



# Mortgage Calculators Usability Review

4 of 6

indulge

# Introduction

This review explores the usability of the Skipton 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.

SKIPTON  
BUILDING SOCIETY



<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



Indication of how long the process is likely to take.

🕒 Approx time to complete: 5 Minutes

## Affordability Calculator

Find out how much you could borrow with the option to apply for a decision in principle



**My first home**  
I'm starting my home-buying journey



**I'm buying my next home**  
Time for something new



**I want to remortgage**  
I want to switch to Skipton



**Buy to let**  
I'm a landlord



**Additional borrowing**  
I want to borrow more



**Existing mortgage customers**  
I want to do a rate switch



**My first home**  
I'm starting my home-buying journey



**I'm buying my next home**  
Time for something new



**I want to remortgage**  
I want to switch to Skipton



**Buy to let**  
I'm a landlord



**Additional borrowing**  
I want to borrow more



**Existing mortgage customers**  
I want to do a rate switch

### Please note

If any of the following apply to you:

- currently living outside of the UK
- using the Shared Ownership scheme
- using the Right to Buy scheme

Unfortunately you **cannot** carry out an Affordability check or Decision in Principle online. Please **call us** to discuss how we can help.

If you are borrowing for **business purposes** this will not meet our lending policy.

**Start** >

Call us on **0345 266 0962**

### 🕒 Opening hours

Mon - Thurs	8am - 6pm
Fri	8am - 5:30pm
Sat	9am - Noon
Sun	Closed



This additional step to start the process could be removed somehow to streamline the journey.

## Affordability Calculator

You will need to read our [Terms of Business](#) carefully before you proceed. We recommend that you print or save a copy.



### Step 1 of 5 – Borrowing details

How many people are applying?

1  2  3  4 ✓

How many under 18's are financially dependant on any of the applicants?

✓

How many 18 and overs are financially dependant on any of the applicants?

✓

What's the purchase price of the property?

£  ✓

Deposit amount

£  ✓

How do you plan to pay back your mortgage?

Repayment  
Each month you pay off a combination of interest and some of the balance

Interest Only  
Each month you pay interest only and the balance stays the same

Part Repayment Part Int Only  
I wish to do a bit of both of the above

How long do you need this mortgage for?

years  months

What region are you looking to buy in?

This is to help with your affordability decision

Please select... ▼

Do you plan to add any application fees to the mortgage?



Yes, I wish to add any fees to my mortgage balance

No, I will pay any fees before completion

Good use of ticks to validate fields as they are completed.

Step 1 of 5 – Borrowing details

✔ Complete | ✎ Edit

Step 2 of 5 – Personal details

✔ Complete | ✎ Edit

Step 3 of 5 – Income

Steve's Income

Is any income via furlough or the government taxable grant scheme?

Yes

No

Annual basic income (before deductions)

£ 50,000.00 Per year

Add other income sources +

Are you aware of any potential changes to your income in the foreseeable future that could impact your ability to meet your monthly mortgage payments?

Yes

No

Continue to Claire's Income ▾

Claire's Income

✔ Complete | ✎ Edit

Step 4 of 5 – Outgoings

Step 5 of 5 – Important information

Good indication of step progress and ability to go back and edit details.

## Affordability Calculator

### We're really sorry!

Your submission contains the following errors:

- County required

Please check the details you have entered in each section below and try again.

Step 1 of 5 – Borrowing details

✓ Complete | ✎ Edit

Step 2 of 5 – Personal details

✓ Complete | ✎ Edit

Step 3 of 5 – Income

✓ Complete | ✎ Edit

Step 4 of 5 – Outgoings

✓ Complete | ✎ Edit

Step 5 of 5 – Important information

#### We use Personal Data about you to:

- Identify you
- Prevent crime, money laundering, protect individuals from fraud and provide a safe environment for our customers
- Undertake an automated assessment of your credit worthiness and whether you are eligible for a mortgage. This involves a search of the Credit Reference Agencies and credit scoring. The credit search at the Affordability Calculator is a 'soft footprint' and is not visible to other lenders and does not affect your credit file. If a further credit search will be undertaken, this will place a 'hard footprint' on your credit file that may be seen by other lenders and could affect your ability to obtain credit in the future.

Credit reference agencies will also link your records together if they identify a link between you, joint applicants and/or any individual identified as your spouse or financial partner. These links will remain on the files until such time as you or your partner successfully files for a disassociation with the credit reference agencies to break that link.

The personal information we have collected from you will also be shared with fraud prevention agencies who will use it to prevent fraud and money laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance or employment.



An error appeared when trying to calculate the borrowing amount but all the steps are marked as complete. It's also not clear which step this error is in.

## Affordability Calculator

Step 1 of 5 – Borrowing details

✔ Complete | ✎ Edit

Step 2 of 5 – Personal details

✔ Complete | ✎ Edit

Step 3 of 5 – Income

Steve's Income

✔ Complete | ✎ Edit

Claire's Income

✔ Complete | ✎ Edit

Step 4 of 5 – Outgoings

✔ Complete | ✎ Edit

Step 5 of 5 – Important information

✔ Complete | ✎ Edit



After trying to correct the county error you then return to this screen which has no clear way to resubmit the form.



Step 3 of 5 – Income

✔ Complete | ✎ Edit

Step 4 of 5 – Outgoings

✔ Complete | ✎ Edit

Step 5 of 5 – Important information

**We use Personal Data about you to:**

- Identify you
- Prevent crime, money laundering, protect individuals from fraud and provide security.
- Undertake an automated assessment of your credit worthiness and whether you can afford to take the product. This involves searching the files of Credit Reference Agencies and credit scoring. The credit search at the Affordability stage of the application will place a 'soft footprint' on your credit file. The 'soft footprint' is not visible to other lenders and does not affect your creditworthiness. Should you proceed with a full credit search, a further credit search will be undertaken, this will affect your creditworthiness and your ability to obtain credit in the future.

Credit reference agencies will also link your records to your spouse or financial partner. These links will remain on your credit file. Credit reference agencies to break that link.

The personal information we have collected from you will be used to assess your creditworthiness and to verify your identity. If fraud is detected, we will report this to the relevant authorities.

For more information and details of how your information will be used by us and these fraud prevention agencies, who we share it with and why, how long we keep it, the lawful bases that apply, your rights and how to exercise them please refer to our full [Data Privacy Notice](#) at [skipton.co.uk](https://skipton.co.uk), ask at your local branch, call us on 0345 850 1700 or write to our Data Protection Officer at Skipton Building Society, Skipton, North Yorkshire, BD23 1DN.

If you do not pass the application checks or do not proceed with a mortgage application and have no other accounts or relationships with The Society, we will retain personal data; including data from credit reference agencies for 6 years. During this period data will be used by The Society to assess the risk associated with lending and to alter and develop future models and strategy.



You need to edit step 5 “Important Information” to find the calculate button again. The step name or button placement could be reviewed to make this more intuitive.

We will carry out an affordability check when you select Calculate, to see how much you could borrow

Once we have run this check, if you could borrow the amount you have asked for and if the information you have provided fits our lending policy, we will then carry out a **Soft Credit Check**, this won't harm your credit score


I confirm I have the authority of all applicants named in this application, to complete the affordability check, request a credit search on their behalf and obtain a Decision in Principle.

Calculate ▾



Approx time to complete remains at 5 minutes but the process is complete.



 Approx time to complete: 5 Minutes

## Affordability Calculator

Unfortunately you will be unable to borrow the amount required from Skipton

### Why can't I borrow the amount I requested?

The information you have provided does not meet our requirements.

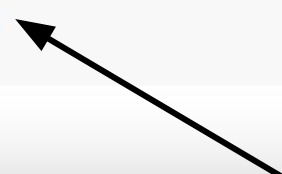
You could borrow a maximum of  
**£309,750**



### What's next?

If you want to change the amount you could borrow, you can change any or all of the Purchase Price, Deposit Amount or length of time you want the mortgage and we can re-check the affordability outcome.

[Let me try again >](#)



### Important information

Under Data Protection Act 1998, this decision is based on the information you have provided and will be used for lending decisions. Please use this information carefully.



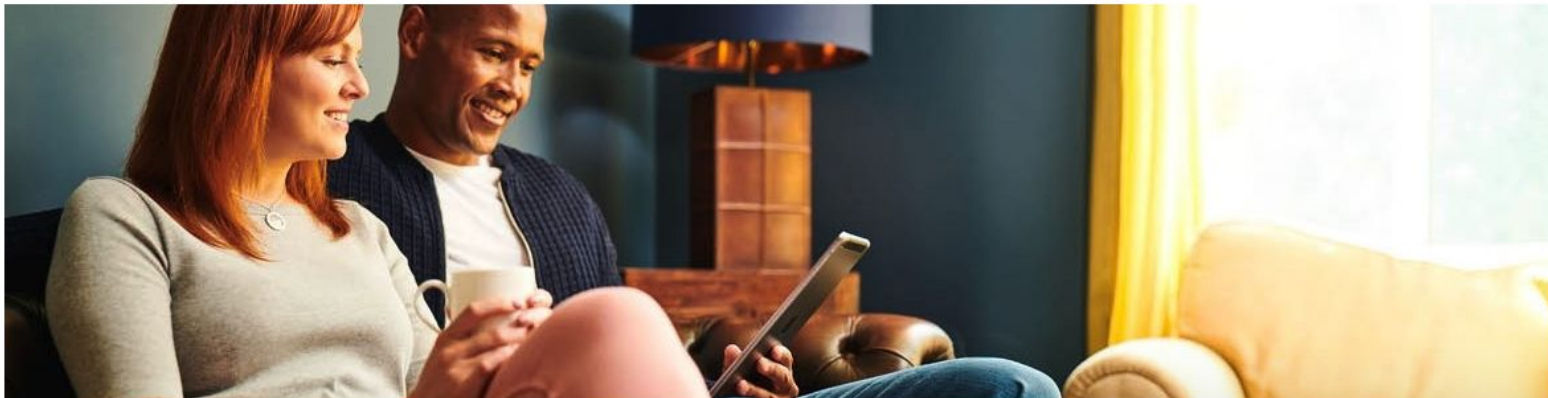
The actual amount you can borrow is a very small font size but is the most important information on the page.



No clear next steps aside from trying again e.g. view products.

You are here: [Home](#) > [Mortgages](#) > Find a mortgage

## Find a mortgage



Finding a mortgage doesn't have to be hard work.

Our easy to use mortgage finder will show you a selection of our latest mortgage products. Answer a few simple questions, then leave our mortgage finder to do all the leg work for you!



Ability to search products is low down the page, below the average screen height.

### Before you begin...

- If you are looking for mortgages we offer as part of the [Shared Ownership schemes](#), [First Homes England scheme](#) or [Scottish home ownership schemes](#) you will need to visit our [Government Schemes page](#).
- If you're looking to purchase a new build house with a deposit of at least 5% but less than 10% of the property value, you'll need to visit our [New Build page](#). The minimum deposit you'll need for a new build flat is 10% of the property value.
- If you're a first time buyer who is currently renting and have less than 5% deposit - or no deposit at all - visit our [Track Record Mortgage page](#).
- Our mortgages are not available in [Northern Ireland](#).

## Start your search

I'm looking to...

## Start your search

I'm looking to...

Take out a mortgage with Skipton

Review an existing Skipton mortgage

Will the property be rented out?

Yes, the property will be rented

No, the property won't be rented

What type of mortgage are you looking for?

I'm buying my first home

I'm moving home

I'm remortgaging

I'm buying a second home


### Tell us your mortgage details

Estimated property price  
[What's this?](#) £ 500,000.00

Mortgage amount  
[What's this?](#) £ 400,000.00

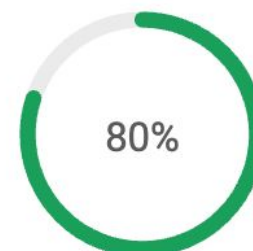
Mortgage term  
[What's this?](#) 25 years

Mortgage payment type  
[What's this?](#) Repayment

 Simple steps and good visual indicator of loan to value.

Loan to value(LTV)

[What's this?](#)




[Find mortgage products](#)

## Your search results

The products shown below are based on the details you have entered. For example, the less you want to pay, the fewer products you will be able to choose from. Please be aware products can be withdrawn without notice.

The below 'total paid' figure will help you compare the amount paid over the deal period, including interest, but won't tell you your outstanding balance at the end of the period. Any cashback incentive is not included in the below calculations.



Good filters and indication of the number of products.

### Filter your results

[Hide filters](#)

Type	Product fee	Initial period	
<input type="checkbox"/> Fixed	<input type="checkbox"/> Fee	<input type="checkbox"/> 2 years	<input checked="" type="checkbox"/> 5 years
<input type="checkbox"/> Tracker	<input type="checkbox"/> No fee		

[Reset](#)


[Apply filters](#)

Showing 11 of 24 products

Sort by: [Initial Period](#)

[Lowest first](#) [Highest first](#)

5 Years Fixed						<a href="#">What does it all mean?</a>
Initial rate	Estimated monthly payment	Overall cost for comparison	Product fees	Total paid over 5 years	Early repayment charges	
5.59% <small>fixed until 30/11/2028</small>	£2,476 <small>excludes product fee</small>	6.7% <small>APRC</small>	£2995	£148,560 <small>excludes product fee</small>	Yes	
<ul style="list-style-type: none"> <li><input type="checkbox"/> Payment type: Repayment</li> <li><input type="checkbox"/> Min loan: £5,000</li> <li><input type="checkbox"/> Max loan: £800,000</li> </ul>			<ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> No charge for a standard valuation for mortgage purposes only, subject to criteria.</li> </ul>			
						<a href="#">More information</a>



LTV information is not present on the product panel.

5 Years Fixed						<a href="#">What does it all mean?</a>
Initial rate	Estimated monthly payment	Overall cost for comparison	Product fees	Total paid over 5 years	Early repayment charges	
5.69% <small>fixed until 30/11/2028</small>	£2,500 <small>excludes product fee</small>	6.6% <small>APRC</small>	£1295	£150,000 <small>excludes product fee</small>	Yes	
<ul style="list-style-type: none"> <li><input type="checkbox"/> Payment type: Repayment</li> </ul>			<ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> No charge for a standard valuation for mortgage purposes only, subject to criteria.</li> </ul>			

[Chat](#)



Reset

Apply filters

Showing 11 of 24 products

Sort by: Initial Period

Lowest first Highest first

5 Years Fixed

[What does it all mean?](#)

Initial rate	Estimated monthly payment	Overall cost for comparison	Product fees	Total paid over 5 years	Early repayment charges
<b>5.59%</b> fixed until 30/11/2028	<b>£2,476</b> excludes product fee	<b>6.7%</b> APRC	<b>£2995</b>	<b>£148,560</b> excludes product fee	<b>Yes</b>

- Payment type: Repayment
- Min loan: £5,000
- Max loan: £800,000

✓ No charge for a standard valuation for mortgage purposes only, subject to criteria.

Initial rate

5.59% Fixed until 30/11/2028

Follow on rate(s)

6.79% our current Residential Mortgage Variable Rate (RMVR) a variable rate for the remainder of the term

Early repay

6% until 30/11/2028, then 6% until 30 November 2025, then 5% until 30 November 2026, then 4% until 30 November 2027, then 1.75% until 30 November 2028

Products fees breakdown

The above figure shows all fees as one sum. Fees are payable at different points in your application:

- Completion fee: £2995

Detailed product information without leaving the results.

LTV is not present in the detailed information

The APRC is calculated based on the following: A repayment mortgage of £221,500 payable over 30 years initially on a rate fixed until 30/11/2028 at 5.59% and then our RMVR variable rate currently 6.79% variable, for the remaining term. This mortgage would require 60 monthly payments of £1,286.39 and 299 monthly payments of £1,439.62 followed by a final payment of £121.20. The total amount payable would be £507,750.98 made up of the loan amount plus interest, Completion fee of £2,995, CHAPS fee of £20. The interest rates quoted include a 0.25% Direct Debit discount.

Please read our [important notes](#) before continuing.

Next steps

Less information ^

5 Years Fixed

[What does it all mean?](#)

Initial rate	Estimated monthly payment	Overall cost for comparison	Product fees	Total paid over 5 years	Early repayment charges
<b>5.60%</b>	<b>£2,500</b>	<b>6.6%</b>	<b>£1295</b>	<b>£150,000</b>	<b>Yes</b>



# 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?**  
**indulge**

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