

Opening a bank account

ENP can help you to open a bank account

You can open a bank account at any French bank, when you stay in France for longer than three months. The opening of an account allows you to obtain a credit card and a check book that are very largely used in France. You will find below some explanations on how to proceed.

• Which bank?

Before coming to France,

- You could ask your bank if it has a partnership with a French network. It would then be easier for you to open a bank account in France.
- If this is not the case, when you arrive in Paris, ENP can help you to open a bank account at the “Société Générale”
 - It takes around 15 days to get the check book and the credit card, but the account itself is open only two-three days after. So, we can withdraw cash at the bank.
 - You can close your account whenever you want.

NB: the « Credit Municipal de Paris »: This banking institution has created, at the request of the City of Paris, a special reception desk for foreign students in order to make it easier for them to open a bank account. To open an account, make an appointment at the agency (by phone or directly at the counter): CMP BANQUE, 55 rue des Francs Bourgeois, in the 4th district.

• Main documents requested:

In order to open an account, you generally need to provide:

- a **proof of identity** (identity card or passport),
- a **residence permit** (except for European students),
- a **proof of residence** (electricity bill, rent receipt, accommodation certificate, etc).

NB: Certain banks accept to open an account even if you haven't obtained your residence permit yet. It's the case of SG (agency working with ENP) or “**Crédit Municipal de Paris**” (see above).

• Using your account

After opening your account, you are going to receive a **check book** and a **credit card**. Check books are generally free of charge but you will have to pay for your credit card (about 30 or 40 euros per year). **In case of loss or theft of the credit card or check book**, you must immediately stop the payment on card or/and check book (“faire opposition”) by calling the phone number your bank gave you.