



Mortgage Calculators Usability Review

3 of 6

 **indulge**

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.



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

1
Basic details

2
Employment

3
Result

MORTGAGE BORROWING CALCULATOR

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

Basic details

How many are applying?


Just me


Two of us

Mortgage term

Years

Minimum 5 years, maximum 40 years

Household

Adults aged 17 and over

Include all applicants

1

2

3

4

5+

Excluding the applicant(s) how many of these adults are financially independent?

By financially independent we mean adults that are employed and are financially self-sufficient

0

1

2

3

4+

Children aged 16 and under

0

1

2

3

4+

Continue



Clear step navigation at the top of the process.



Continue button is greyed out until you have entered the correct details.



1
Basic details

2
Employment


3
Result

MORTGAGE BORROWING CALCULATOR

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

Basic details

How many are applying?


Just me


Two of us

Mortgage term

Years
25

Minimum 5 years, maximum 40 years

Household

Adults aged 17 and over

Include all applicants

1

2

3

4

5+

Excluding the applicant(s) how many of these adults are financially independent?

By financially independent we mean adults that are employed and are financially self-sufficient

0

1

2

3

4+

Please select the number of financially independent adults

Children aged 16 and under

0

1

2

3

4+

Continue



Just asking “How many over 17s are financially dependant on the applicants?” might help to combine these 2 questions.

 **APPLICANT 1**

Employment details

Employment status

Employed Retired Unemployed

Employment type

Choose one or more options

Employee Self-employed Company Director Second Job

Continue



 **APPLICANT 1**

Employee

Annual income before deductions

Exclude bonus, commission and overtime

£

[+ Add additional income \(e.g. Bonus\)](#)

Continue



Clear questions and steps
makes it easy to progress.



This should now be the results step, not employment.



Great news!

You could borrow

£500,000

Based on a deposit of 10% or more



Page cluttered with lots of information. The ability to edit and add details is hard to find.

If your deposit is less than 10%, your income is from zero hour contracts or annuities, or you receive additional benefits, this calculation may not be accurate. Please call us on **0345 166 9510** or [get a Lending Decision](#) to find out how much we may be able to lend you.

THIS CALCULATOR IS FOR ILLUSTRATIVE PURPOSES ONLY AND DOES NOT TAKE INTO ACCOUNT ALL OF YOUR INDIVIDUAL CIRCUMSTANCES.

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

Next steps

If your deposit is 10% or more



Find a mortgage deal

Find a mortgage and see how much it may cost each month.

Find a mortgage deal



Get a lending decision

See if we can offer you a mortgage - it only takes 10 minutes.

Get a lending decision



Need some help?

If you need advice about the suitability of any of our mortgage deals, or if you have any questions about the application process, why not talk to us?

Talk to an expert

Your information

Basic details

Applicants, household, term



Employment

Status and earnings



Get a more accurate figure

Other income

Child benefits, rental income



Outgoings and balances

Loans, credit card, childcare



MORTGAGES > MORTGAGE FINDER

FIND AND COMPARE MORTGAGES

Enter your details below to find a mortgage

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS




Clicking “Find a mortgage deal” takes you to a new landing page with no details saved.


Looking for a mortgage deal?

Use our online mortgage finder tool to compare rates.



Borrower type

Home mover 

Property value


£ 500,000  

Deposit

£ 100,000  

Repayment term (years)

e.g. 25  

 Search

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 [Decision in Principle](#). Or, if you want to know more about the different mortgages that we offer you can view our [fixed rate](#) and [offset](#) 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 [mortgage calculators](#). 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 [repayment calculator](#) 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



Already a customer?

View our mortgage deals for existing mortgage customers:

- [Change your mortgage deal](#)
- [Borrow more on your existing mortgage deal](#)

MORTGAGES > MORTGAGE FINDER

FIND AND COMPARE MORTGAGES

Enter your details below to find a mortgage

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT



Good use of filters, a quick search and clear number of results.

Looking for a mortgage deal?

Use our online mortgage finder tool to compare rates.

Borrower type

Home mover ▼

Property value

£ 500,000 - +

Deposit

£ 100,000 - +

Repayment term (years)

25 - +

Search 🔍

Initial rate period

- 2 years
- 3 years
- 5 years
- 10 years

Mortgage type

- Fixed rate
- Offset
- Tracker

Features

- Cashback

4 mortgages found

Sort by Term ▼

5 Year Fixed Rate - 80% LTV (800007)

Interest rate 📘

5.57%

fixed until 30/11/2028.

Overall cost for comparison 📘

6.85%

APRC

Product fee 📘

£1,495

Estimated monthly payment 📘

£2,473

Estimated total cost for the 1st year 📘

£29,977 📘

🔑 Free standard valuation

Early Repayment Charges apply and other fees and charges may apply.

Compare

View deal



Ability to compare similar mortgage products.

Compare up to 3 mortgages

1 5 Year Fixed Rate - 80% LTV (800007) ✕

2 5 Year Fixed Rate - 80% LTV (800025) ✕

3 5 Year Fixed Rate - 80% LTV (800044) ✕

Compare

Compare our mortgages ✕

Show Differences

Compare our mortgages ✕

Hide Differences

	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.
The overall cost for comparison	6.85% APRC	6.87% APRC	6.95% APRC
Type	Fixed Rate	Fixed Rate	Fixed Rate
Product fee	£1,495	£495	£0
Initial period	5 years	5 years	5 years
Estimated monthly cost	£2,473	£2,485	£2,509
Additional features	<ul style="list-style-type: none"> Free standard valuation 	<ul style="list-style-type: none"> Free standard valuation £250 cashback 	<ul style="list-style-type: none"> Free standard valuation
Estimated total cost for 1st year	£29,977 ⓘ	£29,931 ⓘ	£30,125 ⓘ
	View deal	View deal	View deal

	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.
The overall cost for comparison	6.85% APRC	6.87% APRC	6.95% APRC
Type	Fixed Rate	Fixed Rate	Fixed Rate
Product fee	£1,495	£495	£0
Initial period	5 years	5 years	5 years
Estimated monthly cost	£2,473	£2,485	£2,509
Additional features	<ul style="list-style-type: none"> Free standard valuation 	<ul style="list-style-type: none"> Free standard valuation £250 cashback 	<ul style="list-style-type: none"> Free standard valuation
Estimated total cost for 1st year	£29,977 ⓘ	£29,931 ⓘ	£30,125 ⓘ
	View deal	View deal	View deal



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



5 YEAR FIXED RATE

with an initial rate of

5.57%


fixed until 30/11/2028.

the overall cost for comparison is

6.85% APRC

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

Mortgage details

Interest rate ⓘ	5.57% fixed until 30/11/2028	
The overall cost for comparison ⓘ	6.85% APRC	
Maximum Loan to Value (LTV) ⓘ	80%	 <p>Good use of tooltips to quickly show help in a pop-up.</p>
Loan size ⓘ	£25,001 - £1,000,000	
Additional Features ⓘ	<ul style="list-style-type: none"> Free standard valuation 	
Fees ⓘ	<p>Product fee: £1495 Payable on application and payment must be cleared before we can issue your mortgage offer. Alternatively, you can ask for the fee to be added to your loan which will increase both the amount you borrow and your monthly payments.</p> <p>Mortgage fee: £90 Payable on mortgage redemption.</p>	<p>Mortgage Application Processing fee: None</p> <p>Higher lending charge: None</p>
Early Repayment Charge ⓘ	<ul style="list-style-type: none"> 5.0% to 30/11/2024 4.0% to 30/11/2025 3.5% to 30/11/2026 2.5% to 30/11/2027 	

Apply now

Please note

- Details should be read in conjunction with our [Important mortgage information](#), as well as our [Fees, charges & other costs](#)
- Applications are subject to our standard [lending criteria](#) and all loans are subject to status.
- Our mortgages have limited availability and may be withdrawn at any time.
- Repayment of new mortgages can be on a repayment, Interest only or part Interest only basis. More information on [Interest only mortgages](#).

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