

▷ How to use a French cheque the right way? | Expat in France

Did you know French cheques are still commonly used in France?

It can also be useful for you to have a chequebook, you'll understand why in this post. Let's also see the pros and cons of using a French cheque (French check) and the rules you wouldn't expect and of course how to write a cheque in French!

- Why is it a good idea to get a chequebook from your French bank?
 - When the cards are not accepted...
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 - The French cheque is handy when paying big amounts
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- To summarize
 - If you found this information useful, you can also follow Expat in France on Instagram for more French tips!

Why is it a good idea to get a chequebook from your French bank?

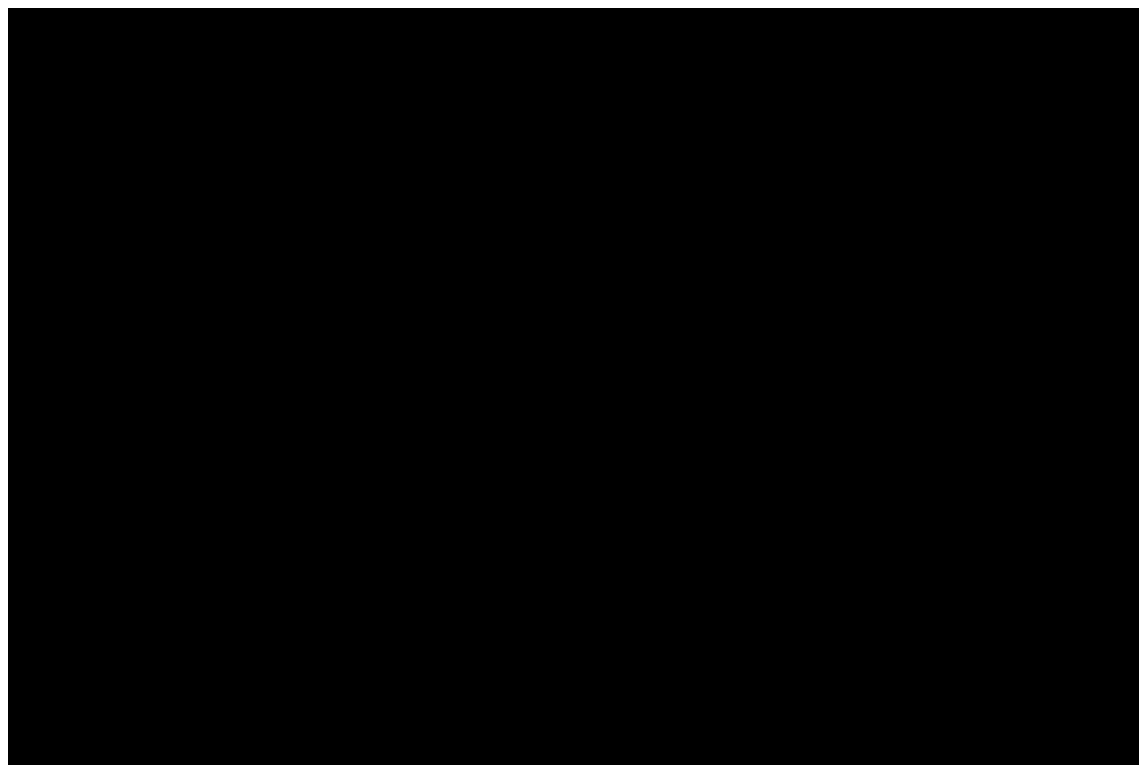
When the cards are not accepted...

Have you ever tried to pay for a service by card and have been told that they don't accept it? Only payment in cash or cheque would be accepted.

Many health professionals, independent doctors or small businesses don't accept card payments. The payment terminal is quite expensive and French people still use cheques.

You may want to decide to get a cheque book from your French bank.

Let's see why having a French cheque book is useful in France. If you are unsure of how to use a French cheque I will also tell you the things to be careful about. You will also know how to write a cheque in euros and what to do when you receive a French cheque.



It is free!

Until quite recently, the cheque was the only free way of payment. This was before the arrival of the new online banks in France.

You may have noticed that having a debit card or a credit card in France is far from being free. And that French banks charge many fees! For example, if you withdraw more than 4 or five times a month outside of your bank ATM network. Every bank has its own pricing policy but there is one constant rule.

The cheque book and its use are totally free of charge for the person making the cheque or the one cashing it! As long as they are French cheques...

Easy to keep track of a payment

When paying by cheque, you also fill out the check stub which is considered as proof of payment together with the money movement on your account matching the cheque number. This can be useful when an invoice is not given for example, but it also means that you should fill out your check fully. We'll cover this further below.

The French cheque is handy when paying big amounts

Cheque payment is a common choice in France when you need to make large payments and the cards are not accepted. You can also negotiate several instalments or request a delay to cash your cheques with the receptor if you need.

The most common payment to make with a French cheque, besides the doctor's appointment, is the security deposit. When moving into a long term rental, you will have to pay a one or two-month rent security deposit. Most people prefer to pay by cheque. It is essential to make sure you have funds available to confirm with the owner when it will be cashed, to avoid surprises.

Also compared to many other countries, the credit card is not as frequent as the debit card. So paying by check ^{ck} ~~anti~~

30

trente

2

deux

31

trente et un

3

trois

40

quarante

4

quatre

41

quarante et un

5

cinq

50

cinquante

6

six

51

cinquante et un

7

sept

60

soixante

8

huit

61

soixante et un

9

neuf

70

soixante-dix

10

dix

71

soixante et onze

11

onze

80

quatre-vingts

12

douze

81

quatre-vingt-un

13

treize

90

quatre-vingt-dix

14

quatorze

91

quatre-vingt-onze

15

quinze

100

cent

16

seize

101

cent un

17

dix-sept

200

deux cent

18

dix-huit

1000

mille

19

dix-neuf

1100

mille cent

20

vingt

2000

deux mille

21

vingt et un

3000

trois mille

Cashing a French cheque

How to cash your French cheque

The French older generation, (but not only) still widely use cheque payments. They still have the habit to pay by cheque or request payments by cheque. And they will not always think to pay or receive payment by card.

So, if the French grandma gave you a cheque for your birthday or that your client sent you payment by cheque, let's see what you need to do to cash it.

First, if you have an account with an online bank like Boursorama, ING... you should see with them directly as some online banks will request you to send the cheque by post and others will accept a digitalised cheque.

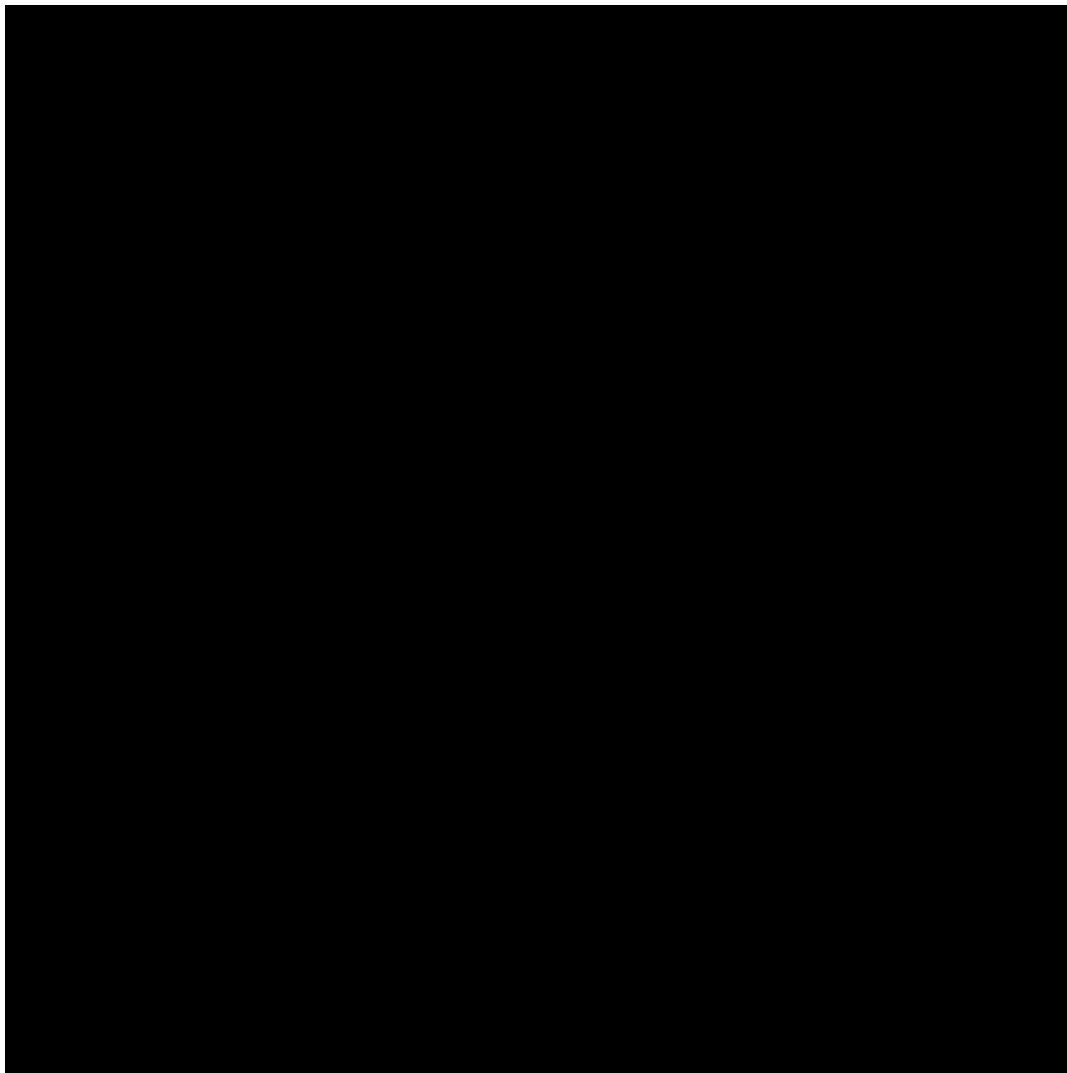
We will present here the process to cash your cheque if you have an account with a French bank that has physical agencies.

First, when you receive a French cheque, make sure the information on it is correct as explained before.

Then you need to sign the cheque at the backside and write your French bank account number. Some banks also provide a check deposit book. You should fill in one check deposit sheet and join it with your check. Even when a check deposit sheet is provided, it is still recommended to sign the cheque at the backside and write your French bank account number.

If you have an account with La Poste, you have been provided with prepaid envelopes specific to send your cheques to "La Poste cheque cashing department".

Otherwise, you can bring your check with the deposit slip to your local bank. When the bank is closed you can put your cheque in an envelope and put it in the bank mailbox, or you can also enter the bank and use the envelopes specially provided to deposit your French cheque.



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How to cash a foreign cheque in France

Also, you will be able to cash a cheque from another EU member state, however, you will have expensive fees to cash it.

I recommend you refuse any foreign cheques and ask the person to make a transfer.

You will have several options available to avoid crediting a cheque depending on where you are sending the money from.

If you are sending it from the Eurozone, a SEPA transfer will avoid you extra fees for payment in euros to or within another EU country.

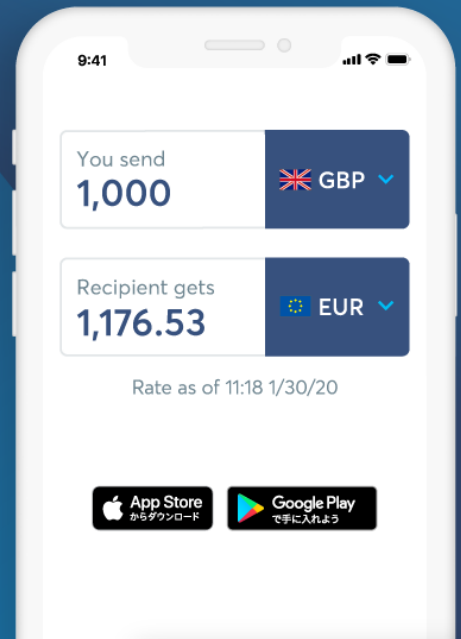
However, if this is a payment from outside the Eurozone, I'm personally using Wise services! It is an international payment service that offers great Fx Rate and transfer fees about 10 times cheaper than most banks. From my experience, this is the cheapest and fairest option!

I've used it for transfers from France to the UK, for the UK to France, or from France to Brazil and I've always been happy. It is fast, easy, cheap and efficient. If you want to test it, you'll get a free transfer of up to 500 EUR or equivalent by clicking on the below image.



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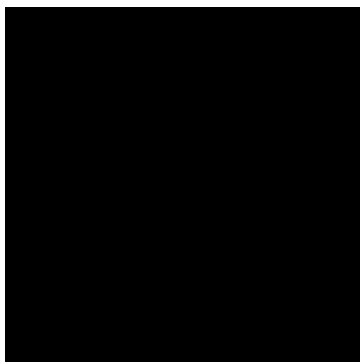
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To summarize

Paying by cheque in France can sometimes be needed but also practical when the only other alternative is a cash payment.

There are a few things to know, but with the above information, you'll know more than most of the French people to feel confident using a French cheque for your next payment.

And if you are unsure of the French writing for the value, you can always check your online translation app or the convertor I provided above.



- How long is a cheque valid?

A French cheque is valid for one year and 8 days exactly. The date written by the emitter will be taken into account and past that date the beneficiary won't be able to cash the cheque.

- Are cheques still in use in France?

Yes, you will still find people using cheque or requesting cheque payments. However, the cheque payments can also be refused since the card payments are done instantly.

- Can a foreign cheque be cashed in France?

Yes, however, most banks charge expensive fees to cash non-French cheques. There are other cheaper ways to receive money in France with international payment services or SEPA transfers.

- Can you write a French cheque in English?

No, you should always write your French cheque in French. The French banks won't cash a cheque written in any other language. Number to words convertors are a great help to spell the French numbers in letters.

How To Write a French Cheque - FrenchEntrée

Unlike in many other countries, where cash and card payments prevail, the cheque is still a commonly used form of payment in France. A cheque payment is often required for large purchases or deposits, and many small business transactions take place using cheques.

It is not even unusual to see French people writing a cheque to pay for groceries at the supermarket, although this practice is changing and is far less likely among younger generations. These days many smaller shops and services no longer accept cheques, so it's important to clarify which payment methods are offered before agreeing to a purchase.

Receiving Payments By Cheque: Is it Secure?

In France, a cheque payment is generally seen as a reliable and secure method of payment. The legal consequences for the payer of having a cheque bounce can be severe (more about that in a minute) and therefore it's far less likely that they would risk writing a bad check.

However, if you're receiving larger payments for your business or a private sale, you can also ask for 'un chèque de banque', a banker's or cashier's cheque. This kind of cheque is guaranteed by the bank, so you can be certain that the payment will go through without a hitch.

Writing a French Cheque Without the Necessary Funds

It's worth noting that it is illegal in France to write a cheque if you do not have enough money in your account to cover the payment. For the same reason, it is also illegal to write a post-dated or open-dated cheque.

The consequences of writing a cheque without sufficient funds depend upon your bank and your personal situation, but they can be severe. You may be fined and also lose the right to write cheques for up to five years, which could cause considerable difficulties, especially for businesses.

In the event of a genuine accident or mistiming (say, your wages being paid a day later than usual and a cheque you'd written being cashed that same day), your bank may be more lenient, especially if you are a longstanding client, have other accounts in credit with the same bank, and this has never happened before. However, you should expect a call from your bank and a request to immediately transfer the necessary funds to the account.

Our advice? Don't take the risk of writing a cheque if there is any doubt at all about having the necessary funds!

Cancelling a Cheque in France

French cheques are valid for one year (12 months) and 8 days. The only way to cancel a cheque is if it has been lost, stolen, or there is suspicion of fraud. You will need to contact your bank directly in order to do this.

How To Write A French Bank Cheque In France The Right Way

It doesn't take a genius to fill out a French bank cheque from your French bank account; however, they're designed a little differently than you're probably used to, and there are a few nuances you need to understand to fill one out properly.

It never fails. Whenever I'm in a rush at the grocery store, I end up behind someone slowly writing out a cheque for their groceries.

Despite the popularity of debit cards, credit cards and electronic payments like PayPal, it's still quite normal to see someone in France whip out their chequebook to pay for things like groceries, particularly in the countryside and amongst the elderly.

France accounts for over half of all cheques written in the entire EU. According to the Bank of France, 7 out of every 10 cheques written in 2017 in the European Union were written in France.

Even if you don't think you'll use cheques, there are certain situations where you may not have a choice.

Here are a few situations where I personally had no choice but to write a check in France.

- Real estate deposit & rental deposit
- Deposit for children's annual sports memberships (paid to associations).
- Purchasing a used car
- At a restaurant that doesn't take credit cards, and when I don't have enough cash for the bill, I just whip out my chequebook
- 6 Steps to writing a French bank cheque
 - 1. Write the amount of the cheque in words (in French).
 - 2. Write the name of the person or business you are paying
 - 3. How to write the amount of euros in french
 - 4. Write the city location
 - 5. Write the date
 - 6. Sign the cheque
- Sample cheque
 - French Bank Cheque Vocabulary
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6 Steps to writing a French bank cheque

I've got you covered.

Here are the instructions on how to fill out the six areas of a French bank check.

1. You can watch the video above.
2. You can also study the infographic below.
3. Or you can read the instructions below the infographic.

1. Write the amount of the cheque in words (in French).

Payez contre ce chèque: = Pay against this cheque.

The first two lines on a French bank cheque are reserved for the cheque amount, which you must write out in words. And you must write the amount out in French.

If you don't speak French or don't know how to spell French numbers, this could be a problem because you cannot write out the amount in English or any other language.

There are some solutions. You could ask the person you are giving the cheque to fill out the amount for you. Or you could carry around a cheat sheet of French numbers written out in words.

Here's an example of 1 575 euros and 99 centimes written in French:

a) Mille-cinq-cent-soixante-quinze euros et quatre-vingt-dix-neuf centimes.

You can also write the centimes (cents) out as numbers rather than words, as indicated in example (b) below.

b) Mille-cinq-cent-soixante-quinze euros et 99 cent

**Write the word "et" between the euros and centimes, which means "and."

**If there is an empty space left over at the end, draw a line through it.

2. Write the name of the person or business you are paying

A l'ordre de: =Pay to the order

On the line marked "A l'ordre de," write the name of the person or business to whom you want to make the cheque out.

3. How to write the amount of euros in french

€:

In the box next to the € sign, write the amount of the cheque in numbers. Make sure it matches the amount you wrote out in words in step one.

**Do not use a decimal for the cents. In France, a comma is used instead.

RIGHT: 1 575,99 (Notice the decimal use for showing cents)

WRONG: 1,575.99 (Do not use a decimal for the thousands place or decimal for cents)

4. Write the city location

Fait à or A: Done in or at

The wording for this area will vary by bank, but in general, you'll see the words "Fait à" or just "A" on the right-hand side of the cheque.

This line is reserved for the name of the city where you are writing the cheque.

For instance, if you live in Marseille and write a check in Paris, you would write Paris on the cheque, NOT Marseille.

5. Write the date

Le: The

Next to the line marked "Le," write the date on the right-hand side of the cheque.

Make sure you use the format Day/Month/Year.

6. Sign the cheque

Signature:

In the bottom right-hand corner is where you sign your cheque. Often there is nothing to indicate that this is where you sign—no line, nothing, just wide a wide-open space. Sign anyways otherwise, your cheque can't be cashed.

Sample cheque

Below is an example of a cheque written out to the French president, Emmanuel Macron, in the amount of "one-thousand-seventy-five euros and ninety-nine centimes in Paris on the 31st of January, 2021.

This is not a real check, and the account numbers are made up.



HOW TO FILL OUT A... FRENCH BANK CHEQUE



Mille-cinq-cent-onze euros et quatre-vingt-dix centimes

1. AMOUNT IN WORDS

- ✓ Write the check amount in French.
- ✓ Write the word "euro" after the amount.
- ✓ Write "et" a small number of centimes if there are centimes.
- ✗ Don't leave space after amount.

4. CITY

- ✓ Write the city where you are writing the check.
- ✗ Not the city where you live (unless that is where you are writing the check).

2. PAY TO THE ORDER OF

- On the line marked "A l'ordre de", write the name of the person or business to whom you want to make the check out to.

5. DATE

- ✓ Write the date in this format: DAY / MONTH / YEAR

3. AMOUNT IN NUMBERS

- In the box next to the "€" sign, write the amount of the check in numbers.
- ✗ Do NOT use a decimal separator. Use a comma instead.

6. SIGNATURE

- ✓ Different times there is just an empty space with two lines of signature.



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French Bank Cheque Vocabulary

Bank cheque= chèque bancaire

A cheque= Un chèque.

Blank cheque = Chèque bancaire vierge

Bad cheque, rubber cheque, bounced cheque = chèque sans provision or chèque en bois. The latter literally translates as "wooden cheque."

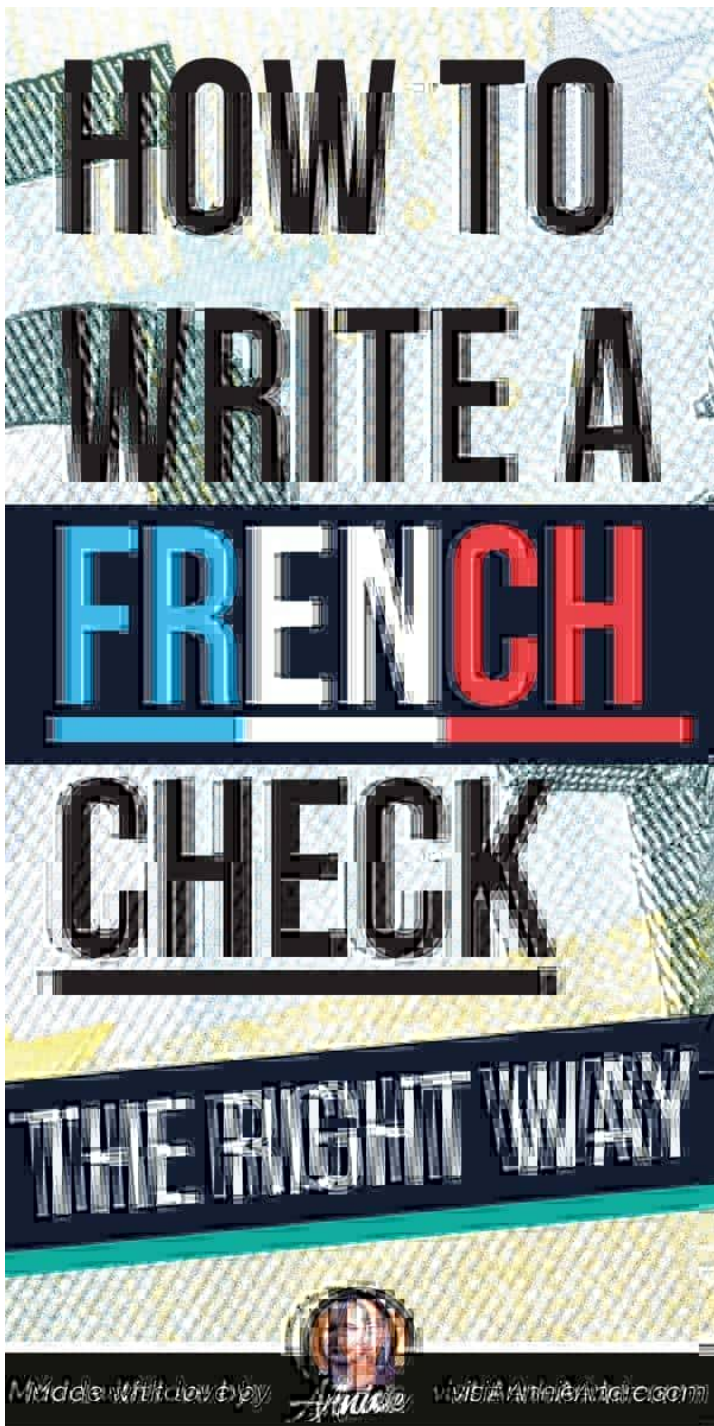
A cheque book= Une Chéquier or un Carnet de chèques

Write a cheque= Faire un chèque

Make check payable to= Veuillez libeller votre chèque à l'ordre de

Fill out the check= Remplir un chèque

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Writing cheques in French

In truth, you could put where you like but you can just put where you are at the time of writing, as most people tend to do.

It is an outdated part, just like the French banking system itself really.

As for the possibility of rejecting a cheque and that you may have actually been somewhere else, oh please.....[8-]

As for that cashier, it was a totally worthless answer.

How to write a cheque in France



French cheques may be different from those you are used to in your own country, to help you here's a quick guide to how to write a cheque in France correctly.

Cheques clear quickly in France, usually the day they are presented or the day after. It is illegal to back date a cheque or to make it as a payment when you have insufficient funds in your account to cover it. Cheques are treated as cash under French law. We have more information here on cheques in France and here on cashier's checks/bankers cheques/drafts.

How do I write a cheque in France:

Always write your French bank cheque in the French language – sounds obvious but it can be easy to forget.

Payer contre ce chèque

This translates as – pay against this cheque. You need to input the amount in words in the space following the above wording. There are some spellings below to help you with this.

When writing or reading French numbers, it is important to know the placement of points and commas.

A point (full stop) marks the thousands, while a comma (virgule) separates the cents: one thousand Euro is written €1.000,00 (mille euros)

A comma marks the fractions in a percentage: fifty-two point six percent is written 52,6% (cinquante deux virgule six pourcent)

A – Underneath the above words you'll see a lone A – this means to i.e. the payee. Write in the name of the person/company you are making the cheque out to.

On the left hand side:

€ – Write the amount in numbers in the Euro box.

Fait à or A – This mean the place where you wrote the cheque.

Le – The date.

Signature – Sign your cheque and hand it over.

Useful vocabulary – French numbers in words

Number French Spelling Pronunciation
 0 zéro zay-roh 1 un ahn 2 deux duhr 3 trois twah 4 quatre katr 5 cinq sank 6 six seese 7 sept set 8 huit wheet 9 neuf nurf 10 dix deese 11 Onze onz 12 douze dooz 13 treize trez 14 quatorze kah-tohrz 15 quinze cans 16 seize sez 17 dix-sept deese-set 18 dix-huit dees-wheet 19 dix-neuf dees-nurf 20 vingt vahn 21 vingt et un vahn-tay-ahn 30 trente trawnt 31 trente et un trawnt-tay-ahn 40 quarante kuh-rawnt 41 quarante et un kuh-rawnt-tay-ahn 50 cinquante sank-awnt 51 cinquante et un sank-awnt-tay-ahn 60 soixante swah-sawnt 61 soixante et un swah-sawnt-tay-ahn 70 soixante-dix swah-sawnt-deese 71 soixante et onze swah-sawnt-tay-uhn 80 quatre-vingts ka-truh-vahn 81 quatre-vingt-un ka-truh-vahn-tay-ahn 90 quatre-vingt-dix ka-truh-vahn-deese 91 quatre-vingt-onze ka-truh-vahn-onz 100 cent sawnt 101 cent un 110 cent dix 111 cent onze 175 cent soixante quinze 200 deux cents 225 deux cents vingt-cinq 1,000 mille 10,000 dix mille 100,000 cent mille 1,000,000 un million

How to write out a French cheque

Writing out a French cheque can be a bit daunting at first so here's how to fill one out.

Writing out a French cheque is very similar to filling out a UK cheque, the main difference when writing out a French cheque is that the amount that the cheque is for goes at the top where in an English cheque you would normally put the name of the person that you are making the cheque payable to.



1. Payez contre cheque: This is where you fill in the amount on a French cheque - you can write the cents in letters or numbers.
2. €: the amount in numbers goes here - don't forget that in France it is normal to use a comma instead of a decimal point e.g. €30,20
3. A: Fill in the name of the person you want to make the cheque out to i.e. MME Smith (Mrs Smith)
4. Fait à: In here you write the name of the place that you are writing out the cheque in i.e. Paris
5. Le: This is where the date goes
6. Signature: Sign here

Numbers to French Words

You can use this handy table to covert common numbers into French words.

1 un 21 vingt et un 2 deux 22 vingt-deux 3 trois 23 vingt-trois 4 quatre 24 vingt-quatre 5 cinq 25 vingt-cinq 6 six 26 vingt-six 7 sept 27 vingt-sept 8 huit 28 vingt-huit 9 neuf 29 vingt-neuf 10 dix 30 trente 11 onze 40 quarante 12 douze 50 cinquante 13 treize 60 soixante 14 quatorze 70 soixante-dix 15 quinze 80 quatre-vingts 16 seize 90 quatre-vingt-dix 17 dix-sept 100 cent 18 dix-huit 200 deux-cent 19 dix-neuf 1000 mille 20 vingt 2000 deux mille

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