Financial alerts: the discreet management of your everyday finances

In the age of constant notifications, where every phone vibration seems to announce something urgent, there is a category of alerts that doesn't just inform, but transforms: those that come from your financial app. They aren't flashy, they don't seek likes or spark conversation, but they have the power to change your relationship with money.

Imagine you're sitting on a terrace, enjoying a coffee, and your phone notifies you: “You have exceeded your monthly leisure budget”. It's not a reprimand, but an intelligent whisper inviting you to reflect. Because managing personal finances is no longer just about numbers, but about habits, about small everyday decisions that, taken together, shape your financial well-being.

Security and peace of mind

Financial alerts fulfil an almost educational role. They remind you that your account balance has dropped more than expected, that your car insurance payment is due tomorrow, or that you are close to reaching your savings goal for that trip you have been dreaming about for months. They are like signposts along the way, helping you stay on course without the need to constantly check your bank account.

But their usefulness goes beyond control. They also provide security. In a world where digital fraud is a silent threat, receiving a notification about a suspicious transaction can make the difference between a loss and a timely response.

Ultimately, financial alerts aren't just technological tools. They are a form of awareness. A way of being mindful of your finances without letting them take over. Because, in the end, managing money well isn't about obsessing over it, but about knowing when to pay attention.

And now, you can do so free of charge

From this month, CaixaBank has removed the cost of financial alerts for all its customers, both individuals and businesses. The measure eliminates the distinction between basic and paid alerts.

What changes for the customer?
Alerts, which allow you to monitor income, transfers, balances or transactions, can be set up free of charge via the CaixaBankNow app, with push notifications and email alerts. In the case of businesses, they can be customised via the website and received by SMS and/or email.

With this decision, the Institution reinforces its commitment to digitisation and personalisation, removing barriers so that users can control their finances in real time.

How to activate alerts in CaixaBankNow from the app

1. Open the **CaixaBankNow app**.
2. Go to **Profile > Settings > Notifications and alerts > Manage alerts**.
3. Select the type of alert you want to activate.
4. Choose the **delivery channel**: push notification on your mobile and/or email.
5. If you wish, you can customise the delivery time, language and email address for all alerts.
6. Set up the alert according to your needs, save the changes and you're done!

Th most notable alerts include:

- **Salary payment**: notification when your salary, pension or another benefit is paid in
- **Transfer alert**: notification when receiving or sending transfers above a specified amount
- **Available balance**: alert when the balance is above or below a defined limit.
- **Account transactions**: notification of debits or credits to the account above a specified amount.
- **Balance on a specific date:** notification of the account balance on the selected date.
- **Tax refund:** alert when a tax refund is received.
- **Card transactions:** notification when a transaction exceeds a defined amount or when you withdraw cash from an ATM.

- **Meta-title:**
  Free financial alerts at CaixaBank: track your finances in real time
- **Meta-description:**
  Find out how financial alerts from CaixaBank help you manage your expenses, income and security, all at no cost. Activate them easily from the CaixaBankNow app.