

# Banking

Opening a bank account in France will make banking operations easier. For instance, salary payments and healthcare reimbursements are only paid into French bank accounts.

You can choose between several banks, either traditional or online banks.

## Planning your departure

Examples of the most common banks in France are: la Société Générale, BNP Paribas, Crédit Agricole, Crédit Lyonnais, Caisse d'Épargne or a network of post offices if you opt for a bank account at the post office, La Banque Postale.

Before you leave, take a look at bank offers to compare them.

## Upon arrival

### OPENING A BANK ACCOUNT

**You will need to provide valid identification and a proof of address.**

**Some banks might request:**

- A copy of your handwritten signature
- An initial payment into the account
- Your current bank account details
- Your last payslip (if not, the contract with information on your salary)
- A certificate of attendance at a higher education institution to be eligible for student offers

Banks may have special offers for students. Contact several banks to compare options.

## At the end of your stay

### CLOSING YOUR ACCOUNT

**At the end of your stay, you will have to close your bank account. All you have to do is send a registered letter with acknowledgement of receipt. To download a sample letter go to the [public service website](#).**

In this letter, you must say that you wish to close your bank account and include the following information:

- Your surname and name
- The name of your bank branch (where your account is held)
- Your account details
- Details of your new bank account (if your account is still in credit and you wish to recover your balance)
- The date of the request
- Your signature

You will also have to return your means of payment (credit card and cheque book) to your bank when you close your account. However, we suggest that you contact your advisor to find out about any possible additional steps and the processing time. Please note that there are no costs associated with closing a bank account.

### IMPORTANT

When you close your account, you should check that your balance is not in debit and that your direct debits and automatic payments have been transferred to your new bank account.

