April 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	$803.75
Closing Balance	$486.56

Money In	Money Out
+$5,497.62	$7,288.73

Thursday, 30th Apr						
8:52pm	Unidentified	WALLAROO PRIMARY 0504231921 Round Up	Direct Debit	$27.63 $0.37	$486.56
1:34pm	Google Play play.google.com	Google Reading Eggs,Barangaroo Round Up	Purchase Up Plastic **8959	$18.99 $0.01	$514.56
12:47pm	Hungry Jack's Kadina, SA	Hungry Jacks, Kadina Round Up	Purchase Up Plastic **8959	$11.45 $0.55	$533.56
Wednesday, 29th Apr					
6:11pm	KFC Kadina, SA	KFC Kadina, Hamilton Round Up	Purchase Up Plastic **8959	$53.90 $0.10	$545.56
6:06pm	Kmart kmart.com.au	KMART 3360 KADI Round Up	Purchase Up Plastic **8959	$30.75 $0.25	$599.56
2:29pm	Payment Krank It Dance	Charley Maginness Term 2	Payment	$110.00	$630.56
11:57am	Wallaroo Hospital and Health Services Wallaroo, SA	WALLAROO HOSP FD INC WALLARO	Purchase Up Plastic **8959	$6.00	$740.56
Tuesday, 28th Apr					
8:06pm	Starlink starlink.com	STARLINK INTERNET, Sydney	Purchase Up Plastic **8959	$139.00	$746.56
12:33pm	Wallaroo Hospital and Health Services Wallaroo, SA	WALLAROO HOSP FD INC WALLARO	Purchase Up Plastic **8959	$11.00	$885.56
2:40am	AAMI aami.com.au	AAMI INSURANCE, BRISBANE CITY Round Up	Purchase Zap Card **5519	$59.27 $0.73	$896.56
Monday, 27th Apr					
5:30pm	Drakes Wallaroo, SA	DRAKES WALLAROO, WALLAROO Round Up	Purchase Up Plastic **8959	$17.10 $0.90	$956.56
Sunday, 26th Apr					

2:56pm	EG Ampol Kadina, SA	EG GROUP 5512, KADINA Round Up	Purchase Up Plastic **8959	$57.44 $0.56	$974.56
Saturday, 25th Apr					
7:31pm	Bowland Whyalla Whyalla, SA	GAME ON ENTERTAINMENT PTYSali Round Up	Purchase Up Plastic **8959	$5.50 $0.50	$1,032.56
6:49pm	Anglers Inn Hotel Motel Wallaroo, SA	ANGLERS INN WARO PL, WALLAROO	Purchase Up Plastic **8959	$84.00	$1,038.56
6:29pm	Anglers Inn Hotel Motel Wallaroo, SA	ANGLERS INN WARO PL, WALLAROO	Purchase Up Plastic **8959	$18.00	$1,122.56
9:45am	Apple apple.com	Apple\APPLE.COM/BILL\MNDF087Z4 Round Up	Purchase Up Plastic **8959	$14.99 $0.01	$1,140.56
Friday, 24th Apr					
8:44pm	Coopers Alehouse Wallaroo Wallaroo, SA	WALLAROO MARINA TRAD WALLARO Round Up	Purchase Up Plastic **8959	$74.98 $0.02	$1,155.56
6:53pm	Direct Credit SmartSalary	GroupedSS T	Direct Credit	+$346.53	$1,230.56
11:30am	Payment Keren McKenna	Alex	Payment	$200.00	$884.03
9:31am	Payment Jessica Mackinder	Groceries	Payment	$400.00	$1,084.03
9:31am	Payment Jess GSB	Big kids expenses	Payment	$150.00	$1,484.03
9:30am	Payment Jessica Mackinder	Kia Transfer	Payment	$450.00	$1,634.03
8:18am	The Smelter Wallaroo, SA	SMP*THE SMELTER 0WALLARO Round Up	Purchase Up Plastic **8959	$8.03 $0.97	$2,084.03
7:30am	Payment Jessica Lee Mackinder	Save	Payment	$150.00	$2,093.03
Thursday, 23rd Apr					
8:45pm	Unidentified	WALLAROO PRIMARY 0502289357	Direct Debit	$150.00	$2,243.03
8:45pm	Salary YNLHN PAYROLL AC	YNLHN PAYROLL AC 0502284993	Salary	+$2,360.27	$2,393.03
11:26am	Wallaroo Hospital and Health Services Wallaroo, SA	WALLAROO HOSP FD INC WALLARO Round Up	Purchase Up Plastic **8959	$8.50 $0.50	$32.76
Wednesday, 22nd Apr					
7:10pm	Osko Payment Received Shane Maginness	Dance T shirt	Osko Payment Received	+$30.00	$41.76
7:09pm	Payment Krank It Dance	C Maginness - T shirt	Payment	$30.00	$11.76
4:31pm	Spotify spotify.com	SPOTIFY, 0012345678 Round Up	Purchase Up Plastic **8959	$27.99 $0.01	$41.76
8:24am	The Smelter Wallaroo, SA	SMP*THE SMELTER 0WALLARO Round Up	Purchase Up Plastic **8959	$10.06 $0.94	$69.76
Tuesday, 21st Apr					

5:49pm	Cellarbrations Kangaroo Flat, VIC	CELLARBRATIONS AT WALLAWALLARO	Purchase Up Plastic **8959	$25.00	$80.76
8:20am	Drakes Wallaroo, SA	DRAKES WALLAROO, WALLAROO Round Up	Purchase Up Plastic **8959	$14.05 $0.95	$105.76
Monday, 20th Apr					
2:11pm	Wallaroo Hospital and Health Services Wallaroo, SA	WALLAROO HOSP FD INC WALLARO	Purchase Up Plastic **8959	$3.00	$120.76
Sunday, 19th Apr					
2:23pm	Kmart kmart.com.au	KMART 3360 KADI	Purchase Up Plastic **8959	$28.00	$123.76
11:10am	The Smelter Wallaroo, SA	SMP*THE SMELTER 0WALLARO Round Up	Purchase Up Plastic **8959	$14.64 $0.36	$151.76
Saturday, 18th Apr					
5:11pm	Anglers Inn Hotel Motel Wallaroo, SA	ANGLERS INN WARO PL, WALLAROO Round Up	Purchase Up Plastic **8959	$54.98 $0.02	$166.76
1:23pm	Woolworths Kadina, SA	WOOLWORTHS 56101, KADINA	Purchase Up Plastic **8959	$10.00	$221.76
12:55pm	Unidentified	SQ *ROY & CO SWEET TRE Kadina Round Up	Purchase Up Plastic **8959	$30.66 $0.34	$231.76
12:31pm	Unidentified	SQ *POTATO GODS Kadina Round Up	Purchase Up Plastic **8959	$35.60 $0.40	$262.76
8:29am	EG Ampol Kadina, SA	EG GROUP 5512, KADINA Round Up	Purchase Up Plastic **8959	$88.60 $0.40	$298.76
8:21am	Transfer from Emergency Fund			+$250.00	$387.76
8:19am	McDonald's mcdonalds.com.au	McDonalds #951375\ Round Up	Purchase Up Plastic **8959	$14.45 $0.55	$137.76
Friday, 17th Apr					
5:57pm	Hungry Jack's Kadina, SA	Hungry Jacks, Kadina Round Up	Purchase Up Plastic **8959	$79.45 $0.55	$152.76
5:00pm	Australia Post Wallaroo, SA	POST WALLAROO LPO1, WALLAROO Round Up	Purchase Up Plastic **8959	$9.35 $0.65	$232.76
1:09pm	OpenAI openai.com	OPENAI *CHATGPT ,SAN FRANCISCO Round Up	International Purchase Zap Card **5519	$30.74 $0.26	$242.76
9:31am	Payment Jessica Mackinder	Groceries	Payment	$400.00	$273.76
8:38am	The Smelter Wallaroo, SA	SMP*THE SMELTER 0WALLARO Round Up	Purchase Up Plastic **8959	$20.13 $0.87	$673.76
Thursday, 16th Apr					
9:39pm	The Lott thelott.com	TATTS ONLINE PTY LTD\ Round Up	Purchase Up Plastic **8959	$15.85 $0.15	$694.76
8:49pm	Unidentified	WALLAROO PRIMARY 0500379487 Round Up	Direct Debit	$56.94 $0.06	$710.76

8:47am	Drakes Wallaroo, SA	DRAKES WALLAROO, WALLAROO Round Up	Purchase Up Plastic **8959	$9.50 $0.50	$767.76
Wednesday, 15th Apr					
1:26pm	Wallaroo Hospital and Health Services Wallaroo, SA	WALLAROO HOSP FD INC WALLARO	Purchase Up Plastic **8959	$7.00	$777.76
8:50am	The Smelter Wallaroo, SA	SMP*THE SMELTER 0WALLARO Round Up	Purchase Up Plastic **8959	$8.03 $0.97	$784.76
Tuesday, 14th Apr					
1:53pm	Wallaroo Hospital and Health Services Wallaroo, SA	WALLAROO HOSP FD INC WALLARO	Purchase Up Plastic **8959	$9.00	$793.76
7:59am	Transfer from Overflow			+$250.03	$802.76
4:12am	Apple apple.com	Apple\APPLE.COM/BILL\MNDDZ7YYB Round Up	Purchase Up Plastic **8959	$1.49 $0.51	$552.73
Monday, 13th Apr					
1:01pm	Wallaroo Hospital and Health Services Wallaroo, SA	WALLAROO HOSP FD INC WALLARO	Purchase Up Plastic **8959	$6.00	$554.73
Sunday, 12th Apr					
7:28pm	Unidentified	YORKE PENINSULA COACHES\KADINA Round Up	Purchase Up Plastic **8959	$24.01 $0.99	$560.73
3:17pm	Cellarbrations Kangaroo Flat, VIC	CELLARBRATIONS AT WALLAWALLARO Round Up	Purchase Up Plastic **8959	$49.95 $0.05	$585.73
9:20am	MIMCO mimco.com.au	Mimco, Burnley	Purchase Up Plastic **8959	$128.00	$635.73
8:41am	The Smelter Wallaroo, SA	SMP*THE SMELTER 0WALLARO Round Up	Purchase Up Plastic **8959	$16.06 $0.94	$763.73
Saturday, 11th Apr					
4:42pm	Cellarbrations Kangaroo Flat, VIC	CELLARBRATIONS AT WALLAWALLARO Round Up	Purchase Up Plastic **8959	$55.90 $0.10	$780.73
3:27pm	Electronic Arts ea.com	EA *ELECTRONIC ARTS, GENEVA Round Up	International Purchase Up Plastic **8959	$7.95 $0.05	$836.73
9:41am	McDonald's mcdonalds.com.au	McDonalds #951375\ Round Up	Purchase Up Plastic **8959	$16.85 $0.15	$844.73
Friday, 10th Apr					
10:53pm	Transfer to Overflow			$250.00	$861.73
10:53pm	Transfer to Emergency Fund			$250.00	$1,111.73
2:09pm	Wallaroo Hospital and Health Services Wallaroo, SA	WALLAROO HOSP FD INC WALLARO Round Up	Purchase Up Plastic **8959	$7.50 $0.50	$1,361.73
12:57pm	Direct Credit SmartSalary	GroupedSS T	Direct Credit	+$346.53	$1,369.73

11:31am	Payment Keren McKenna	Alex	Payment	$200.00	$1,023.20
9:30am	Payment Jessica Mackinder	Kia Transfer	Payment	$450.00	$1,223.20
9:30am	Payment Jess GSB	Big kids expenses	Payment	$150.00	$1,673.20
9:30am	Payment Jessica Mackinder	Groceries	Payment	$400.00	$1,823.20
8:23am	Kadina Memorial School Kadina, SA	KADINA MEMORIAL SCHOOL, KADINA	Purchase Up Plastic **8959	$203.00	$2,223.20
Thursday, 9th Apr					
10:57pm	Payment Jessica Lee Mackinder	Save	Payment	$150.00	$2,426.20
8:50pm	Woolworths Kadina, SA	WOOLWORTHS 56101, KADINA Round Up	Purchase Up Plastic **8959	$18.60 $0.40	$2,576.20
8:34pm	Salary YNLHN PAYROLL AC	YNLHN PAYROLL AC 0498343029	Salary	+$2,407.65	$2,595.20
9:16am	Woolworths Kadina, SA	WOOLWORTHS 56101, KADINA	Purchase Up Plastic **8959	$12.00	$187.55
4:25am	Mobil Moonta, SA	LH PERRY & SONS P/L, MOONTA	Purchase	$75.09	$199.55
Wednesday, 8th Apr					
5:52pm	Payment Jess GSB	Big kids	Payment	$25.00	$274.64
1:30pm	Wallaroo Hospital and Health Services Wallaroo, SA	WALLAROO HOSP FD INC WALLARO Round Up	Purchase Up Plastic **8959	$8.70 $0.30	$299.64
9:01am	Payment Krank It Dance	C Maginness	Payment	$15.00	$308.64
Tuesday, 7th Apr					
8:54pm	Unidentified	WALLAROO PRIMARY 0497463150 Round Up	Direct Debit	$13.37 $0.63	$323.64
7:13pm	Disney+ disneyplus.com	Disney Plus\ Round Up	Purchase Up Plastic **8959	$15.99 $0.01	$337.64
Monday, 6th Apr					
2:32pm	Pay Anyone Ella Huscroft	Food	Pay Anyone	$5.00	$353.64
1:49pm	Payment FNCC Trust	3224 - Water	Payment	$223.91	$358.64
Saturday, 4th Apr					
2:27pm	Dickeson's Amusements Edwardstown, SA	DICKESON'S AMUSEMENTS Edwa Round Up	Purchase Up Plastic **8959	$5.25 $0.75	$582.55
1:57pm	Royal Exchange Hotel Kadina, SA	REX HOTEL KADINA PTY L, KADINA	Purchase Up Plastic **8959	$47.00	$588.55
1:48pm	Transfer from Holidays			+$505.71	$635.55

1:19pm	McDonald's mcdonalds.com.au	McDonalds #951375\ Round Up	Purchase Up Plastic **8959	$20.49 $0.51	$129.84
Friday, 3rd Apr					
5:16pm	Microsoft microsoft.com	Microsoft*Microsof,msbill.info	Purchase Up Plastic **8959	$11.00	$150.84
3:00pm	Payment Jess GSB	Alex	Payment	$25.00	$161.84
9:30am	Payment Jessica Mackinder	Groceries	Payment	$400.00	$186.84
7:56am	McDonald's mcdonalds.com.au	McDonalds #951375\ Round Up	Purchase Up Plastic **8959	$15.75 $0.25	$586.84
Thursday, 2nd Apr					
10:03pm	Transfer to Savings			$0.91	$602.84
9:51am	The Smelter Wallaroo, SA	SMP*THE SMELTER 0WALLARO Round Up	Purchase Up Plastic **8959	$17.08 $0.92	$603.75
9:47am	Drakes Wallaroo, SA	DRAKES WALLAROO WALLARO Round Up	Purchase Up Plastic **8959	$27.32 $0.68	$621.75
3:05am	Netflix netflix.com	NETFLIX.COM, Melbourne Round Up	Purchase Up Plastic **8959	$9.99 $0.01	$649.75
1:09am	Xbox xbox.com	Microsoft*Xbox Ga2,msbill.info Round Up	Purchase Up Plastic **8959	$12.95 $0.05	$659.75
Wednesday, 1st Apr					
10:10pm	OTR Mawson Lakes, SA	OTR Mawson Lakes Maws Round Up	Purchase Up Plastic **8959	$3.90 $0.10	$672.75
10:10pm	OTR Mawson Lakes, SA	OTR Mawson Lakes Maws Round Up	Purchase Up Plastic **8959	$53.40 $0.60	$676.75
6:56pm	Muffin Break Tweed Heads Tweed Heads, NSW	LUKURA PTY LTD TWEE Round Up	Purchase Up Plastic **8959	$26.34 $0.66	$730.75
1:59pm	Coca-Cola Vending Machine North Sydney, NSW	CocaColaEPP, Bilinga Round Up	Purchase Up Plastic **8959	$7.20 $0.80	$757.75
8:47am	NRMA Parks and Resorts Biggera Waters, QLD	NRMA TREASURE IS,BIGGERA WATER Round Up	Purchase Up Plastic **8959	$17.14 $0.86	$765.75
1:08am	Moneysoft Sydney, NSW	MONEYSOFT LIMITED, SYDNEY	Purchase Zap Card **5519	$20.00	$783.75

Savers

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

Flow rate 1.75%
Earned on eligible Savers you withdraw from during the month.

Grow rate 5.10%
Earned on eligible Savers with no withdrawals during the month.

Savings 5.10% p.a.

Opening Balance: $98.02, Closing Balance: $123.50

Thursday, 30th Apr			
8:52pm	Round Up	+$0.37	$123.50
1:34pm	Round Up	+$0.01	$123.13
12:47pm	Round Up	+$0.55	$123.12
Wednesday, 29th Apr			
6:11pm	Round Up	+$0.10	$122.57
6:06pm	Round Up	+$0.25	$122.47
Tuesday, 28th Apr			
2:40am	Round Up	+$0.73	$122.22
Monday, 27th Apr			
5:30pm	Round Up	+$0.90	$121.49
Sunday, 26th Apr			
2:56pm	Round Up	+$0.56	$120.59
Saturday, 25th Apr			
7:31pm	Round Up	+$0.50	$120.03
9:45am	Round Up	+$0.01	$119.53
Friday, 24th Apr			
8:44pm	Round Up	+$0.02	$119.52
8:18am	Round Up	+$0.97	$119.50
Thursday, 23rd Apr			
11:26am	Round Up	+$0.50	$118.53
Wednesday, 22nd Apr			
4:31pm	Round Up	+$0.01	$118.03
8:24am	Round Up	+$0.94	$118.02
Tuesday, 21st Apr			
8:20am	Round Up	+$0.95	$117.08
Sunday, 19th Apr			
11:10am	Round Up	+$0.36	$116.13
Saturday, 18th Apr			
5:11pm	Round Up	+$0.02	$115.77
12:55pm	Round Up	+$0.34	$115.75
12:31pm	Round Up	+$0.40	$115.41
8:29am	Round Up	+$0.40	$115.01
8:19am	Round Up	+$0.55	$114.61
Friday, 17th Apr			

5:57pm	Round Up	+$0.55	$114.06
5:01pm	Round Up	+$0.65	$113.51
1:09pm	Round Up	+$0.26	$112.86
8:38am	Round Up	+$0.87	$112.60
Thursday, 16th Apr			
9:39pm	Round Up	+$0.15	$111.73
8:49pm	Round Up	+$0.06	$111.58
8:47am	Round Up	+$0.50	$111.52
Wednesday, 15th Apr			
8:50am	Round Up	+$0.97	$111.02
Tuesday, 14th Apr			
4:12am	Round Up	+$0.51	$110.05
Sunday, 12th Apr			
7:28pm	Round Up	+$0.99	$109.54
3:17pm	Round Up	+$0.05	$108.55
8:41am	Round Up	+$0.94	$108.50
Saturday, 11th Apr			
4:42pm	Round Up	+$0.10	$107.56
3:27pm	Round Up	+$0.05	$107.46
9:41am	Round Up	+$0.15	$107.41
Friday, 10th Apr			
2:09pm	Round Up	+$0.50	$107.26
Thursday, 9th Apr			
8:50pm	Round Up	+$0.40	$106.76
Wednesday, 8th Apr			
1:30pm	Round Up	+$0.30	$106.36
Tuesday, 7th Apr			
8:54pm	Round Up	+$0.63	$106.06
7:14pm	Round Up	+$0.01	$105.43
Saturday, 4th Apr			
2:27pm	Round Up	+$0.75	$105.42
1:19pm	Round Up	+$0.51	$104.67
Friday, 3rd Apr			
7:56am	Round Up	+$0.25	$104.16
Thursday, 2nd Apr			

10:03pm	Round Up		+$0.91	$103.91
9:51am	Round Up		+$0.92	$103.00
9:47am	Round Up		+$0.68	$102.08
3:05am	Round Up		+$0.01	$101.40
1:09am	Round Up		+$0.05	$101.39
Wednesday, 1st Apr				
10:10pm	Round Up		+$0.10	$101.34
10:10pm	Round Up		+$0.60	$101.24
6:56pm	Round Up		+$0.66	$100.64
1:59pm	Round Up		+$0.80	$99.98
8:47am	Round Up		+$0.86	$99.18
6:03am	Interest	Interest	+$0.30	$98.32

Emergency Fund 1.75% p.a.

Opening Balance: $250.04, Closing Balance: $250.67

Saturday, 18th Apr				
8:21am	Transfer to Spending		$250.00	$250.67
Friday, 10th Apr				
10:53pm	Transfer from Spending		+$250.00	$500.67
Wednesday, 1st Apr				
5:55am	Interest	Interest	+$0.63	$250.67

Christmas 5.10% p.a.

Opening Balance: $0.06, Closing Balance: $0.06

No transactions during this period.

Birthdays 5.10% p.a.

Opening Balance: $0.06, Closing Balance: $0.06

No transactions during this period.

Overflow 1.75% p.a.

Opening Balance: $0.03, Closing Balance: $0.00

Tuesday, 14th Apr				
7:59am	Transfer to Spending		$250.03	$0.00
Friday, 10th Apr				
10:53pm	Transfer from Spending		+$250.00	$250.03

Holidays 1.75% p.a.

Opening Balance: $1,500.00, Closing Balance: $0.00

Saturday, 4th Apr						
1:48pm	Transfer to Spending				$505.71	$0.00
Thursday, 2nd Apr						
11:00am	Payment Shane Maginness	Holidays		Payment	$1,000.00	$505.71
Wednesday, 1st Apr						
5:55am	Interest			Interest	+$5.71	$1,505.71

This statement was generated on **June 30 at 5:44pm** 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