

GLOSSARY OF FRENCH BANKING TERMS

FRENCH	ENGLISH	COMMENTS
Actions	Shares	
ADE (Assurance de l'emprunteur)	Borrower's insurance	Also known as ADI or Death and Disability Insurance
Agence	Branch	
Agios	Interest paid on loan or overdraft	
Année fiscale	Tax year	In France from 1st January to 31st December. In the UK from 6th April until the 5th April
Annuité	Annual payment	
Apport	Down payment or deposit for loan or mortgage	
Approvisionner	To credit funds to your account	
Argent liquide	Cash	
Assemblée Générale	Yearly general meeting	
Assurance	Insurance	
Assurance chats et chiens	Pet insurance	
Assurance habitation	House and contents insurance	
Assurance voiture	Car insurance	
Assurances des accidents de la vie	Personal Injury Insurance	French residents only
Avis à Tiers Détenteur	Notice to third party holder	Typically when a taxpayer has not paid all or part of his taxes, the tax authority may, after written attempts to recover the debt, send a notice to their bank demanding the funds. The bank is bound to obey an ATD order.
Avis d'opération	Transaction receipt	
Avis d'imposition	P60 or Annual tax notification	
Banque mutualiste	Co-operative banque	Also known as a Mutualist bank
Bénéficiaire	Beneficiary	
Billets	Bank notes	
Bonus Gold	Gold card bonus	Each time you use your card you benefit from 0,10€ off the annual card fee
Bonus sociétaire	Member bonus	Each time you use your card, 0,01€ is given towards developing local projects and initiatives
Caisse Locale	Local mutual	
Carnet de chèques / Chéquier	Chequebook	
Carte bancaire (CB)	Bank card	
Caution	Guarantee	
Change	Exchange	
Chèque	Cheque	A cheque is valid one year and eight days in France. You can only stop a cheque if it is lost, stolen or for fraudulent use.
Chèque de banque	Bankers cheque	
Chèque sans provision	Cheque with insufficient funds also known as a 'bounced' cheque	
Code personnel / confidentiel	PIN number	
Compte courant	current account	
Compte débiteur	Overdrawn account	
Compte d'épargne	Savings account	
Compte destinataire	Account receiving money	
Compte inactif	Dormant account	Charges may be made on a dormant account
Compte joint	Joint Account	
Compte titres	Stocks and shares account	
Conseiller	Advisor	
Cotitulaire	Joint account holder	
Courtier	Broker	
Crédit hypothécaire	Mortgage	
Cryptogramme	Security code on a credit card (last 3 digits on back side)	
DAB (Distributeur Automatique de Billets)	ATM/Cash Dispenser	
Date d'expiration	Expiry date	
Date d'opération	Date transaction recorded	
Date de Valeur	Date when amount is debited or credited	
Débit différé	Deferred débit	
Débit Immédiat	Immediate debit	
Déclaration de sinistre	Insurance claim	
Découvert	Overdraft	
Déposer (de l'argent)	To deposit on an account	
Dépôt / Versement	Deposit	
Devise	Foreign Currency	
Directeur d'agence	Branch manager	
Droits de garde	Broker fees	
Echéancier	Payment schedule for a loan	
Encaissement	Cheque clearance	
Endosser	To endorse (a cheque)	
E-relevés	E-statements	
Espèces	Cash	
Fonds Mutualiste	Mutualist Fund	This fund supports local projects and initiatives
Frais	Fees	

Frais de rapatriement	Commission on receipt of international currency	
Franchise	Excess	
Garantie dépendance	Loss of interdependence insurance	French residents only
Garantie obsèques	Funeral planning	
IBAN	International Bank Account Number	
Impôt	Tax	
Livret	Savings account	
Mensualité	Monthly repayment	
Monnaie	Change (as in coppers / small change)	
Mutuelle	Top-up health insurance cover	French residents only
Opposition	Stop a payment	
Origine des fonds	Source of funds	
Parts sociales	Member shares	
Pièce justificative	Supporting document	
Placement	Investment	
Prélèvement automatique	Direct debit	
Prêt	Loan	
Prêt garanti	Secured loan	
Procuration	Power of attorney	
Protection juridique	Legal protection	Valid in France only
Relevé d'Identité Bancaire (RIB)	Bank account identifier codes.	
Relevé de compte	Bank statement	
Remboursement	Reimbursement, repayment	
Responsabilité civile	Civil responsibility	
Retirer (de l'argent)	Withdrawal of funds	
Saisie Attribution	Seizure of funds	
Service d'assistance et assurance	Travel insurance	In France this is an advantage that comes with your bank card
Service de mobilité interbancaire	Switching service	
Sinistre	Accident	
Sociétaire	Member	Members are each entitled to one vote at general meetings. As a mutual bank, Crédit Agricole places its members/customers at the heart of all its decisions.
Solde bancaire	Account Balance	
Tableau d'amortissement	Monthly repayment schedule	
Taux	Rate of interest	
Taux de change	Exchange rate	
Taxe d'habitation	Council tax	
Taxe foncière	Property tax	
TEG	Annual Percentage Rate (APR)	
Télésurveillance	Telesurveillance	Remote home security surveillance
TIP	Interbank payment	A détachable slip on the bottom of a bill that is valid once you have given your IBAN to a provider. You date and sign the TIP and send it by post to the provider.
Titulaire	Account holder	
Virement bancaire	Bank transfer	