

## **Banque de France guide for individuals**

### **Right to a basic bank account**

**You don't have a bank account, your bank account has been closed,  
you can't open a bank account**

#### **1) Ask a bank to open an account for you**

#### **2) If you still can't open an account, what can you do?**

- You can exercise your right to a basic bank account: anyone (individuals, professionals, associations and companies) who doesn't already have an account is legally entitled to open a basic bank account.
- In this case, the Banque de France will designate a bank to open an account for you.

***The designated bank can restrict the services associated with the account to basic banking services.***

#### **3) Who is entitled to a basic bank account?**

- Anyone who is a French resident, regardless of nationality, and French nationals residing abroad.
- Anyone who does not already have a bank account and who has been refused an account by a bank.

#### **4) How do I exercise my right?**

- You can ask for an application form at a branch of the Banque de France or download one at **[www.banque-france.fr](http://www.banque-france.fr)**, under "Droit au compte". Fill in the form. By signing it, you certify that you do not already hold an account.
- You can send the form by post or deliver it in person, preferably to the Banque de France branch closest to your place of residence. You must include all justifying documents and indicate the bank where you would like your account to be opened.

## ***For individuals\****

***Applications for a basic bank account may be sent to the Banque de France on your behalf, and free of charge, by:***

- ***The bank that declined your request for an account;***
- ***Your local council, local family benefits office, or local community centre for social action (centre communale d'action sociale), or the associations and foundations listed on the Banque de France website.***

\* Including individuals applying for business accounts

### **5) What documents do I need?**

You need to send us the following:

→ **A letter declining your request to open a bank account**, addressed to you or your company by a bank.

→ **The following documents:**

For individuals applying for a personal account:

- copy of valid proof of identity;
- copy of proof of address, less than 3 months old.

For individuals applying for a business account (tradesperson, retailer, farmer, self-employed professional, etc.):

- copy of proof of activity, less than 3 months old, or a business card.

For a company:

- copy of valid proof of identity of a representative of the company;
- an *extrait K bis* (certificate of registration in the trade and companies register) dated in the last 3 months, issued by a commercial court or obtained from the website **[www.infogreffe.fr](http://www.infogreffe.fr)**.

The designated bank may ask you for additional documents before opening your account.

### **6) How does a basic bank account work?**

- The designated bank is legally obliged to open an account for you no later than 3 days after you have provided all the necessary justifying documents.
- The bank must provide you with basic banking services, free of charge. These include:

- opening, maintenance and closure of the account;
- one change of address per year;
- your bank account details (RIB);
- receipt of bank transfers;
- monthly account statements;
- cash transactions;
- cheque deposits and bank transfers;
- over-the-counter cash deposits and withdrawals at its branches;
- payments by direct debit, interbank payment order or bank transfer;
- remote access to your bank balance;
- a debit card that does not allow you to spend more than is in your account;
- two bank cheques (or equivalent means of payment) per month.

***Overdraft facilities and a chequebook are not included.***

## **7) Can the designated bank close my account?**

- The bank is entitled to close your account, subject to the following conditions:

- the bank must formally notify you in writing, explaining its reasons for closing the account;
- it must provide 2 months' notice of closure.

## **How can I get a basic bank account?**

To apply for a basic bank account or request additional information:

- Visit your nearest Banque de France branch or send your application by post, taking care to include all the necessary documents.

Website

[www.banque-france.fr](http://www.banque-france.fr)

Droit au compte

Contact us:

0 811 901 801

Monday to Friday, from 8.00 am to 6.00 pm (local rates apply)