

Customer-Centric Recommendations for Improving the Mortgage Process in the Baltic Banks					
1. Bank Discovery and Mortgage Research					
Priority	Recommendation	Description	Rationale and Supporting Insight	Possible Implementation Barriers and Assumptions About Feasibility	Potential Customer Value
#1	Improved Visibility of Key Mortgage Information	<p>Consolidate essential information on mortgage terms and conditions, eligibility criteria, required documents, pricing, Euribor, and the mortgage process in a single, well-structured, and easily scannable webpage to serve as a one-stop shop for everything a prospective borrower needs to know before starting an application. The webpage would still include downloadable PDFs for deep dives, expandable accordion sections, and links to other relevant webpages, but aggregate them together for easier navigation and a better grasp of the mortgage application.</p>	<p>Competitor gap: Although every bank lists terms somewhere, information is sometimes fragmented and not always intuitive to navigate, not to mention the level of detail. For example, price lists are hidden in PDFs on separate webpages in 7 out of 10 cases, required document lists appear in only 6 out of 10 banks, FAQs are not presented on the main mortgage webpage in half of the times, collateral insurance and Euribor information are explained off the main mortgage page in 7 banks each.</p> <p>Borrower pain points: Six interviewees explicitly described confusion or stress related to the lack of familiarity with mortgages and uncertainty about the following actions, requirements, paperwork, or the timing of mortgage steps.</p> <p>Literature link: Optimizing visibility key mortgage information and the ease of website navigation aligns with three customer-centric design heuristics by Frank et al. (2019):</p> <ul style="list-style-type: none"> - Customer support: Assembling mortgage specifics in one place allows customers to build knowledge on mortgages and become more well-informed on the topic. - First-contact problem resolution: By presenting all mandatory information to begin with, customers can get many of their basic questions answered in a single website visit, which also reduces their need for reliance on peer support. - Consistent brand experience: Building a unified, well-structured layout for the mortgage webpage can support the recognizable experience that banks can create for their customers. 	<p>Given that banks already possess the necessary information, even if some of it is spread across their various website parts, they mainly need to assemble data and experiment with different online presentation formats to give prospective borrowers enough clarity without overwhelming them with too much information.</p>	<ul style="list-style-type: none"> - Borrowers see the essential information in one visit instead of looking for it across several PDFs or separate webpages, eliminating search friction and promoting transparency. - Clear prerequisites let customers plan their timeline and start gathering documents early without additional stress due to the opaqueness of what to expect next. - Openly displaying fine print helps educate customers on mortgages, signals a bank's integrity, and reduces early churn caused by a lack of structure and information insufficiency.

#2	Interactive Step-by-Step Mortgage Roadmap	<p>Upgrade the application process description into a detailed, clickable, exportable mortgage roadmap. The roadmap should outline the entire customer journey from affordability estimations and pre-approval to notary signing and the first monthly payment, featuring:</p> <ul style="list-style-type: none"> - Approximate timeline of every interaction between the customer and the bank or third parties, such as a property appraiser or notary; - Expandable checklist per step, describing required documents, associated fees, typical duration, and tips; - Context filter to provide more tailored information and hide irrelevant steps, distinguishing between first-time homebuyers, refinancers, borrowers who would like to construct a house, and those who would like to go with a home exchange. 	<p>Competitor gap: All reviewed banks provide an application process roadmap, but almost every one of them simplifies the steps and provides ambiguous information that does not give a clear picture of the entire mortgage process.</p> <p>Borrower pain points: Six interviewees cited uncertainty and experienced frustration with the lack of a clear, proactively communicated roadmap.</p> <p>Literature link: Improving the mortgage roadmap and making it more interactive aligns with the following two customer-centric design heuristics by Frank et al.: - Customer support: The redesigned mortgage roadmap with detailed timeline and checklists can help borrowers orient more smoothly and better anticipate the upcoming steps. - Temporal flexibility: Providing the mortgage roadmap on the bank's website lets borrowers get back to it whenever they need to for reference during any stage of the mortgage process they might be.</p>	<p>Redesigning the presentation of the mortgage roadmap on the website will mainly require changes in the front-end build to accommodate more detailed information of every mortgage process step, which could be organized into a carousel format, and checklists for each step, which could be collapsed in an accordion list. Most importantly, the banks will need to work out the accurate timeline from a borrower's perspective, localize the information for each specific market, and review the descriptions using UX copywriting to simplify the explanations of the whole mortgage journey.</p>	<ul style="list-style-type: none"> - Prospective borrowers can instantly familiarize themselves with the sequence, duration, and activities that each step of the mortgage process entails. - The redesigned mortgage roadmap can lower the psychological barrier and encourage prospective borrowers to start a mortgage application. - Breaking down the mortgage process into a step-by-step roadmap can boost the borrowers' confidence level and prepare them for the journey ahead early on, so they do not feel lost.
#3	Advanced Customizable Calculator for Pre-Application Loan Affordability Estimations	<p>Upgrade the current monthly payment calculator for pre-application with a multi-factor simulator that lets prospective borrowers:</p> <ul style="list-style-type: none"> - Vary all cost drivers, including bank interest rate, Euribor rate, repayment method schedule, loan term, down payment, compulsory insurances, one-time fees; - Model "what-if" Euribor shocks to estimate the effect of Euribor rate's increase or decrease by a certain percentage; - Compare 2-3 scenarios side-by-side and export the results as a document for sharing with family or rival banks. 	<p>Competitor gap: All ten reviewed Baltic banks feature a monthly payment calculator, but none account for all cost parameters and a multi-scenario view. The level of customization available for preliminary calculations varies from bank to bank.</p> <p>Borrower pain points: 9 out of 12 interviewees named interest rate a dominant factor for bank selection, however, 4 participants felt that the existing calculators were not accurate or useful enough, especially in the context of possible Euribor fluctuations.</p> <p>Literature link: Expanding the functionality of the calculator aligns with the following two customer-centric design heuristics by Frank et al. (2019): - Customer self-service: The advanced, customizable calculator enables prospective borrowers to do complex cost calculations on their own. - Customer-friendly control flow: Featuring side-by-side scenarios and "what-if" models can reduce the customer effort to better understand the effect of different parameters on loan affordability.</p>	<p>Banks already provide a basic functionality to perform calculations, so upgrading the calculator for customizable calculations with more parameters would be an extension of the feature that also requires front-end redesign, especially in terms of providing multiple scenario comparisons.</p>	<ul style="list-style-type: none"> - Customers can rely better on the calculators to conduct estimations instead of building their own spreadsheets or relying on competitors' calculators. - Exposing every cost element upfront prevents hidden fee surprises later in the process. - Openly accounting for more costs and various scenarios can help customers discover the mortgage from different angles and increase trust in the bank. - Shareable, side-by-side scenarios can empower customers to have informed conversations with the bank.

#4	Mortgage Pre-Approval Without Selected Property Powered by Open Banking	<p>Property-agnostic pre-approval could enable prospective borrowers to check their borrowing capacity before identifying a specific property to inquire about. The pre-approval could be executed through a manual user input of their incomes and liabilities, dependents, marital status, etc., as it currently stands. Alternatively, customers may be given a choice to consent to PSD2-based account data aggregation, which, combined with a handful of self-entered variables, will provide a more indicative borrowing capacity range and personalized interest rate. As a result, the prospective borrowers would get a downloadable pre-approval letter that they can demonstrate real estate agents and property sellers.</p>	<p>Competitor gap: At least 5 banks ask to specify the property for purchase, and only 2 banks explicitly offer to authorize the account statement extraction for credit check.</p> <p>Borrower pain points: 3 interviewees specifically touched upon frustration with property selection dependency, and 4 more interviewees complained about the difficulties of manual retrieval of bank statement information.</p> <p>Literature link: Introducing mortgage pre-approval integrated with PSD2 for data pull without the need for property selection aligns with three customer-centric design heuristics by Frank et al. (2019):</p> <ul style="list-style-type: none"> - Customer self-service: Prospective borrowers have the possibility to gauge their borrowing capacity themselves. - First-contact problem resolution: Pre-approval delivers the budget information customers actually want in a single interaction. - Customer process integration: Prospective borrowers can better estimate loan affordability to plan ahead instead of submitting a full application and awaiting results. 	<p>Integrating a PSD2-based account aggregation for pre-approval should be technically feasible and increasingly familiar to many banks practicing open banking. The implementation would primarily involve front-end adjustments to design a user flow, where applicants can opt to proceed without entering property details and are offered the option to securely link their bank account information, and back-end integration to connect this input with the bank's internal risk engine or credit scoring API, returning an indicative borrowing capacity estimate using income and liability data. The banks also need to make sure the data is handled securely and clearly explain the personal data processing to the users for regulatory compliance.</p>	<ul style="list-style-type: none"> - Prospective borrowers gain more flexibility by getting a budget ceiling based on their creditworthiness without specifying a property of interest. - Pre-Approval strengthens the prospective borrower's position with real estate agents and sellers. - Customers are more likely to proceed with the full mortgage application after pre-approval
2. Mortgage Application Process					
Priority	Recommendation	Description	Rationale & Supporting Insight	Possible Implementation Barriers and Assumptions About Feasibility	Potential Customer Value

#1	Mortgage Application Status Tracking and Follow-Up Updates	<p>Keep the prospective borrower in the loop after submitting the application by proactively notifying them about the mortgage application progress and the outstanding tasks to complete loan processing and underwriting via preferred communication channels (e-mail, banking app, phone calls, etc.). The bank should also aim to give applicants a timeline view of the entire mortgage approval chain and where they are currently in, and a direct contact option for clarifying delays and asking questions.</p>	<p>Competitor gap: All reviewed banks provide an application process roadmap, but almost every one of them simplifies the steps and provides ambiguous information that does not give a clear picture of the entire mortgage process.</p> <p>Borrower pain points: Six interviewees described feeling confused and stressed by the lack of proactive guidance and not knowing the next steps they should follow.</p> <p>Literature link: Delivering proactive mortgage updates to the applicant aligns with the following two customer-centric design heuristics by Frank et al. (2019):</p> <ul style="list-style-type: none">- Customer process integration: Being in touch with the applicant during the loan processing and underwriting helps to better integrate with their customer journey, minimize friction points, and bridge the gap between the mortgage application and approval stages.- Customer support: Updating applicants on the mortgage application progress provides additional communication touchpoints and helps to ensure they receive continuous guidance throughout the entire mortgage process.	<p>Since the banks know exactly at which stage the mortgage application of a customer currently is, have the customer's contact information, and a loan officer is assigned to the customer, it should not be technically difficult for them to enable status change updates and notify exactly about the missing information that the applicant should additionally provide to finalize the loan processing and underwriting.</p>	<ul style="list-style-type: none">- Prospective borrowers have a transparent view of what is going on with their mortgage and what to expect next in the process, which reduces their anxiety.- Prospective borrowers can take faster action on the remaining tasks to speed up loan approval thanks to the proactive updates.
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#2	Flexibility to Choose Communication Channel and Dedicated Chat Thread	<p>Allow applicants to choose their preferred communication channel, whether it is e-mail, video, or phone calls, which can be set during the first contact with the bank and updated anytime afterwards. Additionally, it is advisable to maintain a persistent chat thread between the prospective borrower and their loan officer via e-mail or the bank's digital portal to support asynchronous communication, preserve full history for traceability, and include file attachments together with task descriptions for easy reference.</p>	<p>Competitor gap: While direct communication with the loan officer is primary in interacting with the bank during the mortgage process, all reviewed banks universally provide customer support details on their webpages. However, only 4 out of 10 banks additionally offer guidance via virtual chatbot, and only a single bank openly shares contact details of all their loan officers in public.</p> <p>Borrower pain points: Six interviewees expressed a stronger preference towards written communication via e-mail, sometimes finding the unannounced phone calls from bank representatives to be unsolicited.</p> <p>Literature link: Providing applicants the freedom to choose how they would like to be contacted and keeping a dedicated chat thread for communication aligns with the following two customer-centric design heuristics by Frank et al. (2019):</p> <ul style="list-style-type: none"> - Channel flexibility: Applicants have a choice over which communication channel to use with the bank. - Customer support: A dedicated chat thread with a loan officer ensures the applicant has reliable access to guidance during the ongoing mortgage process. - Temporal flexibility: Applicants can decide to reply when it fits their schedule. 	<p>Considering that banks already have various communication channels in place, including loan officers who stay in direct contact with the applicants, an adequate range of communication options could be offered for selection to the applicant without any significant changes to the current bank operations. The banks mainly need to inquire about the customers' preferences during their pre-approval or mortgage application, and raise awareness of the dedicated chat to incentivize them to use it for asynchronous contact with the loan officer.</p>	<ul style="list-style-type: none"> - Establishing a human connection with a loan officer can bring customers reassurance and emotional comfort. - Asynchronous communication offers applicants more flexibility - Having all the important mortgage information exchanges accessible in one continuous chat can help reduce miscommunication and repeat explanations
#3	PSD2-Based Automatic Bank Statement Retrieval	<p>Introduce a consent-based, secure account-linking flow for pulling income and spending data from all major Baltic banks and regional financial lenders, such as Wise or Revolut, to replace manual bank statement extractions and uploads. This functionality would automatically help provide the account statement data for the last 6 months, but it would still be optional for applicants if they prefer to handle the process manually.</p>	<p>Competitor gap: All 10 Baltic banks demand bank statements in the mortgage application, yet only 2 banks provide any kind of automated pull, while the rest rely on PDF uploads via e-mail or portal.</p> <p>Borrower pain points: Manual retrieval and submission of bank statements irritated four interviewees, and two more interviewees also voiced the issue with duplicate data entry, which included bank statements too.</p> <p>Literature link: Offering PSD2-based automatic bank statement retrieval aligns with two customer-centric design heuristics by Frank et al. (2019):</p> <ul style="list-style-type: none"> - Customer-friendly control flow: Automatic data retrieval releases prospective borrowers from searching and sending financial files and eliminates potential back-and-forth interactions by making sure that the right data arrives on first try. - Informed point of contact: After the bank statement file is successfully uploaded to the application system and reaches the loan officer, the full account history is available to the bank, meaning there is no need to request this data from the customer again unless its relevance eventually expires. 	<p>Integrating a PSD2-based account aggregation for pre-approval should be technically feasible and increasingly familiar to many banks practicing open banking. The implementation would primarily involve front-end adjustments to design a user flow, where applicants are offered the option to securely link their bank account information, and back-end integration to connect this input with the bank's internal risk engine or credit scoring API. The banks also need to make sure the data is handled securely and clearly explain the personal data processing to the users for regulatory compliance.</p>	<ul style="list-style-type: none"> - Significantly cuts application time since there is no manual document import and export. - Automatic data retrieval increases accuracy and leads to more reliable credit decisions.

#4	Property Appraisal Scheduling Widget	<p>Implement a real estate appraisal scheduling widget on the mortgage webpage, so the prospective borrower or property seller would be able to view a calendar displaying available property appraisal slots for every appraiser approved by the bank, see the estimated appraisal price with the appraiser's contact details, and reserve a slot to receive further details via e-mail. Having such a scheduling widget would provide the homebuyer and the seller with shared information on when the appraisal could be performed, by whom, and how costly it would be. This would also connect the prospective borrower with the appraisal firm, so they do not miss out on the information, and eventually lead to all parties receiving the property valuation report.</p>	<p>Competitor gap: Each reviewed bank offers a list of accepted real estate appraisers, but none of them enables prospective borrowers and property sellers to express their interest directly to the appraisal firm and facilitates the appraisal process in a way that keeps all the involved parties in the loop. It is also worth mentioning that in half of the banks, the list of accepted real estate appraisers is provided on a separate webpage, and in two cases, banks only refer to a single appraisal firm.</p> <p>Borrower pain points: Three interviewees highlighted the appraisal process as an issue that causes a delay in the mortgage approval.</p> <p>Literature link: Streamlining property appraisal scheduling to include the bank, homebuyer, and seller in the process and make sure they all receive the valuation report aligns with the following two customer-centric design heuristics by Frank et al. (2019):</p> <ul style="list-style-type: none"> - Customer-friendly control flow: The appraisal scheduling widget helps the prospective borrower facilitate coordination with the property seller and appraisal firm, reducing the time and effort it takes to initiate the appraisal. - Customer process integration: Prospective borrower gets directly connected with the real estate appraisal firm and receives the property valuation report necessary for the bank to complete the underwriting process. 	<p>While designing the widget should not pose a difficulty for the bank from a technical perspective, it might be tricky for the bank to coordinate the accuracy and update consistency with all of their approved real estate appraisers in real time, meaning that the bank should pilot the functionality first to see if it is worth scaling based on tracking the data of actual widget use by customers and how much does it contribute to shortening the appraisal duration.</p>	<ul style="list-style-type: none"> - The prospective borrowers can enjoy easier and more efficient appraisal arrangements as well as better transparency on the valuation of the property. - The prospective borrowers can progress faster through the mortgage underwriting.
3. Ongoing Mortgage Management					
Priority	Recommendation	Description	Rationale & Supporting Insight	Possible Implementation Barriers and Assumptions About Feasibility	Potential Customer Value

#1	Post-Approval Different Scenario Modelling Calculator for Mortgages	<p>Provide borrowers with a self-service calculator on the internet or a mobile banking platform to run various calculation scenarios, so they can understand the impact of making one-off or recurring extra payments, shortening the loan term, reducing the monthly payment amount, or taking an additional loan. It would also be helpful for borrowers to be able to run a refinancing check by adjusting the interest rate and comparing it to their currently prescribed one in the contract, and submit a contact request to their loan officer when they find a desirable scenario that they would like to inquire about in more detail.</p>	<p>Competitor gap: The banks are rather reluctant about providing information about loan refinancing since it naturally goes against their interest unless customers are willing to transfer their mortgage from a different bank to them for refinancing, so we observe that half of the time, banks elaborate on the loan refinancing separately from the main mortgage webpage. Regarding the calculators, it appears that none of the reviewed banks currently allow for playing out different scenarios and seeing their effect on the borrower's mortgage.</p> <p>Borrower pain points: Four interviewees considered refinancing their mortgage but have not made any serious attempts to initiate the process, while three more interviewees also stated they would like to repay their mortgages sooner.</p> <p>Literature link: Providing a self-service calculator for different scenario projections aligns with the following two customer-centric design heuristics by Frank et al. (2019):</p> <ul style="list-style-type: none"> - Customer self-service: Different scenario modelling calculator expands the borrowers' knowledge of the - Customer-friendly control flow: Testing different hypothetical scenarios using the calculator can facilitate borrowers' thinking and bring them closer to acting on their ideas regarding the mortgage. 	<p>While extending the calculator logic and adding several new parameters for customization might be relatively feasible, it might take the bank more effort to rethink the calculator's front-end design and provide visual help and explanations to showcase the impact of the various parameters on interest and time savings. Additionally, there might still be limitations to the implementation of such a self-service calculator, considering that for a very accurate result, the calculator should ideally be tailored to the mortgage conditions of the borrowers, because different customers might have different penalties for early repayments or some other factors that are specific to their individual case.</p>	<ul style="list-style-type: none"> - Being able to easily hypothesize the impact of various mortgage decisions can lower the friction that stops borrowers from taking action towards a better, personalized mortgage offer. - Having an opportunity to consider and obtain better mortgage terms in their home bank can help customers avoid the hassle of switching to another bank. - Borrowers feel more in control of their repayment obligations to the bank instead of passively approaching the mortgage.
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#2	Proactive Euribor Change Updates	<p>Whenever the Euribor rate applicable to the mortgage is about to change, the bank should automatically push a notice through the customer's preferred communication channel about the new monthly payment and when it comes into effect, the date of the next scheduled rate update, and a link to the updated loan amortization table.</p>	<p>Competitor gap: Euribor rate information is found in all the banks, but it is described in detail on a separate webpage 7 out of 10 times. Furthermore, the displayed Euribor information is not tailored for each specific borrower's mortgage, and the reviewed banks largely do not seem to send personalized, proactive rate change notices, or at least the borrowers somehow mostly miss out on these notifications.</p> <p>Borrower pain points: Five interviewees voiced concern about the fluctuating Euribor rate and wished the bank would take more proactive communication steps to help them stay up-to-date on the changes.</p> <p>Literature link: Proactively informing borrowers about the Euribor adjustments and monthly payment changes aligns with the following two customer-centric design heuristics by Frank et al. (2019):</p> <ul style="list-style-type: none"> - Customer support: Proactive notifications help borrowers stay updated on the effect of the Euribor rate changes on their mortgage. - Customer-friendly control flow: The important information that proactive notifications bring to borrowers can reduce the amount of effort they have to apply to learn about the rate changes and their effect. 	<p>All the data required to send proactive notifications already exists, but the bank needs to develop a proper format for the notice that would be optimized for different channels and integrate a business rule to automatically deliver notifications depending on the individual Euribor fixing period of the clients. In terms of compliance, the bank would also need to make sure that the notifications are sent out only to the borrowers who opted in for these type of communication updates.</p>	<ul style="list-style-type: none"> - Borrowers are better informed about the cost drivers of their mortgage and how they affect their ongoing repayment. - Borrowers have more flexibility to plan ahead their spending, knowing the exact changes in their monthly payments for the next Euribor fixing period. - Proactive transparency also helps to clear up misunderstandings regarding the reasons behind the cost changes
#3	Mortgage Year-In-Review	<p>Auto-generate a yearly, personalized, digestible summary about the mortgage for the borrowers to deliver insights on key figures such as the fluctuations in the total interest rate over the 12 months, remaining principal balance, total interest paid this year, and the next Euribor reset date via e-mail or within the banking platform. The digest of the yearly progress could also include various cross-selling options and an opportunity for borrowers to share their customer experience feedback with the bank, or ask questions if they have any.</p>	<p>Borrower pain points: Five interviewees describe taking a passive stance towards tracking their loan payments, remaining balance, or Euribor rate changes, while four interviewees also mentioned wanting more proactive communication, additional information, or better tools to manage their loan post-approval.</p> <p>Literature link: Compiling and sharing the mortgage progress summary with borrowers aligns with the following three customer-centric design heuristics by Frank et al. (2019):</p> <ul style="list-style-type: none"> - Customer excitement: The yearly mortgage summary exceeds borrowers' typical expectations for communication with the bank by taking personalization one step further. - Customer support: Reviewing the mortgage progress from the past year helps borrowers retrospectively evaluate their mortgage journey. - Customer process integration: The yearly mortgage summary also helps the bank improve understanding of the borrowers and how it can further cater services to anticipate customer needs. 	<p>The bank technically has all the personal data on the borrowers' mortgages, but still needs to craft an on-brand template and make sure it can be automatically populated with the accurate, personalized facts based on the mortgage history of the borrower. In terms of compliance, the bank would also need to make sure that they have customers' consent to process their data for the yearly review and send it out only to the borrowers who opted in to receive communication updates.</p>	<ul style="list-style-type: none"> - Borrowers may feel more reassured, having an up-to-date idea about their mortgage and knowing that the bank is also helping monitor their loan health. - Passive borrowers can benefit from a reminder to check back on their mortgage to stay knowledgeable about its progress, and might even be reactivated for some time.

#4	Visualizing and Gamifying the Mortgage Progress	<p>Introduce a revamped visual dashboard on the internet or a mobile banking platform to engage borrowers in tracking the mortgage progress over time, which would display a donut chart (or an alternative figure) to show the percentage completion of the total loan amount, equity build-up graph that visualizes how much of property the borrower already paid off, and milestone badges symbolizing the achieved progress in terms of repaid loan percentage or time left until mortgage payoff. The equity build-up visualization in particular could be executed in a very creative way. For example, instead of just reflecting the percentage of achieved equity in the graph format, the user can unlock the next piece of the puzzle, depicting a home, by reaching a certain level of the remaining loan balance or something else in a similar fashion.</p>	<p>Borrower pain points: Five interviewees describe taking a passive stance towards tracking their loan payments, remaining balance, or Euribor rate changes, partially due to the automatic deduction of funds from their accounts once the monthly repayment day comes.</p> <p>Literature link: Visualizing and gamifying the mortgage progress aligns with the following two customer-centric design heuristics by Frank et al. (2019):</p> <ul style="list-style-type: none"> - Customer self-service: Borrowers are capable of independently tracking and reflecting on their repayment progress. - Customer excitement: Visual feedback and milestone recognition can excite borrowers and encourage them to pay attention to the progress of their mortgage in more detail. 	<p>The bank would need to accurately pull and update data for developing appealing visualizations of different mortgage aspects and make sure the design is easily comprehensible on the one hand and engaging on the other hand, so that borrowers feel inspired to track the progress and move towards it.</p>	<ul style="list-style-type: none"> - Users get to observe how the impact of their regular payments has an accumulative effect over time and feel more emotionally invested in the mortgage process. - From a passive approach towards more frequent revisiting of the mortgage specifics, borrowers might even consider making extra payments, refinancing, or even taking on additional financial products and services such as a renovation loan or better insurance.
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