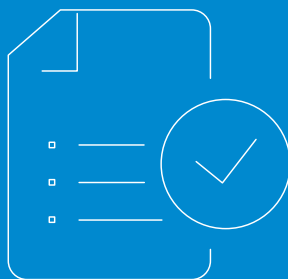


The Central Cheque Register (FCC)



The Central Cheque Register

is an electronic database populated by banks.

It is managed by the Banque de France.



The FCC lists:

- individuals banned from holding a chequebook because they wrote a cheque that bounced and have not rectified the problem
- individuals who have had their payment card confiscated by their bank due to a payment incident
- individuals who have been banned by a court from writing cheques

What happens when a cheque you have written bounces?

If your bank has to honour the cheque and there is not enough money in your account to cover the payment, it must notify you by any means necessary. If you do not immediately deposit the required funds in your account, the bank is legally obliged to place you on the Central Cheque Register (FCC).

It will send you a letter by recorded delivery informing you that you are banned from writing cheques and requesting that you rectify the problem. Once you have received this notice, you are no longer allowed to write cheques on any of your accounts, even those held with another bank.

Your name appears in the FCC and your accounts are placed on the National Register of Irregular Cheques (FNCI) which can be consulted by merchants. You are not allowed to write cheques until you have rectified the problem and **for a maximum of five years.**

The bank may charge you fees for bounced cheques (up to a legal limit).



How can you deal with a bounced cheque?

You have three options for dealing with a bounced cheque:

- You can put money in your account and ask the beneficiary to redeposit the cheque with their bank. Remember to tell your own bank!
- You can pay the beneficiary directly in cash and ask them to return your cheque. **Once the beneficiary has returned your cheque, you must present it to your bank as proof of payment.**
- You can pay your bank the amount of the cheque and ask it to freeze this sum in your account for a period of a year.



The FCC can be consulted:

- by banks. Banks are obliged to check the register before providing customers with their first chequebook. They can also consult it at any time, before providing a customer with another payment instrument or granting a loan.
- by anyone who wants to know if their name appears in the register. All requests to access personal data should be sent to the Banque de France.

How can you get your name deleted if you have been placed on the FCC because of a bounced cheque?

Your name can be removed from the register if you have made good on all your bounced cheques.

In this case, your bank will ask the FCC to delete your details.

Otherwise, all bounced cheque incidents recorded in the FCC are automatically deleted after five years.

What happens if a bank has confiscated your card?

Before placing you on the FCC, the bank must notify you of the following:

- the amount of the payment incident in question
- how you can rectify the problem
- that if you do nothing you will be listed in the FCC for two years
- that you are entitled to respond with your own observations

If you fail to rectify the problem by the required deadline, the bank will place your name on the FCC **for a maximum of two years**.

If your bank has confiscated your card, you are still allowed to write cheques.



What happens if a court bans you from writing cheques?

If you have been banned by a court from writing cheques on all of your accounts, your name will be placed on the FCC for **up to five years, depending on the court ruling**.

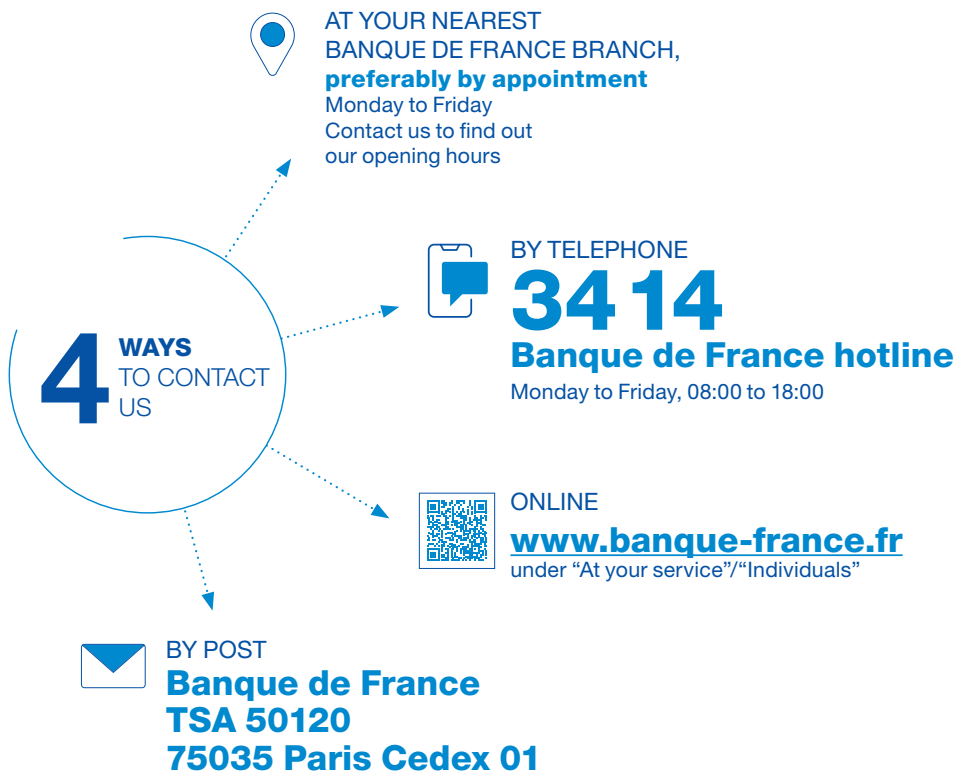
How can you get your name deleted if you have been placed on the FCC because of a card confiscation?

Once you have repaid your bank the amount of the card payment incidents **you can ask to be removed from the FCC**. Your **bank will submit a request asking that your name be deleted**.

Otherwise, you will automatically be removed from the list **two years after the date** when your card was confiscated.

TO FIND OUT:

- whether your name appears in the FCC
- the name of the bank that placed you on the register
- the reason why you are listed: cheque ban and/or card confiscation
- how to rectify the problem
- the date when your name will be deleted from the FCC if you fail to rectify the problem



Note: 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). Replies will be sent to you by post.

For further information: www.banque-france.fr (Individuals/Financial inclusion section).