Type

- Repayment  
 Interest Only  
 Part & Part

Shared ownership

Yes

Borrowing Amount on Repayment

£ 0

Total Borrowing  
£0

Mortgage Term

0 Years 0 Months

Agreed Purchase Price / Estimated Value <sup>?</sup>


£ 0

Please provide the type of property you intend to mortgage

Please select

Please provide the Year Built (if known) for the property

Please select



It's unclear what "Borrowing Amount on Repayment" means.

## Applicant 1

Income type

Employed

Annual Gross Basic Salary

£ 50000

Annual Bonus - Guaranteed

£ 0

Annual Bonus - Non Guaranteed

£ 0

Annual Overtime - Guaranteed

£ 0

Annual Overtime - Non Guaranteed

£ 0

Annual Shift Allowance - Guaranteed

£ 0

Annual Shift Allowance - Non Guaranteed

Annual Dividends

£ 0

Annual Commission

£ 0

Annual Mortgage Subsidy

£ 0

Annual Rent Allowance

£ 0

Annual Town Allowance

£ 0



Blank fields are preset to 0 to save time completing the form.



Applicant income is input through a series of pop-ups, which are a bit fiddly to open and close, especially on mobile.

## Mortgage affordability calculator

This calculator will provide a quick estimate of how much money ma



Good use of a 2 column layout to save space.

Total Monthly Leasehold Charges (For Shared Ownership include rent and service charges.

£ 0

Will there be a second residential home in the background to this mortgage?

Applicant 1

- Yes  
 No

Applicant 2

- Yes  
 No

Total Balance of all Mortgages on Rental Properties ?

£ 0

£ 0

Total Balances on Credit Cards/Store Cards ?

£ 0

£ 0

Total Monthly Repayments on Outstanding Student Loans ?  
Where loan(s) are being repaid in full, please enter one third of the monthly payment

£ 0

£ 0

Monthly Maintenance Payments

£ 0

£ 0

Monthly Child Care or School Fees

£ 250

£ 250

£ 250

£ 250

Calculate Results



Help information is available via a pop-up on mouse roll over.



The logo should link to the homepage so you can return to the main website.

✓ Loan Details    ✓ Income    ✓ Outgoings    ✓ Output

## Mortgage affordability calculator

Based on the information you've provided the maximum borrowing could be:

£364,945

- This is a borrowing amount based on the information that has been input. These details are provided for information only and do not, in any way, bind the Society to offer a mortgage.
- The exact amount that can be borrowed will depend upon completion of a full Decision in Principle. This is dependent on the details input plus the results of a credit reference check.
- Mortgage applicants must be UK residents, aged 18 or over. Applications are subject to the Society's standard lending criteria, status and financial standing.
- Any Product Fee or Funds Transfer Fee that may be added to the loan would need to be included in this approximate borrowing amount.

### Next steps

< Edit Calculation

New Calculation ↻



The process ends here and you cannot easily move onto view products.



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## Fixed Rate Mortgages

With our Fixed Rate mortgages, your repayments will stay the same during the fixed term period, helping you to plan ahead. No need to worry about interest rates going up, as you can fix the rate for a term between 2 and 5 years. However if interest rates go down you will not receive the benefit of this during the fixed rate period. You should also be aware that some fixed rate mortgages have a reversion period and any applicable to our Standard Variable Rate.

You can apply online (using our [Mortgage Application](#) form) or by phone. You will need to have had an Approval in Principle.

If you apply for a mortgage online you won't receive advice from us. You'll need to make your own choice about which mortgage is suitable for you. This means we won't assess the suitability of the mortgage to your needs and circumstances. If you'd like to receive advice or need support with your application, please [contact us](#) using the options below.

**WARNING: THE MORTGAGED PROPERTY (WHICH MAY BE YOUR HOME) MAY BE REPOSSESSED IF YOU DO NOT KEEP UP YOUR MORTGAGE.**

2 yr Fixed Rate | 3 yr Fixed Rate | 5 yr Fixed Rate

### Legal Assisted 2 Year Fixed Rate Mortgages

Initial rate fixed up to and inc. 31/10/2025	Then changing to the Society's Standard Variable Rate (SVR) less a discount of 0.75% (currently), up to and inc. 31/10/2028	Then changing to the Society's Standard Variable Rate (SVR) for the remaining term of the mortgage	Overall cost for comparison (APRC)	Maximum loan to value (LTV)	Product Fee	
5.99%	7.24%	7.99%	7.7%	75%	£999	<a href="#">View</a>
Max loan amount £2,000,000						
6.29%	7.24%	7.99%	7.7%	75%	£0	<a href="#">View</a>
Max loan amount £2,000,000						
6.09%	7.24%	7.99%	7.7%	85%	£999	<a href="#">View</a>
Max loan amount £1,000,000						
6.44%	7.24%	7.99%	7.7%	85%	£0	<a href="#">View</a>
Max loan amount £1,000,000						
6.49%	7.24%	7.99%	7.8%	90%	£0	<a href="#">View</a>
Max loan amount £600,000						

[Back to Mortgages](#)

Sign up to our monthly newsletter to hear about

- ✓ New products
- ✓ Latest news



Page has lots of information and choices, increasing the time it takes to find the products, which are low down the page.



Good use of tabs to filter each fixed rate year bracket.

#### New Customers

[Remortgaging for new customers](#)

[Borrowing Calculator](#)

[Mortgage Repayment Calculator](#)

[Approval in Principle](#)

[Tariff of Charges](#)

#### Forms & Documents

[Direct Debit form \(PDF\)](#)

[Standing Order form \(PDF\)](#)

[Existing Property Declaration form \(PDF\)](#)



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## Legal Assisted 5 Year Fixed Rate Mortgage

RATES CORRECT AS AT 02 AUGUST 2023

<p>Initial rate</p> <p><b>6.19%</b></p> <p>Fixed up to and inc. 31/10/2028</p>	<p>Then changing to the Society's Standard Variable Rate (SVR), which is currently</p> <p><b>7.99%</b></p> <p>For the remaining term of the mortgage</p>	<p>The overall cost for comparison is</p> <p><b>7.4%</b></p> <p>APRC</p>	<p>Maximum loan to value (LTV)</p> <p><b>90%</b></p>
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FEES AND CHARGES WILL APPLY, SOME OF WHICH ARE NON-REFUNDABLE, SEE BELOW.

**WARNING:** THE MORTGAGED PROPERTY (WHICH MAY BE YOUR HOME) IS AT RISK OF REPOSSESSION IF YOU DO NOT KEEP UP YOUR MORTGAGUE PAYMENTS.



Similar to the rates landing page, simplifying the information presented and choices would benefit readability.

### Representative Example

A mortgage of £200,000.00 payable over 25 years initially on a Fixed Rate of 6.19% (fixed) for the first 5 years and then on a Variable Rate of 7.99% (variable) for the remaining 20 years would require 60 monthly payments of £1310.56 and 240 monthly payments of £1505.76.

The total amount payable would be £440,051.85 made up of the loan amount plus interest of £240,016.85 and application fee £0, product fee £0, valuation fee £0, funds transfer fee £35.

**The overall cost for comparison is 7.4% APRC representative.**

This representative example assumes a mortgage completion date on the 1st day of a calendar month.

The above representative example is for illustration purposes only and may vary depending on your personal circumstances.

This representative example has been calculated on a Capital & Interest repayment method. The monthly payments, total amount payable and interest charged all reflect this calculation method.

### ADDITIONAL FEATURES

- Interest calculated daily.
- Maximum loan £600,000.
- The Society will assist in covering the basic legal costs of a standard re-mortgage.
- Free standard valuation up to £999.
- This product is not available to interest only applications.

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### Existing Customers

[Mortgage Statement Guide](#)

[Switching to a new deal](#)

[Borrowing More](#)

[Money worries](#)

[How to add or remove someone](#)

[Letting your property](#)

[Paying off your Interest Only Mortgage](#)

[Mortgage Redemption Guide](#)

[Approval in Principle](#)

[Tariff of Charges](#)

### Forms & Documents

[Direct Debit form \(PDF\)](#)

[Standing Order form \(PDF\)](#)

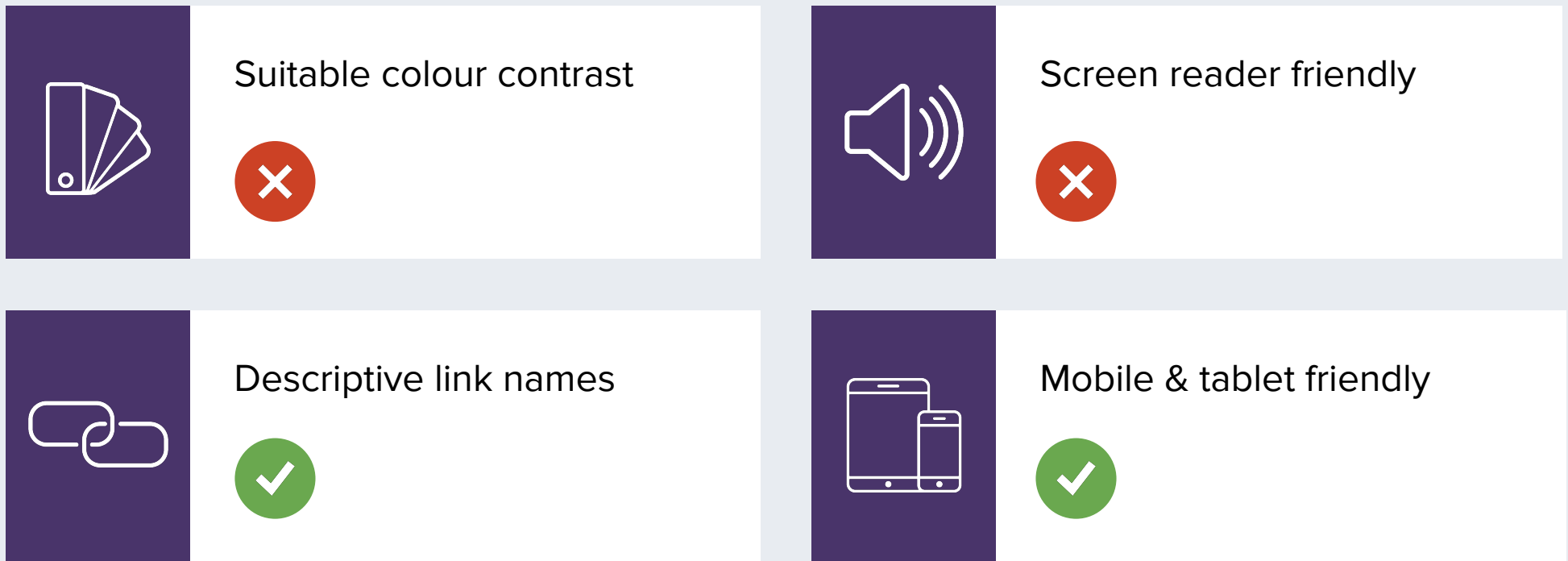
[Existing Property Declaration form \(PDF\)](#)

**We're proud to be award winning and accredited**



# 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.



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?**  
**indulge**

\* Source: NN/g, World Leaders in Research-Based User Experience