

SMS Banking



ACCESS Product profile

Get balances or transactions quickly via SMS

SMS Banking is a quick and convenient way for you to stay in touch with your finances anytime and anywhere, 24/7.

What is SMS Banking?

SMS Banking is a fee free service that enables First Option Members to request account balance or transaction information quickly and easily, simply by sending an SMS to a dedicated number.

How do I register?

You can register for SMS Banking by logging on to Internet Banking, and selecting "SMS Banking" from the Preferences menu, or by calling our friendly Member Service team on 1300 855 675. You will be asked to select a "Default account" which could be your main transactional account.

How do I use SMS Banking?

Once you register your mobile phone number, simply send the appropriate SMS format to 0428 768 430. You will receive an immediate response, directly to your mobile phone. (Members do not need to be registered for PhoneLink to use this service.)

A list of acceptable SMS formats is shown below.

SMS format	Result
BAL	Balance for your Default account
BAL 123456S1	Balance for a specific account
BAL S1	
BAL ALL	Balances for all your Accessible accounts
TRN	Last 3 to 5 transactions for your Default account
TRN 123456S1	Last 3 to 5 transactions for a specific account
TRN S1	

Terms and Conditions

Please refer to our Account and Access Facility – Conditions of Use document for full terms and conditions.

This is general advice only and does not take into account your individual objectives, financial situations or needs. Before acting on the advice, consider its appropriateness. You should read and consider the 'Account and Access Facility – Conditions of Use' document and Financial Services Guide before deciding whether to acquire any product mentioned.

The above products are provided by First Option Credit Union Limited ABN 95 087 650 735 AFSL No. 236 509.

An SMS sending fee may be charged by your mobile service provider.

Product Profile: SMS Banking 0914