# January 2026 Statement

Up is a brand of Bendigo and Adelaide Bank Limited
ABN 11 068 049 178, AFSL and Australian Credit Licence No 237879
Registered address: The Bendigo Centre, Bath Lane, Bendigo, VIC 3550

Jessica Lee Mackinder

PO Box 314
Moonta 5558
SA Australia

**BSB** 633 123
**Account** 188207344

## Summary

| | |
|---|---|
| Opening Balance | $2,239.26 |
| Closing Balance | $979.79 |

| Money In | Money Out |
|---|---|
| +$11,867.47 | $8,610.52 |

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|---|---|---|---|---|---|---|
| **Saturday, 31st Jan** | | | | | | |
| 2:34pm | Google Play<br>play.google.com | Google Reading Eggs,Barangaroo<br>Round Up | Purchase<br>Up Plastic **8959 | $18.99<br>$0.01 | $979.79 |
| 9:40am | McDonald's<br>mcdonalds.com.au | McDonalds #951375\<br>Round Up | Purchase<br>Up Plastic **8959 | $21.70<br>$0.30 | $998.79 |
| 8:47am | Transfer to Emergency Fund | | | $100.00 | $1,020.79 |
| 8:46am | Transfer to Holidays | QLD Trip | | $500.00 | $1,120.79 |
| **Friday, 30th Jan** | | | | | | |
| 7:00pm | Payment<br>Shane Maginness | Bubbles | Payment | $24.00 | $1,620.79 |
| 6:36pm | Direct Credit<br>SmartSalary | GroupedSS T | Direct Credit | +$1,287.13 | $1,644.79 |
| 1:11pm | McDonald's<br>mcdonalds.com.au | McDonalds #951375\ | Purchase<br>Up Plastic **8959 | $18.00 | $357.66 |
| 11:30am | Payment<br>Keren McKenna | Alex | Payment | $200.00 | $375.66 |
| 9:30am | Payment<br>Jess GSB | Big kids expenses | Payment | $150.00 | $575.66 |
| 9:30am | Payment<br>Jessica Mackinder | Kia Transfer | Payment | $450.00 | $725.66 |
| 9:30am | Payment<br>Jessica Mackinder | Groceries | Payment | $400.00 | $1,175.66 |
| 8:09am | Payment<br>Jessica Mackinder | Canteen | Payment | $20.00 | $1,575.66 |
| **Thursday, 29th Jan** | | | | | | |
| 10:58pm | Payment<br>Jessica Lee Mackinder | Save | Payment | $150.00 | $1,595.66 |

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| 8:34pm | Woolworths<br>Kadina, SA | WOOLWORTHS 56101, KADINA | Purchase<br>Up Plastic **8959 | $36.00 | $1,745.66 |
| 8:34pm | Unidentified | WALLAROO PRIMARY 0478597250 | Direct Debit | $150.00 | $1,781.66 |
| 8:34pm | Salary<br>YNLHN PAYROLL AC | YNLHN PAYROLL AC 0478595252 | Salary | +$1,848.28 | $1,931.66 |
| 8:16pm | EG Ampol<br>Kadina, SA | EG GROUP 5512, KADINA<br>Round Up | Purchase<br>Up Plastic **8959 | $77.65<br>$0.35 | $83.38 |
| 12:39pm | Wallaroo Hospital and Health Services<br>Wallaroo, SA | WALLAROO HOSPITAL FOUN DATWall<br>Round Up | Purchase<br>Up Plastic **8959 | $3.20<br>$0.80 | $161.38 |
| 8:35am | Transfer from Emergency Fund | | | +$150.08 | $165.38 |
| 7:46am | Starlink<br>starlink.com | STARLINK INTERNET, Sydney | Purchase<br>Zap Card **5519 | $139.00 | $15.30 |
| Wednesday, 28th Jan | | | | | |
| 9:23am | Drakes<br>Wallaroo, SA | DRAKES WALLAROO, WALLAROO<br>Round Up | Purchase<br>Up Plastic **8959 | $8.90<br>$0.10 | $154.30 |
| 2:39am | AAMI<br>aami.com.au | AAMI INSURANCE, BRISBANE CITY<br>Round Up | Purchase<br>Zap Card **5519 | $59.27<br>$0.73 | $163.30 |
| Tuesday, 27th Jan | | | | | |
| 6:21pm | Kadina Memorial School<br>Kadina, SA | EVENT PHOTO\ | Purchase<br>Zap Card **5519 | $15.00 | $223.30 |
| 6:17pm | Kadina Memorial School<br>Kadina, SA | EVENT PHOTO\<br>Round Up | Purchase<br>Zap Card **5519 | $84.98<br>$0.02 | $238.30 |
| 6:15pm | Transfer from Emergency Fund | | | +$250.00 | $323.30 |
| Sunday, 25th Jan | | | | | |
| 3:49pm | Transfer to Holidays | Holidays | | $3,000.00 | $73.30 |
| 3:48pm | Osko Payment Received<br>Shane Maginness | Holiday | Osko Payment Received | +$3,000.00 | $3,073.30 |
| 12:26pm | Kmart<br>kmart.com.au | KMART 3360 KADI | Purchase<br>Up Plastic **8959 | $16.00 | $73.30 |
| 8:29am | McDonald's<br>mcdonalds.com.au | McDonalds #951375\<br>Round Up | Purchase<br>Up Plastic **8959 | $3.10<br>$0.90 | $89.30 |
| Saturday, 24th Jan | | | | | |
| 6:04pm | BWS<br>Kadina, SA | BWS LIQUOR 5036, KADINA | Purchase<br>Up Plastic **8959 | $53.00 | $93.30 |
| 5:08pm | United Petroleum<br>Port Wakefield, SA | UNITED PORTWAKEFIEL PORT WA<br>Round Up | Purchase<br>Up Plastic **8959 | $7.65<br>$0.35 | $146.30 |
| 2:38pm | Wendy's Milk Bar<br>Mount Barker, SA | SMP*WENDYS MT BARKER 0MT BARK<br>Round Up | Purchase<br>Up Plastic **8959 | $9.86<br>$0.14 | $154.30 |
| 2:35pm | Kmart<br>Mount Barker, SA | KMART 1167 MOUN | Purchase<br>Up Plastic **8959 | $26.00 | $164.30 |
| 10:52am | Big W<br>Torrensville, SA | BIG W 05211, TORRENSVILLE<br>Round Up | Purchase<br>Up Plastic **8959 | $90.30<br>$0.70 | $190.30 |

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| 9:10am | United Petroleum<br>Port Wakefield, SA | UNITED PORTWAKEFIEL PORT WA<br>Round Up | Purchase<br>Up Plastic **8959 | $39.91<br>$0.09 | $281.30 |
| 7:30am | Transfer from Emergency Fund | | | +$250.00 | $321.30 |
| Friday, 23rd Jan | | | | | |
| 3:36pm | Sweet Tooth<br>Kadina, SA | SWEET TOOTH KADINA, KADINA | Purchase<br>Up Plastic **8959 | $19.00 | $71.30 |
| 3:28pm | Enfield Furnishers<br>Kadina, SA | ENFIELD FURNISHERS PTY, KADINA | Purchase<br>Up Plastic **8959 | $100.00 | $90.30 |
| 3:06pm | Unidentified | SQ *HAIR BY BEC Kadina<br>Round Up | Purchase<br>Up Plastic **8959 | $40.76<br>$0.24 | $190.30 |
| 9:30am | Payment<br>Jessica Mackinder | Groceries | Payment | $400.00 | $231.30 |
| Thursday, 22nd Jan | | | | | |
| 5:56pm | Payment<br>Shane Maginness | Indian | Payment | $50.00 | $631.30 |
| 5:36pm | Payment<br>Keren McKenna | Alex | Payment | $100.00 | $681.30 |
| 5:31pm | Transfer from Overflow | | | +$125.26 | $781.30 |
| 5:31pm | Spotify<br>spotify.com | Spotify P3E9E4D27C, Sydney<br>Round Up | Purchase<br>Up Plastic **8959 | $27.99<br>$0.01 | $656.04 |
| 8:40am | Drakes<br>Wallaroo, SA | DRAKES WALLAROO, WALLAROO<br>Round Up | Purchase<br>Up Plastic **8959 | $13.40<br>$0.60 | $684.04 |
| Wednesday, 21st Jan | | | | | |
| 8:55am | Payment<br>Deanna L Francis | Britt & Chrissie's Farewell | Payment | $30.00 | $698.04 |
| Tuesday, 20th Jan | | | | | |
| 6:06pm | YETI<br>yeti.com | SP YETIAU, SOUTH MELBOUR | Purchase<br>Zap Card **5519 | $102.00 | $728.04 |
| 11:21am | Wallaroo Hospital and Health Services<br>Wallaroo, SA | WALLAROO HOSP FD INC WALLARO | Purchase<br>Up Plastic **8959 | $13.00 | $830.04 |
| 1:28am | Big W<br>bigw.com.au | BIGW ONLINE, BELLA VISTA | Refund | +$9.02 | $843.04 |
| Sunday, 18th Jan | | | | | |
| 5:25pm | Big W<br>bigw.com.au | BIGW ONLINE, BELLA VISTA<br>Round Up | Purchase<br>Zap Card **5519 | $73.86<br>$0.14 | $834.02 |
| Saturday, 17th Jan | | | | | |
| 3:10pm | Drakes<br>Wallaroo, SA | DRAKES WALLAROO, WALLAROO<br>Round Up | Purchase<br>Up Plastic **8959 | $23.15<br>$0.85 | $908.02 |
| 2:23pm | BWS<br>Kadina, SA | BWS LIQUOR 5036, KADINA | Purchase<br>Up Plastic **8959 | $43.00 | $932.02 |
| 2:09pm | OpenAI<br>openai.com | OPENAI *CHATGPT ,SAN FRANCISCO<br>Round Up | International Purchase<br>Zap Card **5519 | $32.99<br>$0.01 | $975.02 |

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| 1:50pm | EG Ampol<br>Kadina, SA | EG GROUP 5512, KADINA<br>Round Up | | Purchase<br>Up Plastic **8959 | $71.30<br>$0.70 | $1,008.02 |
| 8:39am | Kadina Car Wash<br>Kadina, SA | Kadina Car Wash<br>Round Up | Kadi | Purchase<br>Up Plastic **8959 | $5.50<br>$0.50 | $1,080.02 |
| 8:29am | McDonald's<br>mcdonalds.com.au | McDonalds #951375\<br>Round Up | | Purchase<br>Up Plastic **8959 | $16.85<br>$0.15 | $1,086.02 |
| Friday, 16th Jan | | | | | | |
| 8:29pm | Transfer to Emergency Fund | | | | $250.00 | $1,103.02 |
| 8:28pm | Transfer to Holidays | | | | $399.75 | $1,353.02 |
| 6:48pm | Direct Credit<br>SmartSalary | GroupedSS | T | Direct Credit | +$1,287.13 | $1,752.77 |
| 9:30am | Payment<br>Jessica Mackinder | Kia Transfer | | Payment | $450.00 | $465.64 |
| 9:30am | Payment<br>Jessica Mackinder | Groceries | | Payment | $400.00 | $915.64 |
| 9:30am | Payment<br>Jess GSB | Big kids expenses | | Payment | $200.00 | $1,315.64 |
| 8:36am | The Smelter<br>Wallaroo, SA | SMP*THE SMELTER<br>Round Up | 0WALLARO | Purchase<br>Up Plastic **8959 | $7.01<br>$0.99 | $1,515.64 |
| Thursday, 15th Jan | | | | | | |
| 10:58pm | Payment<br>Jessica Lee Mackinder | Save | | Payment | $200.00 | $1,523.64 |
| 8:30pm | Unidentified | WALLAROO PRIMARY<br>Round Up | 0474931590 | Direct Debit | $142.14<br>$0.86 | $1,723.64 |
| 8:30pm | Salary<br>YNLHN PAYROLL AC | YNLHN PAYROLL AC | 0474928271 | Salary | +$1,848.29 | $1,866.64 |
| 7:39pm | Transfer to Overflow | | | | $125.00 | $18.35 |
| 5:58pm | KFC<br>Kadina, SA | KFC Kadina, Hamilton<br>Round Up | | Purchase<br>Up Plastic **8959 | $87.70<br>$0.30 | $143.35 |
| Wednesday, 14th Jan | | | | | | |
| 8:44pm | Transfer to Holidays | | | | $500.00 | $231.35 |
| 8:44pm | Transfer to Emergency Fund | | | | $500.00 | $731.35 |
| 8:12pm | Drakes<br>Wallaroo, SA | DRAKES WALLAROO, WALLAROO<br>Round Up | | Purchase<br>Up Plastic **8959 | $38.19<br>$0.81 | $1,231.35 |
| 7:05pm | Woolworths<br>Kadina, SA | WOOLWORTHS 56101, KADINA<br>Round Up | | Purchase<br>Up Plastic **8959 | $30.65<br>$0.35 | $1,270.35 |
| 3:44pm | Payment<br>Jess GSB | Bus Ticket | | Payment | $20.00 | $1,301.35 |
| 6:07am | Apple<br>apple.com | APPLE.COM/BILL, SYDNEY<br>Round Up | | Purchase<br>Up Plastic **8959 | $1.49<br>$0.51 | $1,321.35 |
| Tuesday, 13th Jan | | | | | | |

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| 10:40pm | Osko Payment Received<br>Shane Maginness | Rent | Osko Payment Received | +$1,300.00 | $1,323.35 |
| 12:44pm | Unidentified | YORKE PENINSULA COACHES\KADINA<br>Round Up | Purchase<br>Up Plastic **8959 | $24.01<br>$0.99 | $23.35 |
| 9:25am | McDonald's<br>mcdonalds.com.au | McDonalds #951375\<br>Round Up | Purchase<br>Up Plastic **8959 | $10.70<br>$0.30 | $48.35 |
| Monday, 12th Jan | | | | | |
| 12:01am | Boost Mobile<br>boost.com.au | BOOST PREPAID RECHAR,MELBOURNE | Purchase<br>Zap Card **5519 | $39.00 | $59.35 |
| 12:00am | Boost Mobile<br>boost.com.au | BOOST PREPAID RECHAR,MELBOURNE | Purchase<br>Zap Card **5519 | $39.00 | $98.35 |
| Sunday, 11th Jan | | | | | |
| 11:57pm | Transfer from Holidays | | | +$100.00 | $137.35 |
| 1:37pm | Woolworths<br>Kadina, SA | WOOLWORTHS 56101, KADINA<br>Round Up | Purchase<br>Up Plastic **8959 | $62.62<br>$0.38 | $37.35 |
| 10:58am | The Smelter<br>Wallaroo, SA | SMP*THE SMELTER 0WALLARO<br>Round Up | Purchase<br>Up Plastic **8959 | $19.62<br>$0.38 | $100.35 |
| Saturday, 10th Jan | | | | | |
| 5:17pm | Anglers Inn Hotel Motel<br>Wallaroo, SA | ANGLERS INN WARO PL, WALLAROO<br>Round Up | Purchase<br>Up Plastic **8959 | $113.98<br>$0.02 | $120.35 |
| 11:57am | OnePass<br>onepass.com.au | ONEPASS MEMBERSHIP\ | Purchase<br>Zap Card **5519 | $40.00 | $234.35 |
| 11:26am | Kmart<br>kmart.com.au | KMART 3360 KADI<br>Round Up | Purchase<br>Up Plastic **8959 | $11.25<br>$0.75 | $274.35 |
| Friday, 9th Jan | | | | | |
| 11:50am | Payment<br>Jess GSB | Big kids | Payment | $25.00 | $286.35 |
| Thursday, 8th Jan | | | | | |
| 11:05am | Payment<br>Jessica Mackinder | Groceries | Payment | $400.00 | $311.35 |
| Wednesday, 7th Jan | | | | | |
| 8:12pm | Disney+<br>disneyplus.com | Disney Plus\<br>Round Up | Purchase<br>Up Plastic **8959 | $15.99<br>$0.01 | $711.35 |
| 8:25am | Drakes<br>Wallaroo, SA | DRAKES WALLAROO, WALLAROO<br>Round Up | Purchase<br>Up Plastic **8959 | $7.75<br>$0.25 | $727.35 |
| Monday, 5th Jan | | | | | |
| 7:46pm | Hungry Jack's<br>Kadina, SA | Hungry Jacks, Kadina<br>Round Up | Purchase<br>Up Plastic **8959 | $19.70<br>$0.30 | $735.35 |
| Sunday, 4th Jan | | | | | |
| 5:09pm | Payment<br>FNCC Trust | 3224 Water | Payment | $162.14 | $755.35 |
| 5:06pm | Payment<br>Shane Maginness | Rent | Payment | $1,300.00 | $917.49 |

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| 4:22pm | Anglers Inn Hotel Motel<br>Wallaroo, SA | ANGLERS INN WARO PL, WALLAROO<br>Round Up | Purchase<br>Up Plastic **8959 | $41.99<br>$0.01 | $2,217.49 |
| 3:18pm | ATM Operator Fee | ROYAL HROYAL HOTEL MOONTA MO | ATM Operator Fee | $2.90 | $2,259.49 |
| 3:18pm | ATM Cash Out | ROYAL HROYAL HOTEL MOONTA MO | ATM Cash Out<br>Up Plastic **8959 | $20.00 | $2,262.39 |
| 3:16pm | Royal Hotel<br>Moonta, SA | ROYAL HOTEL MOONTA, Moonta<br>Round Up | Purchase<br>Up Plastic **8959 | $17.66<br>$0.34 | $2,282.39 |
| Saturday, 3rd Jan | | | | | |
| 12:35pm | Microsoft<br>microsoft.com | Microsoft*Microsof,msbill.info | Purchase<br>Up Plastic **8959 | $11.00 | $2,300.39 |
| 12:19pm | Make It A Home<br>Moonta, SA | MAKE IT A HOME MOONTA<br>Round Up | Purchase<br>Up Plastic **8959 | $39.99<br>$0.01 | $2,311.39 |
| 11:32am | SportsPower<br>Kadina, SA | B & A HINES PTY LTD KADINA | Purchase<br>Up Plastic **8959 | $110.00 | $2,351.39 |
| 10:14am | Drakes<br>Wallaroo, SA | DRAKES WALLAROO, WALLAROO<br>Round Up | Purchase<br>Up Plastic **8959 | $8.80<br>$0.20 | $2,461.39 |
| Friday, 2nd Jan | | | | | |
| 6:43pm | Direct Credit<br>SmartSalary | GroupedSS T | Direct Credit | +$1,287.13 | $2,470.39 |
| 4:45pm | Wallaroo Newsagency<br>Wallaroo, SA | WALLAROO NEWSAGENCY, WALLAROO<br>Round Up | Purchase<br>Up Plastic **8959 | $5.04<br>$0.96 | $1,183.26 |
| 9:31am | Payment<br>Jessica Mackinder | Kia Transfer | Payment | $450.00 | $1,189.26 |
| 9:30am | Payment<br>Jess GSB | Big kids expenses | Payment | $100.00 | $1,639.26 |
| 9:30am | Payment<br>Jessica Mackinder | Groceries | Payment | $400.00 | $1,739.26 |
| 8:26am | Drakes<br>Wallaroo, SA | DRAKES WALLAROO, WALLAROO<br>Round Up | Purchase<br>Up Plastic **8959 | $8.95<br>$0.05 | $2,139.26 |
| 3:51am | Netflix<br>netflix.com | NETFLIX.COM\<br>Round Up | Purchase<br>Up Plastic **8959 | $9.99<br>$0.01 | $2,148.26 |
| Thursday, 1st Jan | | | | | |
| 9:03pm | Xbox<br>xbox.com | Microsoft*Xbox Ga2,msbill.info<br>Round Up | Purchase<br>Up Plastic **8959 | $12.95<br>$0.05 | $2,158.26 |
| 12:59pm | Anglers Inn Hotel Motel<br>Wallaroo, SA | ANGLERS INN WARO PL, WALLAROO | Purchase<br>Up Plastic **8959 | $48.00 | $2,171.26 |
| 1:11am | Moneysoft<br>Sydney, NSW | MONEYSOFT LIMITED, SYDNEY | Purchase<br>Zap Card **5519 | $20.00 | $2,219.26 |

## Savers

**Base interest rate** 0.00%
Applicable unless 5 successful purchases have been made.

**Flow rate** 1.25%
Earned on eligible Savers you withdraw from during the month.

**Grow rate** 4.60%
Earned on eligible Savers with no withdrawals during the month.

**Savings** 4.60% p.a.

Opening Balance: $19.21, Closing Balance: $35.77

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|---|---|---|---|
| Saturday, 31st Jan | | | |
| 2:35pm | Round Up | +$0.01 | $35.77 |
| 9:40am | Round Up | +$0.30 | $35.76 |
| Thursday, 29th Jan | | | |
| 8:16pm | Round Up | +$0.35 | $35.46 |
| 12:39pm | Round Up | +$0.80 | $35.11 |
| Wednesday, 28th Jan | | | |
| 9:23am | Round Up | +$0.10 | $34.31 |
| 2:39am | Round Up | +$0.73 | $34.21 |
| Tuesday, 27th Jan | | | |
| 6:17pm | Round Up | +$0.02 | $33.48 |
| Sunday, 25th Jan | | | |
| 8:29am | Round Up | +$0.90 | $33.46 |
| Saturday, 24th Jan | | | |
| 5:08pm | Round Up | +$0.35 | $32.56 |
| 2:38pm | Round Up | +$0.14 | $32.21 |
| 10:52am | Round Up | +$0.70 | $32.07 |
| 9:10am | Round Up | +$0.09 | $31.37 |
| Friday, 23rd Jan | | | |
| 3:06pm | Round Up | +$0.24 | $31.28 |
| Thursday, 22nd Jan | | | |
| 5:31pm | Round Up | +$0.01 | $31.04 |
| 8:40am | Round Up | +$0.60 | $31.03 |
| Sunday, 18th Jan | | | |
| 5:25pm | Round Up | +$0.14 | $30.43 |
| Saturday, 17th Jan | | | |
| 3:10pm | Round Up | +$0.85 | $30.29 |
| 2:09pm | Round Up | +$0.01 | $29.44 |
| 1:50pm | Round Up | +$0.70 | $29.43 |
| 8:39am | Round Up | +$0.50 | $28.73 |
| 8:29am | Round Up | +$0.15 | $28.23 |
| Friday, 16th Jan | | | |
| 8:36am | Round Up | +$0.99 | $28.08 |
| Thursday, 15th Jan | | | |

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| 8:30pm | Round Up | | +$0.86 | $27.09 |
| 5:58pm | Round Up | | +$0.30 | $26.23 |
| Wednesday, 14th Jan | | | | |
| 8:12pm | Round Up | | +$0.81 | $25.93 |
| 7:05pm | Round Up | | +$0.35 | $25.12 |
| 6:07am | Round Up | | +$0.51 | $24.77 |
| Tuesday, 13th Jan | | | | |
| 12:44pm | Round Up | | +$0.99 | $24.26 |
| 9:25am | Round Up | | +$0.30 | $23.27 |
| Sunday, 11th Jan | | | | |
| 1:37pm | Round Up | | +$0.38 | $22.97 |
| 10:58am | Round Up | | +$0.38 | $22.59 |
| Saturday, 10th Jan | | | | |
| 5:17pm | Round Up | | +$0.02 | $22.21 |
| 11:26am | Round Up | | +$0.75 | $22.19 |
| Wednesday, 7th Jan | | | | |
| 8:12pm | Round Up | | +$0.01 | $21.44 |
| 8:25am | Round Up | | +$0.25 | $21.43 |
| Monday, 5th Jan | | | | |
| 7:46pm | Round Up | | +$0.30 | $21.18 |
| Sunday, 4th Jan | | | | |
| 4:22pm | Round Up | | +$0.01 | $20.88 |
| 3:16pm | Round Up | | +$0.34 | $20.87 |
| Saturday, 3rd Jan | | | | |
| 12:19pm | Round Up | | +$0.01 | $20.53 |
| 10:14am | Round Up | | +$0.20 | $20.52 |
| Friday, 2nd Jan | | | | |
| 4:45pm | Round Up | | +$0.96 | $20.32 |
| 8:26am | Round Up | | +$0.05 | $19.36 |
| 3:51am | Round Up | | +$0.01 | $19.31 |
| Thursday, 1st Jan | | | | |
| 9:03pm | Round Up | | +$0.05 | $19.30 |
| 7:36am | Interest | Interest | +$0.04 | $19.25 |

## Emergency Fund 1.25% p.a.

Opening Balance: $0.00, Closing Balance: $200.00

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| Saturday, 31st Jan | | | | | |
| 8:47am | Transfer from Spending | | | +$100.00 | $200.00 |
| Thursday, 29th Jan | | | | | |
| 8:35am | Transfer to Spending | | | $150.08 | $100.00 |
| Tuesday, 27th Jan | | | | | |
| 6:15pm | Transfer to Spending | | | $250.00 | $250.08 |
| Saturday, 24th Jan | | | | | |
| 7:30am | Transfer to Spending | | | $250.00 | $500.08 |
| Friday, 16th Jan | | | | | |
| 8:29pm | Transfer from Spending | | | +$250.00 | $750.08 |
| Wednesday, 14th Jan | | | | | |
| 8:44pm | Transfer from Spending | | | +$500.00 | $500.08 |
| Thursday, 1st Jan | | | | | |
| 7:37am | Interest | | Interest | +$0.08 | $0.08 |

## Christmas 4.60% p.a.

Opening Balance: $0.00, Closing Balance: $0.06

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| Thursday, 1st Jan | | | | | |
| 7:37am | Interest | | Interest | +$0.06 | $0.06 |

## Birthdays 4.60% p.a.

Opening Balance: $0.00, Closing Balance: $0.06

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| Thursday, 1st Jan | | | | | |
| 7:34am | Interest | | Interest | +$0.06 | $0.06 |

## Overflow 1.25% p.a.

Opening Balance: $0.26, Closing Balance: $0.00

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| Thursday, 22nd Jan | | | | | |
| 5:31pm | Transfer to Spending | | | $125.26 | $0.00 |
| Thursday, 15th Jan | | | | | |
| 7:39pm | Transfer from Spending | | | +$125.00 | $125.26 |

## Holidays 1.25% p.a.

Opening Balance: $200.00, Closing Balance: $4,500.00

| | | | | | |
|---|---|---|---|---|---|
| Saturday, 31st Jan | | | | | |
| 8:46am | Transfer from Spending | QLD Trip | | +$500.00 | $4,500.00 |
| Sunday, 25th Jan | | | | | |
| 3:49pm | Transfer from Spending | Holidays | | +$3,000.00 | $4,000.00 |
| Friday, 16th Jan | | | | | |

| | | | | |
|---|---|---|---|---|
| 8:28pm | Transfer from Spending | | +$399.75 | $1,000.00 |
| Wednesday, 14th Jan | | | | |
| 8:44pm | Transfer from Spending | | +$500.00 | $600.25 |
| Sunday, 11th Jan | | | | |
| 11:57pm | Transfer to Spending | | $100.00 | $100.25 |
| Thursday, 1st Jan | | | | |
| 4:54am | Interest | Interest | +$0.25 | $200.25 |

This statement was generated on **June 30 at 5:54pm** in **Adelaide** time.

Please carefully check all entries on your statement. Report apparent errors or possible unauthorised transactions immediately to support@up.com.au or via the in-app support.

It is important that you notify Up of any disputed transactions as soon as possible as our ability to investigate disputed transactions and to subsequently process a chargeback in your favour is restricted by the time limits imposed under the operating rules of the applicable credit card scheme.

**Interest Rates**
Your Savers Interest Rate is made up of a base rate and a bonus rate (both subject to change). For full conditions see https://up.com.au/pricing.

**Card and Account Security**
For information on how to securely use your card and account please visit https://up.com.au/security

**Complaints**
If you have a complaint, please contact us through Talk To Us to speak to a member of our staff. If the matter has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.
You can contact AFCA at:
Website: https://afca.org.au
Telephone: 1800 931 678 (free call)
Email: info@afca.org.au
In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001