

## Move abroad: What to do before leaving France

Whether you are a foreigner having lived, studied or worked in France or a French national wishing to move abroad, you will find below all the necessary information concerning what to do before you leave France.

### **Flat**

**Termination of the lease:** If you rent an apartment or a house, you have to inform your landlord 3 months before your departure by registered letter. This delay can be reduced to 1 month if your departure is due to a professional transfer, to a dismissal or to a new job after a dismissal. However, there are many owners who agree to let you leave earlier, notably if they succeed in finding quickly a new tenant. So if you are in a hurry, you can try to negotiate this delay with your landlord.

**Termination of your insurance contracts:** Concerning the insurance for your house or flat, you have to inform your insurer by registered letter that you are moving. The article L113-16 of the code of insurances foresees that in case of change of residence or of profession, it is possible to cancel such a contract. The insurer should have to pay off the part of the premium or subscription corresponding to the period from which you do not occupy your flat any more.

If you pay your insurance monthly, payments will stop following the month after you have left (the same applies for your car insurance).

In every case, do not forget to inform your insurer within three months that you are leaving. Otherwise you will not be able to cancel the contract anymore. And do not forget to join all the relevant documents to your letter. As soon as the insurer gets your complete file, the termination will come into effect 1 month after you have informed your insurer.

**The insurer can not ask you for the payment of a compensation for the early dissolution of the contract.**

**Utilities –Water, Gas and electricity:** Just phone your EDF and GDF agency to set up an appointment with an agent for the meter reading. The final invoice will be sent to your new address. However, in most of cases, the water is included in rent. If this is your case, then you will have nothing to do.

**Banking:** When every other step has been made, your final bills have been paid and when you do not need your French bank accounts anymore, think about closing them. To do so you can either set up an appointment with your banker or send him a registered handwritten letter with all the documents showing that you are moving abroad. Besides, do not forget to communicate the numbers IBAN and SWIFT (BIC) of your new bank account so that the remaining sum on your French bank account will be transferred to your new bank account.

Credit cards: The credit card companies need to be informed you're moving. Also, you should check if your French credit card will be widely accepted abroad.

**Note: Since November 1<sup>st</sup> 2005 the law imposes that bank accounts can be closed free of charge.**

**Post redirection:** Post offices propose to redirect your mail towards your new address abroad. This service can be subscribed for a duration of 6 months or of one year. Fees vary between 55 € and 100 €. Please note that the following correspondences will not be redirected: goods, mail with Declared Value as well as mail with the mention "Ne pas faire suivre". To subscribe to this service go to your post office or on the internet: <http://reexpedition.laposte.fr/>

### **Telephone and Internet**

**Termination of your landline phone contract:** Generally, these contracts foresee a minimum period of subscription (mostly 6 months). According to the general terms and conditions of your contract, you can cancel your contract during this minimal period but you will have to pay for the remaining period anyway.

At the end of this minimal period, the customer can terminate the contract at any time, given that he respects a 7 days notice.

In any case, the demand for the termination of the contract has to be done via registered mail.

However, it's better to read the general terms and conditions of your supplier, the practices varying between the companies.

**Termination of a mobile phone contract:** The conditions vary from one operator to another, most of the contracts being automatically renewable. However, it is generally allowed to ask for the termination of such a contract even within the first initial period if the subscriber moves abroad. Send a registered mail with acknowledgment of receipt to your mobile operator. Do not forget to include the details and documents proving you move to another country.

**Internet:** Generally there is as well a minimal duration of contract foreseen, but it is possible to cancel your contract by bringing the proof you are moving abroad. The necessary steps are the same as when cancelling your phone contracts.

## **Administration**

**Taxes:** You must inform your tax centre that you are moving and give them your new address for your tax declarations to be transferred to your new address.

**The Social Security:** Inform the Social Security office to which you are affiliated. If you wish to unsubscribe of the French Social Security do not forget to send back your "Carte Vitale". In every case, it will be necessary for you to give your new address.

**Social allowances:** If you benefit from social allowances for your flat etc, you have to inform the public body which gives you this allowance. If you unduly go on perceiving these allowances, you can be held legally liable.