February 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	$979.79
Closing Balance	$1,562.35

Money In	Money Out
+$7,072.70	$6,168.24

Saturday, 28th Feb						
2:34pm	Google Play play.google.com	Google Reading Eggs,Barangaroo Round Up	Purchase Up Plastic **8959	$18.99 $0.01	$1,562.35
1:06pm	Drakes Wallaroo, SA	DRAKES WALLAROO, WALLAROO Round Up	Purchase Up Plastic **8959	$8.45 $0.55	$1,581.35
9:57am	Kmart kmart.com.au	KMART 3360 KADI	Purchase Up Plastic **8959	$22.00	$1,590.35
Friday, 27th Feb						
7:36pm	Unidentified	SMP*BEST PIZZA 0WALLARO Round Up	Purchase Up Plastic **8959	$71.16 $0.84	$1,612.35
7:08pm	Direct Credit SmartSalary	GroupedSS T	Direct Credit	+$1,287.13	$1,684.35
6:45pm	Payment Jess	Charley	Payment	$20.00	$397.22
11:30am	Payment Keren McKenna	Alex	Payment	$200.00	$417.22
9:30am	Payment Jess GSB	Big kids expenses	Payment	$150.00	$617.22
9:30am	Payment Jessica Mackinder	Groceries	Payment	$400.00	$767.22
9:30am	Payment Jessica Mackinder	Kia Transfer	Payment	$450.00	$1,167.22
7:51am	Payment Jessica Mackinder	Lunch Order	Payment	$15.00	$1,617.22
1:28am	Unidentified	WALLAROO PRIMARY 0486435701 Round Up	Direct Debit	$66.85 $0.15	$1,632.22
Thursday, 26th Feb						
10:58pm	Payment Jessica Lee Mackinder	Save	Payment	$150.00	$1,699.22

8:59pm	Salary YNLHN PAYROLL AC	YNLHN PAYROLL AC 0486374386	Salary	+$1,848.28	$1,849.22
12:51pm	Wallaroo Hospital and Health Services Wallaroo, SA	WALLAROO HOSPITAL FOUN DATWall Round Up	Purchase Up Plastic **8959	$3.20 $0.80	$0.94
Wednesday, 25th Feb					
8:07pm	Payment Jessica Mackinder	Food	Payment	$15.00	$4.94
1:01pm	Payment Krank It Dance	C Maginness	Payment	$15.00	$19.94
Tuesday, 24th Feb					
12:38pm	Wallaroo Hospital and Health Services Wallaroo, SA	WALLAROO HOSP FD INC WALLARO Round Up	Purchase Up Plastic **8959	$6.20 $0.80	$34.94
Monday, 23rd Feb					
5:59pm	EG Ampol Kadina, SA	EG GROUP 5512, KADINA Round Up	Purchase Up Plastic **8959	$49.06 $0.94	$41.94
Sunday, 22nd Feb					
5:31pm	Spotify spotify.com	SPOTIFY, 0012345678 Round Up	Purchase Up Plastic **8959	$27.99 $0.01	$91.94
10:15am	The Smelter Wallaroo, SA	SMP*THE SMELTER 0WALLARO Round Up	Purchase Up Plastic **8959	$16.06 $0.94	$119.94
Saturday, 21st Feb					
2:10pm	Woolworths Kadina, SA	WOOLWORTHS 56101, KADINA Round Up	Purchase Up Plastic **8959	$16.25 $0.75	$136.94
12:48pm	The Lott thelott.com	TATTS ONLINE PTY LTD\ Round Up	Purchase Up Plastic **8959	$9.15 $0.85	$153.94
12:37pm	Toogood Bakery Moonta, SA	SQ *TOOGOOD BAKERY Moonta 	Purchase Up Plastic **8959	$5.00	$163.94
12:34pm	Moonta Newsagency Moonta, SA	MOONTA NEWSAGENCY MOONTA Round Up	Purchase Up Plastic **8959	$28.90 $0.10	$168.94
Friday, 20th Feb					
1:28pm	Wallaroo Hospital and Health Services Wallaroo, SA	WALLAROO HOSP FD INC WALLARO Round Up	Purchase Up Plastic **8959	$2.70 $0.30	$197.94
9:30am	Payment Jessica Mackinder	Groceries	Payment	$400.00	$200.94
Thursday, 19th Feb					
9:13pm	Unidentified	WALLAROO PRIMARY 0484477834 Round Up	Direct Debit	$66.85 $0.15	$600.94
2:35pm	Woolworths Kadina, SA	WOOLWORTHS 56101, KADINA	Purchase Up Plastic **8959	$10.00	$667.94
10:05am	Wallaroo Hospital and Health Services Wallaroo, SA	WALLAROO HOSP FD INC WALLARO Round Up	Purchase Up Plastic **8959	$6.50 $0.50	$677.94
Wednesday, 18th Feb					

1:01pm	Payment Krank It Dance	C Maginness	Payment	$15.00	$684.94
Tuesday, 17th Feb					
2:20pm	OpenAI openai.com	OPENAI *CHATGPT ,SAN FRANCISCO Round Up	International Purchase Zap Card **5519	$31.19 $0.81	$699.94
Monday, 16th Feb					
11:16am	Wallaroo Hospital and Health Services Wallaroo, SA	WALLAROO HOSP FD INC WALLARO	Purchase Up Plastic **8959	$8.00	$731.94
Saturday, 14th Feb					
3:18pm	Dickeson's Amusements Edwardstown, SA	DICKESON'S AMUSEMENTS Edwa Round Up	Purchase Up Plastic **8959	$5.25 $0.75	$739.94
10:40am	Kmart kmart.com.au	KMART 3360 KADI	Purchase Up Plastic **8959	$30.00	$745.94
9:56am	Enfield Furnishers Kadina, SA	ENFIELD FURNISHERS PTY, KADINA	Purchase Up Plastic **8959	$340.00	$775.94
8:40am	Transfer to Holidays			$0.15	$1,115.94
8:40am	Transfer to Holidays			$498.44	$1,116.09
6:08am	Apple apple.com	APPLE.COM/BILL, SYDNEY Round Up	Purchase Up Plastic **8959	$1.49 $0.51	$1,614.53
Friday, 13th Feb					
6:36pm	Direct Credit SmartSalary	GroupedSS T	Direct Credit	+$1,287.13	$1,616.53
6:17pm	Anglers Inn Hotel Motel Wallaroo, SA	ANGLERS INN WARO PL, WALLAROO Round Up	Purchase Up Plastic **8959	$55.50 $0.50	$329.40
6:16pm	Payment Shane Maginness	Bubbles	Payment	$24.00	$385.40
11:30am	Payment Keren McKenna	Alex	Payment	$200.00	$409.40
9:30am	Payment Jessica Mackinder	Groceries	Payment	$400.00	$609.40
9:30am	Payment Jess GSB	Big kids expenses	Payment	$150.00	$1,009.40
9:30am	Payment Jessica Mackinder	Kia Transfer	Payment	$450.00	$1,159.40
9:09am	Apple apple.com	APPLE.COM/BILL, SYDNEY Round Up	Purchase Up Plastic **8959	$1.99 $0.01	$1,609.40
Thursday, 12th Feb					
10:57pm	Payment Jessica Lee Mackinder	Save	Payment	$150.00	$1,611.40
8:38pm	RaffleLink rafflelink.com.au	RAFFLELINK* LITTLECLAW\ Round Up	Purchase Up Plastic **8959	$27.75 $0.25	$1,761.40
8:29pm	Unidentified	WALLAROO PRIMARY 0482495508 Round Up	Direct Debit	$91.15 $0.85	$1,789.40

8:29pm	Salary YNLHN PAYROLL AC	YNLHN PAYROLL AC 0482491037	Salary	+$1,848.29	$1,881.40
6:38pm	Drakes Wallaroo, SA	DRAKES WALLAROO, WALLAROO Round Up	Purchase Up Plastic **8959	$90.99 $0.01	$33.11
6:09pm	Osko Payment Received JESSICA MACKINDER		Osko Payment Received	+$100.00	$124.11
4:08pm	Payment Jess GSB	Transfer	Payment	$50.00	$24.11
11:11am	Wallaroo Hospital and Health Services Wallaroo, SA	WALLAROO HOSP FD INC WALLARO Round Up	Purchase Up Plastic **8959	$8.20 $0.80	$74.11
Wednesday, 11th Feb					
8:33pm	OTR Kadina, SA	OTR Kadina Kadi Round Up	Purchase Up Plastic **8959	$63.01 $0.99	$83.11
1:01pm	Payment Krank It Dance	C Maginness	Payment	$15.00	$147.11
12:33pm	Wallaroo Hospital and Health Services Wallaroo, SA	WALLAROO HOSP FD INC WALLARO Round Up	Purchase Up Plastic **8959	$7.50 $0.50	$162.11
Tuesday, 10th Feb					
8:19pm	McDonald's mcdonalds.com.au	McDonalds #951375\ Round Up	Purchase Up Plastic **8959	$6.15 $0.85	$170.11
2:41pm	Drakes Wallaroo, SA	DRAKES WALLAROO, WALLAROO Round Up	Purchase Up Plastic **8959	$11.10 $0.90	$177.11
Monday, 9th Feb					
6:41pm	Boost Mobile boost.com.au	BOOST PREPAID RECHAR,MELBOURNE	Purchase Zap Card **5519	$300.00	$189.11
6:35pm	Boost Mobile boost.com.au	BOOST PREPAID RECHAR,MELBOURNE	Purchase Up Plastic **8959	$300.00	$489.11
6:30pm	Osko Payment Received Jessica Lee Mackinde	Alex Phone Credit	Osko Payment Received	+$400.00	$789.11
6:23pm	The Just Group justgroup.com.au	Just group Australia,Melbourne Round Up	Purchase Up Plastic **8959	$69.99 $0.01	$389.11
11:17am	Deposit Ella Huscroft	data	Deposit	+$300.00	$459.11
10:43am	Wallaroo Hospital and Health Services Wallaroo, SA	WALLAROO HOSP FD INC WALLARO	Purchase Up Plastic **8959	$6.00	$159.11
Sunday, 8th Feb					
10:01pm	MSP Photography Mount Barker, SA	COM*MSP Photograp,Mount Barker Round Up	Purchase Up Plastic **8959	$42.50 $0.50	$165.11
4:08pm	Drakes Wallaroo, SA	DRAKES WALLAROO, WALLAROO Round Up	Purchase Up Plastic **8959	$36.95 $0.05	$208.11
Saturday, 7th Feb					
8:18pm	Disney+ disneyplus.com	DISNEY PLUS, RICHMOND Round Up	Purchase Up Plastic **8959	$15.99 $0.01	$245.11

4:57pm	Anglers Inn Hotel Motel Wallaroo, SA	ANGLERS INN WARO PL, WALLAROO Round Up	Purchase Up Plastic **8959	$45.99 $0.01	$261.11
9:53am	Subway subway.com.au	Subway Kadina 23 F Round Up	Purchase Up Plastic **8959	$3.50 $0.50	$307.11
9:50am	Transfer from Emergency Fund	Valentines Day present		+$200.32	$311.11
8:59am	Kmart kmart.com.au	KMART 3360, KADINA	Purchase Up Plastic **8959	$56.00	$110.79
8:31am	McDonald's mcdonalds.com.au	McDonalds #951375\ Round Up	Purchase Up Plastic **8959	$14.40 $0.60	$166.79
Friday, 6th Feb					
8:24pm	Payment Shane Maginness	Bubbles	Payment	$29.00	$181.79
7:28pm	Prince Edward Hotel Wallaroo, SA	P EDWARD HOTEL P/L WALLARO Round Up	Purchase Up Plastic **8959	$9.40 $0.60	$210.79
9:31am	Payment Jessica Mackinder	Groceries	Payment	$400.00	$220.79
8:48am	Woolworths Kadina, SA	WOOLWORTHS 56101, KADINA Round Up	Purchase Up Plastic **8959	$20.20 $0.80	$620.79
7:55am	Payment Keren McKenna	Alex HHS Shirt	Payment	$45.00	$641.79
Thursday, 5th Feb					
8:33pm	Unidentified	WALLAROO PRIMARY 0480623709	Direct Debit	$150.00	$686.79
12:43pm	Wallaroo Hospital and Health Services Wallaroo, SA	WALLAROO HOSPITAL FOUN DATWall Round Up	Purchase Up Plastic **8959	$5.20 $0.80	$836.79
12:43pm	Wallaroo Hospital and Health Services Wallaroo, SA	WALLAROO HOSPITAL FOUN DATWall Round Up	Purchase Up Plastic **8959	$3.20 $0.80	$842.79
Wednesday, 4th Feb					
7:42pm	Microsoft microsoft.com	Microsoft*Microsof,msbill.info	Purchase Up Plastic **8959	$11.00	$846.79
2:21pm	Wallaroo Hospital and Health Services Wallaroo, SA	WALLAROO HOSPITAL FOUN DATWall Round Up	Purchase Up Plastic **8959	$2.70 $0.30	$857.79
Tuesday, 3rd Feb					
7:54pm	McDonald's mcdonalds.com.au	McDonalds #951375\ Round Up	Purchase Up Plastic **8959	$21.80 $0.20	$860.79
6:44pm	Pay Anyone Ella Huscroft	Dinner	Pay Anyone	$20.00	$882.79
1:49pm	Wallaroo Hospital and Health Services Wallaroo, SA	WALLAROO HOSP FD INC WALLARO Round Up	Purchase Up Plastic **8959	$5.50 $0.50	$902.79
9:20am	United Service Station (Mobil Fuels) Wallaroo, SA	CORPORIUM PTY LTD, WALLAROO Round Up	Purchase Up Plastic **8959	$4.60 $0.40	$908.79
Monday, 2nd Feb					

12:19pm	Wallaroo Hospital and Health Services Wallaroo, SA	WALLAROO HOSP FD INC WALLARO	Purchase Up Plastic **8959	$8.00	$913.79
4:37am	Netflix netflix.com	NETFLIX.COM, Melbourne Round Up	Purchase Up Plastic **8959	$9.99 $0.01	$921.79
Sunday, 1st Feb					
6:34pm	Xbox xbox.com	MICROSOFT*XBOX GAME PA, SYDNEY Round Up	Purchase Up Plastic **8959	$12.95 $0.05	$931.79
9:19am	McDonald's mcdonalds.com.au	McDonalds #951375\ Round Up	Purchase Up Plastic **8959	$14.80 $0.20	$944.79
1:11am	Moneysoft Sydney, NSW	MONEYSOFT LIMITED, SYDNEY	Purchase Zap Card **5519	$20.00	$959.79

Savers

Base interest rate

Applicable unless 5 successful purchases have been made.

(from 1-Feb-2026)	0.00%
(from 11-Feb-2026)	0.00%

Flow rate

Earned on eligible Savers you withdraw from during the month.

(from 1-Feb-2026)	1.25%
(from 11-Feb-2026)	1.50%

Grow rate

Earned on eligible Savers with no withdrawals during the month.

(from 1-Feb-2026)	4.60%
(from 11-Feb-2026)	4.85%

Savings 4.85% p.a.

Opening Balance: $35.77, Closing Balance: $57.64

Saturday, 28th Feb			
2:35pm	Round Up	+$0.01	$57.64
1:06pm	Round Up	+$0.55	$57.63
Friday, 27th Feb			
7:36pm	Round Up	+$0.84	$57.08
1:28am	Round Up	+$0.15	$56.24
Thursday, 26th Feb			
12:51pm	Round Up	+$0.80	$56.09
Tuesday, 24th Feb			
12:38pm	Round Up	+$0.80	$55.29
Monday, 23rd Feb			
5:59pm	Round Up	+$0.94	$54.49
Sunday, 22nd Feb			
5:31pm	Round Up	+$0.01	$53.55
10:15am	Round Up	+$0.94	$53.54
Saturday, 21st Feb			
2:10pm	Round Up	+$0.75	$52.60
12:48pm	Round Up	+$0.85	$51.85

12:34pm	Round Up	+$0.10	$51.00
Friday, 20th Feb			
1:28pm	Round Up	+$0.30	$50.90
Thursday, 19th Feb			
9:13pm	Round Up	+$0.15	$50.60
10:05am	Round Up	+$0.50	$50.45
Tuesday, 17th Feb			
2:20pm	Round Up	+$0.81	$49.95
Saturday, 14th Feb			
3:18pm	Round Up	+$0.75	$49.14
6:08am	Round Up	+$0.51	$48.39
Friday, 13th Feb			
6:17pm	Round Up	+$0.50	$47.88
9:10am	Round Up	+$0.01	$47.38
Thursday, 12th Feb			
8:38pm	Round Up	+$0.25	$47.37
8:29pm	Round Up	+$0.85	$47.12
6:38pm	Round Up	+$0.01	$46.27
11:11am	Round Up	+$0.80	$46.26
Wednesday, 11th Feb			
8:33pm	Round Up	+$0.99	$45.46
12:33pm	Round Up	+$0.50	$44.47
Tuesday, 10th Feb			
8:19pm	Round Up	+$0.85	$43.97
2:41pm	Round Up	+$0.90	$43.12
Monday, 9th Feb			
6:23pm	Round Up	+$0.01	$42.22
Sunday, 8th Feb			
10:01pm	Round Up	+$0.50	$42.21
4:08pm	Round Up	+$0.05	$41.71
Saturday, 7th Feb			
8:18pm	Round Up	+$0.01	$41.66
4:58pm	Round Up	+$0.01	$41.65
9:53am	Round Up	+$0.50	$41.64
8:31am	Round Up	+$0.60	$41.14

Friday, 6th Feb					
7:28pm	Round Up			+$0.60	$40.54
8:48am	Round Up			+$0.80	$39.94
Thursday, 5th Feb					
12:43pm	Round Up			+$0.80	$39.14
12:43pm	Round Up			+$0.80	$38.34
Wednesday, 4th Feb					
2:21pm	Round Up			+$0.30	$37.54
Tuesday, 3rd Feb					
7:54pm	Round Up			+$0.20	$37.24
1:49pm	Round Up			+$0.50	$37.04
9:20am	Round Up			+$0.40	$36.54
Monday, 2nd Feb					
4:37am	Round Up			+$0.01	$36.14
Sunday, 1st Feb					
6:34pm	Round Up			+$0.05	$36.13
9:19am	Round Up			+$0.20	$36.08
3:32am	Interest		Interest	+$0.11	$35.88

Emergency Fund 1.50% p.a.

Opening Balance: $200.00, Closing Balance: $0.00

Saturday, 7th Feb					
9:50am	Transfer to Spending	Valentines Day present		$200.32	$0.00
Sunday, 1st Feb					
3:32am	Interest		Interest	+$0.32	$200.32

Christmas 4.85% p.a.

Opening Balance: $0.06, Closing Balance: $0.06

No transactions during this period.

Birthdays 4.85% p.a.

Opening Balance: $0.06, Closing Balance: $0.06

No transactions during this period.

Overflow 4.85% p.a.

Opening Balance: $0.00, Closing Balance: $0.03

Sunday, 1st Feb					
3:32am	Interest		Interest	+$0.03	$0.03

Holidays 4.85% p.a.

Opening Balance: $4,500.00, Closing Balance: $5,000.00

Saturday, 14th Feb				
8:40am	Transfer from Spending		+$0.15	$5,000.00
8:40am	Transfer from Spending		+$498.44	$4,999.85
Sunday, 1st Feb				
3:32am	Interest	Interest	+$1.41	$4,501.41

This statement was generated on **June 30 at 5:46pm** 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