

# Personal Cash in France

Managing cash in France requires a mix of preparation and awareness of local banking practices. Here's a detailed guide to ensure smooth transactions and avoid common pitfalls:

## Do you Really Need Cash?

In large French cities such as Paris, Lyon, Nice and Marseille, you can generally rely on your bank card for most transactions. However, having some cash on hand is still advisable for specific situations. Here's a detailed overview:

### Can You Pay by Bank Card Most of the Time?

**Yes, pay with plastic**, most businesses in large French cities accept bank cards, particularly those equipped with chip-and-PIN or contactless payment features. This includes:

- **Restaurants and Cafés:** Even small bistros typically accept cards.
- **Public Transport:** Many urban transport systems allow card payments for tickets, especially at automated kiosks.
- **Shops and Supermarkets:** From high-end boutiques to grocery stores, card payments are widely accepted.
- **Online and Mobile Payments:** Services like Apple Pay, Google Pay, and PayPal are also growing in popularity.

### Exceptions

- **Small Transactions:** Some businesses, especially bakeries, cafés, or corner stores (\*tabacs\*), may require a minimum spend (€5–€10) for card payments.
- **Outdoor Markets:** Farmers' markets and street vendors often prefer cash.
- **Tips:** While tipping isn't mandatory, small cash tips for excellent service are common.

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## How Much Cash Should You Carry?

Carrying a small amount of cash is practical and avoids unnecessary risks. Suggested amounts:

- **Daily Budget:** €20–€50 is usually sufficient for minor expenses.
- **Emergency Reserve:** An additional €50–€100 stored safely in case of card issues or emergencies.

# Acquiring Cash

## 1. Using ATMs (Distributeurs Automatiques de Billets)

### Finding an ATM

- **Look for ATMs** at banks, post offices (\*La Poste\*), train stations, or busy areas. You will seldom find an ATM in a supermarket or large surface store.
- **Use your bank's ATM locator** app or Google Maps to find nearby options.
- **Avoid independent ATMs** (e.g., in convenience stores) as they often charge higher fees.

### Tips for Withdrawal

- Choose ATMs affiliated with major banks (e.g., BNP Paribas, Crédit Agricole, Société Générale) for better exchange rates and lower fees.
1. Withdraw larger amounts less frequently to minimize fees.
  2. Be mindful of daily withdrawal limits set by your bank.

### Language Option

1. Most ATMs offer an English language option—look for the “flag” icon or the word “English.”
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## 2. Using Credit and Debit Cards

### PIN Entry

- French ATMs require a 4-digit PIN. If yours is longer, contact your bank to adjust it.
- Be precise when entering your PIN; after three incorrect attempts, your card may be blocked.

### Avoid Card Blocks

- Notify your bank of your travel plans to prevent transactions from being flagged as suspicious.
- Use cards with international chip-and-PIN compatibility.

### Fees

- Check with your bank for international transaction fees and currency conversion rates.

- Opt to be charged in euros rather than your home currency when given the choice at ATMs or payment terminals—this avoids poor exchange rates.
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## 3. When to Visit a Bank

### Bank Hours

**Most banks are open** from 9:00 AM to 5:00 PM, Monday to Friday, with some closing for lunch (12:00 PM to 2:00 PM). Many are closed on weekends.

### Reasons to Visit

- To exchange foreign currency (though this is rare, as ATMs and exchange offices are more common).
- To resolve card issues if your ATM withdrawal doesn't work or your card is blocked.
- To deposit money if you have a French bank account.

**Bring ID:** If you're visiting a bank, carry your passport or ID for verification.

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## 4. Dealing with Card Problems

### Blocked Card

- If you accidentally block your card, call your bank's 24-hour helpline. Most international cards have a support number printed on the back.
- Some ATMs may retain a blocked card—visit the associated bank during operating hours to retrieve it.

### Lost or Stolen Card

- Report your loss immediately to your bank and request a temporary freeze or replacement.
- For French-issued cards, call the national card-blocking hotline: **+33 (0) 892 705 705**.

### Plan "B"

Be sure to carry two physical Visa and/or Mastercard cards in different places [e.g., pockets]. We advise a backup in the common event of loss, theft, ATM card-eating, or just misplacement of an important bank card.

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## 5. Exchange Rates and Fees

### ATMs vs. Currency Exchange Offices

- ATMs generally offer better exchange rates than currency exchange offices, which may charge hidden fees.
- Avoid exchanging cash at airports, where rates are typically less favorable.

### Dynamic Currency Conversion (DCC)

- Some merchants and ATMs offer to convert euros into your home currency. ***Decline this option and always, ALWAYS, pay in euros, "local currency" to avoid merchants giving you very poor exchange rates.***

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## 6. Carrying & Spending Cash

- **Carry Some Cash:** While cards are widely accepted, smaller businesses, and markets may prefer cash. Often tips are preferred as cash.

### Managing Cash

- Always request receipts from ATMs and keep track of your balance.
- **Break Large Bills:** Bills are maximum €50. Use €50 bills at supermarkets or banks to get smaller change. Sometimes a vendor at a Fresh Market will gladly break a €50 bill because they accumulate many small bills during the day's business.
- **Avoid Carrying Excess Cash:** Use a mix of cash and cards for safety. Keep a mix of cards and cash in different **zipped** pockets.
- **Keep Coins Handy:** €1 and €2 coins are useful for parking meters, vending machines, small purchases, or tips.

### Contactless Payments

Widely accepted in France, especially for small purchases (with a limit €50 per transaction).

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