

Our rates have been equal to or above the market average, each year, for over 10 years. That's our Easy Access Cash ISA.

Source: CACI's Current Account & Savings Database (CSDB), Stock annualised weighted rates From January 2014 - November 2024.

Year	YBS	Rest of Market	Rate Difference
	Weighted Average Interest Rate - Annually	Weighted Average Interest Rate - Annually	
2014	1.41%	1.30%	0.11%
2015	1.30%	1.11%	0.19%
2016	1.23%	0.85%	0.38%
2017	0.72%	0.66%	0.06%
2018	0.86%	0.62%	0.24%
2019	0.79%	0.72%	0.07%
2020	0.41%	0.41%	0.00%
2021	0.49%	0.17%	0.32%
2022	1.25%	0.55%	0.70%
2023	3.71%	2.03%	1.68%
2024	4.16%	2.74%	1.42%

Source: CACI's CSDB, Stock, Instant Access ISA Only, Jan 2013 - Nov 2024.

Excludes Accounts where the interest rate is zero, or which unknown.

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