Mortgage Calculators Usability Review 3 of 6

NUMBER OF STREET





## Introduction

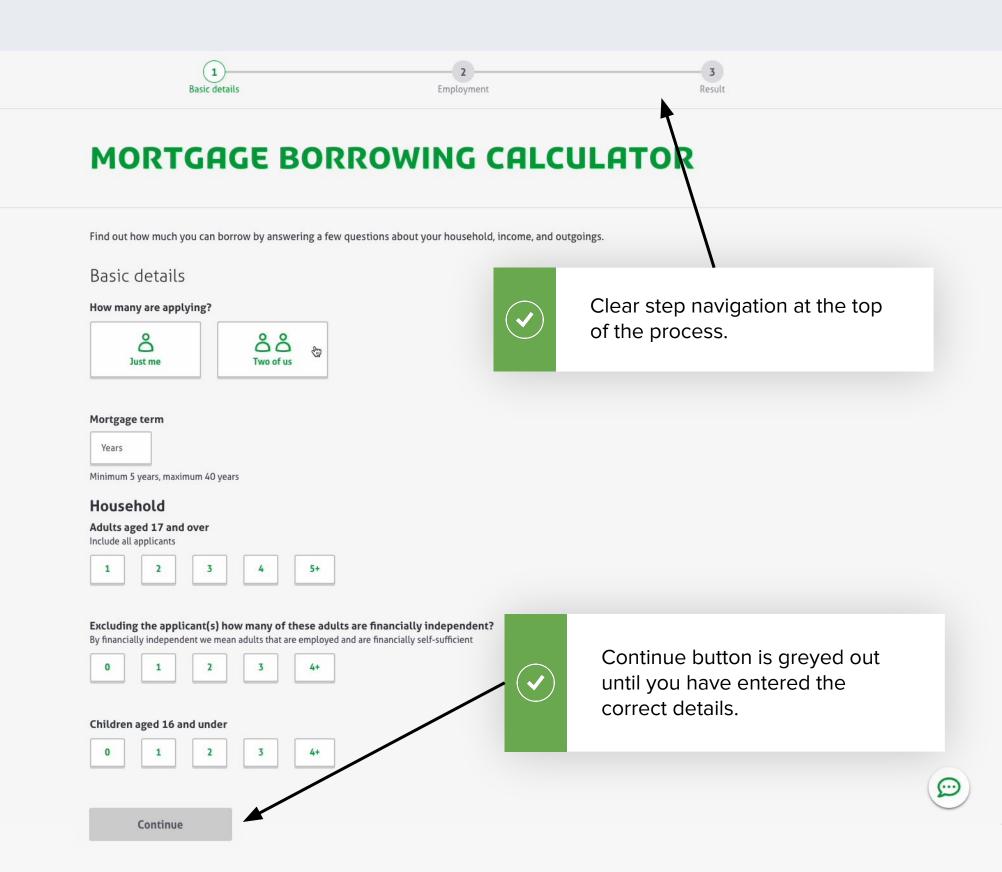
This review explores the usability of the Yorkshire Building Society website to find the amount you can borrow for a mortgage and a 5 year fixed rate product.

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.

## **YORKSHIRE BUILDING SOCIETY**

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





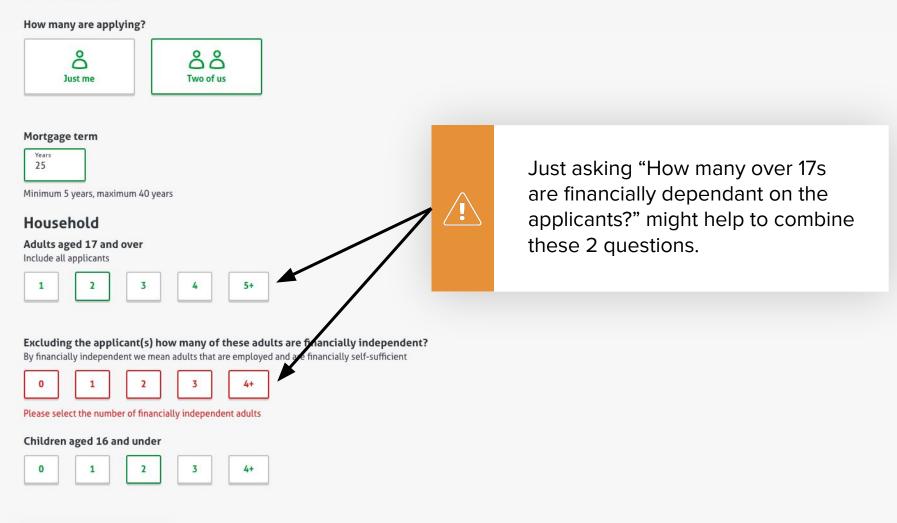




### **MORTGAGE BORROWING CALCULATOR**

Find out how much you can borrow by answering a few questions about your household, income, and outgoings.

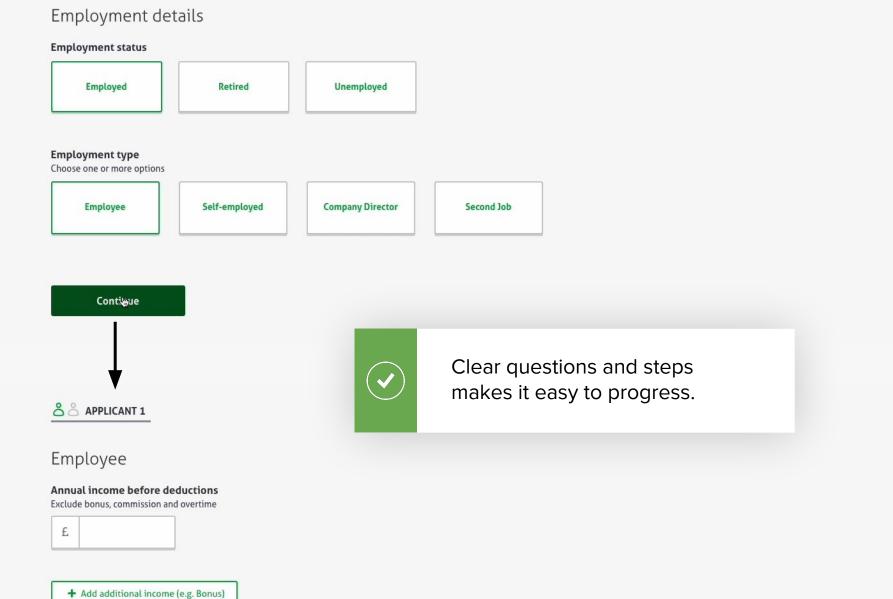
#### Basic details



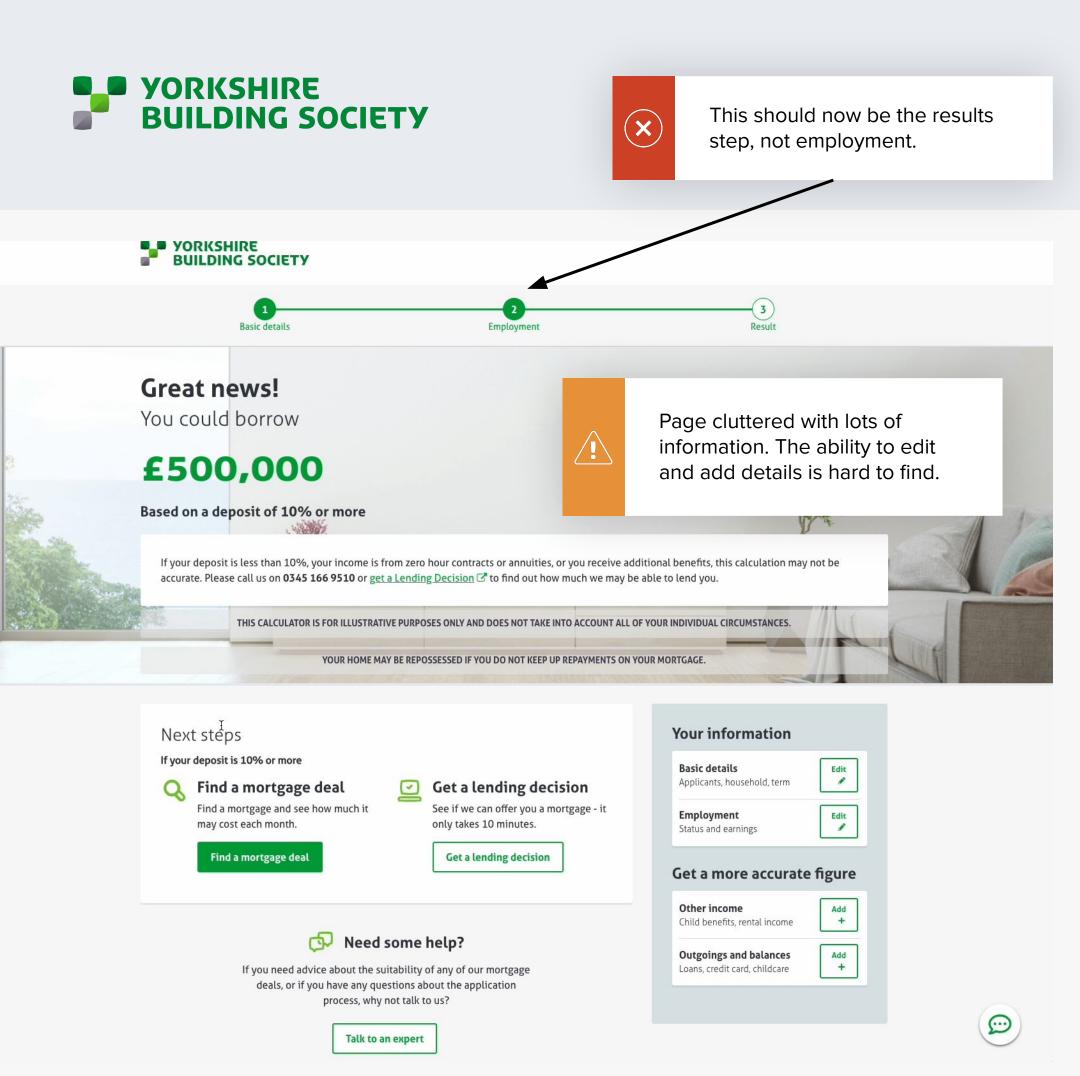
Continue



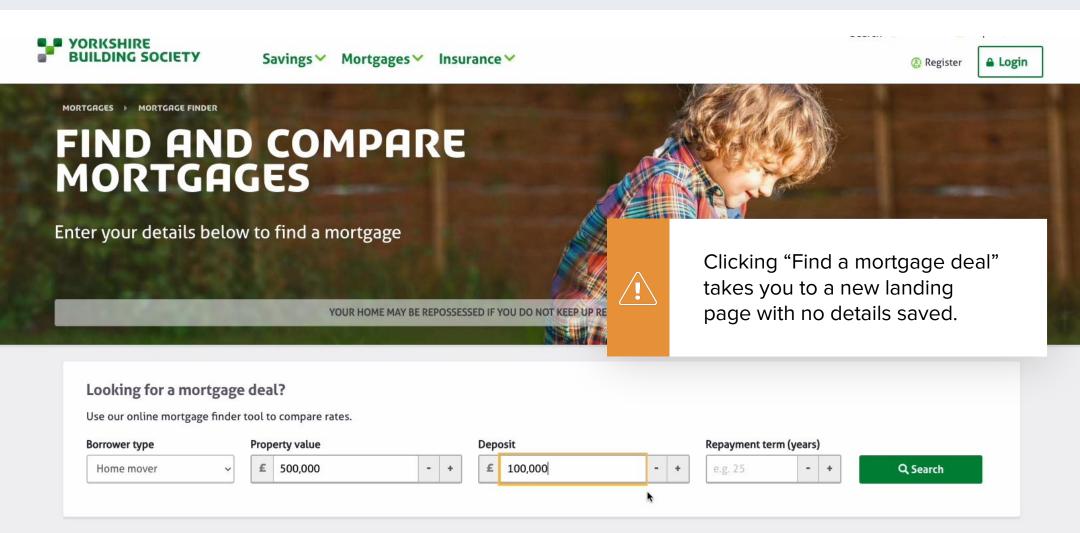
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#### Find the right mortgage for you

We know that it can be time-consuming to find the best mortgage rates when you're looking for a suitable deal. By using our mortgage finder tool, we can quickly and easily show you mortgage deals specific to your needs. All you need to do is provide some details about your deposit and the value of your property and we'll provide you with a list of mortgages, removing any that are unsuitable.

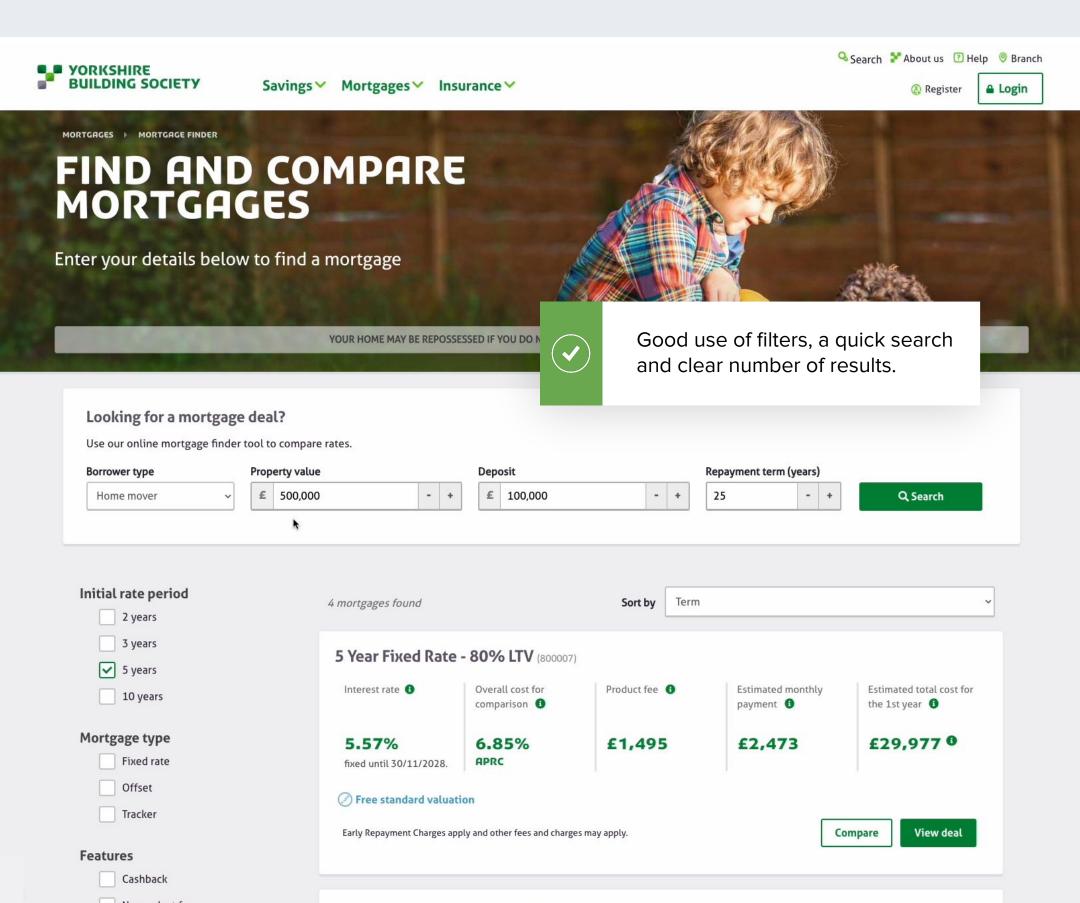
Once you find the mortgage that suits you best, it's easy to take the first step in finding out if you're eligible by getting a <u>Decision in Principle</u>. Or, if you want to know more about the different mortgages that we offer you can view our <u>fixed rate</u> and <u>offset</u> mortgage pages for a clear explanation of the features and benefits of these mortgage types.

#### Mortgage calculators

It's really important that before you get to the stage of applying for your mortgage you have an idea of how much a mortgage is likely to cost you. That's why we created our <u>mortgage calculators</u>. If you want to know how much the monthly repayments might be and how much you would be able to afford for a mortgage then our <u>repayment calculator</u> can provide you with an estimate of your monthly repayments, based on the size of mortgage you need. To find out how much you might be able to borrow for buying a new home or a

f Already a customer? Already a customer? View our mortgage deals for existing mortgage customers: Change your mortgage deal Borrow more on your existing mortgage deal





YORKSHIRE         BUILDING SOCIETY         With the second									
Compare up to 3 mortgages									
	<b>1</b> 5 Year F LTV (800	Fixed Rate - 80% X	2 5 Year Fixed R LTV (800025)	Rate - 80% 🗙	<b>3</b> 5 Year Fixed LTV (800044)	d Rate - 80% 🗙	Compare		
Compare our mortgages Compare our mortgages									
Show Differences				Hide Differences					
	5 Year Fixed Rate - 80% LTV (800007)	5 Year Fixed Rate - 80% LTV (800025)	5 Year Fixed Rate - 80% LTV (800044)		5 Year Fixed Rate - 80% LTV (800007)	5 Year Fixed Rate - 80% LTV (800025)	5 Year Fixed Rate - 80% LTV (800044)		
Interest rate	5.57% fixed until 30/11/2028.	5.62% fixed until 30/11/2028.	5.72% fixed until 30/11/2028.	Interest rate	5.57% fixed until 30/11/2028.	5.62% fixed until 30/11/2028.	5.72% fixed until 30/11/2028.		
The overall cost for comparison	6.85% APRC	6.87% APRC	6.95% APRC	The overall cost for comparison	6.85% APRC	6.87% APRC	6.95% APRC		
Туре	Fixed Rate	Fixed Rate	Fixed Rate	Туре	Fixed Rate	Fixed Rate	Fixed Rate		
Product fee	£1,495	£495	£0	Product fee	£1,495	£495	£0		
Initial period	5 years	5 years	5 years	Initial period	5 years	5 years	5 years		
Estimated monthly cost	£2,473	£2,485	£2,509	Estimated monthly cost	£2,473	£2,485	£2,509		
Additional features	Free standard valuation	<ul> <li>Free standard valuation</li> <li>£250 cashback</li> </ul>	Free standard valuation	Additional features	Free standard valuation	<ul> <li>Free standard valuation</li> <li>£250 cashback</li> </ul>	Free standard valuation		
Estimated total cost for 1st year	£29,977 <b>()</b>	£29,931 <b>1</b>	£30,125 <b>(</b> )	Estimated total cost for 1st year	£29,977 <b>()</b>	£29,931 <b>()</b>	£30,125 <b>(</b> )		
	View deal	View deal	View deal		View d <sub>Qa</sub> l	View deal	View deal		

The system feels over engineered for this particular use case because the differences between products are so minor.



- 2 E04 to 20/11/2027

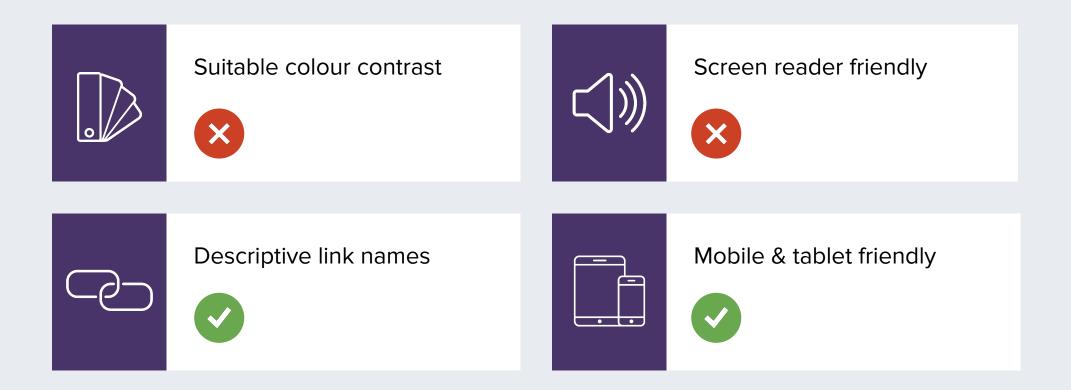
#### TASK COMPLETION TIME



	Savings 💙 Mortgages 🗸	Insurance 💙	Search 🏞 About us 🕐 Help 💿 Branch	
5 YEAR	R FIXED RAT	E		
with an initial rate of <b>5.57%</b> fixed until 30/11/2028.	the o			
	YOUR HOME MAY BE	REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE		
Mortgage details			Apply now	
Interest rate 🚯	5.57% fixed until 30/11/2028	<ul> <li>Please note</li> <li>Details should be read in conjunction with our <u>Important mortgage information</u>, as well as our <u>Fees, charges &amp; other costs</u></li> </ul>		
The overall cost for comparison ()	6.85% APRC			
Maximum Loan to Value (LTV) 🕄 🗲	80% £25,001 - £1,000,000	Good use of tooltips to quickly show help in a pop-up.	Applications are subject to our standard <u>lending criteria</u> and all loans are subject to status.	
Additional Features ()	Free standard valuation	<ul> <li>Our mortgages have limited availability and may be withdrawn at any time.</li> </ul>		
Fees	<b>Product fee: £1495</b> Payable on application and payment must before we can issue your mortgage offer. I you can ask for the fee to be added to you will increase both the amount you borrow monthly payments.	Repayment of new mortgages can be on a repayment, Interest only or part Interest only basis. More information on <u>Interest</u> <u>only mortgages</u> .		
	Mortgage fee: £90 Payable on mortgage redemption.	Higher lending charge: None		
Early Repayment Charge 🚯	<ul> <li>5.0% to 30/11/2024</li> <li>4.0% to 30/11/2025</li> <li>3.5% to 30/11/2026</li> </ul>			

## Accessibility

1 in 5<sup>\*</sup> 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