# Mortgage Interview Nr.2.

# Improving Transparency and Customers’ happiness

**Situation storyline**

1. You are Mr/Ms XYZ and would like to buy your dream house in Switzerland and looking for the mortgage information. What would be your next step?

I would google it and access moneypark

2. Here we present 6 prototypes for you to access the information.

Interviewer shows 1 page with 6 pictures of the prototypes. Which 3 would be the most interesting way for you to get the information you need?

1. Website, 2. PDF and probably that's it

After choosing the channels, interviewer shows the prototypes in detail.

Ask their opinion and rank the channels.

Website should give an overview of each important topic and probably I can find the same or more in the pdf to print out. I would expect information on the risks and a kind of checklist

Website, PDF (Checklist?). the other one are irrelevant, I would go to my bank / insurance or broker if I have the concrete expectation

3. After interviewer shows the prototypes, shows the information topics related to the mortgage transparency.

* Basic conditions – salary, down payment, permits, etc.
* Interest rates comparison
* Evaluation of the property
* Documentation for the application
* Mortgage application process flow
* Contract information – penalties, clauses

Ask: What would be the most important information for you?

First basic conditions and evaluation of a property

4. If you get the information via the channel you preferred the most (point 2.), would you feel more knowledgeable? If not, why?

Yes but surely not enough to directly go to the contract part, I need a human being on my side to talk to.