June 2026 Interim 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 602
Wallaroo 5556
SA Australia

BSB 633 123
Account 188207344

Summary

Opening Balance	$188.38
Closing Balance	$209.53

Money In	Money Out
+$6,304.67	$6,663.57

Tuesday, 30th Jun						
1:43pm	EG Ampol Kadina, SA	EG GROUP 5512 KADINA Round Up	**Pending** Up Plastic **8959	$42.46 $0.54	$209.53
1:34pm	Google Play play.google.com	Google Reading Eggs L Baranga Round Up	**Pending** Up Plastic **8959	$18.99 $0.01	$252.53
11:49am	Wallaroo Hospital and Health Services Wallaroo, SA	WALLAROO HOSP FD INC WALLARO Round Up	Purchase Up Plastic **8959	$6.50 $0.50	$271.53
2:50am	AAMI aami.com.au	AAMI INSURANCE BRISBAN Round Up	**Pending** Zap Card **5519	$72.40 $0.60	$278.53
Monday, 29th Jun						
11:40am	Wallaroo Hospital and Health Services Wallaroo, SA	WALLAROO HOSP FD INC WALLARO Round Up	Purchase Up Plastic **8959	$5.50 $0.50	$351.53
Sunday, 28th Jun						
10:31pm	Starlink starlink.com	STARLINK INTERNET, Sydney	Purchase Up Plastic **8959	$150.00	$357.53
Saturday, 27th Jun						
1:03pm	McDonald's mcdonalds.com.au	McDonalds #951375\ Round Up	Purchase Up Plastic **8959	$53.45 $0.55	$507.53
1:00pm	Kmart kmart.com.au	KMART 3360, KADINA	Purchase Up Plastic **8959	$42.00	$561.53
12:15pm	Osko Payment Received Jessica Lee Mackinde		Osko Payment Received	+$301.07	$603.53
Friday, 26th Jun						
6:00pm	Cellarbrations Kangaroo Flat, VIC	CELLARBRATIONS AT WALLAWALLARO Round Up	Purchase Up Plastic **8959	$24.95 $0.05	$302.46
9:31am	Payment Jessica Mackinder	Groceries	Payment	$400.00	$327.46

8:55am	McDonald's mcdonalds.com.au	McDonalds #951375\	Purchase Up Plastic **8959	$10.00	$727.46
7:58am	Kadina Memorial School Kadina, SA	KADINA SCHOOLS CANTE, KADINA Round Up	Purchase Up Plastic **8959	$8.60 $0.40	$737.46
Thursday, 25th Jun					
8:45pm	Unidentified	WALLAROO PRIMARY 0520144356 Round Up	Direct Debit	$66.85 $0.15	$746.46
6:58pm	Cornucopia Hotel Wallaroo, SA	SMP*Cornucopia Hotel 06Wallaro Round Up	Purchase Up Plastic **8959	$81.32 $0.68	$813.46
6:55pm	Transfer from Emergency Fund			+$100.90	$895.46
11:24am	Wallaroo Hospital and Health Services Wallaroo, SA	WALLAROO HOSP FD INC WALLARO Round Up	Purchase Up Plastic **8959	$11.50 $0.50	$794.56
Wednesday, 24th Jun					
6:47pm	McDonald's Kadina, SA	MCDONALDS KADINA KADINA Round Up	Purchase Up Plastic **8959	$44.40 $0.60	$806.56
6:39pm	EG Ampol Kadina, SA	EG GROUP 5512, KADINA Round Up	Purchase Up Plastic **8959	$49.27 $0.73	$851.56
6:25pm	Transfer from Emergency Fund			+$150.00	$901.56
1:27pm	Wallaroo Hospital and Health Services Wallaroo, SA	WALLAROO HOSP FD INC WALLARO Round Up	Purchase Up Plastic **8959	$7.50 $0.50	$751.56
Tuesday, 23rd Jun					
12:46pm	Wallaroo Hospital and Health Services Wallaroo, SA	WALLAROO HOSP FD INC WALLARO	Purchase Up Plastic **8959	$11.00	$759.56
Monday, 22nd Jun					
4:31pm	Spotify spotify.com	SPOTIFY, 0012345678 Round Up	Purchase Up Plastic **8959	$27.99 $0.01	$770.56
9:51am	Unidentified	PODIATRY CENTRAL P/ L, KADINA Round Up	Purchase Up Plastic **8959	$89.45 $0.55	$798.56
Sunday, 21st Jun					
5:58pm	SA Ambulance Service Eastwood, SA	SA Ambulance Service, Eastwood Round Up	Purchase Up Plastic **8959	$240.75 $0.25	$888.56
5:28pm	Anglers Inn Hotel Motel Wallaroo, SA	ANGLERS INN WARO PL, WALLAROO Round Up	Purchase Up Plastic **8959	$55.98 $0.02	$1,129.56
Saturday, 20th Jun					
2:52pm	Kadina Cinema Kadina, SA	KADINA CINEMA KADI Round Up	Purchase Up Plastic **8959	$45.50 $0.50	$1,185.56
Friday, 19th Jun					
6:55pm	Direct Credit SmartSalary	GroupedSS T	Direct Credit	+$346.53	$1,231.56
1:09pm	Wallaroo Hospital and Health Services Wallaroo, SA	WALLAROO HOSP FD INC WALLARO	Purchase Up Plastic **8959	$8.00	$885.03

11:30am	Payment Keren McKenna	Alex		Payment	$200.00	$893.03
9:31am	Payment Jess GSB	Big kids expenses		Payment	$150.00	$1,093.03
9:30am	Payment Jessica Mackinder	Groceries		Payment	$400.00	$1,243.03
9:30am	Payment Jessica Mackinder	Kia Transfer		Payment	$450.00	$1,643.03
7:31am	Payment Jessica Lee Mackinder	Save		Payment	$150.00	$2,093.03
Thursday, 18th Jun						
8:24pm	School (~2%)				$50.00	$2,243.03
8:24pm	Unidentified	WALLAROO PRIMARY 0518182838 Round Up		Direct Debit	$75.64 $0.36	$2,293.03
8:24pm	Salary YNLHN PAYROLL AC	YNLHN PAYROLL AC 0518175592		Salary	+$2,360.27	$2,369.03
Wednesday, 17th Jun						
5:51pm	McDonald's mcdonalds.com.au	McDonalds #951375\ Round Up		Purchase Up Plastic **8959	$55.50 $0.50	$8.76
1:09pm	OpenAI openai.com	OPENAI *CHATGPT ,SAN FRANCISCO Round Up		International Purchase Zap Card **5519	$31.25 $0.75	$64.76
Monday, 15th Jun						
11:17am	Wallaroo Hospital and Health Services Wallaroo, SA	WALLAROO HOSP FD INC WALLARO Round Up		Purchase Up Plastic **8959	$16.50 $0.50	$96.76
Sunday, 14th Jun						
1:44pm	Choice The Discount Store choicethediscountstore.com.au	KHATRI INVESTMENTS N KADINA Round Up		Purchase Up Plastic **8959	$5.58 $0.42	$113.76
11:56am	Kmart kmart.com.au	KMART 3360, KADINA Round Up		Purchase Up Plastic **8959	$117.70 $0.30	$119.76
4:07am	Apple apple.com	Apple\APPLE.COM/BILL\MNDF4TMLK Round Up		Purchase Up Plastic **8959	$1.49 $0.51	$237.76
Saturday, 13th Jun						
1:57pm	United Petroleum Port Wakefield, SA	UNITED PORTWAKEFIEL PORT WA Round Up		Purchase Up Plastic **8959	$71.48 $0.52	$239.76
12:19pm	Rising Sun Hotel Port Wakefield, SA	SMP*RISING SUN HOTEL PORT WA Round Up		Purchase Up Plastic **8959	$14.23 $0.77	$311.76
12:05pm	Transfer from Emergency Fund	Transfer			+$250.00	$326.76
Friday, 12th Jun						
1:25pm	Wallaroo Hospital and Health Services Wallaroo, SA	WALLAROO HOSP FD INC WALLARO		Purchase Up Plastic **8959	$3.00	$76.76
1:14pm	Wallaroo Hospital and Health Services Wallaroo, SA	WALLAROO HOSP FD INC WALLARO		Purchase Up Plastic **8959	$11.00	$79.76

9:30am	Payment Jessica Mackinder	Groceries	Payment	$400.00	$90.76
7:54am	McDonald's mcdonalds.com.au	McDonalds #951375\ Round Up	Purchase Up Plastic **8959	$11.40 $0.60	$490.76
Thursday, 11th Jun					
9:41pm	Google Play play.google.com	Google Flo Ovulatio,Barangaroo Round Up	Purchase Up Plastic **8959	$19.99 $0.01	$502.76
8:26pm	Unidentified	WALLAROO PRIMARY 0516171083 Round Up	Direct Debit	$66.85 $0.15	$522.76
7:28pm	Kadina Memorial School Kadina, SA	KADINA SCHOOLS CANTE, KADINA Round Up	Purchase Up Plastic **8959	$8.60 $0.40	$589.76
2:45pm	KFC Kadina, SA	KFC Kadina, Hamilton Round Up	Purchase Up Plastic **8959	$16.95 $0.05	$598.76
Tuesday, 9th Jun					
2:04pm	Wallaroo Hospital and Health Services Wallaroo, SA	WALLAROO HOSP FD INC WALLARO Round Up	Purchase Up Plastic **8959	$6.50 $0.50	$615.76
11:22am	Wallaroo Hospital and Health Services Wallaroo, SA	WALLAROO HOSP FD INC WALLARO	Purchase Up Plastic **8959	$8.00	$622.76
Sunday, 7th Jun					
7:09pm	Disney+ disneyplus.com	Disney Plus, 1800-965160 Round Up	Purchase Up Plastic **8959	$17.99 $0.01	$630.76
2:23pm	Unidentified	SQ *KAESLER WINES KRONDOR	Purchase Up Plastic **8959	$198.00	$648.76
10:29am	Barossa Bowland Tanunda, SA	BAROSSA BOWLAND TANU	Purchase Up Plastic **8959	$81.00	$846.76
9:26am	IGA Mallala, SA	IGA MALLALA, MALLALA	Purchase Up Plastic **8959	$7.00	$927.76
8:06am	McDonald's mcdonalds.com.au	McDonalds #951375\ Round Up	Purchase Up Plastic **8959	$16.15 $0.85	$934.76
Saturday, 6th Jun					
4:37pm	EG Ampol Kadina, SA	EG GROUP 5512, KADINA Round Up	Purchase Up Plastic **8959	$76.25 $0.75	$951.76
1:47pm	Royal Hotel Moonta, SA	ROYAL HOTEL MOONTA, Moonta Round Up	Purchase Up Plastic **8959	$27.20 $0.80	$1,028.76
12:26pm	Payment Shane Maginness	Drinks	Payment	$50.00	$1,056.76
Friday, 5th Jun					
6:34pm	Cornucopia Hotel Wallaroo, SA	SMP*Cornucopia Hotel 06Wallaro Round Up	Purchase Up Plastic **8959	$20.84 $0.16	$1,106.76
6:34pm	Direct Credit SmartSalary	GroupedSS T	Direct Credit	+$346.53	$1,127.76

1:27pm	Wallaroo Hospital and Health Services Wallaroo, SA	WALLAROO HOSP FD INC WALLARO	Purchase Up Plastic **8959	$3.00	$781.23
11:30am	Payment Keren McKenna	Alex	Payment	$200.00	$784.23
9:31am	Payment Jess GSB	Big kids expenses	Payment	$150.00	$984.23
9:30am	Payment Jessica Mackinder	Groceries	Payment	$400.00	$1,134.23
9:30am	Payment Jessica Mackinder	Kia Transfer	Payment	$450.00	$1,534.23
7:31am	Payment Jessica Lee Mackinder	Save	Payment	$150.00	$1,984.23
Thursday, 4th Jun					
9:01pm	Kathmandu kathmandu.com.au	SP KATHMANDU AU, SOUTH MELBOUR Round Up	Purchase Up Plastic **8959	$262.98 $0.02	$2,134.23
8:43pm	School (~2%)			$50.00	$2,397.23
8:43pm	Unidentified	WALLAROO PRIMARY 0514175638 Round Up	Direct Debit	$66.85 $0.15	$2,447.23
8:43pm	Salary YNLHN PAYROLL AC	YNLHN PAYROLL AC 0514170708	Salary	+$2,447.85	$2,514.23
12:28pm	Wallaroo Hospital and Health Services Wallaroo, SA	WALLAROO HOSPITAL FOUN DATWall Round Up	Purchase Up Plastic **8959	$5.20 $0.80	$66.38
Wednesday, 3rd Jun					
5:42pm	Microsoft microsoft.com	Microsoft*Microsof,msbill.info	Purchase Up Plastic **8959	$11.00	$72.38
12:54pm	Wallaroo Hospital and Health Services Wallaroo, SA	WALLAROO HOSP FD INC WALLARO	Purchase Up Plastic **8959	$10.00	$83.38
Tuesday, 2nd Jun					
1:40pm	Wallaroo Hospital and Health Services Wallaroo, SA	WALLAROO HOSP FD INC WALLARO	Purchase Up Plastic **8959	$14.00	$93.38
10:15am	Wallaroo Hospital and Health Services Wallaroo, SA	WALLAROO HOSP FD INC WALLARO Round Up	Purchase Up Plastic **8959	$5.50 $0.50	$107.38
2:23am	Netflix netflix.com	Netflix.com, Melbourne Round Up	Purchase Up Plastic **8959	$9.99 $0.01	$113.38
Monday, 1st Jun					
7:56pm	Xbox xbox.com	MICROSOFT*XBOX GAME PA, SYDNEY Round Up	Purchase Up Plastic **8959	$12.95 $0.05	$123.38
7:44pm	The Lott thelott.com	TATTS ONLINE PTY LTD\ Round Up	Purchase Up Plastic **8959	$31.65 $0.35	$136.38
7:25pm	Payment HEATHFIELD HS INC CONS	432 A Huscroft	Payment	$500.00	$168.38

7:20pm	Osko Payment Received Jessica Lee Mackinde	Alex School Fees	Osko Payment Received	+$500.00	$668.38
1:07am	Moneysoft Sydney, NSW	MONEYSOFT LIMITED, SYDNEY	Purchase Zap Card **5519	$20.00	$168.38

Savers

Base interest rate	Flow rate	Grow rate
0.00%	2.00%	5.35%
Applicable unless 5 successful purchases have been made.	Earned on eligible Savers you withdraw from during the month.	Earned on eligible Savers with no withdrawals during the month.

Savings 5.35% p.a.

Opening Balance: $144.15, Closing Balance: $163.16

Tuesday, 30th Jun			
1:43pm	Round Up	+$0.54	$163.16
1:34pm	Round Up	+$0.01	$162.62
11:49am	Round Up	+$0.50	$162.61
2:50am	Round Up	+$0.60	$162.11
Monday, 29th Jun			
11:40am	Round Up	+$0.50	$161.51
Saturday, 27th Jun			
1:03pm	Round Up	+$0.55	$161.01
Friday, 26th Jun			
6:00pm	Round Up	+$0.05	$160.46
7:58am	Round Up	+$0.40	$160.41
Thursday, 25th Jun			
8:45pm	Round Up	+$0.15	$160.01
6:58pm	Round Up	+$0.68	$159.86
11:24am	Round Up	+$0.50	$159.18
Wednesday, 24th Jun			
6:47pm	Round Up	+$0.60	$158.68
6:39pm	Round Up	+$0.73	$158.08
1:27pm	Round Up	+$0.50	$157.35
Monday, 22nd Jun			
4:31pm	Round Up	+$0.01	$156.85
9:51am	Round Up	+$0.55	$156.84
Sunday, 21st Jun			
5:58pm	Round Up	+$0.25	$156.29

5:28pm	Round Up	+$0.02	$156.04
Saturday, 20th Jun			
2:52pm	Round Up	+$0.50	$156.02
Thursday, 18th Jun			
8:24pm	Round Up	+$0.36	$155.52
Wednesday, 17th Jun			
5:51pm	Round Up	+$0.50	$155.16
1:09pm	Round Up	+$0.75	$154.66
Monday, 15th Jun			
11:17am	Round Up	+$0.50	$153.91
Sunday, 14th Jun			
1:44pm	Round Up	+$0.42	$153.41
11:56am	Round Up	+$0.30	$152.99
4:07am	Round Up	+$0.51	$152.69
Saturday, 13th Jun			
1:57pm	Round Up	+$0.52	$152.18
12:19pm	Round Up	+$0.77	$151.66
Friday, 12th Jun			
7:54am	Round Up	+$0.60	$150.89
Thursday, 11th Jun			
9:41pm	Round Up	+$0.01	$150.29
8:26pm	Round Up	+$0.15	$150.28
7:28pm	Round Up	+$0.40	$150.13
2:45pm	Round Up	+$0.05	$149.73
Tuesday, 9th Jun			
2:04pm	Round Up	+$0.50	$149.68
Sunday, 7th Jun			
7:09pm	Round Up	+$0.01	$149.18
8:06am	Round Up	+$0.85	$149.17
Saturday, 6th Jun			
4:37pm	Round Up	+$0.75	$148.32
1:47pm	Round Up	+$0.80	$147.57
Friday, 5th Jun			
6:34pm	Round Up	+$0.16	$146.77
Thursday, 4th Jun			
9:01pm	Round Up	+$0.02	$146.61

8:43pm	Round Up		+$0.15	$146.59
12:28pm	Round Up		+$0.80	$146.44
Tuesday, 2nd Jun				
10:15am	Round Up		+$0.50	$145.64
2:23am	Round Up		+$0.01	$145.14
Monday, 1st Jun				
7:56pm	Round Up		+$0.05	$145.13
7:44pm	Round Up		+$0.35	$145.08
2:52am	Interest	Interest	+$0.58	$144.73

Emergency Fund 2.00% p.a.

Opening Balance: $500.00, Closing Balance: $0.00

Thursday, 25th Jun				
6:55pm	Transfer to Spending		$100.90	$0.00
Wednesday, 24th Jun				
6:25pm	Transfer to Spending		$150.00	$100.90
Saturday, 13th Jun				
12:05pm	Transfer to Spending	Transfer	$250.00	$250.90
Monday, 1st Jun				
2:52am	Interest	Interest	+$0.90	$500.90

Christmas 5.35% p.a.

Opening Balance: $0.06, Closing Balance: $0.06

No transactions during this period.

Birthdays 5.35% p.a.

Opening Balance: $200.06, Closing Balance: $200.75

Monday, 1st Jun				
2:52am	Interest	Interest	+$0.69	$200.75

Overflow 5.35% p.a.

Opening Balance: $0.04, Closing Balance: $0.04

No transactions during this period.

Holidays 5.35% p.a.

Opening Balance: $0.12, Closing Balance: $0.12

No transactions during this period.

School 5.35% p.a.

Opening Balance: $100.00, Closing Balance: $200.25

Thursday, 18th Jun				

8:24pm	SA Health - Wallaroo Hospital		+$50.00	$200.25
Thursday, 4th Jun				
8:43pm	SA Health - Wallaroo Hospital		+$50.00	$150.25
Monday, 1st Jun				
2:52am	Interest	Interest	+$0.25	$100.25

This statement was generated on **June 30 at 5:41pm** 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