

# Main Account Statement



CAPITEC

MISS MANAKO SHERYN MALUMISE

5041 Lakeside ext 2  
Bunnandini street  
Orange farm  
Johannesburg  
1841

Capitec Bank  
13/01/2026 11:21  
Branch: 470010  
Device: 9003

Capitec Bank Limited

5 Neutron Road  
Techno Park  
Stellenbosch  
7600

Account

1987743243

Tax Invoice

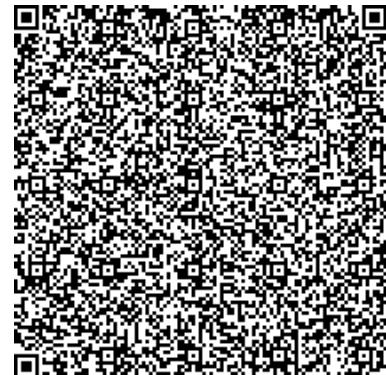
VAT Registration Number 4680173723

## Statement Information

From Date:	<b>01/10/2025</b>	Opening Balance:	<b>R16.86</b>
To Date:	<b>13/01/2026</b>	Closing Balance:	<b>R737.94</b>
Print Date:	<b>13/01/2026 11:21</b>	Available Balance:	<b>R707.94</b>

## Interest, Rewards and Fees

Interest Received		<b>R7.40</b>
Total Fees		<b>-R473.55</b>



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Money In Summary

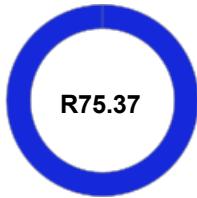
**R45 160.77**

Money Out Summary

**-R44 439.69**

Other Income		<b>R32 859.78</b>	Card Payments		<b>-R15 806.94</b>
Transfer		<b>R4 994.19</b>	Cash Withdrawals		<b>-R11 120.00</b>
Cash Deposit		<b>R3 050.00</b>	Transfer		<b>-R6 975.34</b>
Pension		<b>R2 240.00</b>	Digital Payments		<b>-R4 750.00</b>
Salary		<b>R2 009.40</b>	Send Cash		<b>-R3 300.00</b>
Interest		<b>R7.40</b>	Debit Orders		<b>-R1 308.64</b>
			Card Subscriptions		<b>-R530.22</b>
			Fees		<b>-R483.55</b>
			Prepaid		<b>-R163.00</b>
			Other		<b>-R2.00</b>

Live Better Benefits



● Live Better Savings **R75.37**

Fee Summary

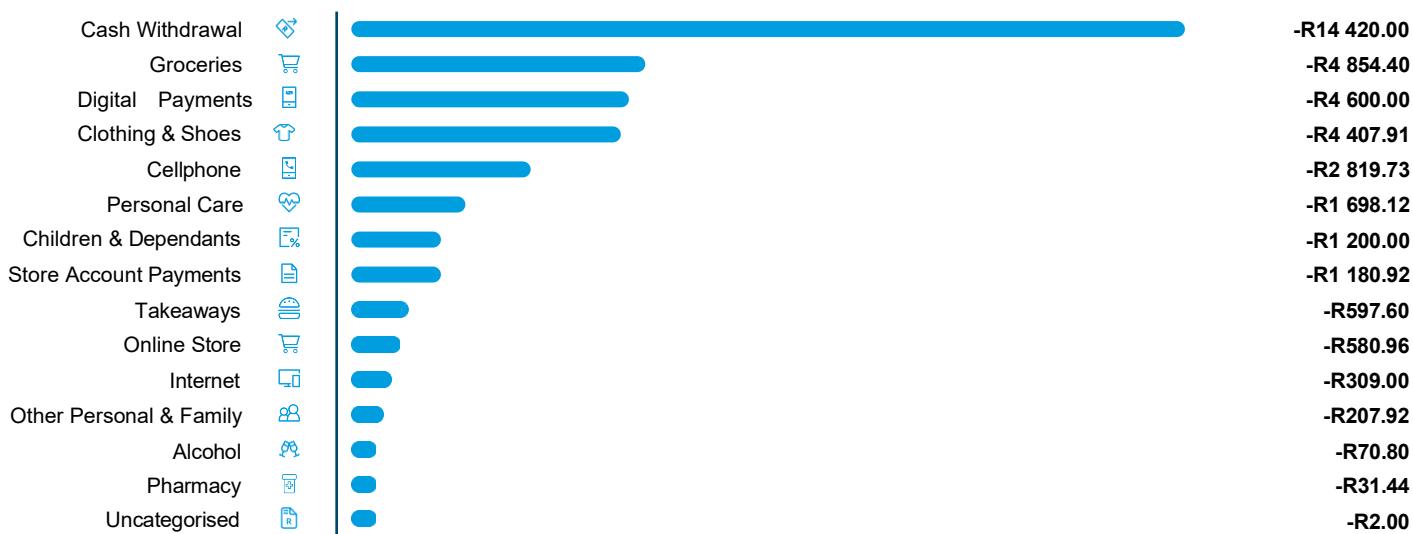
**-R473.55**

Cash Withdrawal Fee	<b>-R240.00</b>
Cash Sent Fee	<b>-R60.00</b>
Cash Deposit Fee (Notes)	<b>-R42.70</b>
Till Cash Withdrawal Fee	<b>-R26.00</b>
Monthly Account Admin Fee	<b>-R22.50</b>
Pay Beneficiary Fee	<b>-R18.00</b>
Other Fees	<b>-R64.35</b>

## Scheduled Payments

Debit Orders		Card Subscriptions	
01/12/2025	Vodacom 04	-R184.33	18/10/2025 Apple.com -R59.99
01/12/2025	Vodacom 04	-R135.33	26/10/2025 Pay Just Now -R350.25
29/12/2025	Vodacom 04	-R988.98	19/11/2025 Apple.com -R59.99
			21/12/2025 Apple.com -R59.99

## Spending Summary



## Transaction History

Date	Description	Category	Money In	Money Out	Fee*	Balance
01/10/2025	Banking App Transfer Received from Family Savings: Closing Account:2223326230	Transfer		0.00		16.86
03/10/2025	Payment Received: Stokvel Transfer 2719954359	Other Income	2 500.00			2 516.86
03/10/2025	SMS Notification Fee: 1 notification(s)	Fees		-0.35		2 516.51
04/10/2025	Banking App Prepaid Purchase: MTN	Cellphone		-50.00*	-0.50	2 466.01
04/10/2025	Banking App Immediate Payment: Manana Mochana	Digital Payments		-250.00	-1.00	2 215.01
04/10/2025	Banking App Cash Sent: C*****792	Cash Withdrawal		-250.00	-10.00	1 955.01
05/10/2025	Banking App Immediate Payment: Kgaogelo	Digital Payments		-60.00	-1.00	1 894.01
06/10/2025	Payment Received: Socpengp - 0103190725087 C Pension 2717731821	Pension	560.00			2 454.01
06/10/2025	Pick n Pay Orange Farm (Card 8900)	Groceries		-1 040.15		1 413.86
06/10/2025	Banking App Prepaid Purchase: MTN	Cellphone		-13.00*	-0.50	1 400.36
06/10/2025	SMS Notification Fee: 1 notification(s)	Fees		-0.35		1 400.01
08/10/2025	Online Purchase: Amazon Retail Cape Town (Card 8900)	Online Store		-400.99		999.02
08/10/2025	Pep Stores Johannesburg (Card 8900)	Clothing & Shoes		-22.99		976.03
08/10/2025	Cash Withdrawal: Boxer Spr Noord Street Johannesburg Gpza	Cash Withdrawal		-130.00	-2.00	844.03
08/10/2025	Online Purchase: Vumatel Pty Lt Cape Town (Card 8900)	Internet		-309.00		535.03
09/10/2025	Card Purchase & Cashback (R481.71): Pick n Pay Sandton (Card 8900)	Groceries		-507.00	-2.00	26.03
16/10/2025	Payment Received: N Nhlapo	Other Income	100.00			126.03
16/10/2025	SMS Notification Fee: 1 notification(s)	Fees		-0.35		125.68
18/10/2025	Recurring Card Purchase: Apple.com Itunes.com (Card 8900)	Online Store		-59.99	-2.00	63.69
18/10/2025	Pick n Pay Morningside (Card 8900)	Groceries		-32.98		30.71
18/10/2025	ATM Cash Deposit: Cash Dep Ncr Seboken Ncr Sebokeng Thabong	Cash Deposit	300.00		-4.20	326.51
18/10/2025	Cash Withdrawal: Atm Sandton M U53 Sandton Gtza	Cash Withdrawal		-290.00	-10.00	26.51
18/10/2025	SMS Notification Fee: 1 notification(s)	Fees		-0.35		26.16
20/10/2025	Payment Received: Sheila Payment 2736833875	Other Income	3 000.00			3 026.16

\* Includes VAT at 15%

Date	Description	Category	Money In	Money Out	Fee*	Balance
20/10/2025	Payment Received: J Mochana	Other Income	300.00			3 326.16
20/10/2025	Payment Received: For Roro My Boy	Other Income	150.00			3 476.16
20/10/2025	SMS Notification Fee: 3 notification(s)	Fees		-1.05		3 475.11
22/10/2025	Card Purchase & Cashback (R50.00): Pick n Pay Morningside (Card 8900)	Groceries		-79.99	-2.00	3 393.12
22/10/2025	Clicks Bryanston (Card 8900)	Other Personal & Family		-97.46		3 295.66
22/10/2025	ATM Cash Withdrawal: Dnr Dnr Orange F Let2 Orange Farm Gpza	Cash Withdrawal		-200.00	-10.00	3 085.66
23/10/2025	Clicks Orange Farm (Card 8900)	Other Personal & Family		-66.98		3 018.68
23/10/2025	Pep Cell Sebokeng (Card 8900)	Cellphone		-140.09		2 878.59
23/10/2025	Ackermans Sebokeng (Card 8900)	Clothing & Shoes		-59.00		2 819.59
23/10/2025	Pick n Pay Orange Farm (Card 8900)	Groceries		-239.93		2 579.66
24/10/2025	Original Fish And Chip Orange Farm (Card 8900)	Takeaways		-43.00		2 536.66
24/10/2025	Card Purchase & Cashback (R50.00): Shoprite Orange Farm (Card 8900)	Groceries		-135.09	-2.00	2 399.57
24/10/2025	Pick n Pay Orange Farm (Card 8900)	Groceries		-54.29		2 345.28
26/10/2025	Recurring Card Purchase: Pay Just Now Claremont (Card 8900)	Store Account Payments		-350.25		1 995.03
27/10/2025	Pick n Pay Morningside (Card 8900)	Groceries		-11.99		1 983.04
28/10/2025	ATM Cash Withdrawal: Dnr Dnr Orange F Let Orange Farm Gpza	Cash Withdrawal		-450.00	-10.00	1 523.04
29/10/2025	Clicks Bryanston (Card 8900)	Other Personal & Family		-43.48		1 479.56
29/10/2025	Card Machine Balance Enquiry Fee	Fees			-1.00	1 478.56
29/10/2025	ATM Cash Withdrawal: Dnr Dnr Orange F Let Orange Farm Gpza	Cash Withdrawal		-100.00	-10.00	1 368.56
29/10/2025	ATM Correction: Cash Withdrawal	Cash Withdrawal	100.00		10.00	1 478.56
29/10/2025	ATM Cash Withdrawal: Dnr Dnr Orange F Let2 Orange Farm Gpza	Cash Withdrawal		-100.00	-10.00	1 368.56
31/10/2025	Pick n Pay Orange Farm (Card 8900)	Groceries		-5.00		1 363.56
31/10/2025	Cash Withdrawal: Boxer Spr Orange Farm2 Orange Farm Gpza	Cash Withdrawal		-200.00	-2.00	1 161.56
31/10/2025	Payment Received: H Kwinda	Other Income	2 350.00			3 511.56
31/10/2025	Cash Withdrawal: Atm Sandton M U53 Sandton Gtza	Cash Withdrawal		-200.00	-10.00	3 301.56
31/10/2025	Interest Received	Interest	2.14			3 303.70
31/10/2025	SMS Notification Fee: 1 notification(s)	Fees		-0.35		3 303.35
31/10/2025	Monthly Account Admin Fee	Fees		-7.50		3 295.85
01/11/2025	Card Purchase & Cashback (R100.00): Pick n Pay Morningside (Card 8900)	Groceries		-145.98	-2.00	3 147.87
01/11/2025	ATM Cash Deposit: Cash Dep Southgate U Dsr Southgate U201 2	Cash Deposit	700.00		-9.80	3 838.07
01/11/2025	SMS Notification Fee: 1 notification(s)	Fees		-0.35		3 837.72
02/11/2025	Payment Received: T Makgatholela	Other Income	150.00			3 987.72
02/11/2025	SMS Notification Fee: 1 notification(s)	Fees		-0.35		3 987.37
03/11/2025	Pick n Pay Morningside (Card 8900)	Groceries		-19.99		3 967.38
04/11/2025	Card Purchase & Cashback (R290.00): Pick n Pay Morningside (Card 8900)	Groceries		-843.89	-2.00	3 121.49
04/11/2025	Clicks Bryanston (Card 8900)	Personal Care		-34.99		3 086.50
04/11/2025	Payment Received: Stokvel Transfer 2782759063	Other Income	2 500.00			5 586.50
04/11/2025	Payment Received: Phone Deposit (Sheila) Oct 2025 Transfer 2782843066	Payment	2 009.40			7 595.90
04/11/2025	SMS Notification Fee: 2 notification(s)	Fees		-0.70		7 595.20
05/11/2025	Cash Withdrawal: Atm Jhb Park Cen 37 Johannesburg Gtza	Cash Withdrawal		-100.00	-10.00	7 485.20
05/11/2025	Branch Self Service Immediate Payment: Manako Malumise	Digital Payments		-300.00	-6.00	7 179.20
05/11/2025	Branch Transfer to Sheryn: Transfer	Transfer		-5 000.00		2 179.20
05/11/2025	Cash Withdrawal: Dsr Jhb Park Central Johannesburg Gtza	Cash Withdrawal		-850.00	-10.00	1 319.20
05/11/2025	Branch Self Service Immediate Payment: M Malumise	Digital Payments		-700.00	-6.00	613.20

\* Includes VAT at 15%

Date	Description	Category	Money In	Money Out	Fee*	Balance
06/11/2025	Payment Received: Socpengp - 0103190725087 C Pension 2779938897	Pension	560.00			1 173.20
06/11/2025	SMS Notification Fee: 1 notification(s)	Fees		-0.35		1 172.85
07/11/2025	Ackermans Palm Springs (Card 8900)	Clothing & Shoes		-264.85		908.00
07/11/2025	Card Purchase & Cashback (R50.00): Boxer Johannesburg (Card 8900)	Groceries		-84.98	-2.00	821.02
07/11/2025	KFC Johannesburg (Card 8900)	Takeaways		-74.90		746.12
07/11/2025	Cash Withdrawal: Atm Sandton M U53 Sandton Gtza	Cash Withdrawal		-680.00	-10.00	56.12
07/11/2025	Payment Received: N Nhlapo	Other Income	699.00			755.12
07/11/2025	SMS Notification Fee: 1 notification(s)	Fees		-0.35		754.77
08/11/2025	Live Better Round-up Transfer	Transfer		-0.15		754.62
08/11/2025	Pick n Pay Morningside (Card 8900)	Groceries		-29.39		725.23
08/11/2025	Cash Deposit: Cash Dep Dsr Orange Dsr Orange Fem U22 3	Cash Deposit	1 000.00		-14.00	1 711.23
08/11/2025	SMS Notification Fee: 1 notification(s)	Fees		-0.35		1 710.88
09/11/2025	Live Better Round-up Transfer	Transfer		-0.61		1 710.27
09/11/2025	Cash Withdrawal: Pnp Crp Outspan Road Morningside Gpza	Cash Withdrawal		-690.00	-2.00	1 018.27
12/11/2025	Clicks Bryanston (Card 8900)	Personal Care		-111.47		906.80
13/11/2025	Live Better Round-up Transfer	Transfer		-3.53		903.27
13/11/2025	Cash Withdrawal: Atm Sandton M U53 Sandton Gtza	Cash Withdrawal		-870.00	-10.00	23.27
16/11/2025	Card Purchase Insufficient Funds Fee: Apple.com/bill Cork le	Fees			-2.00	21.27
17/11/2025	Card Purchase Insufficient Funds Fee: Apple.com/bill Cork le	Fees			-2.00	19.27
17/11/2025	Payment Received: Sheila Payment 2796757034	Other Income	2 500.00			2 519.27
17/11/2025	SMS Notification Fee: 1 notification(s)	Fees		-0.35		2 518.92
18/11/2025	Melly Baby Shop 141490 Johannesburg (Card 8900)	Children & Dependants		-1 050.00		1 468.92
18/11/2025	Branch Self Service Immediate Payment: M Malumise	Digital Payments		-300.00	-6.00	1 162.92
18/11/2025	Branch Self Service Print Statement Fee	Fees			-6.00	1 156.92
18/11/2025	Branch Self Service Transfer to Sheryn: Manako Malumise	Transfer		-700.00		456.92
19/11/2025	Recurring Card Purchase: Apple.com Cork (Card 8900)	Online Store		-59.99		396.93
19/11/2025	Branch Self Service Print Statement Fee	Fees			-6.00	390.93
19/11/2025	Branch Self Service Transfer Received from Sheryn: Manako Malumise	Transfer	1 000.00			1 390.93
20/11/2025	Live Better Round-up Transfer	Transfer		-0.01		1 390.92
21/11/2025	KFC Johannesburg (Card 8900)	Takeaways		-139.80		1 251.12
21/11/2025	Boxer Evaton (Card 8900)	Groceries		-42.28		1 208.84
21/11/2025	Romans Pizza Sebokeng (Card 8900)	Takeaways		-30.00		1 178.84
21/11/2025	Cash Withdrawal: Atm Sandton M U53 Sandton Gtza	Cash Withdrawal		-100.00	-10.00	1 068.84
22/11/2025	Live Better Round-up Transfer	Transfer		-2.92		1 065.92
22/11/2025	Pick n Pay Morningside (Card 8900)	Groceries		-29.99		1 035.93
22/11/2025	Clicks Bryanston (Card 8900)	Personal Care		-229.55		806.38
22/11/2025	Transfer Received from Sheryn: Sandton M U53	Transfer	200.00			1 006.38
22/11/2025	Cash Withdrawal: Atm Sandton M U53 Sandton Gtza	Cash Withdrawal		-400.00	-10.00	596.38
23/11/2025	Live Better Round-up Transfer	Transfer		-0.46		595.92
23/11/2025	Pick n Pay Morningside (Card 8900)	Groceries		-65.63		530.29
24/11/2025	Live Better Round-up Transfer	Transfer		-4.37		525.92
24/11/2025	Pick n Pay Morningside (Card 8900)	Groceries		-28.99		496.93
24/11/2025	Transfer Received from Sheryn: Sandton M U53	Transfer	50.00			546.93
24/11/2025	Cash Withdrawal: Atm Sandton M U53 Sandton Gtza	Cash Withdrawal		-20.00	-10.00	516.93
25/11/2025	Live Better Round-up Transfer	Transfer		-1.01		515.92
25/11/2025	Payment Received: N Nhlapo	Other Income	300.00			815.92
25/11/2025	Payment Received: R Malumise	Other Income	500.00			1 315.92
25/11/2025	SMS Notification Fee: 2 notification(s)	Fees		-0.70		1 315.22
26/11/2025	Pick n Pay Morningside (Card 8900)	Groceries		-54.29		1 260.93
26/11/2025	ATM Transfer Received from Sheryn: Orange F Let	Transfer	450.00			1 710.93
27/11/2025	Pick n Pay Evaton (Card 8900)	Groceries		-24.00		1 686.93
27/11/2025	Live Better Round-up Transfer	Transfer		-0.71		1 686.22
27/11/2025	iStore Vereeniging (Card 8900)	Cellphone		-499.00		1 187.22
27/11/2025	iStore Vereeniging (Card 8900)	Cellphone		-499.00		688.22
27/11/2025	Transfer Received from Sheryn: Sandton M U53	Transfer	210.00			898.22

\* Includes VAT at 15%

Date	Description	Category	Money In	Money Out	Fee*	Balance
27/11/2025	Cash Withdrawal: Atm Sandton M U53 Sandton Gtza	Cash Withdrawal		-170.00	-10.00	718.22
28/11/2025	Cash Withdrawal: Pnp Fam Letsheng Mall Orange Farm Gpza	Cash Withdrawal		-150.00	-2.00	566.22
28/11/2025	KFC Vanderbijlpark (Card 8900)	Takeaways		-159.90		406.32
28/11/2025	Tip Top Vaal Mall Vanderbijlpark (Card 8900)	Groceries		-48.00		358.32
28/11/2025	Payment Received: School fees Transfer 2829110751	Other Income	5 700.42			6 058.74
28/11/2025	SMS Notification Fee: 1 notification(s)	Fees			-0.35	6 058.39
29/11/2025	Live Better Round-up Transfer	Transfer		-2.10		6 056.29
29/11/2025	Shoprite Orange Farm (Card 8900)	Groceries		-124.99		5 931.30
29/11/2025	Banking App Prepaid Purchase: MTN	Cellphone		-100.00*	-0.50	5 830.80
29/11/2025	Banking App Cash Sent: C*****350	Cash Withdrawal		-2 650.00	-30.00	3 150.80
29/11/2025	Banking App Immediate Payment: Bohlale Mochana	Digital Payments		-100.00	-1.00	3 049.80
29/11/2025	Banking App Immediate Payment: Kgeu	Digital Payments		-100.00	-1.00	2 948.80
29/11/2025	Payment Received: T Makgatholela	Other Income	1 000.00			3 948.80
29/11/2025	Banking App Transfer to Sheryn: Transfer	Transfer		-1 000.00		2 948.80
29/11/2025	SMS Notification Fee: 1 notification(s)	Fees			-0.35	2 948.45
30/11/2025	Abdurroshid Johannesburg (Card 8900)	Groceries		-350.00		2 598.45
30/11/2025	Chatz Roodepoort (Card 8900)	Cellphone		-210.00		2 388.45
30/11/2025	Live Better Round-up Transfer	Transfer		-0.01		2 388.44
30/11/2025	Cash Withdrawal: Atm Sandton M U53 Sandton Gtza	Cash Withdrawal		-1 200.00	-20.00	1 168.44
30/11/2025	Interest Received	Interest	2.74			1 171.18
30/11/2025	Monthly Account Admin Fee	Fees			-7.50	1 163.68
01/12/2025	Bespoke Bootlegger Morningside (Card 8900)	Alcohol		-70.80		1 092.88
01/12/2025	Live Better Interest Sweep	Transfer		-2.74		1 090.14
01/12/2025	Card Purchase & Cashback (R100.00): Pick n Pay Morningside (Card 8900)	Groceries		-117.70	-2.00	970.44
01/12/2025	Banking App Transfer to Sheryn: Transfer	Transfer		-200.00		770.44
01/12/2025	Eft Debit Order (2836701932): Vodacom 04 (73823910 IA080)	Cellphone		-184.33	-3.00	583.11
01/12/2025	Eft Debit Order (2836683590): Vodacom 04 (73823911 IA080)	Cellphone		-135.33	-3.00	444.78
01/12/2025	Banking App Transfer Received from Sheryn: Transfer	Transfer	302.00			746.78
02/12/2025	Clicks Bryanston (Card 8900)	Personal Care		-47.98		698.80
02/12/2025	Pick n Pay Morningside (Card 8900)	Groceries		-16.77		682.03
02/12/2025	Banking App Transfer Received from Sheryn: Transfer	Transfer	380.00			1 062.03
02/12/2025	Banking App Transfer Received from Sheryn: Transfer	Transfer	160.00			1 222.03
02/12/2025	Banking App Transfer Received from Sheryn: Transfer	Transfer	100.00			1 322.03
02/12/2025	Banking App Immediate Payment: Nonhlahlala Maba	Digital Payments		-100.00	-1.00	1 221.03
02/12/2025	Banking App Transfer Received from Sheryn: Transfer	Transfer	100.00			1 321.03
02/12/2025	Payment Received: E Mabaso	Other Income	92.95			1 413.98
02/12/2025	SMS Notification Fee: 1 notification(s)	Fees			-0.35	1 413.63
03/12/2025	Live Better Round-up Transfer	Transfer		-5.25		1 408.38
03/12/2025	Pick n Pay Morningside (Card 8900)	Groceries		-25.99		1 382.39
03/12/2025	Online Purchase: Payflex Sandton (Card 8900)	Clothing & Shoes		-2.00		1 380.39
03/12/2025	Clicks Bryanston (Card 8900)	Personal Care		-73.98		1 306.41
04/12/2025	Payment Received: Socpengl - 0103190725087 C Pension 2839477686	Pension	560.00			1 866.41
04/12/2025	Online Purchase: Payflex Sandton (Card 8900)	Clothing & Shoes		-549.92		1 316.49
04/12/2025	Azaniaizwealok Orange Farm (Card 8900)	Takeaways		-100.00		1 216.49
04/12/2025	Azaniaizwealok Orange Farm (Card 8900)	Takeaways		-50.00		1 166.49
04/12/2025	Mr Price Johannesburg (Card 8900)	Clothing & Shoes		-156.00		1 010.49
04/12/2025	Jet Stores Johannesburg (Card 8900)	Clothing & Shoes		-379.99		630.50
04/12/2025	Live Better Round-up Transfer	Transfer		-8.03		622.47
04/12/2025	Banking App Transfer Received from Sheryn: Transfer	Transfer	26.00			648.47
04/12/2025	Banking App Transfer from Live Better Savings Account (2074886086)	Transfer	2.00			650.47
04/12/2025	SMS Notification Fee: 1 notification(s)	Fees			-0.35	650.12
05/12/2025	Live Better Round-up Transfer	Transfer		-4.09		646.03
06/12/2025	Pick n Pay Morningside (Card 8900)	Groceries		-16.12		629.91
06/12/2025	Banking App Transfer Received from Sheryn: Transfer	Transfer	0.51			630.42
06/12/2025	Cash Withdrawal: Atm Sandton M U53 Sandton Gtza	Cash Withdrawal		-540.00	-10.00	80.42
06/12/2025	Payment Received: K Tsotetsi	Other Income	100.00			180.42

\* Includes VAT at 15%

Date	Description	Category	Money In	Money Out	Fee*	Balance
06/12/2025	SMS Notification Fee: 1 notification(s)	Fees			-0.35	180.07
07/12/2025	Live Better Round-up Transfer	Transfer		-3.88		176.19
08/12/2025	Pick n Pay Morningside (Card 8900)	Groceries		-54.35		121.84
08/12/2025	Banking App Transfer Received from Sheryn: Transfer	Transfer	400.00			521.84
08/12/2025	Banking App Transfer Received from Sheryn: Transfer	Transfer	8.00			529.84
09/12/2025	Live Better Round-up Transfer	Transfer		-0.65		529.19
09/12/2025	Banking App Transfer Received from Sheryn: Transfer	Transfer	89.00			618.19
09/12/2025	Payment Received: L Mochana	Other Income	1.00			619.19
10/12/2025	Eft Debit Order Insufficient Funds (R154.35): Apl0811 01 (18986 ISTOREIN)					
10/12/2025	Eft Debit Order Insufficient Funds Fee	Fees			-6.00	613.19
10/12/2025	Online Purchase: Pay Just Now Claremont (Card 8900)	Store Account Payments		-497.34		115.85
10/12/2025	Payment Received: Stokvel Transfer 2852430637	Other Income	2 500.00			2 615.85
10/12/2025	ATM Cash Deposit: 367925141-00e3cash D Dnr Dnr Orange F Let	Cash Deposit	1 050.00		-14.70	3 651.15
10/12/2025	Banking App Immediate Payment: Hangwani	Digital Payments		-2 000.00	-1.00	1 650.15
10/12/2025	Banking App Transfer from Live Better Savings Account (2074886086)	Transfer	20.00			1 670.15
10/12/2025	SMS Notification Fee: 2 notification(s)	Fees			-0.70	1 669.45
11/12/2025	Cash Withdrawal: Pnp Crp Outspan Road Morningside Gpza	Cash Withdrawal		-90.00	-2.00	1 577.45
11/12/2025	Banking App Transfer Received from Sheryn: Transfer	Transfer	150.00			1 727.45
11/12/2025	Cash Withdrawal: Atm Sandton M U53 Sandton Gtza	Cash Withdrawal		-150.00	-10.00	1 567.45
12/12/2025	Online Purchase: Bash Parow East (Card 8900)	Clothing & Shoes		-1 499.95		67.50
12/12/2025	Pep Stores Sebokeng (Card 8900)	Clothing & Shoes		-46.98		20.52
12/12/2025	Banking App Transfer Received from Sheryn: Transfer	Transfer	20.00			40.52
12/12/2025	Banking App Transfer from Live Better Savings Account (2074886086)	Transfer	10.00			50.52
12/12/2025	SMS Notification Fee: 1 notification(s)	Fees			-0.35	50.17
13/12/2025	Banking App Transfer Received from Sheryn: Transfer	Transfer	65.00			115.17
14/12/2025	Pick n Pay Morningside (Card 8900)	Groceries		-19.99		95.18
14/12/2025	Banking App Transfer Received from Sheryn: Transfer	Transfer	10.00			105.18
14/12/2025	Banking App Transfer Received from Sheryn: Transfer	Transfer	4.00			109.18
14/12/2025	Banking App Transfer from Live Better Savings Account (2074886086)	Transfer	8.68			117.86
15/12/2025	Pick n Pay Morningside (Card 8900)	Groceries		-64.12		53.74
15/12/2025	Live Better Round-up Transfer	Transfer		-0.01		53.73
16/12/2025	Pick n Pay Morningside (Card 8900)	Groceries		-10.11		43.62
16/12/2025	Pick n Pay Morningside (Card 8900)	Groceries		-11.49		32.13
16/12/2025	Live Better Round-up Transfer	Transfer		-0.88		31.25
16/12/2025	Card Purchase Insufficient Funds Fee: Apple.com/bill Cork le	Fees			-2.00	29.25
17/12/2025	International Online Purchase Insufficient Funds Fee: Apple. com/bill Cork le	Fees			-2.00	27.25
17/12/2025	Card Purchase Insufficient Funds Fee: Apple.com/bill Cork le	Fees			-2.00	25.25
18/12/2025	Insf. Funds Apple.com/bill Cork					
18/12/2025	Card Purchase Insufficient Funds Fee: Apple.com/bill Cork le	Fees			-2.00	23.25
19/12/2025	Card Purchase Insufficient Funds Fee: Apple.com/bill Cork le	Fees			-2.00	21.25
19/12/2025	Payment Received: Uniform and Stationery Transfer 2875767183	Other Income	5 586.41			5 607.66
19/12/2025	SMS Notification Fee: 1 notification(s)	Fees			-0.35	5 607.31
20/12/2025	Banking App Immediate Payment: Jeanette	Digital Payments		-150.00	-1.00	5 456.31
21/12/2025	Recurring Card Purchase: Apple.com Cork (Card 8900)	Online Store		-59.99	-2.00	5 394.32
21/12/2025	Online Purchase: Pay Just Now Claremont (Card 8900)	Store Account Payments		-333.33		5 060.99
22/12/2025	Live Better Round-up Transfer	Transfer		-1.68		5 059.31
22/12/2025	Online Purchase: Payflex Sandton (Card 8900)	Clothing & Shoes		-375.00		4 684.31
22/12/2025	Card Purchase & Cashback (R100.00): Pick n Pay Morningside (Card 8900)	Groceries		-143.46	-2.00	4 538.85
22/12/2025	Adjustment: Fee Apple.com/bill Purchase On 17 Nov	Uncategorised		-2.00		4 536.85
23/12/2025	Live Better Round-up Transfer	Transfer		-1.54		4 535.31

\* Includes VAT at 15%

Date	Description	Category	Money In	Money Out	Fee*	Balance
24/12/2025	Clicks Bryanston (Card 8900)	Personal Care		-63.99		4 471.32
25/12/2025	Live Better Round-up Transfer	Transfer		-1.01		4 470.31
25/12/2025	Online Purchase: Payflex Sandton (Card 8900)	Clothing & Shoes		-107.68		4 362.63
25/12/2025	Mr Price Stretford (Card 8900)	Clothing & Shoes		-150.00		4 212.63
25/12/2025	Mr Price Evaton (Card 8900)	Clothing & Shoes		-89.99		4 122.64
25/12/2025	Pick n Pay Clothing Evaton (Card 8900)	Clothing & Shoes		-115.98		4 006.66
25/12/2025	Edgars Johannesburg (Card 8900)	Clothing & Shoes		-479.92		3 526.74
25/12/2025	Clicks Johannesburg (Card 8900)	Personal Care		-11.99		3 514.75
25/12/2025	Fnf Trading Pty Ltd Evaton North (Card 8900)	Groceries		-100.00		3 414.75
25/12/2025	Cash Withdrawal: Atm Sandton M U53 Sandton Gtza	Cash Withdrawal		-250.00	-10.00	3 154.75
26/12/2025	Live Better Round-up Transfer	Transfer		-9.44		3 145.31
26/12/2025	Banking App Cash Sent: C*****489	Cash Withdrawal		-300.00	-10.00	2 835.31
26/12/2025	Cash Withdrawal: Atm Sandton M U53 Sandton Gtza	Cash Withdrawal		-1 940.00	-20.00	875.31
28/12/2025	Clicks Bryanston (Card 8900)	Personal Care		-814.07		61.24
28/12/2025	Pick n Pay Morningside (Card 8900)	Groceries		-48.98		12.26
28/12/2025	Banking App Transfer Received from Sheryn: Transfer	Transfer	1 200.00			1 212.26
29/12/2025	Live Better Round-up Transfer	Transfer		-1.95		1 210.31
29/12/2025	Banking App Immediate Payment: Terry	Digital Payments		-40.00	-1.00	1 169.31
29/12/2025	Eft Debit Order (2885950026): Vodacom 04 (74675100 IA080)	Cellphone		-988.98	-3.00	177.33
30/12/2025	Pick n Pay Morningside (Card 8900)	Groceries		-29.51		147.82
31/12/2025	Live Better Round-up Transfer	Transfer		-0.49		147.33
31/12/2025	Online Purchase: Payflex Sandton (Card 8900)	Clothing & Shoes		-107.66		39.67
31/12/2025	Interest Received	Interest	2.52			42.19
31/12/2025	Monthly Account Admin Fee	Fees			-7.50	34.69
01/01/2026	Live Better Interest Sweep	Transfer		-2.52		32.17
01/01/2026	Payment Received: G Modumise	Other Income	60.00			92.17
01/01/2026	Live Better Round-up Transfer	Transfer		-2.34		89.83
01/01/2026	SMS Notification Fee: 1 notification(s)	Fees			-0.35	89.48
02/01/2026	Eft Debit Order Insufficient Funds (R319.35): Apl0827 01 (18986 ISTOREIN)					
02/01/2026	Eft Debit Order Insufficient Funds Fee	Fees			-6.00	83.48
03/01/2026	Cash Withdrawal: Atm Sandton M U53 Sandton Gtza	Cash Withdrawal		-50.00	-10.00	23.48
04/01/2026	Payment Received: P Kgalapa	Other Income	10.00			33.48
04/01/2026	Payment Received: T Nkutha	Other Income	150.00			183.48
04/01/2026	SMS Notification Fee: 1 notification(s)	Fees			-0.35	183.13
07/01/2026	Payment Received: Stokvel Transfer 2908804133	Other Income	2 500.00			2 683.13
07/01/2026	Banking App Immediate Payment: Thabang Makgath	Digital Payments		-500.00	-1.00	2 182.13
07/01/2026	Banking App Immediate Payment: Thando	Children & Dependants		-150.00	-1.00	2 031.13
07/01/2026	SMS Notification Fee: 1 notification(s)	Fees			-0.35	2 030.78
08/01/2026	Payment Received: Socpengp - 0103190725087 C Pension 2907179576	Pension	560.00			2 590.78
08/01/2026	Banking App Cash Sent: C*****862	Cash Withdrawal		-100.00	-10.00	2 480.78
08/01/2026	Cash Withdrawal: Atm Sandton M U53 Sandton Gtza	Cash Withdrawal		-1 200.00	-20.00	1 260.78
08/01/2026	SMS Notification Fee: 1 notification(s)	Fees			-0.35	1 260.43
10/01/2026	Clicks Bryanston (Card 8900)	Personal Care		-273.12		987.31
10/01/2026	Dis-Chem Morningside (Card 8900)	Pharmacy		-31.44		955.87
10/01/2026	Pick n Pay Morningside (Card 8900)	Groceries		-144.96		810.91
11/01/2026	Live Better Round-up Transfer	Transfer		-5.48		805.43
11/01/2026	Pick n Pay Morningside (Card 8900)	Groceries		-40.54		764.89
11/01/2026	Banking App Transfer from Live Better Savings Account (2074886086)	Transfer	27.00			791.89
11/01/2026	Banking App Transfer Received from Sheryn: Transfer	Transfer	2.00			793.89
12/01/2026	Clicks Bryanston (Card 8900)	Personal Care		-36.98		756.91
12/01/2026	Live Better Round-up Transfer	Transfer		-4.46		752.45
13/01/2026	Pick n Pay Morningside (Card 8900)	Groceries		-11.49		740.96
13/01/2026	Live Better Round-up Transfer	Transfer		-3.02		737.94

\* Includes VAT at 15%