

Up Saver

Best-in-class goal-based saving UX. Bendigo backing gives full FCS protection.

Reviewed by Norg Editorial Team · Editorial Team, Norg Reviews · last reviewed 14/05/2026

Overall Rating

4.0 / 5

Based on 0 detailed reviewer perspectives. Methodology: AussieBanks Review — Savings Methodology v1.0.0.

Pros

+ Maybuy goals, round-ups and pull-from-spending automation are genuinely habit-shifting

Cons

No phone support — chat/email only

Key Takeaways

1. Goal-based saving leads the category

Up was the first Australian bank to ship named-goal savers natively. Each goal has its own progress bar, target date and auto-pull rules — and you can have unlimited goals at no extra cost.

2. Bendigo-backed FCS protection

Deposits are held with Bendigo and Adelaide Bank (FCS-protected to \$250k per account holder).

Branding and app are entirely separate from the parent.

3. Support is asynchronous-first

No phone hotline. Chat and email response times are competitive but unlike Big Four, you cannot escalate by walking into a branch.