

Payments in France

As a property owner in France you will receive local invoices. To pay them, there are a few options to choose from. There is also country specific terminology you need to be familiar with.

RIB

RIB (Relevé d'Identité Bancaire) is a document that shows your account number (IBAN) and details about your bank (BIC/SWIFT, address). You should be able to find it on your online banking, if not please contact your Account Manager. An IBAN number is composed as follow:

Code pays	Clé sécurité	Code banque	Code Guichet	No de compte	Clé RIB
FR	76	14568	00001	0000500XXXX	03

Auto debit/Direct Debit

There are different ways to pay invoices, the most common for recurrent invoices is the auto debit (prélèvement automatique). It is often set up at the same time as the agreement (i.e. Mobile phone or internet), but it is possible to set it up at a later date. In order to do so, please contact the provider in order to fill in a mandate and give them your RIB.

TIP SEPA

TIP SEPA is the French way to pay invoices and often works for different utility bills. At the bottom of the utility bill/invoice, you will find a counterfoil, cut the counterfoil and add the date, place and your signature in the blank square (on the left side of the counterfoil). Don't insert any additional information. Place the counterfoil together with your bank details (RIB) in the envelope sent together with the invoice. Next time you receive an invoice from the same provider, the bank details will show on the counterfoil and you will only have to sign and send it back in order to approve the payment.

Bank Transfer

The most convenient way to pay invoices is via your online banking. The beneficiary's banking details are not always on the invoices so you may need to contact them and ask for their RIB.

Cheques

Cheques are still being used as payment in France. But other options are always available. With cheques there is always a risk of fraud. We recommend when possible to accept alternative means of payment, especially from private individuals.

Credit Card

Sometimes you can pay an invoice via the providers website or by telephone with your credit/debit card. It does not need to be a French card.

Taxe foncière & Taxe d'habitation

As a property owner in France, you will receive at least two different invoices from the Tax authorities per year. The two invoices normally arrive during autumn current year.

- One for Taxe Foncière (tax for the owner of a property on January 1st current year)
- One for Taxe d'Habitation (tax for the occupant of a property on January 1st current year)

We recommend you to set up an auto debit for those invoices in order to avoid penalties. You can receive your invoices to your permanent address in another country if you inform your provider. And of course, always make sure you have sufficient funds on your account for your payments.

