



Opening a bank account

To have a free telephone plan I have to :

- Open a bank account in France
- Give a copy of my bank details to Bouygues Telecom

To open a bank account I go to the bank
The bank will ask me for identity documents

To **prove my identity** I can show them :

- My identity card **or** my passport **or** my valid residence permit

To **prove that I have accommodation** in my own name
The bank will ask me for **one proof of address**

Proof of address can be shown with :

- My tax declaration : this is my last tax return
or
- My last rent receipt : this is the document given to me by my landlord
when I pay my rent
or
- My last gas, water or electricity bill
or
- My last landline or internet bill

If I do not have any accommodation in my own name
I can request a residence certificate from :

- **CCAS** Community Centre for Social Action
- **CIAS** Intercommunal Centre for Social Action

The Red Cross can give me the addresses for **CCAS** or **CIAS**
I can also look on the internet

If the bank agrees to open my bank account

The bank will give me a **RIB**

A RIB is a 'relevé d'identité bancaire' : a bank identity statement

This is the document which proves that I do have an account with this bank

I have to show my RIB (bank identity statement) in order to have a free telephone plan with **Bouygues Telecom**

What is an RIB (bank identity statement) for ?

- To **receive money** to my bank account
such as my salary or family benefits
- To **withdraw money** from my account
to pay for my water bill or rent, for example

If the bank refuses to open a bank account for me

They have to give me a certificate saying that they have refused to open an account

I can ask the **Banque de France** for help

The **Banque de France** can choose a bank which is obliged to open a bank account for me

In order for the Banque de France to be able to help me, I have to give them these documents :

- Certificate of refusal to open an account
- My identity documents
- My last proof of address
- A sworn statement
This is a document in my name in which I confirm that I have no bank account
- The application form for the right to an account which can be downloaded from the website of the Banque de France or via this address : service-public.fr

If the Banque de France agrees to choose a bank

They will send me an email with the name of the bank

I have to give this email to the bank so that they can open my bank account