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## Joint Bank Account

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What is a **joint bank account** ? This is a bank account opened by **at least 2 people** (called *joint holders*) to facilitate the management of common expenditure. Type of account, how to open, use and close: here is the information you need to know about the joint bank account.

### Who can act on a joint bank account?

The attached account is an account opened by **at least 2 people**, with or without family ties.

Each co-holder can operate the account (e.g. deposit or withdraw money, write a check) with only his signature.

Every means of payment (<https://www.service-public.gouv.fr/particuliers/vosdroits/N91?lang=en>) can be used by any co-holder, except bank cards that are personal.

#### Please note

On a undivided account (<https://www.service-public.gouv.fr/particuliers/vosdroits/F2812?lang=en>), any withdrawal or deposit must be validated by **all** joint holders.

### What types of bank accounts can be attached?

The accounts that can be opened as attachments are:

- Current account
- Bank Savings Book (<https://www.service-public.gouv.fr/particuliers/vosdroits/F34394?lang=en>)
- Securities account
- Term Account (<https://www.service-public.gouv.fr/particuliers/vosdroits/F2372?lang=en>)

#### Warning

Regulated savings accounts (home savings account (<https://www.service-public.gouv.fr/particuliers/vosdroits/F16136?lang=en>), home savings plan (<https://www.service-public.gouv.fr/particuliers/vosdroits/F16140?lang=en>), popular savings book (<https://www.service-public.gouv.fr/particuliers/vosdroits/F2367?lang=en>), sustainable development booklet (<https://www.service-public.gouv.fr/particuliers/vosdroits/F2368?lang=en>), booklet A (<https://www.service-public.gouv.fr/particuliers/vosdroits/F2365?lang=en>)) and stock savings plans (<https://www.service-public.gouv.fr/particuliers/vosdroits/F2385?lang=en>) can only be individual accounts.

### How do I open a joint bank account?

You must be at least 2 to open the account.

All future co-owners must be present. You sign a deposit account agreement (<https://www.service-public.gouv.fr/particuliers/vosdroits/F2909?lang=en>). You must also choose a common address for receiving mail from the bank.

#### Please note

The bank may fix a maximum number of joint holders.

## Verification of identity

To apply for an account, you must present official identification with a photograph:

- National identity card
- Passport
- EU residence card
- Other residence permit

A driver's license may be accepted if the photo leaves no doubt about your identity.

## Age verification

You must be **majeur** to be a joint account holder.

## Proof of domicile

You must also prove your domicile by providing, for example, one of the following documents:

- Tax Notice (<https://www.service-public.gouv.fr/particuliers/vosdroits/F99?lang=en>)
- Rent receipt
- Water or electricity bill
- Proof of address for service (<https://www.service-public.gouv.fr/particuliers/vosdroits/F17317?lang=en>) if you do not have a stable home

If you are hosted, the bank may also ask you to provide a proof of accommodation. A template is available:

Acknowledgement of accommodation (<https://www.service-public.gouv.fr/particuliers/vosdroits/R39697>)

## Deposit of signature

You must deposit your signature which will be registered by the bank.

If you give a power of attorney (<https://www.service-public.gouv.fr/particuliers/vosdroits/F1474?lang=en>) on the account, the person concerned will have to deposit his signature.

## Decision of the Bank

### Account opening

If the bank agrees to open an account for you, it will inform you of the terms of use.

If it's of a current account, you then sign the bank account agreement (<https://www.service-public.gouv.fr/particuliers/vosdroits/F2909?lang=en>) . It contains the rules for opening, operating and closing your account.

If it is another account (savings account, title account, etc.), you sign a specific contract.

### Refusal to open

The bank may refuse to open the account, without having to justify its decision.

It must inform you of the possibility to contact the Banque de France to exercise your right to account (<https://www.service-public.gouv.fr/particuliers/vosdroits/F2417?lang=en>) .

### Who shall I contact

## How are the owners of the joint account identified?

The statements of account, the letters, the checkbooks bear the names of the joint holders linked together by an or.



The account title may be, for example: M. or Mrs. , Mrs. or Ms, X or Y or Z.

If you are married, you can choose to open the account to your surname or your common name (your wife's name, your husband's name, or a double name). The bank will verify that your username is on your ID.

#### FYI

If you're a single customer, the bank **cannot** impose upon you the use of Miss.

In guardianship or guardianship (<https://www.service-public.gouv.fr/particuliers/vosdroits/N155?lang=en>) , the mention *under the guardianship (or guardianship) of*, followed by the name of the guardian or curator, is added.

## Does a joint bank account require payment?

Account opening is **free**.

The bank may charge you a fee for managing your account. These are the *account keeping costs*.

Details of these charges must be included in the pricing information, made available to you (<https://www.service-public.gouv.fr/particuliers/vosdroits/F848?lang=en>) .

## Who is responsible in the event of a payment incident?

The joint account holders are **jointly and severally liable**. This means that in case payment incident (<https://www.service-public.gouv.fr/particuliers/vosdroits/F18777?lang=en>) , the bank may contact any of the joint proprietors to regularize the situation. For this purpose, the bank does not take into account the person responsible for the debt or the payment incident.

#### Warning

In the event of a check being rejected for lack of provision, the banking ban (<https://www.service-public.gouv.fr/particuliers/vosdroits/F31388?lang=en>) may be pronounced against each joint holder on all their accounts (joint or individual).

However, you can designate, at the time of opening the account, a single person responsible for the banking ban.

In this case, the prohibition on issuing checks will apply only to the accounts of the designated person responsible.

A template for a single manager designation letter is available:

Designate a single manager in the case of NSF checks on a joint or undivided account (<https://www.service-public.gouv.fr/particuliers/vosdroits/R20791>).

## How can a joint bank account be closed?

A joint bank account may be closed at the initiative of the bank or at your initiative.

### Closure at the initiative of the bank

The account can be closed at the initiative of the bank (<https://www.service-public.gouv.fr/particuliers/vosdroits/F31456?lang=en>) . To do so, it must respect a **2-month notice**. The bank does not have to give reasons for its decision.

### Closing at your initiative

All co-owners must apply for closure. The joint account cannot be converted to an individual account.

If one of the joint holders does not wish to close the account, the joint account can be converted to undivided account (<https://www.service-public.gouv.fr/particuliers/vosdroits/F2812?lang=en>) .

#### Warning

The divorce or separation of spouses or cohabiting partners shall not have the effect of closing the joint account. You have to apply to the bank.

The process of closing the joint account is the same as that of an individual account.

The account agreement indicates the closing conditions of the account at your request.

In practice, you send a request for cancelation by registered mail with notice of receipt.

A sample letter is available:

Request bank account closure (<https://www.service-public.gouv.fr/particuliers/vosdroits/R18554>)

Remember to keep enough money in your account. This will enable the bank to settle transactions in progress (checks issued in particular) and thus avoid payment incidents.

You must return or destroy all means of payment (<https://www.service-public.gouv.fr/particuliers/vosdroits/F31456?lang=en>) made available to you.

The transfer or direct debit orders (<https://www.service-public.gouv.fr/particuliers/vosdroits/F2384?lang=en>) are canceled on the date of receipt of the termination letter.

The bank is closing the account **within 30 days maximum from your closing request** and the return of means of payment. In practice, this period is generally 10 days.

#### Please note

In case of a change of bank, you can ask to benefit from the free mobility assistance service (<https://www.service-public.gouv.fr/particuliers/vosdroits/F33881?lang=en>) .

Within 5 days of the request to close the account, the bank offers you a summary of the automatic transactions that have been made in the last 13 months. For direct debit payments, creditors have 10 days to take into account your new bank details.

#### Warning

The withdrawal of the deposited funds does not close the account. The account is closed but not closed, which may result in inactive account charges.

In case of death of a co-proprietor (<https://www.service-public.gouv.fr/particuliers/vosdroits/F1451?lang=en>) , the account agreement specifies what happens to the account.

## How do I turn a joint account into an undivided account? ^

The joint account can be converted to undivided account (<https://www.service-public.gouv.fr/particuliers/vosdroits/F2812?lang=en>) by all the joint holders or by a single joint holder.

### By all co-owners

You must send the bank a signed decoupling letter from all.

An email template is available:

Unlink a joint account (<https://www.service-public.gouv.fr/particuliers/vosdroits/R21506>)

### By a single co-holder

You must send a complaint letter, registered with acknowledgement of receipt, to the bank **and** to each of the joint holders.

You can use the following document templates to do this:

Denounce a joint account with the bank (<https://www.service-public.gouv.fr/particuliers/vosdroits/R20962>)

Denounce a joint account with a joint holder (<https://www.service-public.gouv.fr/particuliers/vosdroits/R21134>)

All management actions must subsequently be carried out with the **signature of all joint holders**.

The transfer orders or direct debit authorizations (<https://www.service-public.gouv.fr/particuliers/vosdroits/F2384?lang=en>) previous permanent jobs are canceled.

Other means of payment must be returned to the bank.

### Who can help me?

Find who can answer your questions in your region

**Info Service Savings Bank Insurance** [↗](https://www.abe-infoservice.fr/qui-sommes-nous/nous-contacter) (<https://www.abe-infoservice.fr/qui-sommes-nous/nous-contacter>)

## Statute and miscellaneous references ^

Monetary and Financial Code: Articles R312-1 to R312-4-4

([https://www.legifrance.gouv.fr/codes/section\\_lc/LEGITEXT000006072026/LEGISCTA000006185224/#LEGISCTA000006185224?lang=en](https://www.legifrance.gouv.fr/codes/section_lc/LEGITEXT000006072026/LEGISCTA000006185224/#LEGISCTA000006185224?lang=en))

Account Entitlement

Civil Code: Articles 1310 to 1319 (<https://www.legifrance.gouv.fr/codes/id/LEGISCTA000032031314?lang=en>)

Solidarity between debtors

General Tax Code: Articles 751 to 755 (<https://www.legifrance.gouv.fr/codes/id/LEGISCTA000006197318?lang=en>)

Transfer duties on inheritance

Monetary and Financial Code: Articles L131-69 to L131-87

(<https://www.legifrance.gouv.fr/codes/id/LEGISCTA000006170833?lang=en>)

Payment incidents and penalties

## Online services and forms ^

Unlink a joint account (<https://www.service-public.gouv.fr/particuliers/vosdroits/R21506?lang=en>)

Document template

Denounce a joint account with the bank (<https://www.service-public.gouv.fr/particuliers/vosdroits/R20962?lang=en>)

Document template

Denounce a joint account with a joint holder (<https://www.service-public.gouv.fr/particuliers/vosdroits/R21134?lang=en>)

Document template

Request bank account closure (<https://www.service-public.gouv.fr/particuliers/vosdroits/R18554?lang=en>)

Document template

## FAQ

What happens to a bank account in case of death? (<https://www.service-public.gouv.fr/particuliers/vosdroits/F1451?lang=en>)

What is a bank account agreement? (<https://www.service-public.gouv.fr/particuliers/vosdroits/F2909?lang=en>)

Changing banks: What is bank mobility? (<https://www.service-public.gouv.fr/particuliers/vosdroits/F33881?lang=en>)

## Additional topics ^

Individual bank account (<https://www.service-public.gouv.fr/particuliers/vosdroits/F2413?lang=en>)

Service Public

Undivided bank account (<https://www.service-public.gouv.fr/particuliers/vosdroits/F2812?lang=en>)

Service Public

Opening a bank account (<https://www.abe-infoservice.fr/banque/compte/ouverture-de-compte-bancaire?lang=en>)

Supervisory and Resolution Authority (ACPR)

How the bank account works (<https://www.inc-conso.fr/content/banque/le-compte-bancaire-le-fonctionnement?lang=en>)

National Institute of Consumer Affairs (INC)

Differences between individual account, joint account and undivided account

(<https://www.economie.gouv.fr/particuliers/differences-compte-individuel-compte-joint-compte-indivis?lang=en>)

Ministry of Economy

The joint account (PDF - 177.6 KB)

([https://www.lesclesdelabanque.com/web/Cdb/Particuliers/Content.nsf/DocumentsByIDWeb/6WNHRJ/\\$File/Mini-Guide-18-compte-joint.pdf?lang=en](https://www.lesclesdelabanque.com/web/Cdb/Particuliers/Content.nsf/DocumentsByIDWeb/6WNHRJ/$File/Mini-Guide-18-compte-joint.pdf?lang=en))

French Banking Federation

Account closure and bank mobility

<https://www.abe-infoservice.fr/banque/compte/cloture-de-compte-et-mobilite-bancaire?lang=en>

Supervisory and Resolution Authority (ACPR)