# 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?

Look bank websites for the interest rate and other information.

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?

Website, chatbot, meet-up at point of sale

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

Ask their opinion and rank the channels.

Website, chatbot and meet-up at point of sale

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? Basic condition & Interest rate comparison

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

Yes , it would be helpful