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How to make a bank proxy?

Verified 09 octobre 2020 - Directorate for Legal and Administrative Information (Prime Minister)

The bank power of attorney allows another person, called *agent*, to make your account work. The person giving power of attorney (yourself) is called *principal*. The procedure is written. You remain responsible for the operations carried out by your agent. The power of attorney may be terminated at any time.

What is it about?

Power of attorney allows you to let someone else use your bank account.

The person receiving the power of attorney shall be called *agent*. The person giving power (<https://www.service-public.fr/particuliers/vosdroits/F1474?lang=en>) (yourself) is called *principal*. The agent may withdraw and deposit money into the principal's account.

The representative is not necessarily a member of your family. However, it is recommended to give power of attorney to a trusted person.

Please note : power of attorney is a different procedure than curatelle (<https://www.service-public.fr/particuliers/vosdroits/F2094?lang=en>) or guardianship (<https://www.service-public.fr/particuliers/vosdroits/F2139?lang=en>). You remain independent and retain your rights to your bank account and its income.

Procedure

The procedure may vary depending on the bank. Generally, you must go to your bank to fill out a bank proxy application form. This document must be completed and signed by the account holder. The bank may also request a copy of your agent's signature and proof of identity and domicile. The type of relationship (relationship, business, etc.) between you and the agent may also be requested.

The written document must indicate whether the power of attorney is general or limited.

Power of attorney is general when it concerns any operation for an indefinite period.

It is limited when it concerns only certain transactions, certain amounts and a fixed term.

You can give a power of attorney on a single account to several agents. Such persons may act separately, without consulting one another, unless the power of attorney states otherwise.

FYI : the representative may not close the holder's account.

Liability for banking

You remain responsible for the operations carried out by your agent, even if the latter acts against your will.

Example :

You are responsible for discovered (<https://www.service-public.fr/particuliers/vosdroits/F18777?lang=en>).

Termination of Power of Attorney

A power of attorney shall terminate in the following cases:

- At any time, upon written request from the principal or agent to the bank
- At the end of the specified period, if the power of attorney is fixed and not renewed
- On the date of death of principal (<https://www.service-public.fr/particuliers/vosdroits/F1451?lang=en>).

Statute and miscellaneous references

- Civil Code: Articles 1984 to 1990 <http://www.legifrance.gouv.fr/affichCode.do?idSectionTA=LEGISCTA000006136404&cidTexte=LEGITEXT000006070721>
Drafting of a power of attorney

- Civil Code: Articles 1991 to 1997 [↗](http://www.legifrance.gouv.fr/affichCode.do?idSectionTA=LEGISCTA000006136405&cidTexte=LEGITEXT000006070721) (<http://www.legifrance.gouv.fr/affichCode.do?idSectionTA=LEGISCTA000006136405&cidTexte=LEGITEXT000006070721>)
Obligations of the representative
 - Civil Code: Articles 1998 to 2002 [↗](http://www.legifrance.gouv.fr/affichCode.do?idSectionTA=LEGISCTA000006136406&cidTexte=LEGITEXT000006070721) (<http://www.legifrance.gouv.fr/affichCode.do?idSectionTA=LEGISCTA000006136406&cidTexte=LEGITEXT000006070721>)
Obligations of the principal
 - Civil Code: Articles 2003 to 2010 [↗](http://www.legifrance.gouv.fr/affichCode.do?idSectionTA=LEGISCTA000006136407&cidTexte=LEGITEXT000006070721) (<http://www.legifrance.gouv.fr/affichCode.do?idSectionTA=LEGISCTA000006136407&cidTexte=LEGITEXT000006070721>)
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