

Recommending a Bank Challenge

Background

A bank requires a Customer Service tool that could be used by its members of staff to recommend bank accounts to customers based on how much money it would save them annually.

Requirements

The tool requires staff members to answer a series of questions about a customer including a customer's required features and their current monthly charges in order to determine which account or accounts should be recommended.

The result should include both the name of the bank account and how much money the customer would save.

Considerations

- A bank account may or may not include an overdraft facility.
- If the customer does not require an overdraft then they should not be asked how much they currently spend on an overdraft facility.
- Accounts with an overdraft facility incur a £0 yearly overdraft cost. Therefore, if a customer currently spends £4 per month on average on overdraft fees then they will automatically save £48 per year.
- Accounts with a Preferential Foreign Exchange Rate mean there is a £0 fee for foreign currency exchanges. Therefore, if a customer currently spends £100 per year on fees then they will automatically save £100 per year.
- The Student BA is only available to students.
- Questions relating to a customer's current expenditure should be measured on an annual basis.
- Bank accounts that save £0 should still be recommended.

Information

Below are a list of the bank accounts and their package details.

- **Student BA**
 - Student benefits
 - Overdraft facility
 - Monthly charge: £1
- **Basic BA**
 - Monthly charge: £0
- **Silver BA**
 - Car breakdown cover
 - Overdraft facility
 - Monthly charge: £5
- **Gold BA**
 - Phone insurance
 - Car breakdown cover
 - Overdraft
 - Monthly charge: £10
- **Gold Travel BA**
 - Preferential Foreign Exchange Rate
 - Travel Insurance
 - Monthly charge: £20