

## Need help understanding how cheques work in France?

### ► How should I pay in a cheque ?

In order to pay in a cheque, you should write your account number and sign on the back of the cheque.

Please note, in France, a cheque is valid for one year and eight days.

### ► What about my cheque guarantee card ?

There are no cheque guarantee cards in France, you will need to provide I.D. (passport, identity card or driving licence) when making purchases by cheque in shops.

### ► What if my cheque bounces ?

In France, a cheque is the equivalent of paying in cash. You must ensure that there is **sufficient provision** in your account to cover the cheque. If a cheque is made out with insufficient funds in your account and the bank cannot pay that cheque, then you will be reported to the **Banque de France**. You may then become *interdit bancaire* which means that the account holder can no longer write out French cheques (with any French bank) for five years. You may also have to pay penalties.

### ► Numbers in French :

**0 zéro** - 1 un - 2 deux - 3 trois - 4 quatre - 5 cinq - 6 six - 7 sept - 8 huit - 9 neuf

**10 dix** - 11 onze - 12 douze - 13 treize - 14 quatorze - 15 quinze - 16 seize - 17 dix-sept - 18 dix-huit - 19 dix-neuf

**20 vingt** - 21 vingt et un - 22 vingt-deux - 23 vingt-trois - 24 vingt-quatre - 25 vingt-cinq - 26 vingt-six - 27 vingt-sept - 28 vingt-huit - 29 vingt-neuf

**30 trente** - 31 trente et un - 32 trente-deux - 33 trente-trois - 34 trente-quatre - 35 trente-cinq - 36 trente-six - 37 trente-sept - 38 trente-huit - 39 trente-neuf

**40 quarante** - 41 quarante et un - 42 quarante-deux - 43 quarante-trois - 44 quarante-quatre - 45 quarante-cinq - 46 quarante-six - 47 quarante-sept - 48 quarante-huit - 49 quarante-neuf

**50 cinquante** - 51 cinquante et un - 52 cinquante-deux - 53 cinquante-trois - 54 cinquante-quatre - 55 cinquante-cinq - 56 cinquante-six - 57 cinquante-sept - 58 cinquante-huit - 59 cinquante-neuf

### ► I want to stop a cheque, how can I do this ?

There are only three motifs for cancelling a cheque :

1. **Theft**
2. **Loss**
3. **Suspicion of fraud.**

A cheque cannot be cancelled under French law for any other reason.

### ► I only have a few cheques left, how can I get a new chequebook ?

Ask your accounts adviser if you wish for a new chequebook to be sent to your home automatically. You can also pick the chequebook up at the branch to avoid postal charges.

### ► Useful tip : Filling out a French cheque

**Payez contre.....** 'THE AMOUNT IN LETTERS EUROS & ce chèque CENTIMES'

**A.....** 'THE NAME OF THE BENEFICIARY'

**€.....** 'THE AMOUNT IN FIGURES EUROS & CENTIMES'

**A.....** 'THE PLACE WHERE YOU ARE WHEN YOU WRITE THE CHEQUE, eg, BERGERAC'

**Le.....** 'THE DATE'

**60 soixante** - 61 soixante et un - 62 soixante-deux - 63 soixante-trois - 64 soixante-quatre - 65 soixante-cinq - 66 soixante-six - 67 soixante-sept - 68 soixante-huit - 69 soixante-neuf

**70 soixante-dix** - 71 soixante et onze - 72 soixante-douze - 73 soixante-treize - 74 soixante-quatorze - 75 soixante-quinze - 76 soixante-seize - 77 soixante-dix-sept - 78 soixante-dix-huit - 79 soixante dix-neuf

**80 quatre-vingts** - 81 quatre-vingt-un - 82 quatre-vingt-deux - 83 quatre-vingt-trois - 84 quatre-vingt-quatre - 85 quatre-vingt-cinq - 86 quatre-vingt-six - 87 quatre-vingt-sept - 88 quatre-vingt-huit - 89 quatre-vingt-neuf

**90 quatre-vingt-dix** - 91 quatre-vingt-onze - 92 quatre-vingt-douze - 93 quatre-vingt-treize - 94 quatre-vingt-quatorze - 95 quatre-vingt-quinze - 96 quatre-vingt-seize - 97 quatre-vingt-dix-sept - 98 quatre-vingt-dix-huit - 99 quatre-vingt dix-neuf

**100 cent**