



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



Ask a bank to open an account for you

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 request 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.

Who is entitled to a basic bank account?

Anyone who is a French resident,
regardless of nationality, French
nationals residing abroad and foreign
nationals residing in a European Union
country other than France.

Anyone who does not already have a
bank account and who has been refused
an account by a bank.

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, under
"Droit au compte". Fill in the form.

By signing it, you certify that you do not
already have 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, local community centre
for social action (*centre communal
d'action sociale*), or the associations
and foundations listed on the Banque
de France website

* Including individuals applying
for business accounts

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;
- a sworn statement that you are legally resident in an EU country (for applicants who are foreign nationals).

✓ 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

✓ For an association:

- a copy of the document proving that the association is registered with the Prefecture;
- a copy of the association's by-laws and list of people responsible for its administration;
- a copy of the Assembly's decision to appoint the applicant as a representative of the association vis-à-vis third parties.

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 ;
- payments by SEPA direct debit, SEPA interbank payment orders and SEPA bank transfers (transfers requested over the counter or remotely) ;
- remote access to your bank balance ;
- over-the-counter cash deposits and withdrawals ;
- a debit card that does not allow you to spend more than is in your account (and which can also be used for internet payments and for cash withdrawals in EU countries) ;
- two bank cheques (or equivalent means of payment) per month ;
- all over-the-counter services.

Overdraft facilities and a chequebook are not included.

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

YOU CAN

-  submit your request online
-  book an appointment and visit your Banque de France branch in person
-  send your request by post to the Banque de France branch for your department.

NB: no personal information may be given by telephone.

All letters must be signed and accompanied by a photocopy of both sides of your identity document (identity card, passport, residency permit, etc.).

**To access our services
or to make an appointment on line:**

<https://accueil.banque-france.fr/index.html#/accueil>



Mes questions d'argent

Le portail national de l'éducation économique, budgétaire et financière

Understand better to decide better

www.mesquestionsdargent.fr

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www.banque-france.fr

