

• I can't open a bank account anywhere: What should I do?

Banks have the right to refuse to open a bank account.

If a credit institution refuses to open a bank account for you, it must systematically and promptly notify you of its decision in writing, and inform you of your right to ask the Banque de France to designate a credit institution to supply you with an account.

The notice of refusal must be delivered to you either in person or by recorded delivery. It must explain in full how to go about exercising your right to an account (see below) – in other words how to ask the Banque de France to designate a bank to provide you with a deposit account in accordance with the law.

• What is the right to a bank account?

Individuals who are French residents, French nationals resident abroad, or foreign nationals legally resident in a European Union Member State, and who do not already hold a bank account in France, can ask the Banque de France to designate a credit institution to provide them with an account. This right is enshrined in Article L. 312-1 of the French Monetary and Financial Code.

In practice this means that: if you are a private individual and cannot open a bank account, then the bank which refused your application can, at your request, send an application to the Banque de France asking it to grant you the right to an account.

You can also go to a Banque de France branch in person and fill in your request directly, or send your application to the Banque de France by post.

Your application must contain the following documents:

- a duly completed application form requesting the right to a basic account (which can be downloaded from our website);
- a notice of refusal to open an account, delivered by a bank;
- current and valid proof of identity;
- current and valid proof of address (e.g. an invoice less than 3 months old);
- proof of residence: a signed declaration stating that you are legally resident in a European Union Member State (for foreign nationals not living in France).

Who should I contact? Click [here](#).

The bank designated by the Banque de France to provide you with an account can decide to limit the use of the account to basic banking services. These services are completely free of charge and are set out in Articles D. 312-5-1 and D. 312-6 of the Monetary and Financial Code. Click [here](#) to view a list of the basic banking services and Article L. 312-1 of the Monetary and Financial Code.

You can get help from a number of different organisations: your local regional council, CAF (family benefits office) or community centre for social action can help you fill in your application (which you then sign) and send it to the Banque de France on your behalf, along with the necessary justifying documents. You can also get help from the associations and foundations listed on the Banque de France website.

• Can you use your right to an account to open a business account?

The right to an account procedure applies to both individual and business accounts. It can also be used by legal entities (e.g. companies, associations) that are having difficulty opening a bank account. To open a business account, applicants must contact the Banque de France branch nearest to their head office.

The following documents must be provided:

1) to open a business account for an individual:

- photocopy of proof of identity
- notice of refusal to open an account, delivered by a bank
- proof of address
- for retailers and related activities, an *extrait K* (certificate of registration in the companies and trade register) that is less than three months old; for tradespersons, an *extrait D1* from the official register of tradespersons; and for self-employed professionals, a certificate of activity

2) to open a business account for a company:

- photocopy of proof of identity of a representative of the company
- notice of refusal to open an account, delivered by a bank
- *extrait K bis* less than 3 months old

• **Basic banking services**

The following banking services are provided **free of charge** to individuals or legal entities that have opened a bank account using the right to an account procedure:

1° Opening, maintenance and closure of the account

2° One change of address per year

3° Issuance of bank account details (RIB) on request

4° Receipt of bank transfers

5° Monthly account statement

6° Cheque deposits and bank transfers

7° Payments by SEPA direct debit, SEPA interbank payment order and SEPA bank transfer (the latter can be carried out remotely or at a bank branch)

8° Remote account balance enquiries

9° Over-the-counter cash deposits and withdrawals at the bank where the account is held

10° Issuance of a debit card requiring bank authorisation for each transaction and which can notably be used for online payments and cash withdrawals in the European Union

11° Two bank cheques (or equivalent means of payment offering the same services) per month

12° Cash transactions