



Mortgage Calculators Usability Review

1 of 6

 **indulge**

Introduction

This review explores the usability of the Nationwide 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



Nationwide

Building Society



Building Society

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How much can I borrow?

Use our mortgage calculator to get a rough idea of what you could borrow - in just minutes. To fill it in, you'll need to know:

- Your main income details
- A rough idea of the property value
- Your deposit or loan amount.



Clear list of the details required to fill in the form, a rough indication of completion time and the number of steps.

Step 1 of 2

Your details

You want to

- Buy your first home
- Move home
- Borrow more
- Remortgage and change lender to Nationwide
- Borrow against your mortgage-free property

- Move home
- Borrow more
- Remortgage and change lender to Nationwide
- Borrow against your mortgage-free property

Do you have a Nationwide mortgage?

- Yes No

Have you had a mortgage in the last 3 years?

- Yes No

Price of the property you would like to purchase

This is what you're paying for your new home. If you're not sure, put in an estimate.

£

Deposit amount

The amount of money you can put towards the cost of your new property.

£

Length of mortgage

A longer term mortgage means you'll be paying more in interest over the length of the chosen period.

years months

Step 2 of 2

Income**Number of people on the mortgage**

The maximum number of people who can apply for a Nationwide mortgage is 2.

- 1
- 2

Get results




Form fields appear as details are entered, making it easy to focus and make decisions.



A get results button has appeared but clicking it early results in errors.

Have you had a mortgage in the last 3 years?


- Yes No

 **Error:** Tell us if you've had a mortgage in the last 3 years.

Price of the property you would like to purchase

This is what you're paying for your new home. If you're not sure, put in an estimate.


£

 **Error:** Enter a property price.

Deposit amount

The amount of money you can put towards the cost of your new property.

£

 **Error:** Enter a deposit amount.



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Your results

We might be able to lend you up to:

£550,000

Borrowing £400,000 over 25 years and 0 months means your monthly payment might be:

£2,359 - £2,786

[Edit my details](#)

If you were hoping to borrow more, we might be able to offer a He
[See below for more information.](#)



The calculator does not take into account fixed outgoings, which will likely significantly impact on borrowing.

What this means

Figures in this calculator only indicate what we could lend and are for illustrative purposes only. For more accurate figures, get a Decision in Principle, where figures may change depending on the information you give us about your income, outgoings and credit commitments, property type and value.

Next steps

Get a personalised amount with a Decision in Principle

You can get a more accurate understanding of how much you could borrow with a Decision in Principle. You can use it to view properties and put in offers. We'll carry out a soft credit check which won't affect your credit rating.

[Get a Decision in Principle](#)

View the mortgage rates available to you

Based on the information you've provided, we can show a range of mortgage deals available to you.

[View mortgage rates](#)



Links to view mortgage rates at the end of the process and get a more detailed decision in principle.

Nationwide mortgage rates

Compare mortgage rates and find the mortgage deal that's best for you. Check what your interest rate and monthly payments could be.

Get a **personalised** mortgage rate

To compare mortgage deals and see what your interest rate and monthly payments could be, try using our online mortgage rate finder.

You can use our calculator if you're:

- a first time buyer
- remortgaging to Nationwide
- moving home
- switching your existing deal
- borrowing more.

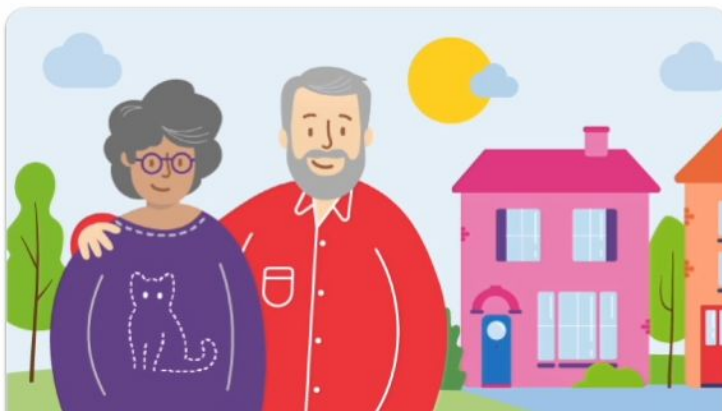
[Find mortgage rates](#)

Base rate change from the Bank of England: Find out if the base rate increase could affect your mortgage and what to expect.

[Guide to base rate changes and your mortgage](#)



Clicking "View mortgage rates" has started a completely new process.



Retirement mortgage rates

Check the rates for our retirement mortgages, whether you're

the mortgage works 

Buy to Let mortgage rates

Looking for Buy to Let? Our specialist lender The Mortgage Works



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Search our mortgages

Do you have a Nationwide mortgage?

Yes No

I want to:

- Buy a home
- Remortgage and change lender to Nationwide

Have you had a mortgage in the last 3 years?

Yes No

Price of the property you would like to purchase

This is what you're paying for your new home. If you're not sure, put in an estimate.

£ 500,000

Deposit amount

The amount of money you can put towards the cost of your new property.

£ 100,000

Information: If you're using a Help to Buy loan, please include this within your deposit amount.

Length of mortgage

A longer term mortgage means you'll be paying more in interest over the length of the chosen period.

25 years

0 months

Get results



A lot of duplicate information is required that has already been entered on the borrowing calculator.



Nationwide
Building Society



Easily change your property value and loan amount to see different products.

Find a Nationwide mortgage rate

Use our online mortgage rate finder to compare deals, and see what your interest rate and monthly payments could be with Nationwide.

The mortgage deals below are based on:

Property value	Loan amount	Mortgage length	Loan-to-value
£ 500,000	£ 400,000	25 years 0 months	80%

Mortgage schemes

None Help to Buy

Update results



A results counter would be useful and the LTV written on the product panel for clarity.

2 Year Fixed Rate

Monthly payment ⁱ

£2,673.40

Initial rate ⁱ

6.39%

Cost of deal ⁱ

£53,220.70

APRC ⁱ

7.9%

Free basic valuation

£500 cashback

Cashback offers are subject to terms and conditions. Please visit our [mortgage offer terms and conditions](#) for more information.

Review fee options

£999 fee paid upfront

Lowest cost overall

£999 fee added to loan

No product fee

[?] Fee option comparison

[Find out how to apply](#)

Show full details

2 Year Base Rate Tracker



[offer terms and conditions](#) for more information.

[Find out how to apply](#)



Good way to review fee options without multiple product panels.



5 Year Fixed Rate

Monthly payment ⓘ
£2,514.01

Initial rate ⓘ
5.74%


Cost of deal ⓘ
£111,906.28

APRC ⓘ
7.2%

-  Free basic valuation
-  £500 cashback

Cashback offers are subject to terms and conditions. Please visit our [mortgage offer terms and conditions](#) for more information.

Review fee options

- £999 fee paid upfront
Lowest cost overall
- £999 fee added to loan
- No product fee
-  [Fee option comparison](#)

[Find out how to apply](#)

[Hide full details ^](#)

Monthly payment

During 5 year deal
£2,514.01

After deal ends
£2,993.33

Interest rate

During 5 year deal
5.74%

After deal ends
7.99% (Variable)

Standard Mortgage Rate

For comparison purposes
7.2% APRC



Ability to show/hide full product details within the list of results.

Balance remaining

After 5 year deal
£358,132.39

Total payable

This is the total of your monthly payments and any fees paid.

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