

## Insight Portal

**Feature Guide:** 

Product Feature Comparison

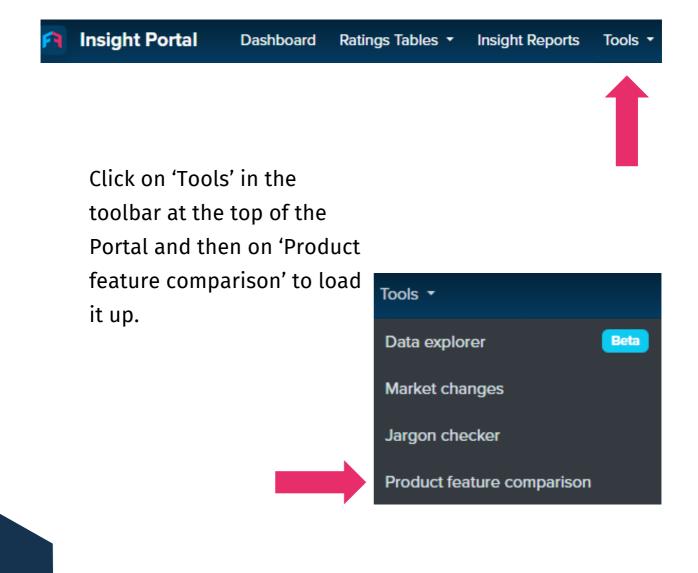




## **INTRODUCTION**

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.





**HOW TO** 

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.

Bank accounts					Ø Breakdown Cover			
	Choose a category *				Choose a category *			
	Basic bank accounts							
	Current accounts	ints is			Choose a category *			
	Foreign use bank accounts							
	Overdrafts	rafts						
	Premier bank accounts							
	Premium bank accounts				Commercial Vehicle Insurance			
Į	Student bank accounts				Choose a category *			
* 0	Compare with a product					Clear comparisons		
	× Barclays Barclays Bank Acc	ount X Chase Current Account	× Kroo Kroo Account					
	A burdays bardays ballk Act	A chase current Account	A 1000 KIOO ACCOUNT					
A	AIB Classic Account							
А	Al Rayan Bank Current Account							
В	Bank of China (UK) Personal Current Account							



**OUTPUT** 

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

* Compare with a product							
× Barclays Barclays Bank Ac	count X Chase Cur	rent Account X Kroo Kroo Account					
	Interest rate (AER) Value of sw sign up inc		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%	
K R	4.35%	£0.00	£20.00	0%	£0.00	0%	
Vedian	0%	£0.00	£23.00	2.75%	00.03	2.75%	
Node(s)	0%	£0.00	£25.00	2.75%	£0.00	2.75%	
/lean	0.448%	£32.14	£19.71	2.094%	£0.37	2.053%	
Vorst	0% State Bank of India Current Account and 37 others Show all	E0.00 State Bank of India Current Account and 40 others Show all	£30.00 Danske Bank Choice and 6 others Show all	4.99% UBL UK ACE Current Account	£2.00 State Bank of India Current Account	2.99% TSB Spend and Save account and 13 others Show all	
Best	4.35% Kroo Kroo Account	E200.00 Royal Bank of Scotland Reward and 6 others Show all	E0.00 Santander Edge Current Account and 6 others Show all	0% Santander Edge Current Account and 12 others Show all	£0.00 Santander Edge Current Account and 34 others Show all	0% Santander Edge Current Account and 12 others Show all	



## **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	2 months Co-operative Bank Balance Transfer Credit Card and 27 others Show all	3 months TSB Advance Mastercard	<b>3.141%</b> Fluid Credit Card	3.49% Ulster Bank Longer Balance Transfer Credit Card and 4 others Show all
Best	<b>3 months</b> Sainsbury's 28 Month Balance Transfer Credit Card <b>and 29 others</b> <u>Show all</u>	<b>30 months</b> Barclaycard Up to 30 month balance transfer Platinum card	1.527% Nationwide Member Credit Card with Balance Transfer offer and 1 other Show all	0% Santander Everyday No Balance Transfer Fee Credit Card and 9 others Show all



## **TRY IT OUT**

You can try out this feature and others now on our insight portal:

https://insight.fairerfinance.com/