



# Insight Portal

## *Features Guide*





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# Fair Value Reports

## INTRODUCTION

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We've introduced fair value reports to help portal subscribers understand the value their product's are providing for consumers.

We split our analysis into three sections:

- 1) Product
- 2) Price
- 3) Service


We use our unique customer experience and product ratings to compare products to market averages.

To see your fair value report just click on the product benchmarking report shown below and choose your brand.

After clicking into the reports and selecting the sector you're interested in you'll see a list of products with a summary of their scores.

### Insight tools

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 **New Product Benchmarking Report**

See at a glance how comprehensive your products are compared to the rest of the market. You can also benchmark your products on price and service and generate benchmarking reports.

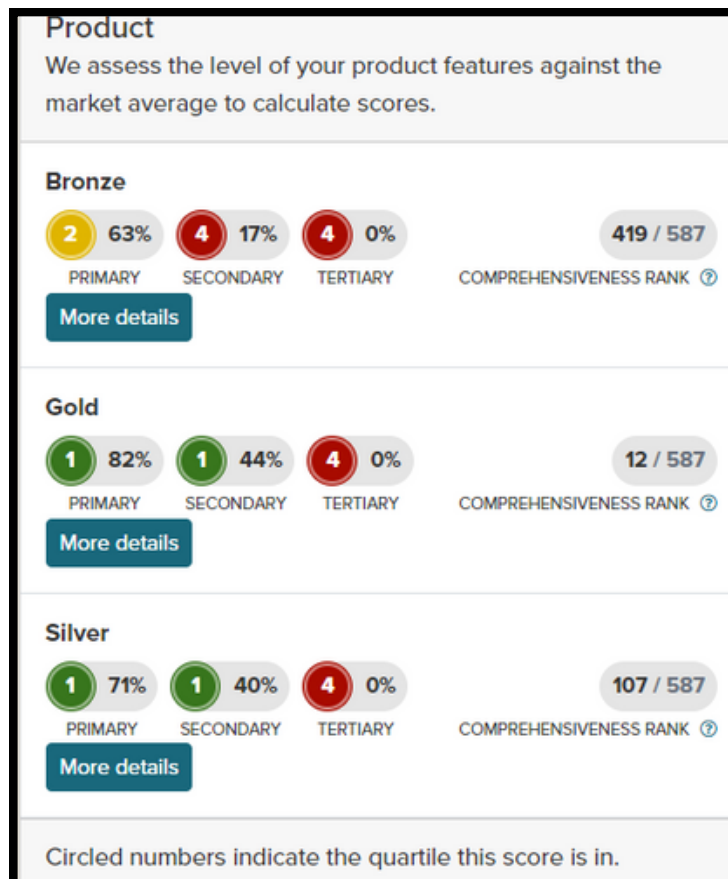


# Fair Value Reports

## PRODUCT ANALYSIS

We benchmark each provider's product features against the wider industry to produce a score. This allows providers to see if their features are better than others.

We group features into one of three categories, primary, secondary and tertiary. The scores for each feature within a group are averaged to give a score each category.





# Fair Value Reports

## PRODUCT ANALYSIS

We show a breakdown of the score for each product feature.

A feature with the best level in the market will score 100%, a feature with the worst level will score 0%.

The bars on the right visualise the product's performance relative to the market.

Primary features [?](#) More comprehensive than average **75%**

[Show league table](#)

Feature	Value	Score	Performance against market <a href="#">?</a>
Type of cover <a href="#">?</a>	Lifetime, annual		<b>MODE</b> Lifetime, annual
Medical cover limit <a href="#">?</a>	£12,000.00 <a href="#">?</a>	75%	WORST  BEST
Annual policy limit <a href="#">?</a>	£12,000.00	67%	WORST  BEST
Co-payments for older pets <a href="#">?</a>	20%	75%	WORST  BEST
Annual condition limit <a href="#">?</a>	Not applicable <a href="#">?</a>		
Lifetime policy limit <a href="#">?</a>	Unlimited <a href="#">?</a>	100%	WORST  BEST
Lifetime condition limit <a href="#">?</a>	Not applicable <a href="#">?</a>		
Dental cover (if due to an accident) <a href="#">?</a>	£12,000.00	75%	WORST  BEST
Cruciate ligament damage <a href="#">?</a>	£12,000.00	75%	WORST  BEST
CT scans <a href="#">?</a>	£12,000.00	67%	WORST  BEST
MRI scans <a href="#">?</a>	£12,000.00	67%	WORST  BEST





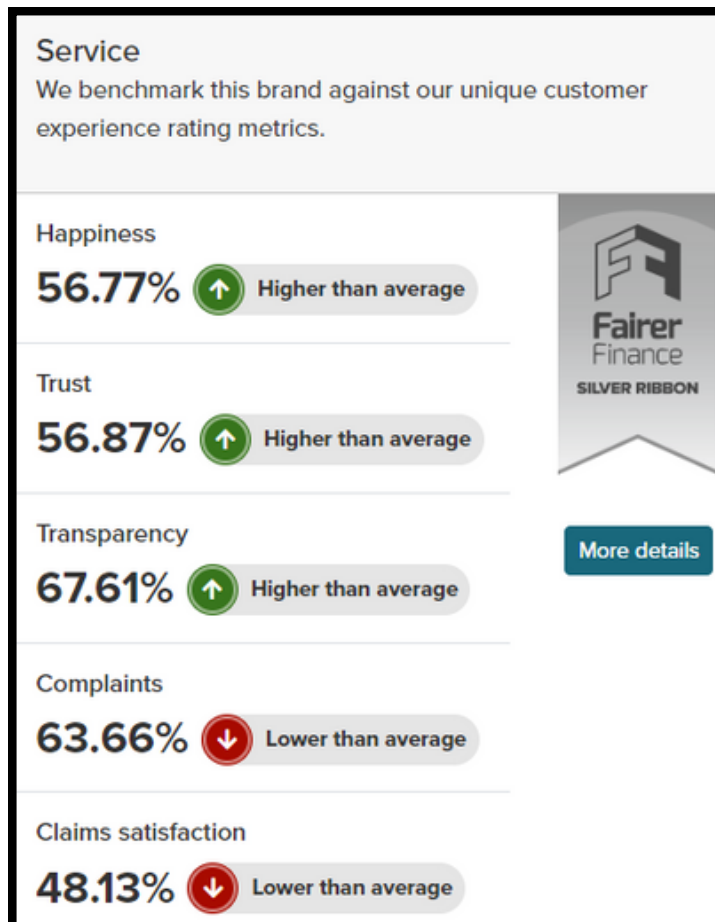
# Fair Value Reports

## SERVICE ANALYSIS

We also use our unique customer experience ratings to analyse service quality.

We poll over 10,000 financial service customers every 6 months to generate a range of scores, including happiness and trust.

We also have a team of researchers who mystery shop hundreds of products to analyse how transparent key information is during a product journey.





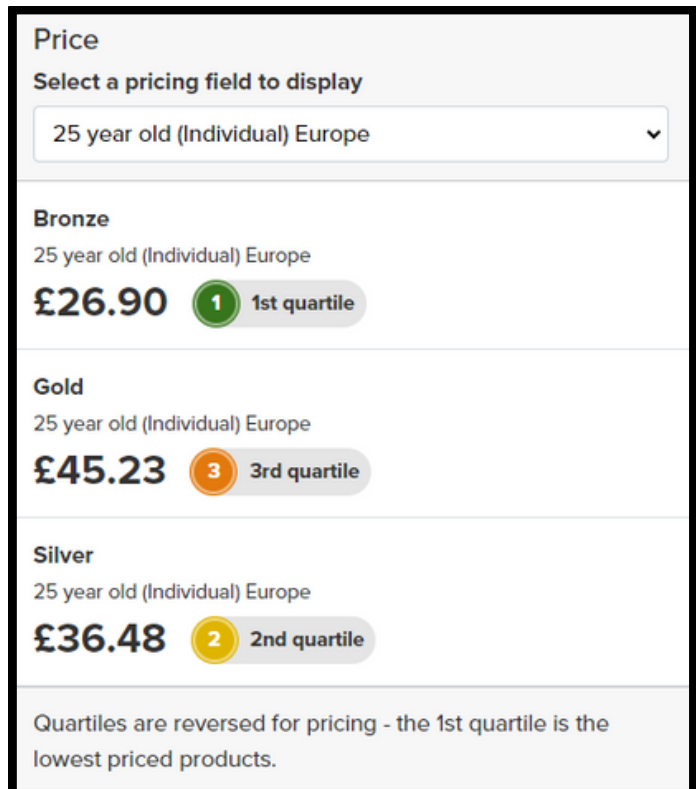
# Fair Value Reports

## PRICE ANALYSIS

For sectors where we have price data we also benchmark products against the rest of the market.

This enables you to quickly see if your prices are higher or lower than the market.

When combined with our product analysis this can be a powerful tool to help you understand if your products are offering fair value.





# Fair Value Reports

## BENCHMARKING

Through our product benchmarking tool you can see a table of all the products in the sector, ranked by our comprehensiveness score.

We weight the primary, secondary and tertiary feature scores to give our overall comprehensiveness score.

Primary features are weighted 65% of the overall score, secondary features 25% and tertiary 10%.

Product benchmarking » Annual multi-trip insurance

Select a pricing field to display: 25 year old (Individual) Europe

KEY: 1 1st quartile, 2 2nd quartile, 3 3rd quartile, 4 4th quartile

DISPLAYING RESULTS 201-250 FROM A TOTAL OF 587

Brand	Product	Comprehensiveness rank	Star rating	Primary	Secondary	Tertiary	Fees, charges & excesses	Price	Action
CoverForYou.com	Gold	201	FAIRER FINANCE ★★★★★ Rated by Experts	1 69%	4 22%	2 20%	1 95%	3 £58.50	View
Outbacker	Silver	202	FAIRER FINANCE ★★★★★ Rated by Experts	2 68%	3 32%	4 0%	4 53%	1 £31.27	View
CCS Insurance Services	Premier Plus	203	FAIRER FINANCE ★★★★★ Rated by Experts	2 68%	3 32%	4 0%	3 77%	2 £38.94	View
Campbell Irvine	Direct Travel insurance	204	FAIRER FINANCE ★★★★★ Rated by Experts	2 67%	3 32%	4 6%	4 72%	3 £66.13	View
Holiday Extras	Silver Cruise	205	FAIRER FINANCE ★★★★★ Rated by Experts	3 61%	3 30%	1 50%	2 83%	2 £39.52	View





# Market Changes

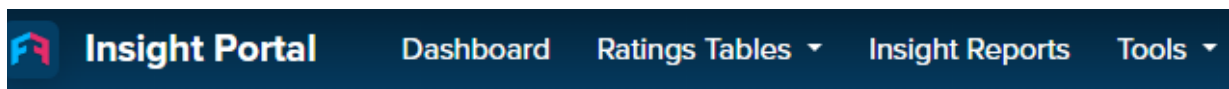
## INTRODUCTION

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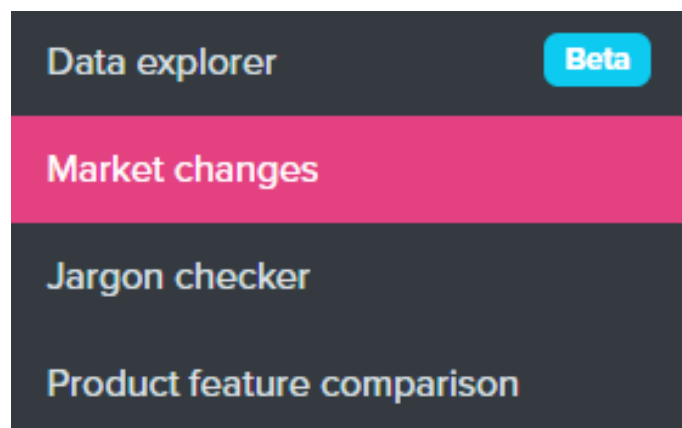
Our market changes feature allows you to see when changes are made to any feature of the products we have rated.

You can filter by specific brands and product features to get to what you need.

If you don't want to miss anything, sign up to email updates for whichever sectors, brands and features matter to you.



Click on 'Tools' in the toolbar at the top of the Portal and then on 'Market changes' to load it up.





# Market Changes

## HOW TO

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First select the sector and product type you're interested in.

If you want to see all changes then you can leave the brands and features options blank.

If it's specific brands and features that you're interested in then you can type those into the brands and features search bars shown below.

You can then name your report and save it so you can view those same selections anytime you login to the portal.

Find changes [Start again](#)

Product group  
Bank accounts

Product type  
Current accounts

Show only selected brands  
Select brands

Show only selected features  
Select product features

Save as a new report

Report name  
Current Account Switching Offers

Get email alerts of changes

Save report



# Market Changes

## EMAIL ALERTS

By clicking the 'Get email alerts' button you'll receive an email outlining any market changes within your customised report.



### Save as a new report

Report name

Get email alerts of changes

Save report

You'll receive an email on each day that features within your selected criteria change.

### Your market changes report

There were 30 product changes for your **BT card** report yesterday.

Product	Feature	Was	Now
Ulster Bank Purchase and Balance Transfer Credit Card	Duration of 0% balance transfer offer period	21 months	17 months
Ulster Bank Longer Balance Transfer Credit Card	Duration of 0% balance transfer offer period	28 months	24 months
Ulster Bank Balance Transfer Credit Card	Duration of 0% balance transfer offer period	16 months	14 months
Royal Bank of Scotland Purchase and Balance Transfer Credit Card	Duration of 0% balance transfer offer period	21 months	17 months
Royal Bank of Scotland Longer Balance Transfer Credit Card	Duration of 0% balance transfer offer period	28 months	24 months
Royal Bank of Scotland Balance Transfer Credit Card	Duration of 0% balance transfer offer period	16 months	14 months
NatWest Purchase and Balance Transfer Credit Card	Duration of 0% balance transfer offer period	21 months	17 months



# Market Changes

## OUTPUT

After running your search, the relevant changes will appear in a table which can be viewed within the Portal.

The screenshot displays a search results page for '0% balance transfer credit cards'. On the left, there are filters for 'Product group' (Credit cards), 'Product type' (0% balance transfer credit cards), and 'Show only selected features' (Duration of 0% balance transfer of...). Below these are options to 'Save as a new report' and 'Load a saved report'. The main content area shows a list of five credit card offers, each with a 'Hide change' button. The offers are:

Brand	Offer Name	Duration of 0% balance transfer offer period	WAS	NOW
mbna	MBNA 0% Transfers and Purchases	Duration of 0% balance transfer offer period	22 or 12 months	19 or 12 months
Ulster Bank	Ulster Bank Purchase and Balance Transfer Credit Card	Duration of 0% balance transfer offer period	21 months	17 months
Ulster Bank	Ulster Bank Longer Balance Transfer Credit Card	Duration of 0% balance transfer offer period	28 months	24 months
Ulster Bank	Ulster Bank Balance Transfer Credit Card	Duration of 0% balance transfer offer period	16 months	14 months
RBS	Royal Bank of Scotland Purchase and Balance Transfer Credit Card	Duration of 0% balance transfer offer period	21 months	17 months



# Market Changes

## USE CASES

Want to see if your competitors are responding to interest rate changes quicker than you?

Or maybe you want to know if insurance cover limits are increasing?

The market changes feature lets you stay on top of all market developments and helps you to respond quickly.

The screenshot displays the 'Market Changes' tool interface. On the left, there are filters for 'Product group' (Savings Accounts), 'Product type' (Easy Access Accounts), 'Show only selected brands' (Chase, Virgin Money), and 'Show only selected features' (Interest Rate (AER)). Below these are options to 'Save as a new report' and 'Load a saved report'. The main area shows a list of account interest rate changes with columns for 'WAS' and 'NOW' rates.

Brand	Product Name	WAS	NOW
CHASE	Chase The Chase Saver Account	3.8%	4.1%
MONEY	Virgin Money M Plus Saver	3.03%	3.55%
MONEY	Virgin Money Club M Saver	3.03%	3.55%
MONEY	Virgin Money M Saver	3.03%	3.55%
CHASE	Chase The Chase Saver Account	3.3%	3.8%



# Jargon Checker

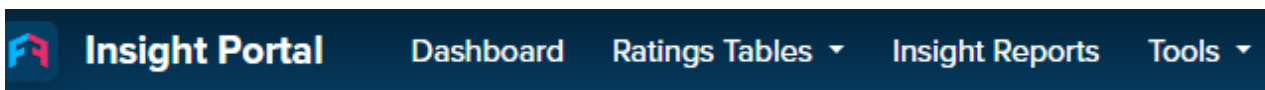
## INTRODUCTION

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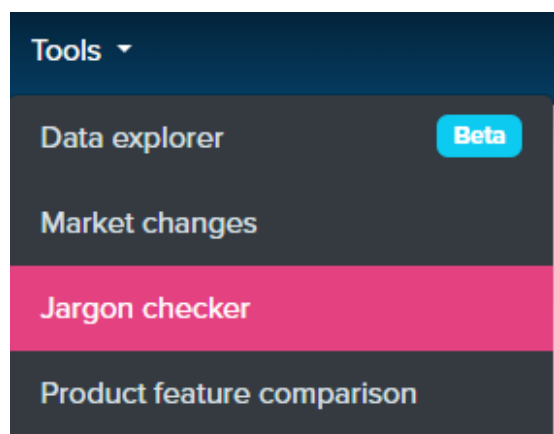
Our jargon checker feature allows you to test your documents for jargon.

Complex words make it difficult for customers to understand documents. Brands that use too much jargon also get marked down in our transparency ratings.

This tool lets you quickly assess your key documents for jargon and compare them against the rest of the market.



Click on 'Tools' in the toolbar at the top of the Portal and then on 'Jargon checker' to load it up.





# Jargon Checker

## HOW TO

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First select your brand and the product type you're analysing.

Then select the type of document, for example a policy wording and upload your file.

Make sure the file is a PDF or Microsoft Word document.

Click 'Run jargon check' and you'll get your results.

The screenshot shows the 'Jargon checker' web interface. At the top, it says 'Assess your documents for uses of jargon.' Below this is the heading 'Analyze a document'. A light green box contains the instruction: 'Your file must be a PDF or Microsoft Word document.' There are three dropdown menus: 'Brand' with 'AA' selected, 'Product type' with 'Home insurance (building and contents)' selected, and 'Document type' with 'Policy Wording' selected. Below these is an 'Upload your file' section with a 'Choose file' button and a text input field containing the filename 'aa-home-insurance-pl...let-december-2021.pdf'. At the bottom is a dark blue button labeled 'Run jargon check'.



# Jargon Checker

## OUTPUT

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The jargon checker will show you a score for the document from 'poor' to 'excellent'.

The jargon checker will also show you a list of some of the most complex jargon in the document.

Examples of jargon
Here are some of the most serious uses of jargon found in your document.
Jargon term
comply
liable
accordance
wilful
arisen
periodically
terminate





# Jargon Checker

## USE CASES

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Want to see why your transparency score is low in our customer experience ratings? It could be because of jargon in your documents.

The tool is a great guide to show you how much jargon your documents have.

If it doesn't score well we can offer consultancy services to help get your document up to scratch.





# Jargon Checker

## CONSULTANCY SERVICES

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We offer consultancy services like document rewrites to help improve documents.

We'll work with you to simplify the document by removing jargon, using more conversational tone and reducing the reading grade.

If you're interested in this or other comms solutions please get in touch:

George Johnston  
Head of Business Development  
07498489599  
[georgej@fairerfinance.com](mailto:georgej@fairerfinance.com)





# Product Ratings

## INTRODUCTION

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Our insight portal has ratings for over 6000 products across 27 sectors covering both banking and insurance.

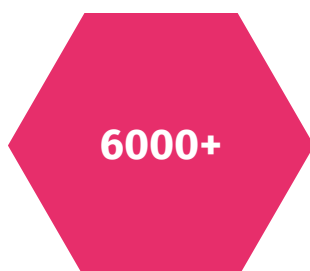
We create scoring criteria known as red lines for each sector and assess products against these red lines. Products are scored between one and five stars.

Only products that pass every red line get a rare five star rating.

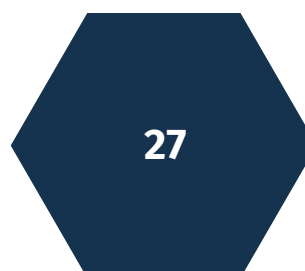
We set red lines for the most important product features, based on market averages and customer needs.

Red lines are reviewed annually or when there are significant market changes.

**Number of products covered:**



**Number of sectors covered:**





# Product Ratings

## PORTAL

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The product ratings for your brand will be listed within your brands page on the portal.

Search for your brand from the dashboard and the option to see your product ratings will be on the right of your screen.

Just click 'view the ratings' to get started.

☆ Product ratings  
See all the detail behind our product ratings.

**FA Fairer Finance**  
★★★★★  
Rated by **Experts**

We rate products based on core product features, helping consumers to pick a policy with enough cover for the important things.

[View the ratings](#) We've rated 5 Starling Bank products.



# Product Ratings

## PORTAL

The next page will show you all the different sectors we have ratings in for your brand and a summary of the star ratings.

**Bank accounts** [View ratings](#)

We've rated 32 **Lloyds Bank** products in our **Bank accounts** product area.  
Lloyds Bank's best ratings include **4 products** rated 5 stars.

Rating	Count
5 stars	4
4 stars	3
3 stars	2
2 stars	5
1 star	18

Click view ratings and you'll see a list of every product we've rated in that sector under any relevant sub-sector headings.

**Basic bank accounts**

- Lloyds Bank Basic Account** (4 stars)

**Current accounts**

- Lloyds Bank Club Lloyds** (5 stars)
- Lloyds Bank Classic Account** (3 stars)



# Product Ratings

## RATINGS

If you click into any rating you'll see a list of all the data points we've collected for that product type.

You'll also be able to see which product features are red lines, if the product passed and what the pass requirements are.

<b>RED LINE</b> Cost scenario ?	To pass this red line the cost scenario must be £13.16 or less.	£20.31 <b>FAILED</b>
<b>RED LINE</b> Top up fee ?	Top up fee must be £0 to pass this red line	£0.00 <b>PASSED</b>
<b>RED LINE</b> Cancellation/ Close Account fee ?	Closing account fee must be £0 to pass this red line	£0.00 <b>PASSED</b>
<b>RED LINE</b> CHAPS fee (receiving) ?	CHAPS fee (receiving) must be £0 to pass this red line	£0.00 <b>PASSED</b>
<b>RED LINE</b> Status enquiry (bankers reference) ?	Status enquiry (bankers reference) must be ≤£20 to pass this red line	£10.00 <b>PASSED</b>
<b>RED LINE</b> Part of FSCS ?	The provider must be covered by the Financial Services Compensation Scheme (FSCS) to pass this red line	✓ <b>PASSED</b>

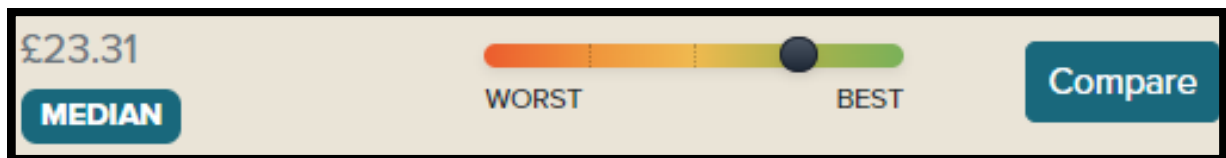
Clicking on the question mark next to each feature will give a more detailed explanation of what that feature is showing.



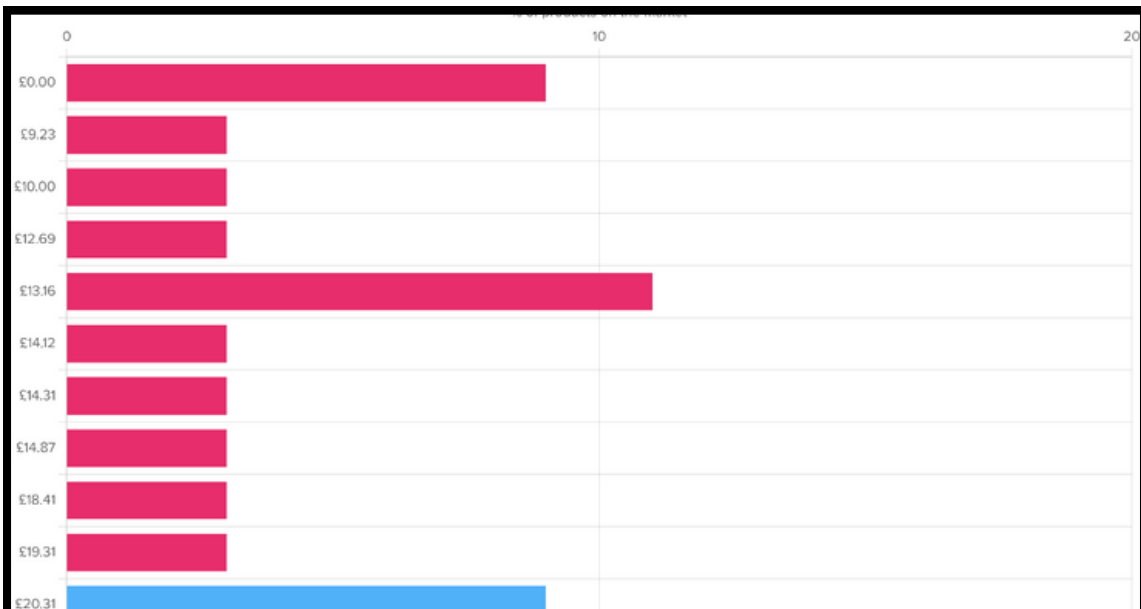
# Product Ratings

## FEATURES

Alongside each product feature you'll see the market average and a bar showing how that particular product does relative to the other products in the sector.



Clicking the 'Compare' button will show you a graph with the values for that product feature for each product in the sector.





# Product Ratings

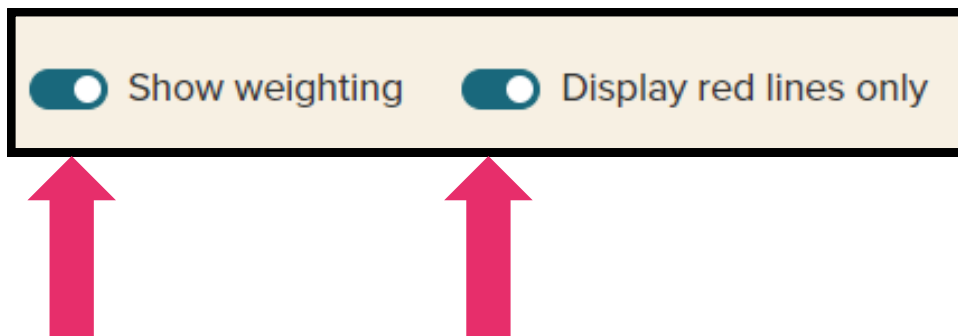
## FEATURES

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Near the top of the product screen you'll see two switches that can help you understand our ratings better.

The 'Show weighting' switch lets you see how much of the overall rating each red line makes up.

The other switch lets you hide all the non red line features so the most important ones can be easily identified.







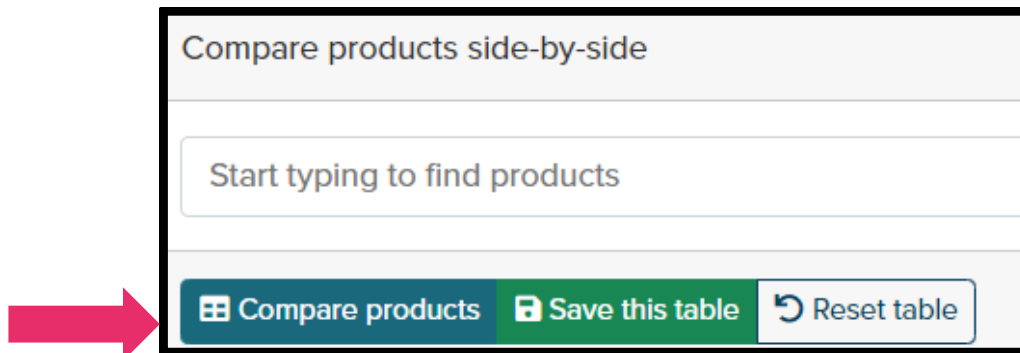
# Product Ratings

## COMPARE FEATURE

At the top of the product page you'll see a search bar. This lets you bring up other products in the sector and compare the values for each feature alongside your product.

This is great for directly comparing your products with competitors and seeing where you out perform them or fall short.

You can also download your customised tables and save them for later.



Feature	Lloyds Bank Basic Account	Co-operative Bank Cashminder	Cashplus Activeplus
Star rating as Basic bank account	★★★★★ Rated by Experts	★★★★★ Rated by Experts	★ Rated by Experts
Star rating as Foreign use bank account <small>Tap the product link above to see the red lines for Foreign use bank account</small>	★ Rated by Experts	★ Rated by Experts	★ Rated by Experts
<b>Standard Features</b> A group consisting of all the standard banking functions such as spending money and setting up payments.			
<b>RED LINE</b> Cost scenario ?	£20.31 <b>FAILED</b>	£13.16 <b>PASSED</b> ↑ Better	£209.55 <b>FAILED</b>
<b>RED LINE</b> Top up fee ?	£0.00 <b>PASSED</b>	£0.00 <b>PASSED</b>	£0.00 <b>PASSED</b>
<b>RED LINE</b> Cancellation/ Close Account fee ?	£0.00 <b>PASSED</b> ↑ Better	£0.00 <b>PASSED</b> ↑ Better	£10.00 <b>FAILED</b>



# Polling Data

## INTRODUCTION

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Every six months we poll a representative sample of 10,000 financial services customers through our polling partner Opinium.

If a provider meets our sample size threshold (41), we add their data on the following metrics to the Insight Portal:

- Customer satisfaction
- Customer trust
- Customer claims satisfaction (for insurance)
- Net Promoter Score (NPS)
- Customer perceptions of value for money
- Customer perceptions of a provider's digital capability
- Customer loyalty (likelihood to switch in the next 12 months)

For banking sectors we also include metrics from customer opinions on:

- Communication clarity
- Communication ease of understanding
- Communication tailoring
- Communication informing decisions

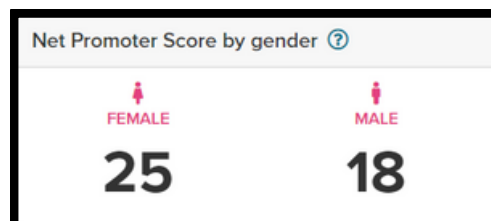
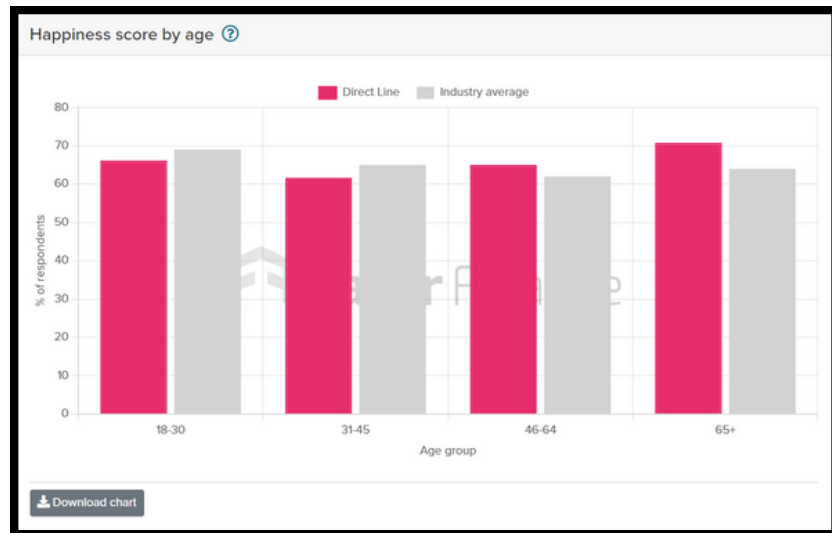


# Polling Data

## DEMOGRAPHICS

The portal lets you see the demographic breakdown for the responses to each of our polling questions, according to:

- Gender
- Age
- Region





# Polling Data

## REASONS FOR SATISFACTION

You can also get polling data on why customers are satisfied with you and why they picked you. You can compare your results with your competitors and the market average.

Why are you satisfied with your provider?

● Well below average ● Below average ● Average ● Above average ● Well above average

RESPONSE	% OF RESPONDENTS (RESPONDENTS CAN CHOOSE MULTIPLE OPTIONS)	
	MARKET AVERAGE	Direct Line
	VALUE	VALUE
It had a good level of cover.	47%	54%
They have good customer service.	41%	53%
Relatively, it's low cost.	55%	52%
They have a good reputation.	30%	47%
It is easy to manage my policy.	41%	42%
They are one of the largest providers in the market.	12%	24%
It was easy to manage my claim.	14%	15%
They did not charge me to update my policy.	11%	13%
I have heard good stories about my provider in the news/social media.	9%	6%
I consider them to be a "green" company (e.g. they protect the environment, do not support fossil fuels, have committed to be or are carbon neutral).	8%	4%
Other	2%	1%

Why did you pick your provider?

● Well below average ● Below average ● Average ● Above average ● Well above average

RESPONSE	% OF RESPONDENTS (RESPONDENTS CAN CHOOSE MULTIPLE OPTIONS)	
	MARKET AVERAGE	Direct Line
	VALUE	VALUE
I was an existing customer, and I renewed my product.	28%	43%
The Brand's reputation	20%	36%
The product was cheaper than others in the market.	34%	32%
I use this provider for other products.	12%	17%
It was cheapest on a comparison site.	33%	11%
It was recommended by a friend.	9%	10%
My family/parents use this provider.	8%	8%
I like their adverts/image.	7%	7%
I heard good stories about them in the news/social media.	7%	7%
They were recommended by a comparison site.	19%	7%
It was recommended by a rating service (e.g. Which?).	7%	5%
There was a sign-up incentive (e.g. voucher, loyalty points, toy etc).	8%	3%
I consider them to be a "green" company (e.g. they protect the environment, do not support fossil fuels, have committed to be or are carbon neutral )	8%	3%
Other	4%	3%



# Transparency Analysis

## MYSTERY SHOPPING

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Every six months, our researchers mystery shop hundreds of products in banking and insurance to assess how transparent providers' purchase journeys are.

Through our Insight Portal you can get our feedback on your purchase journey, see best practice in the sector, and learn how to improve transparency and accessibility. You can also see how to rise in our transparency league table.

This feedback is especially valuable in light of the FCA Consumer Duty's emphasis on customer understanding.

Criteria	Ideal answer
Are the overdraft interest rates or main fees explained on current account webpage? <a href="#">Compare to the market</a>	All costs relating to planned and unplanned overdrafts must be clearly itemised and explained on the main page. An overdraft calculator must also be provided.
Is it clear how much is covered under the FSCS? <a href="#">Compare to the market</a>	The FSCS protection limit must be itemised. The effect of multiple brands across a group, and having a joint account, must be explained. This information must be on the main page.
Are overseas charges clearly explained on the main page? <a href="#">Compare to the market</a>	All costs relating to overseas use of the card must be itemised and explained, with working examples. Information must be on the main page, or signposted from it.



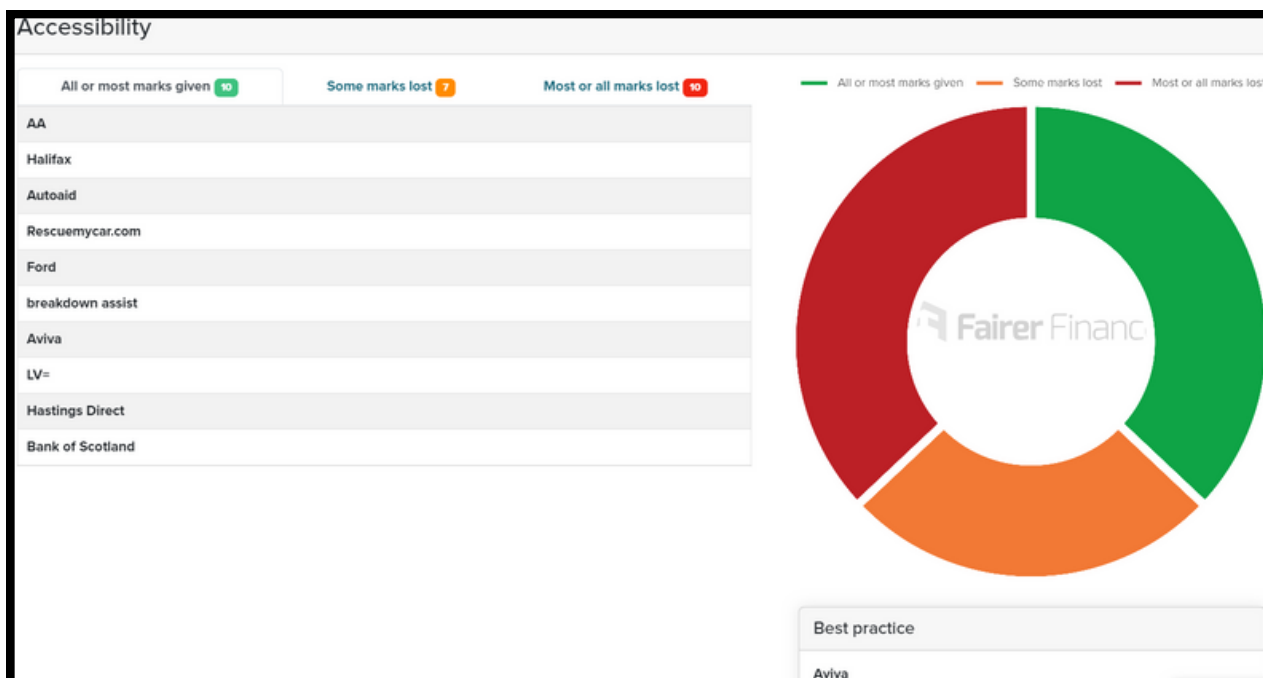
# Transparency Analysis

## MYSTERY SHOPPING

We assess how clear important product information, like key fees or cover limits, is made during the purchase journey.

We also assess how accessible the website design is and look at font size and the use of jargon.

For each question in our purchase journey analysis you can see a breakdown of how other brands in the sector are performing.





# Transparency Analysis

## DOCUMENT ANALYSIS

Alongside our purchase journey analysis we also do a document analysis on policy wordings or terms and conditions documents.

The Insight Portal gives you feedback on your documents, reveals how you can improve their language and design, and shows how you can better your position in our terms and conditions transparency league table.

Criteria	Details
<b>Language</b>	
Length of terms & conditions / policy document <a href="#">Show league table</a>	<b>Word count</b> Fewer than 17,148 words
Reading grade <a href="#">Show league table</a>	<b>Reading grade 8 or lower</b> To pass this red line, the document must have a reading grade of 8 or less on the Automated Readability Index. To roughly convert reading grade to reading age, add 4.5.
Jargon checker grade <a href="#">Compare to the market</a>	Our jargon checker assesses documents for use of jargon. This will give a good indication of the level of jargon – but some words are OK in the right context, or explained clearly when they're used. Whilst this might be a broad tool (similar to assessing reading grades), it will show how your documents compare to the rest of the market.



# Transparency Analysis

## DOCUMENT ANALYSIS

We analyse seven criteria, split between document design features and language features.

You can see the requirements for top marks in each of the criteria as well as the trend in scoring in the portal.

Details	Admiral	Direction of travel <a href="#">?</a>
<b>Word count</b> Fewer than 13,230 words	All or most marks given 6,040	Lower score than Autumn 2022
<b>Reading grade 8 or lower</b> To pass this red line, the document must have a reading grade of 8 or less on the Automated Readability Index. To roughly convert reading grade to reading age, add 4.5.	Most or all marks lost 10.25	Higher score than Autumn 2022
Our jargon checker assesses documents for use of jargon. This will give a good indication of the level of jargon – but some words are OK in the right context, or explained clearly when they're used. Whilst this might be a broad tool (similar to assessing reading grades), it will show how your documents compare to the rest of the market.	Some marks lost Fair	Same score as Autumn 2022
<b>Contents, navigation tools and minimal inter-referencing</b> Contents shouldn't be superfluous rather separate key areas of the document. Navigation tools (e.g. interactive contents or index) help customers find what they need. Inter-referencing (e.g. "see clause 4") disrupts the reading process and so should be avoided.	Some marks lost included clickable links	Same score as Autumn 2022





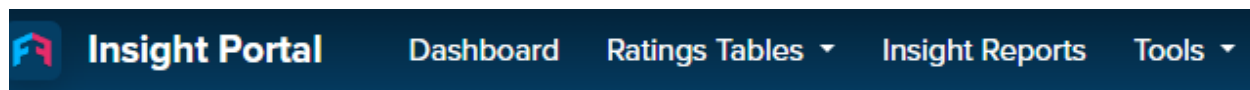
# Product Feature Comparison

## INTRODUCTION

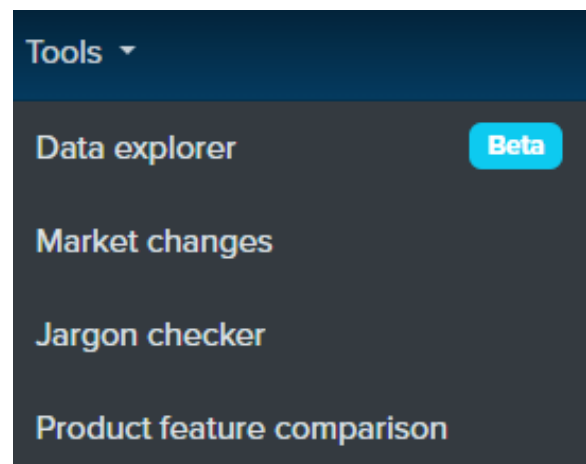
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Our product feature comparison tool allows you to see the market averages for key product features.

The best and worst performers are also displayed, along with any specific brands you're interested in.



Click on 'Tools' in the toolbar at the top of the Portal and then on 'Product feature comparison' to load it up.





# Product Feature Comparison

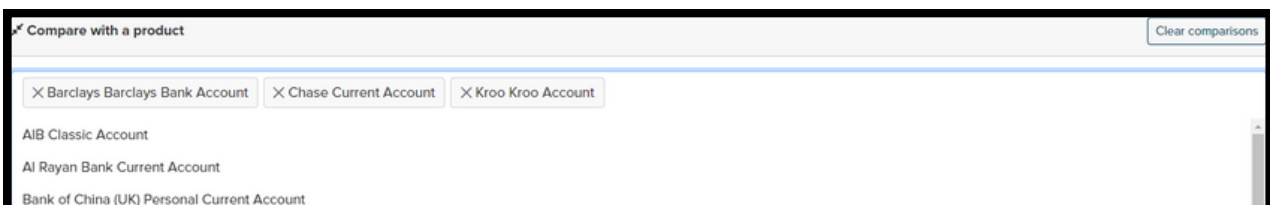
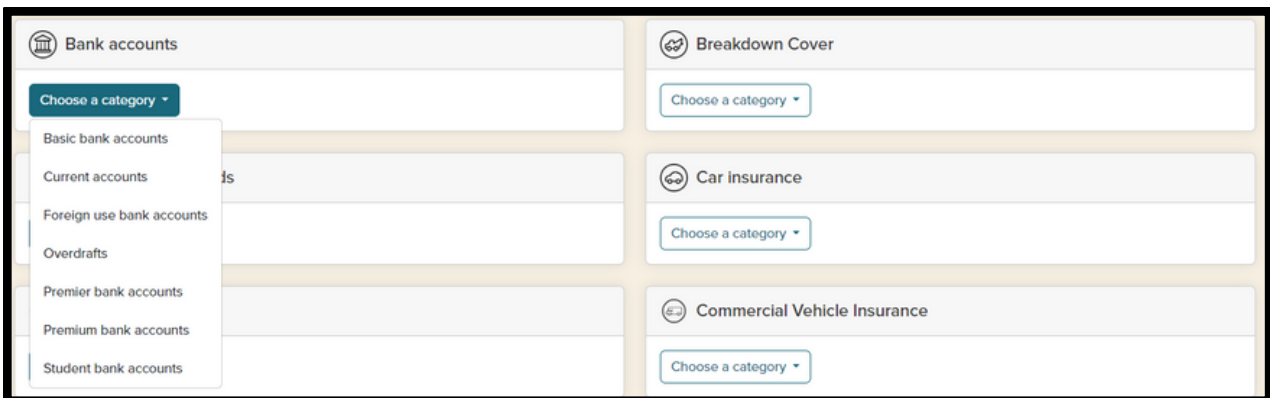
## HOW TO

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First select the sector and product type you're interested in.

This will bring up a table with the market averages for the key features of that product type.

If you want to see a specific product compared alongside the averages you can type it into the search bar, shown below.





# Product Feature Comparison

## OUTPUT

All the information is displayed in a table, like the one shown below.

Compare with a product

Barclays Barclays Bank Account
  Chase Current Account
  Kroo Kroo Account

	Interest rate (AER)	Value of switching / sign up incentive (£)	CHAPS fee (sending)	Foreign cash withdrawal fee	Foreign cash withdrawal additional charge	Foreign purchases fee
Barclays Barclays Bank Account 	0%	£0.00	£0.00	2.99%	£0.00	2.99%
Chase Current Account 	1%	£0.00	Not available	0%	£0.00	0%
Kroo Kroo Account 	4.35%	£0.00	£20.00	0%	£0.00	0%
Median	0%	£0.00	£23.00	2.75%	£0.00	2.75%
Mode(s)	0%	£0.00	£25.00	2.75%	£0.00	2.75%
Mean	0.448%	£32.14	£19.71	2.094%	£0.37	2.053%
Worst	<b>0%</b> State Bank of India Current Account and <b>37</b> others <a href="#">Show all</a>	<b>£0.00</b> State Bank of India Current Account and <b>40</b> others <a href="#">Show all</a>	<b>£30.00</b> Danske Bank Choice and <b>6</b> others <a href="#">Show all</a>	<b>4.99%</b> UBL UK ACE Current Account	<b>£2.00</b> State Bank of India Current Account	<b>2.99%</b> TSB Spend and Save account and <b>13</b> others <a href="#">Show all</a>
Best	<b>4.35%</b> Kroo Kroo Account	<b>£200.00</b> Royal Bank of Scotland Reward and <b>6</b> others <a href="#">Show all</a>	<b>£0.00</b> Santander Edge Current Account and <b>6</b> others <a href="#">Show all</a>	<b>0%</b> Santander Edge Current Account and <b>12</b> others <a href="#">Show all</a>	<b>£0.00</b> Santander Edge Current Account and <b>34</b> others <a href="#">Show all</a>	<b>0%</b> Santander Edge Current Account and <b>12</b> others <a href="#">Show all</a>



# Product Feature Comparison

## USE CASES

The product features comparison tool is great for helping you understand where your own products are relative to the market, and those of your closest competitors.

It allows you to quickly see and compare all the most important features in your sector.

	Initial period to make 0% balance transfer	0% offer period for balance transfers	Representative cash transaction interest rate (monthly)	Balance transfer fee during promotional period (%)
Median	3 months	17 months	2.1062%	2.99%
Mode(s)	3 months	24 months, 12 months	2.207%	2.99%
Mean	2.517 months	17.045 months	2.05%	2.288%
Worst	<b>2 months</b> Co-operative Bank Balance Transfer Credit Card and <b>27 others</b> <a href="#">Show all</a>	<b>3 months</b> TSB Advance Mastercard	<b>3.141%</b> Fluid Credit Card	<b>3.49%</b> Ulster Bank Longer Balance Transfer Credit Card and <b>4 others</b> <a href="#">Show all</a>
Best	<b>3 months</b> Sainsbury's 28 Month Balance Transfer Credit Card and <b>29 others</b> <a href="#">Show all</a>	<b>30 months</b> Barclaycard Up to 30 month balance transfer Platinum card	<b>1.527%</b> Nationwide Member Credit Card with Balance Transfer offer and <b>1 other</b> <a href="#">Show all</a>	<b>0%</b> Santander Everyday No Balance Transfer Fee Credit Card and <b>9 others</b> <a href="#">Show all</a>



# Data Explorer

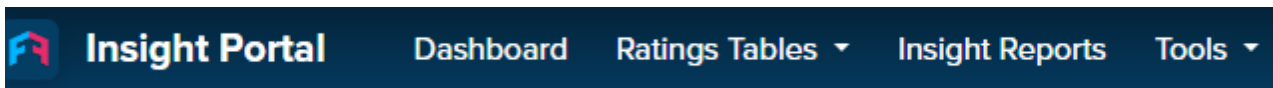
## INTRODUCTION

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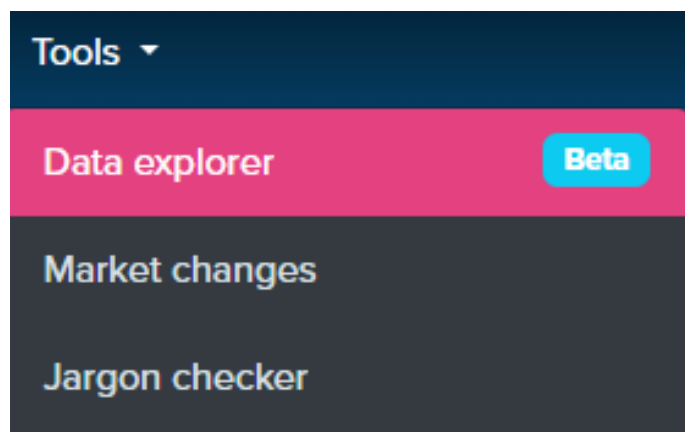
Our data explorer feature allows subscribers to explore our extensive data by creating multiple custom filters to tailor data insights to their needs.

You can filter by product features and by our customer experience ratings scores.

The data is displayed in a table and can be downloaded to excel with a single click.



Click on 'Tools' in the toolbar at the top of the Portal and then on 'Data explorer' to load it up.





# Data Explorer

## FILTERS

---

The data explorer allows users to filter data from any sector by our customer experience rating scores and/or by product features.

We have over 20 unique scores that feed into our customer experience ratings, such as polling on customer trust or value for money. Users can choose any one of them and combine them to get the data they need.

The product features filter includes a 'change window' option, allowing you to see only products that have changed value within a certain period of time.

The screenshot shows a dialog box titled "Edit filter" with a close button (X) in the top right corner. The dialog contains four stacked dropdown menus:

- Interest Rate (AER) (with a downward arrow)
- is greater than (with a downward arrow)
- 4.5% (with a downward arrow)
- Changed within the last week (with a downward arrow)

At the bottom of the dialog is a teal button labeled "Save filter".



# Data Explorer

## RUNNING A SEARCH

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Running a search is simple.

Select your product group and type, add your filters and just click 'Run search'.

**Select a product group**

Savings Accounts ▼

---

**Select a product type**

Easy Access Accounts ▼

---

**Filter by customer experience scores**

+ Add a new filter

---

**Filter by product features**

Interest Rate (AER) is **greater than** 4.4% and the value changed within the last month ✎ 🗑

+ Add a new filter

---

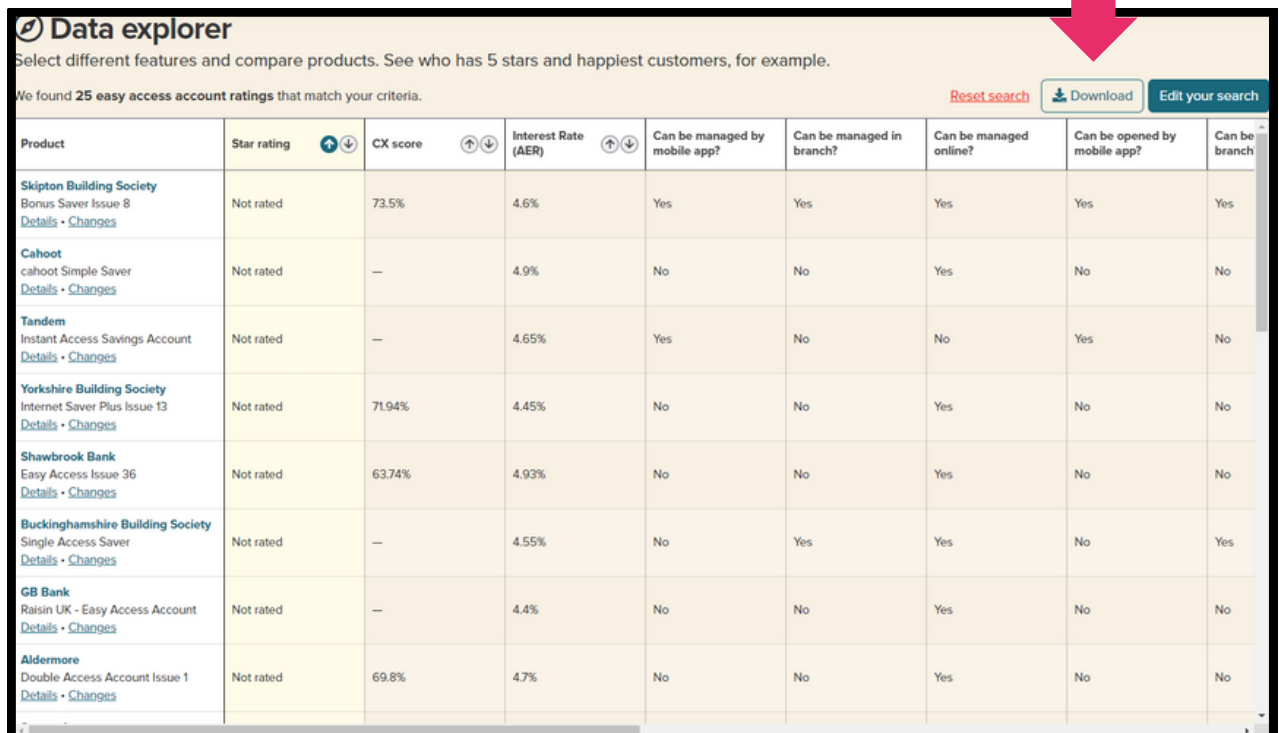
**Run search** Reset search



# Data Explorer

## OUTPUT

After running your search, the data will appear in a table which can be viewed within the Portal or downloaded onto excel.



**Data explorer**  
Select different features and compare products. See who has 5 stars and happiest customers, for example.  
We found **25** easy access account ratings that match your criteria. [Reset search](#) [Download](#) [Edit your search](#)

Product	Star rating	CX score	Interest Rate (AER)	Can be managed by mobile app?	Can be managed in branch?	Can be managed online?	Can be opened by mobile app?	Can be managed in branch?
<b>Skipton Building Society</b> Bonus Saver Issue 8 <a href="#">Details</a> • <a href="#">Changes</a>	Not rated	73.5%	4.6%	Yes	Yes	Yes	Yes	Yes
<b>Cahoot</b> cahoot Simple Saver <a href="#">Details</a> • <a href="#">Changes</a>	Not rated	—	4.9%	No	No	Yes	No	No
<b>Tandem</b> Instant Access Savings Account <a href="#">Details</a> • <a href="#">Changes</a>	Not rated	—	4.65%	Yes	No	No	Yes	No
<b>Yorkshire Building Society</b> Internet Saver Plus Issue 13 <a href="#">Details</a> • <a href="#">Changes</a>	Not rated	71.94%	4.45%	No	No	Yes	No	No
<b>Shawbrook Bank</b> Easy Access Issue 36 <a href="#">Details</a> • <a href="#">Changes</a>	Not rated	63.74%	4.93%	No	No	Yes	No	No
<b>Buckinghamshire Building Society</b> Single Access Saver <a href="#">Details</a> • <a href="#">Changes</a>	Not rated	—	4.55%	No	Yes	Yes	No	Yes
<b>GB Bank</b> Raisin UK - Easy Access Account <a href="#">Details</a> • <a href="#">Changes</a>	Not rated	—	4.4%	No	No	Yes	No	No
<b>Aldermore</b> Double Access Account Issue 1 <a href="#">Details</a> • <a href="#">Changes</a>	Not rated	69.8%	4.7%	No	No	Yes	No	No





# Data Explorer

## USE CASES

Want to see which of your competitors has raised their interest rates in the past 2 weeks?

Or maybe you're interested in the cover levels of the brands in your sector with the happiest customers?

The millions of filter combinations mean that you can see the data you need with just a few clicks.

We found **42** easy access account ratings that match your criteria.

Product	Star rating	CX score	Interest Rate (AER)
<b>Barclays</b> Everyday Saver <a href="#">Details</a> • <a href="#">Changes</a>	Not rated	58.54%	1.51%
<b>Bank of Scotland</b> Advantage Saver <a href="#">Details</a> • <a href="#">Changes</a>	Not rated	67.12%	1.8%
<b>Monmouthshire Building Society</b> Limited Access Saver - Issue 1 <a href="#">Details</a> • <a href="#">Changes</a>	Not rated	—	4.35%
<b>Buckinghamshire Building Society</b> Triple Access Saver <a href="#">Details</a> • <a href="#">Changes</a>	Not rated	—	4.15%
<b>ICICI Bank</b> Raisin UK - Easy Access Account <a href="#">Details</a> • <a href="#">Changes</a>	Not rated	—	2.75%
<b>Yorkshire Building Society</b> Internet Saver Plus Issue 13 <a href="#">Details</a> • <a href="#">Changes</a>	Not rated	71.94%	4.45%
<b>Shawbrook Bank</b> Easy Access Issue 36 <a href="#">Details</a> • <a href="#">Changes</a>	Not rated	63.74%	4.93%
<b>OakNorth Bank</b> Easy Access Savings Account <a href="#">Details</a> • <a href="#">Changes</a>	Not rated	—	3.75%



# Ratings Tables

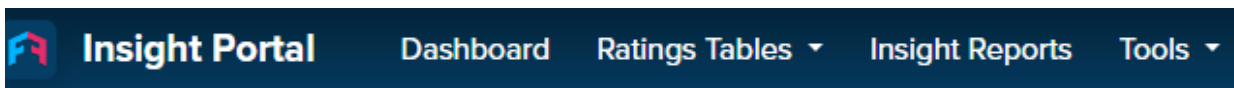
## INTRODUCTION

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We have extensive product ratings covering insurance and banking sectors where we give every product a rating from 1 to 5 stars.

We complete our customer experience ratings twice a year. They include polling of customers, transparency analysis and FOS complaints scoring.

You can see all our ratings tables easily from inside the portal.



Click on 'Ratings Tables' in the toolbar at the top of the Portal and then select either product ratings or customer experience ratings.



# Ratings Tables

## PRODUCT RATINGS TABLES

You can see which products are awarded our highest 5 star rating and quickly navigate to them by clicking 'view' to get details on that product.

Basic bank accounts   <b>Current accounts</b>   Foreign use bank accounts   Overdrafts   Premier bank accounts   Premium bank accounts   Student bank accounts									
5 STARS		4 STARS		3 STARS		2 STARS		1 STAR	
Brand	Product	Annual fee	Maximum cash machine withdrawal per day	Part of FSCS	Star rating	Actions			
	Club Lloyds	£36 (£0 if you deposit £2000+ per month)	£500.00	Yes		<a href="#">View</a>			
	Reward	£24.00	£300.00	Yes		<a href="#">View</a>			
	Edge Current Account	£36.00	£300.00	Yes		<a href="#">View</a>			
	Edge Current Account (First 12 Months)	£36.00	£300.00	Yes		<a href="#">View</a>			
	Edge Up Current Account	£60.00	£300.00	Yes		<a href="#">View</a>			



















# Ratings Tables

## CUSTOMER EXPERIENCE RATINGS TABLES

The customer experience ratings table allows you to see the full list of scores for each sector in our customer experience ratings.

You can see which brands were awarded gold, silver and bronze ribbons and what their scores were.

By clicking on the 'More details' button you can navigate to that customer experience rating and dive into detail on the different components of the score.

Brand	Customer happiness <sup>?</sup>	Customer trust <sup>?</sup>	Complaints performance <sup>?</sup>	Transparency rating <sup>?</sup>	Overall score <sup>?</sup>	Actions
 First Direct 	81.68%	73.23%	58.62%	877%	<b>75.31%</b>	<a href="#">More details</a>
 Starling Bank 	82.62%	75.94%	67.22%	74.25%	<b>75.01%</b>	<a href="#">More details</a>
 Monzo 	83.26%	77.06%	68.5%	62.65%	<b>72.87%</b>	<a href="#">More details</a>
 Nationwide 	70.93%	68.47%	67.97%	82.54%	<b>72.48%</b>	<a href="#">More details</a>
 CardOneMoney 	65.09%	68.87%	86.25%	59.51%	<b>69.93%</b>	<a href="#">More details</a>
 Halifax 	62.83%	59.35%	71.47%	82.91%	<b>69.14%</b>	<a href="#">More details</a>
 Lloyds Bank 	62.25%	58.52%	70.31%	81.29%	<b>68.09%</b>	<a href="#">More details</a>





# Customer Experience Endorsements

## INTRODUCTION

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Every six months we complete our customer experience ratings.

These ratings combine different data sources and analysis techniques to give a score for customer experience.

The ratings include:

- Polling data from a representative sample of over 10,000 financial service customers.
- FOS complaints data.
- Transparency analysis from mystery shopping product journeys.
- Document analysis on terms and conditions documents or policy wordings.

The best performers in each sector get awarded a gold ribbon, while other good performers are awarded silver and bronze ribbons.

We also have ribbons for the strongest performers in each section of our analysis.



# Customer Experience Endorsements

## ENDORSEMENTS

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Brands can show off their strong performance and customer experience credentials by buying an endorsement from us.

This will allow you to display our ribbon on your products, letting customers to know that you're backed by an independent ratings agency.

Some brands that currently use our customer experience endorsements include:





# Customer Experience Endorsements

## HOW WE DECIDE ON RIBBONS

We work out who gets gold, silver and bronze ribbons by using a normal distribution of the overall customer experience scores in each sector.

This means the number of ribbons awarded each wave changes, but there will always be some brands getting gold, silver and bronze ribbons.

Brand	Customer happiness <sup>?</sup>	Customer trust <sup>?</sup>	Complaints performance <sup>?</sup>	Transparency rating <sup>?</sup>	Overall score <sup>?</sup>	Actions
First Direct	81.68%	73.23%	58.62%	87.7%	<b>75.31%</b>	<a href="#">More details</a>
Starling Bank	82.62%	75.94%	67.22%	74.25%	<b>75.01%</b>	<a href="#">More details</a>
Monzo	83.26%	77.06%	68.5%	62.65%	<b>72.87%</b>	<a href="#">More details</a>
Nationwide	70.93%	68.47%	67.97%	82.54%	<b>72.48%</b>	<a href="#">More details</a>
CardOneMoney	65.09%	68.87%	86.25%	59.51%	<b>69.93%</b>	<a href="#">More details</a>
Halifax	62.83%	59.35%	71.47%	82.91%	<b>69.14%</b>	<a href="#">More details</a>
Lloyds Bank	62.25%	58.52%	70.31%	81.29%	<b>68.09%</b>	<a href="#">More details</a>





# Customer Experience Endorsements

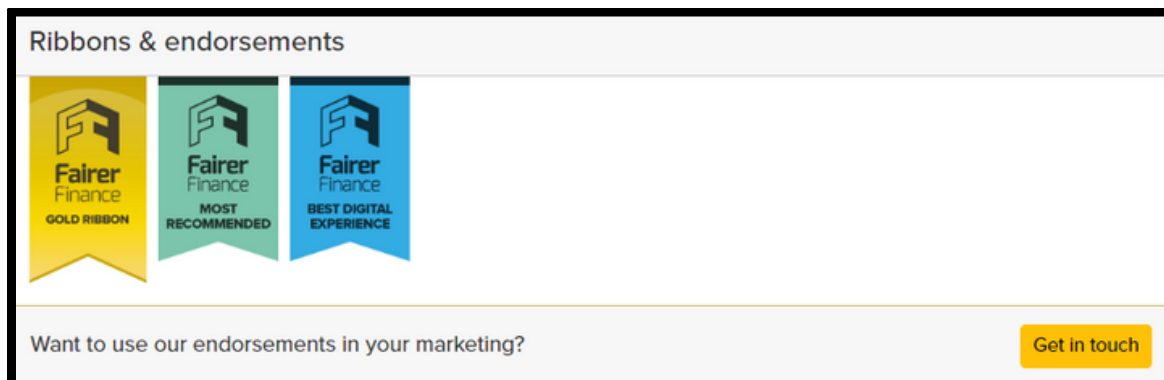
## OTHER ENDORSEMENTS

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As well as our gold, silver and bronze ribbons we have ribbons for brands that perform exceptionally in each section of our analysis.

Through our polling data we find out what customers think about different aspects of a brands performance. We can then see data points such as which brand has the happiest customers or which brands customers are most likely to recommend it. The top performers in each section are able to get additional ribbons.

If you're eligible for one of these endorsements you'll see a notification on your brand's customer experience ratings page in the portal.







# Customer Experience Endorsements

## OTHER ENDORSEMENTS LIST

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The list of potential extra endorsements includes the following:

- Happiest Customers
- Most Trusted
- Best Digital Experience
- Most Recommended
- Most Transparent
- Best Complaints Handler





# Contact Information

## GET IN TOUCH

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To learn more about our endorsements and consultancy services please contact:

George Johnston  
Head of Business Development  
07498489599  
[georgej@fairerfinance.com](mailto:georgej@fairerfinance.com)





## **TRY IT OUT**

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To see if you qualify for a ribbon and to explore our data go to:

<https://insight.fairerfinance.com/>