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Le site officiel de l'administration française

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Issuing, renewing and withdrawing a credit card

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Banks can issue credit cards to their customers. The card allows you to make purchases and withdraw cash. It is payable except in the context of the account entitlement procedure. Its renewal is usually automatic. The bank may demand its immediate return or cancel its validity on its own initiative.

Conditions of issue

The conditions for issuing the credit card depend on your situation.

The bank has already agreed to open an account for you

The bank may offer you one or more of the following cards:

- **Immediate throughput** (it works without a systematic prior check of the supply of the associated bank account, each transaction is immediately translated into a debit)
- **Prepaid or rechargeable** (it may only be used to the extent of the sums credited to it by cash deposit, transfer or direct debit (<https://www.service-public.fr/particuliers/vosdroits/F2384?lang=en>), it does not depend on a regular bank account)
- **Systematic authorization** (systematic verification of associated account supply)
- **Deferred** (it operates without a systematic prior check of the supply of the associated bank account, transactions are debited in bulk, at the end of a given period, usually at each end of the month)
revolving credit (<https://www.service-public.fr/particuliers/vosdroits/F2436?lang=en>)
- **Credit card** (transactions are posted to a [lang=en](https://www.service-public.fr/particuliers/vosdroits/F2436?lang=en))

FYI

Each type of card exists in a version that can only be used in France or in a version that can be used worldwide.

The bank refused to open an account for you

If you have a 1st refusal to open an account and benefit from the account entitlement (<https://www.service-public.fr/particuliers/vosdroits/F2417?lang=en>), the designated bank must then issue you a card.

This card is in principle a card with systematic authorization and can be used anywhere in France.

For any transaction, such a card only works after verification that the associated bank account is sufficiently provisioned.

Each transaction results in an instant debit of the corresponding sums.

Discount

After accepting the bank, the card is delivered to you:

- in person at the office of the institution,
- or by simple mail at home,
- or by registered mail with request for receipt.

In return, the cardholder must sign (or deliver by mail) a receipt.

Please note

Often, the credit card allows you to make payments only after being validated by a [†] cash withdrawal.

Cost

General case

The menu is paying.

The rate varies depending on the type and the bank. It is mentioned in the account agreement (<https://www.service-public.fr/particuliers/vosdroits/F2909?lang=en>) ..

In the context of the account entitlement procedure

The menu is free.

Renewal

If the validity date is or will be exceeded

The credit card has a limited validity period, usually between 2 and 3 years.

When the validity of a card expires, unless the holder objects, it shall be automatically replaced: the contract shall be tacitly renewed.

You can also ask in advance to renew your card.

After card is lost or stolen

After the loss or theft of a credit card, it is replaced by the bank. You must ask for it.

A new card may be ordered at a charge.

Cost

The rate of the new card will vary depending on the card type and the bank. It is mentioned in the account agreement (<https://www.service-public.fr/particuliers/vosdroits/F2909?lang=en>) ..

Please note

In the account entitlement procedure, renewal is free of charge.

Indent or Invalidate

Abuse

If the bank believes that you are abusing the card, it may:

- to ask by mail or telephone for its return,
- or confiscate it, without notice, when trying to withdraw cash at the ATM (the credit card is retained by the ATM),
- or block it remotely (by canceling its validity).

This is especially the case if you spend too much on your income.

check master file (FCC) (<https://www.service-public.fr/particuliers/vosdroits/F2411?lang=en>) .. This file is searchable by all banks.

banking (<https://www.service-public.fr/particuliers/vosdroits/F31388?lang=en>) , i.e. no checkbook. Also, you will not be permanently banned from credit card. However, you will have to adjust your financial situation to have the bank agree to issue you a card again.

In case of theft or hacking

The bank may also confiscate or invalidate the credit card remotely in case of theft or hacking without the client's knowledge. For example, in case of unusual high expenses and/or from abroad.

In this case, the cardholder is not registered with the FCC.

Statute and miscellaneous references

Monetary and financial code: Article D312-5 ([https://www.legifrance.gouv.fr/affichCode.do?](https://www.legifrance.gouv.fr/affichCode.do?idSectionTA=LEGISCTA000006184410&cidTexte=LEGITEXT000006072026)

- [idSectionTA=LEGISCTA000006184410&cidTexte=LEGITEXT000006072026](https://www.legifrance.gouv.fr/affichCode.do?idSectionTA=LEGISCTA000006184410&cidTexte=LEGITEXT000006072026)
List of basic banking services

FAQ

What is a withdrawal card and what is the difference with a credit card?[https://www.service-public.fr/particuliers/vosdroits/F24415?](https://www.service-public.fr/particuliers/vosdroits/F24415?lang=en)

- [lang=en](https://www.service-public.fr/particuliers/vosdroits/F24415?lang=en)

Can I get a credit card from a cash machine?[https://www.service-public.fr/particuliers/vosdroits/F31240?](https://www.service-public.fr/particuliers/vosdroits/F31240?lang=en)

- [lang=en](https://www.service-public.fr/particuliers/vosdroits/F31240?lang=en)

Additional topics

Payment by credit card [https://www.service-public.fr/particuliers/vosdroits/F2424?](https://www.service-public.fr/particuliers/vosdroits/F2424?lang=en)

- [lang=en](https://www.service-public.fr/particuliers/vosdroits/F2424?lang=en)
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Credit card fraud [https://www.service-public.fr/particuliers/vosdroits/F31324?](https://www.service-public.fr/particuliers/vosdroits/F31324?lang=en)

- [lang=en](https://www.service-public.fr/particuliers/vosdroits/F31324?lang=en)
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Credit card theft [https://www.service-public.fr/particuliers/vosdroits/F2428?](https://www.service-public.fr/particuliers/vosdroits/F2428?lang=en)

- [lang=en](https://www.service-public.fr/particuliers/vosdroits/F2428?lang=en)
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Loss of credit card [https://www.service-public.fr/particuliers/vosdroits/F31241?](https://www.service-public.fr/particuliers/vosdroits/F31241?lang=en)

- [lang=en](https://www.service-public.fr/particuliers/vosdroits/F31241?lang=en)
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Credit card [https://www.inc-conso.fr/content/la-carte-](https://www.inc-conso.fr/content/la-carte-bancaire)

- [bancaire](https://www.inc-conso.fr/content/la-carte-bancaire)
National Institute of Consumer Affairs (INC)