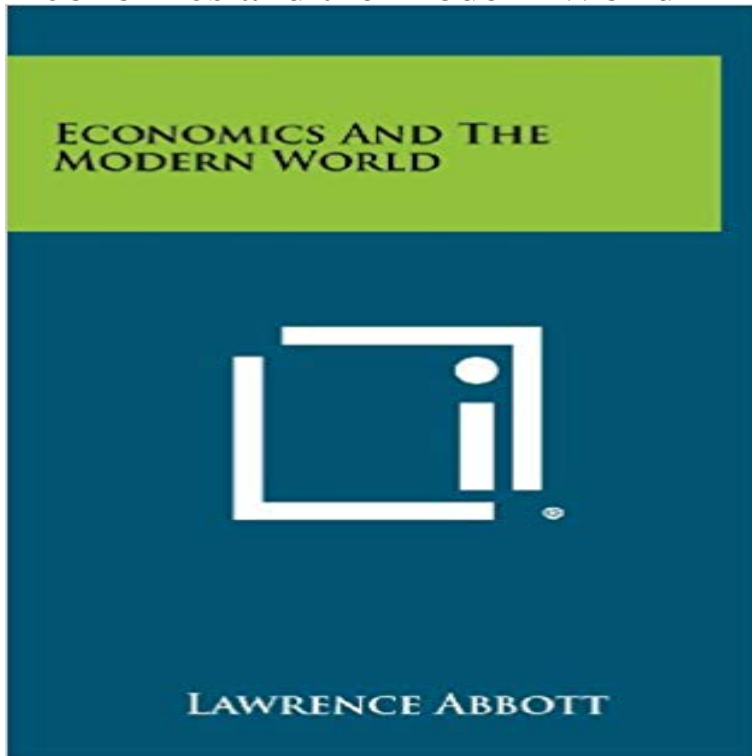


Economics and the Modern World



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society also offers a £995 fee option at 1.05%. James Farrow, senior mortgage manager at Yorkshire Building Society,
said: “We are very pleased to offer borrowers the lowest mortgage rate ever available. “The cost of funding has fallen in
recent weeks and as a financially strong building society with no external shareholders to satisfy we have the ability to
pass this on to borrowers.” After the 2-year period the mortgage will revert to the lender’s standard variable rate, which
is currently 4.74%. Rachel Springall, finance expert at Moneyfacts, said: “It’s fantastic to see such low rates on offer
from Yorkshire Building Society and the choice between variable or fixed deal will appeal to different types of
borrowers. “Those looking for more flexibility over the shorter term may prefer a discounted deal, but those looking for
some security could choose the fixed rate. “In such a low interest rate environment it would be ideal for borrowers to
consider overpaying their mortgage. As with any option borrowers would be wise to weigh up the entire package before
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