



What do you do if you can't open a bank account?

The Banque de France is there to help

EXERCISING YOUR RIGHT TO A BANK ACCOUNT



www.banque-france.fr/

At your service/
Individuals

What is the “right to a bank account”?

Everyone needs a bank account, to pay bills and receive income.

If you have already tried several banks and are unable to open an account, you can exercise your legal right to a deposit account by contacting the Banque de France.

Once you've submitted your application, the Banque de France will appoint a high street bank to open an account for you. You will also be provided with a number of basic banking services, free of charge, including: **issuance and receipt of bank transfers, direct debits and a debit card with systematic authorisation. You will not be entitled to a chequebook or overdraft.**

Who can exercise their right to an account?

The procedure is open to individuals resident in France who do not already own a bank account.

It is also available to French nationals resident abroad, and to foreign nationals legally resident in a European Union country other than France. The service can also be used by sole traders and legal entities resident in France.

How do you go about exercising your right?

The procedure is straightforward. You will need to provide the Banque de France with the following documents:

- a certificate from a bank or equivalent stating that you have been denied an account
- a [completed application form](#)
- official and valid proof of identity
- proof of address (issued within the last three months)

(You may be asked to provide additional documents, notably if you are a sole trader or representative of a legal entity.)

Exercising your right to an account is free of charge.
It is a public service.

A BANQUE DE FRANCE GUIDE

4 WAYS
TO CONTACT
US



AT YOUR NEAREST
BANQUE DE FRANCE BRANCH,
preferably by appointment
Monday to Friday
Contact us to find out our opening hours.



ONLINE

www.banque-france.fr
under "At your service"/"Individuals"



BY POST

Banque de France
TSA 50120
75035 Paris Cedex 01



BY TELEPHONE

34 14

Banque de France hotline

Monday to Friday, 08:00 to 18:00