

BANK ACCOUNT

Having a French bank account is almost essential (although not compulsory); salary payments and health reimbursements can only be made into a French account.

STEPS TO OPEN A BANK ACCOUNT

1) Choose a bank

In France, the most common banks are Banque Postale, BNP Paribas, Caisse d'Epargne, Crédit Agricole, LCL, Société Générale.

The choice of a bank will depend on your expectations in terms of account opening conditions, contract clauses, account fees, etc...

<https://www.quechoisir.org/comparateur-banque-n21203/>

2) Make a file

- an identity document (identity card or passport) ;
- a residence permit;
- proof of residence showing your name (rental contract or lease, university residence certificate, rent receipt, electricity bill, etc.).
- a French mobile phone number

-The phone operator LEBARA is not always accepted by certain French banks (with the exception of the Banque Postale).

- You will have to make an initial payment of a minimum amount of between €50 and €200.

- The bank will ask you for a specimen of your signature.

- If you are not in possession of permanent accommodation, the DRV may, under certain conditions, grant you an attestation of residence which will mention the research unit to which you belong.

BANK DOCUMENTS

■ Bank details (RIB)

The RIB allows you to communicate your bank details to a third party. It is used, for example, to pay your salary, reimburse health costs, etc.

■ Account statement

It details all the transactions carried out on your account; it is usually found in the personal (online) area of your account.

BANK FEES

These are the fees related to daily banking services (bank card, insurance, account maintenance fees, etc.) and to payment incidents when a customer is overdrawn (agios, intervention commission, bad cheques, etc.).

The amount of bank charges can vary from bank to bank. Some costs are regulated: direct debit rejection fees, NSF cheque rejection fees, intervention fees, etc.

This information is available on the tariff brochure in the branch (where the bank's customers are received) and on the bank's website.

DIFFERENT PAYMENT METHODS

- Cash payment
- Bank cheque
- Bank card

There are several types of card depending on your needs.

+ The withdrawal card can only be used to withdraw cash from your bank's cash dispensers (ATMs) or automated teller machines (ATMs).

+ The payment (or debit) card allows you to pay for purchases at a retailer's, to make purchases at a distance (by internet, by telephone, by mail order). It can be national or international.

It accepts a choice of three operating modes: immediate debit and systematic authorisation, immediate debit without systematic authorisation and deferred debit.

OTHER LINKS

-Banque de France website:

<https://www.banque-france.fr/>

- Service public website:

<https://www.service-public.fr/particuliers/vosdroits/N98>