



Mortgage Calculators Usability Review

6 of 6

Introduction

This review explores the usability of the Principality 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

Home > Mortgages > Mortgage Calculator

Mortgage Calculator - How much could I borrow?

Step 1: How much can I borrow?

Step 2: What will it cost?

Fill out the details below to find out how much you can borrow.

1. Residents information

Number of applicants

ONE



TWO

Region

Select a region

Number of residents

Adults (16+)

0

Children (under 16)

0

Retired Adults

0

2. Annual Income

Applicant 1

Basic annual income

£ ENTER VALUE

Do you have additional income?

YES

NO



Unnecessary heading if there is only one applicant.

Basic annual income

£ 50000

Do you have additional income?

YES

NO ✓

3. Outgoings

Applicant 1

Property expenditure

£ ENTER VALUE

Other expenditure

£ ENTER VALUE

Do you have a student loan?

YES

NO ✓

Was it taken out before September 2012?

YES

NO

Do you have additional outgoings?

YES

NO

Applicant 2

Property expenditure

£ ENTER VALUE

Other expenditure

£ ENTER VALUE

Do you have a student loan?

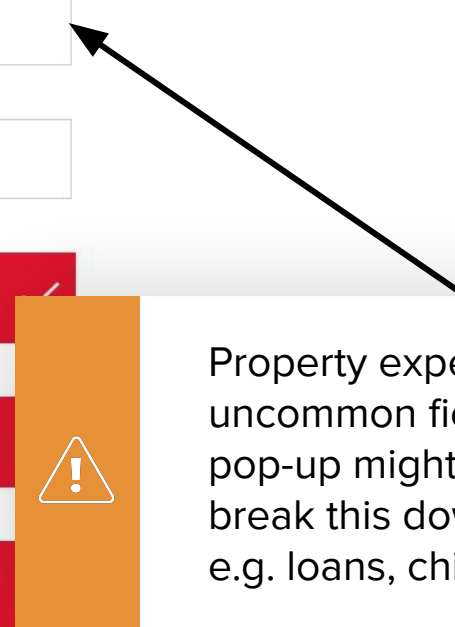
YES

NO ✓

Was it taken out before September 2012?

YES

NO ✓




Property expenditure is an uncommon field label. A help pop-up might be useful here or break this down into different fields e.g. loans, childcare etc.

Other expenditure

Do you have a student loan? YES NO ✓

Was it taken out before September 2012? YES NO ✓

Do you have additional outgoings? YES NO ✓

 Using a tick for positive and negative selections is visually confusing.

4. Length of mortgage required


Mortgage duration

5. Re-mortgaging

Are you re-mortgaging? YES NO ✓

Is there additional borrowing? YES NO ✓

5 year fixed product? YES ✓ NO

 It's unclear why this option is faded out and how to activate it.

[View how much you can borrow](#)

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

Home > Mortgages > Mortgage Calculator

Mortgage Calculator - How much could I borrow?

Step 2 tab has a hover state but nothing happens on mouse click.

Step 1: How much can I borrow?

Step 2: What will it cost?

We may lend you up to
£383987

Next step: What will it cost? >

With your combined annual income of **£100000** and monthly outgoings of **£1000** we may lend you **£383987** on a 25 year mortgage.

< Or adjust your figures

< Reset the calculator

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



Step 1 tab has a hover state but nothing happens on mouse click. There is no way back to view or edit step 1.

Home > Mortgages > Mortgage Calculator

Mortgage Calculator - How much could I borrow?

Step 1: How much can I borrow? Step 2: What will it cost?



Straight into a product search without leaving the process.

Based on the details you have entered, you cannot borrow more than 383987

Enter your mortgage details below then click 'calculate costs'. You can adjust these details to see how different combinations affect your repayments and fee.

1. Mortgage details

Amount to borrow £ 400000

Property value or purchase price £ 500000

i Please note that this calculator is for information purposes only and not an offer. Any mortgage is subject to our underwriting criteria which will include an assessment of your ability to afford the loan.


in a branch or give us a call if you wish to make an appointment with a Mortgage Adviser.



A reminder or auto-fill based on how much you can borrow would be useful.


[View how much your repayments might be](#)

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

 No way to view or return to edit borrowing amount or purchase price.

Mortgage Calculator - How much could I borrow?


Step 1: How much can I borrow? **Step 2: What will it cost?**

 Results are not all relevant to the details entered (80% LTV and above).

Results


View mortgages from our range below. We also offer [Buy To Let Mortgages](#)

Fixed Rate Mortgages	Monthly payment	Initial rate	Fee	Mortgage Commitment Fee
+ 75% LTV Fixed Rate Mortgage	£2,356	5.6%	£1395	£0
+ 80% LTV Fixed Rate Mortgage	£2,379	5.7%	£1395	£0
+ 80% LTV Fixed Rate Mortgage - Cashback	£2,391	5.75%	£1395	£0
+ 85% LTV Fixed Rate Mortgage	£2,391	5.75%	£1395	£0
+ 85% LTV Fixed Rate Mortgage - Cashback	£2,402			
+ 90% LTV Fixed Rate Mortgage	£2,414			
+ 75% LTV Fixed Rate Mortgage	£2,437			
+ 80% LTV Fixed Rate Mortgage	£2,476	6.12%	£0	£0
+ 75% LTV Fixed Rate Mortgage	£2,483	6.15%	£0	£0
+ 85% LTV Fixed Rate Mortgage	£2,488	6.17%	£0	£0
+ 75% LTV Fixed Rate Mortgage	£2,495	6.2%	£895	£0
+ 75% LTV Fixed Rate Mortgage - Cashback	£2,495	6.2%	£0	£0
+ 90% LTV Fixed Rate Mortgage	£2,495	6.2%	£0	£0

 Long list of 38 products without sorting, filters or indication of how many results.

Mortgage Calculator - How much could I borrow?

Step 1: How much can I borrow? **Step 2: What will it cost?**



Expanded view contains more product details without leaving the results page.


Results

View mortgages from our range below. We also offer [Buy To Let Mortgages](#)

Fixed Rate Mortgages	Monthly payment	Initial rate	Fee	Mortgage Commitment Fee
+ 75% LTV Fixed Rate Mortgage	£2,356	5.6%	£1395	£0

- 80% LTV Fixed Rate Mortgage	£2,379	5.7%	£1395	£0
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Product details
 Until | Until 11/30/28
 SVR Charging | 7.45%
 Overall Cost for Comparison (APRC) | 6.9% APRC



SVR and APRC terms would benefit from a help pop-up.

[More details](#)

+ 80% LTV Fixed Rate Mortgage - Cashback	£2,391	5.75%	£1395	£0
+ 85% LTV Fixed Rate Mortgage	£2,391	5.75%	£1395	£0
+ 85% LTV Fixed Rate Mortgage - Cashback	£2,402	5.8%	£1395	£0
+ 90% LTV Fixed Rate Mortgage	£2,414	5.85%	£1395	£0
+ 75% LTV Fixed Rate Mortgage	£2,437	5.95%	£0	£0



Home > Mortgages > Fixed Rate Mortgages > 80% LTV Fixed Rate Mortgage - 5.70% Initial Interest Rate

80% LTV Fixed Rate Mortgage

- You'll know exactly what your payments are each month during the fixed period
- You have the certainty of a fixed interest rate
- You're able to borrow up to 80% of the value or purchase price of your property (LTV)
- You're able to borrow up to a maximum of £650,000
- Product fee £1,395
- No valuation fee
- There is no assistance with legal fees

Ways to start your application

Our contact centre is open 9am to 5pm Monday to Friday and 9am to 1pm on Saturday and our branches are located across Wales and the borders, [find a branch](#).

[Start your mortgage enquiry online](#)

[Call us on 03303334002](#)

[Request an appointment at branch](#)

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

Summary	Typical example	Important information	Fees & charges	Other
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5.70%
p.a.

Until 30/11/2028, then changing to our Standard Variable Rate (SVR)

7.45%
p.a.

Our current Standard Variable Rate (SVR)

6.9%
APRC

The overall cost for comparison

80%

Maximum Loan to Value (LTV)



Tabs are a good way way to provide more information in a compact space.

- 6th largest UK building society
- A mutual building society, owned by and run for the benefit of our 500,000 members
- Over 160 years experience
- Taking care of over £11 billion of our customers' assets
- Members can access a Member Rewards page featuring competitions, discounts and more.

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