

100+ Useful Finance WhatsApp Message Templates for 2025

Build trust with your customers by sending them the right message. I've added 100+ finance WhatsApp message templates you can use for different scenarios.

Just copy, paste, and customise.

Let's get right into it.

100+ Finance WhatsApp message templates for banks and financial institutions

Here are different templates that you can use:

1. OTP message templates

You often have to send OTP to customers for authorization, account login, or to make payments.

Here are some templates for the same:

Message #1: Use the OTP [OTP] to complete your transaction. This code expires in 5 minutes. Do not share with anyone.

Message #2: CDSL-TPIN to avail CDSL e-DIS facility for BO id xxxxxxxx123 is - 123456.

Message #3: Use this OTP [OTP] to complete your E-kart transaction. Valid only for 5 mins, keep it confidential. For new OTP, check website.

Message #4: Your OTP to login to your bank application is (OTP). Do not share this information with anyone.

Message #5: Enter the following OTP in your bank application to complete the bank transfer . The OTP expires in 10 mins and is then discarded. Ask for new OTP if not working.

Message #6: [OTP] to complete the process. It's valid for 1 minute. Keep it private. For a new code, please access our online portal.

Message #7: Your transaction code is [OTP]. It's valid for 10 minutes. Please keep it confidential and request a new one via our website if needed.

Message #8: Enter this OTP [OTP] to complete your payment. It's valid for 9 minutes. Please safeguard it. For a new OTP, please log in to our site.

Message #9: Your OTP is [OTP]. It expires in 5 minutes. This is valid on only our e-commerce website, please refrain from sharing.

Message #10: Here's your verification code: [OTP]. It's active for 6 minutes. Do not disclose it to anyone. If necessary, request a replacement online.

2. Payment reminder templates

As finance company, your customers make payments day and night.

To send them reminders of such, you can use the following templates.

Message #1: Hey [Name]! This is a gentle reminder that your payment of [amount] for [service/product] is due on [due date]. This payment is for your account ending xxxxxxxx12345. Thanks!

Message #2: Hello [Name]! I hope you're doing well. Could you please confirm if you've processed the payment of [amount] for [service/product] due on [due date]? Thank you!

Message #3: Hello {Name}. This is to remind you that your payment of (Amount) is pending for your XYZ Bank EMI. Please submit it within 2 days to continue using our services.

Message #4: Hi [Name], I wanted to remind you about the invoice for [service/product] totaling [amount], which is due on [due date]. Please confirm once it's settled.

Message #5: Hi [Name]. Your account has been blocked due to bounced checks in the last three months. To continue using your account, please submit (Amount) by (Date).

Message #6: Attention {Name}, this is a notice that your payment of (Amount) is approaching its deadline for your XYZ Bank service. Please clear it within 5 days.

Message #7: Dear {Name}, your payment of (Amount) for the recent order is due soon. Please ensure it's completed in the next 4 days to avoid any late fees.

Message #8: Attention {Name}, this is a notice that your outstanding balance of (Amount) for your recent purchase needs to be settled. Please pay within 3 days.

Message #9: Dear {Name}, a reminder that your payment of (Amount) for your bank credit card is due soon. Please make the payment in the next 5 days to secure your spot.

Message #10: Hello {Name}, your payment of (Amount) for your account renewal is due shortly. Kindly arrange for payment in the next 5 days to avoid interruptions.

3. Offer templates

If you have seasonal or festive offers, you can send them to attract new customers.

Here's how:

Message #1: Hi [Name], we're running a special for our valued customers—get 15% off your next payment for [service/product] if you book by [date]. Let us know if you're interested.

Message #2: No minimum balance on your new bank account. If you open a bank account with us within this week, you can do it free of cost. Hurry, offer for a limited time.

Message #3: Hi [Name], we are giving loans on Rs.0 down payment for this festive season only for you. Contact us to know more.

Message #4: Hi [Name], get 10% off on all M-Kart purchases if you make payment from our credit card. Happy shopping!

Message #5: Hi [Name], you are eligible for platinum credit card from bank XYZ. Contact our agent and you're also get miles to use on your next flight!

Message #6: Hi [Name], as a valued customer, you can enjoy a 10% discount on your next payment for [service/product]. Book by [date] to take advantage of this offer!

Message #7: Hi [Name], as a token of appreciation for your continued loyalty, enjoy a 12% discount on your next online transaction for [service/product]. Offer valid until [date]. Let us know if you want in!

Message #8: Hi [Name], take advantage of our special offer—15% off your next [service/product] if booked by [date]. Reply to this message to claim your discount!

Message #9: Hello [Name], your loyalty means a lot! Enjoy a special rate of 20% off your next invoice for [service/product]. This offer is valid until [date]. Reply to claim!

Message #10: Hi [Name], we're thrilled to announce a unique offer! Get 22% off your next payment for [service/product] if you finalize it by [date]. Let us know how we can assist!

Note: You can change the credit card offer as per your company's offering.

4. Insurance templates

Insurance is important.

To convince your customers of the same, and help them secure their assets and life, use these templates.

Message #1: Hello [Name], I wanted to inform you about new discounts available if you renew your life or health insurance plan. Let's find a time to discuss how you can benefit!

Message #2: Hi [Name], just a quick reminder that your insurance premium is due on [date]. Let me know if you have any questions or need assistance with the payment.

Message #3: Hello [Name], great news! We have a new plan that might save you money on your insurance premiums. Would you like to learn more about it?

Message #4: Hi [Name], would you like to buy life insurance? We have some exciting new year offers for you and your family. Secure the life of your loved ones today.

Message #5: Hi [Name], just a reminder to take advantage of your no-claims bonus before [date]. It could reduce your next premium. Let me know if you need more info.

Message #6: Dear [Name], your insurance premium is due soon—on [date]. If you have any concerns or need help, I'm here for you!

Message #7: Hello [Name], just checking in to remind you that your insurance payment is due on [date]. Let me know if you need any assistance!

Message #8: Hi [Name], this is a reminder that your insurance payment deadline is approaching on [date]. I'm here to assist you with anything you need!

Message #9: Hello [Name], just a quick note that your insurance payment is coming up on [date]. Let me know if you need assistance with the process!

Message #10: Hi [Name], your insurance premium is due on [date]. Please let me know if you'd like to review your policy or if you have any questions!

5. Due payment templates

There are often customers who forget to pay their interest or EMIs on time. Use these templates to remind them:

Message #1: Hi [Name], this is to remind you that Rs.X are due on your loan with account xxxxx123. Please submit it at the earliest.

Message #2: Hi [Name], your 3 payments are due since the last month for loan on your car. We will have to send a notice if not cleared within this week.

Message #3: Hello [Name], just a reminder that your payment of [amount] is due soon, on [due date]. Let me know if you need any help. Appreciate it!

Message #4: Hi [Name], if you complete your due payment on the EMI for your education loan by tomorrow, we can offer you a discount on the next 3 EMIs. Contact us to know more.

Message #5: Hi [Name], this is to remind you of due payment on your premium for insurance no.xxxxx. Please clear it the earliest to avoid any more reminders.

Message #6: Dear [Name], just a quick reminder that your payment of [amount] is due on [due date]. Please reach out if you need assistance. Thank you for your cooperation!

Message #7: Hi [Name], just a quick note to let you know that your payment of [amount] is due on [due date]. If you have any questions, I'm here to help!

Message #8: Dear [Name], a friendly reminder that your payment of [amount] is due by [due date]. If there's anything you'd like to discuss, please let me know.

Message #9: Hello [Name], just touching base to remind you that your payment of [amount] is due soon on [due date]. I'm here if you have any questions!

Message #10: Hi [Name], just a note to inform you that your payment of [amount] is expected by [due date]. Let me know if you need any clarification or support!

6. Loan offer templates

If your bank offers loan, the best way to get candidates is to be transparent with them.

Here's how:

Message #1: Hi [Name], we have an exciting loan offer just for you! Get a [amount] loan at [interest rate]% interest. Let me know if you're interested!

Message #2: Hi [Name], we are offering 0% interest EMIs on all our automobile and electronics loan until 7th January. Apply now.

Message #3: Hi [Name], looking to buy a new house? Finance it with X Bank's home loan which has affordable rate of interest and added benefits.

Message #4: Hi [Name], you are eligible for a personal loan of X amount. You can reach to us via email and our agent will guide you with the details.

Message #5: Diwali bonanza! This festival, go home with a new car with our flexible automobile loans and low interest rate. Visit your nearest branch to know more.

Message #6: Hi [Name], dreaming of a new car? Check out our auto loan at Y Bank with competitive interest rates and flexible repayment options. Let's get you started!

Message #7: Hello [Name], need extra cash for renovations? Our personal loan offers quick approval and attractive rates. Contact us today to learn more!

Message #8: Hi [Name], looking for a way to manage unexpected expenses? Our personal loan offers quick access to funds at competitive rates. Let's chat about it!

Message #9: Hi [Name], thinking about a financial boost? Explore our quick personal loans with minimal paperwork and fast approval. Let's find the right option for you!

Message #10: Dear [Name], interested in a debt consolidation loan? We offer flexible terms to help simplify your finances. Contact us for a personalized solution!

7. Bank account offers

Business, individuals, retired personals. They all need a bank account. You can send them offers on WhatsApp to get them to open the account in your branch.

Message #1: Hi [Name], we're excited to announce a special savings account offer with an interest rate of [rate]%. Start earning more on your savings today!

Message #2: Hi [Name], if you open a business account with us, we'll extend your limit by 20% for all transactions. Hurry, this offer is limited for only first 500 candidates.

Message #3: Hi [Name], hope you're doing well. We have an exciting chance for you to open a bank account with 0 minimum balance obligation. Visit our branch near you to apply or know more.

Message #4: Open a bank account with us and get a chance to get a premium debit card with benefits on online shopping and more. Contact us to know more.

Message #5: Hello [Name], I have an investment plan that will help you grow your wealth with attractive rate of interest. Are you interest? Contact us to know more.

Message #6: Hello [Name], are you planning to invest in property? Our investment property loan has low rates and great benefits. Get in touch for a consultation!

Message #7: Hi [Name], thinking about a financial boost? Explore our quick personal loans with minimal paperwork and fast approval. Let's find the right option for you!

Message #8: Dear [Name], planning to start a business? Our business loan at Z Bank provides great terms and conditions to help you succeed. Get in touch for details!

Message #9: Dear [Name], ready to upgrade your home? Our home renovation loan offers favorable terms to help you enhance your space. Reach out for more information!

Message #10: Hello [Name], ready to make your dream vacation a reality? Our travel loan can help finance your trip with affordable rates. Message us to learn more!

8. Loan repayment templates

To keep the payment of your customers up to date on loans, send them weekly reminders.

Message #1: Hi [Name], this is a gentle reminder of your EMI for the repayment of education loan which is due by 3 days. Please clear at the earliest to avoid any late fees.

Message #2: Hi [Name], we have an offer for this month's loan EMI. If you clear the payment before the 15th, we can offer you rs.X off as a gift for your punctuality of payment.

Message #3: Hi [Name], ABC bank is running a scheme of 0% rate on EMIs for the next 3 month. If you want to avail this benefit, contact your agent today.

Message #4: Hi [Name], this is in association to the bank account xxxxxx12345 which has a pending payment of Rs. X on the home loan. Please clear the pending dues to avoid any notice or late fees.

Message #5: Hi [Name], a reminder to clear your EMI of Rs.X for education loan under name Mr.XYZ. The payment is due in 1 week. Contact us for any related queries.

Message #6: Hi [Name], just a reminder that your loan repayment of [amount] is due on [due date]. Please let me know if you have any questions or need assistance!

Message #7: Hello [Name], this is a gentle nudge that your loan payment of [amount] is due on [due date]. Let me know if you need any assistance with this!

Message #8: Hi [Name], a friendly reminder that your loan payment of [amount] is approaching on [due date]. Don't hesitate to contact me if you have questions!

Message #9: Dear [Name], this is a notice that your loan installment of [amount] is due soon, on [due date]. I'm available if you'd like to discuss anything!

Message #10: Hi [Name], just checking in to remind you that your loan payment of [amount] is due on [due date]. I'm available if you need any support!

9. Bill payment reminder templates

Electricity, water, or streaming bill, use these templates to send timely reminders to your customers.

Message #1: Hi [Name], your electricity bill for (Account number) is Rs.(Amount). Please clear it before (Date) to continue your services.

Message #2: Hi [Name], your water bill of Rs.X is still pending. This is a reminder to clear it before 5th June to continue service.

Message #3: Hi [Name], your bill for streaming service is Rs.X. The due date for the same is by Jan 5. Please clear it at the earliest to keep watching your favourite movies.

Message #4: Hi [Name], this reminder is regarding your rented apartment. There is an added cost of rs.X for damage due to water leak. Please look at the attached receipt for your reference.

Message #5: A reminder! This is for your bill of Rs.X on ABC music platform. The due date is soon. If you clear the payment by then, you can enjoy upto Rs.100 off on the next payment.

Message #6: Dear [Name], a reminder that your subscription bill (Account number) of Rs.(Amount) is due on (Date). Please settle it to continue enjoying our services!

Message #7: Hi [Name], your loan repayment for (Account number) is Rs.(Amount). Kindly clear it by (Date) to maintain your account in good standing.'

Message #8: Dear [Name], your gas bill for (Account number) is Rs.(Amount). Kindly settle it by (Date) to avoid any disruptions in your service.

Message #9: Hello [Name], just a quick note that your internet bill (Account number) of Rs.(Amount) is due on (Date). Ensure timely payment to keep your connection active!

Message #10: Hi [Name], don't forget that your mobile bill (Account number) of Rs.(Amount) is due on (Date). Please make the payment to continue using your services!

10. Feedback collection templates

Use these templates to ask for advice on improvement from your loyal customers.

Message #1: Hi [Name], we are glad to serve you. Please fill this feedback form to help us provide you better services.

Message #2: Thankyou for being our loyal customer. As a part of our family, we want you to fill this form and help us improve to provide more quality services.

Message #3: Hi [Name], as a gift for your loyalty, you can get a discount on online shopping if you fill this form today. Hurry, before the time runs out.

Message #4: Hi [Name], we hope you enjoyed our service! Please take a moment to provide your feedback. It helps us serve you better in the future.

Message #5: Hello [Name], we're always looking for ways to improve, You can use this form to submit feedback to us.

Message #6: Hi [Name], we strive for excellence! Help us enhance our services by providing your feedback through this form. Your opinion is important to us!

Message #7: Dear [Name], your satisfaction is our priority! Please share your feedback by filling out this form. It will help us tailor our services to your needs.

Message #8: Hello [Name], we want to ensure we meet your expectations! Please fill out this feedback form to help us understand your experience better.

Message #9: Hello [Name], we're committed to improving our services! We'd love to hear your thoughts. Please complete this quick feedback survey when you can.

Message #10: Hello [Name], we want to hear from you! Please complete this feedback survey to share your thoughts and suggestions for our services. Thank you!

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With TelebuSocial, you can message and engage with your customers on WhatsApp and other social channels in one app.

With our chatbot, API and scheduling broadcast, you can either automate this or set it up and let it run when it's time.

[Try it today](#) or [schedule a demo](#).