

# 1<sup>ST</sup> EDITION CONFERENCES TO PREPARE FOR YOUR STAY TO FRANCE





# INTRODUCTION

A word of welcome

**Congratulations!**

# Présentation

## Aix-Marseille Université

9 cities, 4 department in the Southern region

18 Departments

80,000 students, including 10,000 international students,  
3,500 new students each year from 80 different countries

## International Relations Department

To promote the international dimension of the University.  
The department is responsible for welcoming international students in exchange programs or individual mobility.

## DRI Central

Campus Aix  
Bâtiment porte,  
29 ave r. Schuman,  
13621 Aix-en-Provence

Campus Marseille Centre  
Espe canebiere,  
63 La Canebière,  
13001 Marseille

## DRI Campus

Campus Aix  
Bâtiment Pouillon,  
5 Avenue Robert Schuman,  
13628 Aix en Provence Cedex 01

Campus Marseille Saint-Jérôme  
52 Avenue Escadrille Normandie Niemen  
13013 Marseille

Campus Marseille Luminy  
Bâtiment Hexagone  
163 Avenue de Luminy  
13009 Marseille

Campus Marseille Saint-Charles  
Bâtiment 4  
3 Place Victor Hugo  
13003 Marseille



# International student department presentation

## Our mission

To welcome and accompany you with your administrative procedures

Conferences to help  
prepare you for your  
arrival in France  
« AMU prep'Days »

Welcome desks at the  
beginning of the  
academic year

Integration week

Welcome party

## International student division key contacts

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International students manager

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# Presentation of the 'AMU PREP' DAYS' programme

**Objective: the University will help you prepare for your arrival in France**

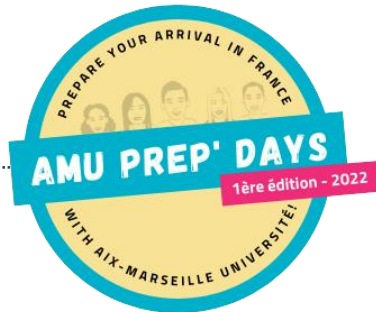
**Friday 03/06**  
Conference 1 :  
HOUSING  
/ VISA

**Friday 10/06**  
Conference 2 :  
BANK / INSURANCE /  
HEALTH

**Friday 17/06**  
Conference 3 :  
SOCIAL AIDS / WORK

**Friday 24/06**  
Conference 4 :  
UNIVERSITY /  
PRACTICAL LIFE





# CONFERENCE 2

## BANK, INSURANCE AND HEALTH



# PART 1: BANK

FRENCH BANKING  
SYSTEM

OPENING A BANK  
ACCOUNT

ADVICE

BUDGET

GLOSSARY



# Part 1 : Bank

FRENCH BANKING  
SYSTEM

OPENING A BANK  
ACCOUNT

ADVICE

BUDGET

GLOSSARY

## The two types of banks

|                   | CONDITIONS AND SPECIFICS              | ADVANTAGES   | DISADVANTAGES  | EXAMPLES   |
|-------------------|---------------------------------------|--|--|--|
| TRADITIONAL BANKS | Banks that have a branch              | <ul style="list-style-type: none"> <li>• More extensive catalogues of services</li> <li>• Human contact</li> <li>• Possibility of depositing cash</li> </ul> | <ul style="list-style-type: none"> <li>• Responsiveness of advisors</li> <li>• Cost of services</li> </ul>   | <a href="#">BNP Paribas</a> <a href="#">Société Générale</a> <a href="#">Crédit Agricole</a><br><a href="#">BPCE</a> <a href="#">La banque Postale</a><br><a href="#">Crédit Mutuel Group</a> <a href="#">HSBC</a> |
| ONLINE BANKS      | Digital banking (online, application) | <ul style="list-style-type: none"> <li>• Reactivity to carry out banking operations</li> <li>• Cheaper prices for services</li> </ul>                        | <ul style="list-style-type: none"> <li>• Some operations (loans) are less attractive or incur additional costs</li> <li>• No personal advisor</li> </ul> | <a href="#">N26</a> <a href="#">Boursorama banque</a><br><a href="#">Fortuneo</a> <a href="#">HelloBank</a> <a href="#">Nickel</a><br><a href="#">Monabanq</a>   |

# Part 1 : Bank

## FRENCH BANKING SYSTEM

## OPENING A BANK ACCOUNT

## CONSEILS

## BUDGET

## GLOSSARY

### Payment methods in France

- Cash
- Cheques: Unlike other European countries, cheques are still very common in France
- Bank card: The most common use in France. Payment is made by the 4-digit secret code, contactless payment is possible up to €50.
- Direct debit: Frequently used to pay rent or bills.
- Mobile payment: Smartphone applications

### What is the currency in France?

- France is a member of the European Union and the currency is the Euro (€)
- 1 euro = 100 cents
- 7 banknotes: €5, €10, €20, €50, €100, €200 (rare) and €500 (very rare).
- 8 coins: €1 and €2, then one, two, five, 10, 20 and 50 cents.

# Part 1 : Bank

FRENCH BANKING  
SYSTEM

OPENING A BANK  
ACCOUNT

ADVICE

BUDGET

GLOSSARY

## Why open an account in France?

Opening a bank account in France is necessary for many procedures:

Keeping your  
money safe

Paying your bills and  
subscriptions

(electricity,  
telephone, receive  
your wages...  
internet, transport,  
gym...)

Receive  
reimbursements for  
health care costs

(CPAM)

Pay by credit card at  
no extra cost

Receive social  
assistance  
from the CAF

(housing)



**PROCEDURE  
STRONGLY  
RECOMMENDED**

# Part 1 : Bank



|                          | <b>STEP 1:<br/>APPOINTMENT</b>   | <b>STEP 2: Forms and supporting documents</b><br><ul style="list-style-type: none"> <li>- Copy of valid residence permit</li> <li>- Proof of schooling</li> <li>- Proof of residence</li> </ul> (Electricity/gas/water/telephone bill, CROUS accommodation certificate or certificate from the person who is accommodating you) | <b>STEP 3:<br/>Opening a bank account</b><br><br>Checks | <b>STEP 4: Receipt of means of payment</b><br><br><ul style="list-style-type: none"> <li>- Bank card (confidential code sent by post separately)</li> <li>- Cheque book</li> <li>- BANK DETAILS</li> </ul> |
|--------------------------|--|---|---|--|
| <b>TRADITIONAL BANKS</b> | Make an appointment at the branch<br>OR<br>Meet the partners at the reception desk | Go to the agency<br>+ Provide all supporting documents<br>+ Sign the account agreement  | 10 days (check)   | One week   |
| <b>ONLINE BANKS</b>      | Download the application   | Complete the forms<br>+ Upload supporting documents<br>+ Electronic signature<br>+ 1 payment to activate the account  | A few days  | Two weeks  |



# Part 1 : Bank

FRENCH BANKING  
SYSTEM

OPENING A BANK  
ACCOUNT

ADVICE

BUDGET

GLOSSARY

## Some general advice

- Come to France with your bank card from your home country
- Confirm with your bank that you can use your bank card abroad
- Keep your personal PIN number.

## How to behave at cash machines?

- Be careful around you when you want to withdraw money from an ATM
- Use your body to hide your PIN code.
- Always take receipts and tickets for your transactions.



# Part 1 : Bank

FRENCH BANKING  
SYSTEM

OPENING A BANK  
ACCOUNT

ADVICE

**BUDGET**

GLOSSARY

## What is a budget?

A budget is your personal spending plan on how much money you have coming in and going out over a period of time. It helps you to have a clear view of your daily expenses.

### HOUSING

University residence: 250€.  
OR Private housing: 450€ + Security deposit (1 month's rent)  
+ Security deposit (1 month's rent): between 250€ and 450€.  
+ Home insurance: between 20€ and 80€ / year  
+ 1 week in a hotel: 340€ + 1 week in a hotel: 340

**CVEC**  
92€

### FOOD

University restaurant: 195€.  
Food shopping: 200€.

**TRANSPORT SUBSCRIPTION**  
30€

### REGISTRATION FEES

- Outside Europe :
- 2770€ Bachelor / 3770€ Master
  - Europe + Exempt :
  - 170€ Bachelor / 243€ Master

**HEALTH**  
15€ (mutuelle)

**TELEPHONE / INTERNET**  
30€ / mois

**Budget for the first month's expenses: Approximately 1600€.**

# Part 1 : Bank

FRENCH BANKING  
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## Average price for food related items

- a baguette: 1 Euro;
- a croissant: 1.10 Euros;
- 1 kg of pasta: 1.50 Euros
- 1 litre of milk: 1.20 Euros
- 6 eggs: 1.50 Euros;
- a coffee in a bar or restaurant: 2 Euros;
- a meal in the university restaurant (RU): 3,25 Euros;
- a fastfood meal: 7 Euros
- a meal in a restaurant: 10 to 20 Euros
- a sandwich from a bakery with a drink: 5 to 8 -Euros.

## Price for healthcare related services

- Doctors appointment: 25 Euros
- Gynaecologist appointment: 30 Euros
- Ophthalmologist (Eye doctor) appointment: 30 Euros
- Dentist appointment: 30 Euros

## Average price for entertainment related services

- 1 cinema ticket for students under 26: 5 and 7.50 Euros
- an unlimited subscription to the cinema: 30 Euros per month
- 1 entry for a museum or national monument: free for all European Economic Area nationals under 26 or between 5 and 15 Euros;
- 1 discount entry for the swimming pool : between 1.50 and 3 Euros
- 1 pocket book: between 5 and 10 Euros
- 1 theatre ticket: from 10 Euros;
- 1 daily national paper: between 2 and 3 Euros.

## Transport ticket prices

- Train from Saint Charles: 6 Euros (one way)
- Shuttle bus from Aix Marseille Airport: 6 Euros (one way)
- Taxi from airport to Marseille/Aix centre: 40 – 60 Euros
- Train from Marseille to Aix: 8 Euros 30
- Direct Bus between Marseille and Aix:
  - Price starts from 6 euros
  - 10 Euros return
  - 2 Euros with a 24 hour youth pass
- Single ticket metro/bus Marseille: 2 Euros
- Single ticket bus Aix-en-Provence: 1 Euro 30

# Partie 1 : Bank

FRENCH BANKING  
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BUDGET

GLOSSARY

- **Prelevements = Direct debit**

- Arranged payments on a weekly/monthly/yearly basis
- Usually to an organisation
- The bank transfers money directly from your account into the organisations accou

- **Relevé d'Identité Bancaire (RIB)**

- Document containing your account number, sort code and IBAN
- Proof that you have a bank account in France

- **Carte bancaire = Bank card**

- -Plastic payment card issued by your bank
- -Your name and unique 16 digit number is usually on the card
- -It can be used to pay for products/services

- **Billets = Notes**

- Paper money
- Enables the holder of the note(s) to pay for services/products

**IBAN** FR00 1234 5123 4512 3456 7891 A12

**BIC** ABCDEFGH

**Relevé d'identité Bancaire**

| Code Banque | Code Agence | Numéro de compte | Clé RIB | Agence de domiciliation |
|-------------|-------------|------------------|---------|-------------------------|
| 1234        | 12345       | 1234567891A      | 12      | Banque-ville-agence     |

**Titulaire** Monsieur Jean DUPONT

VOTRE CODE BIC

VOTRE CODE IBAN





**QUESTIONS ?**

# PART 2: INSURANCE

HOUSING  
INSURANCE

CIVIL  
RESPONSABILITY  
INSURANCE

## Part 2 : Insurance

HOUSING  
INSURANCE

CIVIL  
RESPONSABILITY  
INSURANCE

### What is home insurance?

Insurance that covers the premises, their contents (equipment) and sometimes the civil liability of its occupants.

It is a legal obligation, requested by the owners.

### Case of a joint tenancy

- All tenants have the same insurance (all names are listed on the same insurance contract)
- Each tenant subscribes to his own home insurance

### What is included in home insurance?

The contract must indicate precisely what is included, in general, the risks covered are:

- Fire and explosion
- Water damage
- Theft and vandalism



**MANDATORY  
PROCEDURE**

BON A SAVOIR

ADH

HEYME

## Part 2 : Insurance

HOUSING  
INSURANCE

CIVIL  
RESPONSABILITY  
INSURANCE

### What is liability insurance?

This insurance covers any bodily injury caused by you to another person during an accident.

#### PERSONAL INJURY

You are riding your bike  
and you hit an elderly  
person on the street

#### MATERIAL DAMAGE

You are the victim of  
water damage, a fire or an  
explosion that destroys  
your home and your  
neighbours home



**MANDATORY  
PROCEDURE**

GOOD TO KNOW

Most home  
insurance  
companies include  
this insurance  
Check your home  
insurance policy!

# PART 3: HEALTH

DEFINITIONS

AFFILIATION  
APPLICATION

CHEST X-RAY

ADVICE

# Part 3 : Health

DEFINITIONS

AFFILIATION  
APPLICATION

CHEST X-RAY

ADVICE

Students from  
Europe  
Iceland  
Lichtenstein  
Norway  
Switzerland

Non-national  
students  
Europe  
Iceland  
Lichtenstein  
Norway  
Switzerland

## EHIC - European Health Insurance Card

The EHIC is valid for unexpected and medically necessary treatment at the same rates of natives people.  
The EHIC is entirely free of charge and remains valid for 2 years.



If I have the EHIC  
No registration with the French social security system



If I do not have an EHIC  
Apply in your country of origin

GOOD TO KNOW

You should receive  
the card within 3  
weeks

FREE

# Part 3 : Health

DEFINITIONS

AFFILIATION  
APPLICATION

CHEST X-RAY

ADVICE

Students from  
Europe  
Iceland  
Lichtenstein  
Norway  
Switzerland

Students  
OUTSIDE  
Europe  
Iceland  
Lichtenstein  
Norway  
Switzerland

GOOD TO KNOW

French Health Care  
System  
FREE

## HEALTH INSURANCE

As soon as you arrive, you may hear these words and wonder what they refer to:

*Ameli*  
*Social security*  
*Sécu*  
*Health insurance*

These 4 words all mean the same thing  
Protection of individuals facing an accident or illness



# Part 3 : Health

DEFINITIONS

AFFILIATION  
APPLICATION

CHEST X-RAY

ADVICE

## 1. Registration on the [etudiant-etranger.ameli.fr](http://etudiant-etranger.ameli.fr) website

### 2. Submit the mandatory supporting documents

- Certificate of schooling for the current year
  - Proof of identity
  - Proof of civil status
  - French bank details
- (other documents according to the country of origin)



3. Creation of a personal account on the [ameli.fr](http://ameli.fr) website as soon as you receive your social security number and request the *carte vitale*

4. Optimise reimbursements by joining a mutual insurance company

5. Declare an attending physician during an initial consultation

**Provisional number**  
Coverage of care upon  
presentation of the certificate of  
entitlement



**Social security number**  
2 months after transmission and  
verification of all supporting  
documents



Receipt of the form to order the  
"carte vitale"





# Part 3 : Health

DEFINITIONS

AFFILIATION  
APPLICATION

CHEST X-RAY

ADVICE

## STUDENTS OUTSIDE EURO PE

When you arrive in France, make an appointment for a chest x-ray

This is to limit cases of tuberculosis

CLAT BOUGAINVILLE  
8, Boulevard Ferdinand de Lesseps  
13015 MARSEILLE

Telephone number : 04 13 31 75 95 /88

CLAT AIX-EN-PROVENCE  
Avenue des Tamaris Hôpital d'Aix Service des maladies  
respiratoires  
13100-Aix-en-Provence  
Telephone number : 04 42 33 92 96



**MANDATORY  
PROCEDURE**

# Part 3 : Health

DEFINITIONS

AFFILIATION  
APPLICATION

CHEST X-RAY

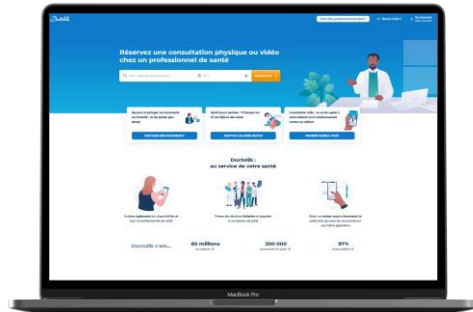
ADVICE

## Why declare an attending physician?

- Have a single referent who follows you
- More convenient for medical reimbursement

## Where to find a doctor?

Online !



COVID information



**QUESTIONS ?**

# Recap

## 1/ BANK

I open a bank account

### TRADITIONAL BANKS

[BNP Paribas](#)  
[Société Générale](#)  
[Crédit Agricole](#)  
[BPCE](#)  
[La banque Postale](#)  
[Crédit Mutuel Group](#)  
[HSBC](#)

### ONLINE BANKS

[N26](#)  
[Boursorama banque](#)  
[Fortuneo](#)  
[HelloBank](#)  
[Nickel](#)  
[Monabanq](#)

### Budget

I have at least 1 600€ for  
the first month  
(excluding registration  
fees)

## 2/ INSURANCE

Insuring myself and my  
property

### HOUSING INSURANCE

### CIVIL RESPONSABILITY INSURANCE

[ADH](#) ou [HEYME](#)

## 3/ HEALTH

Applying for healthcare

I am an EU / EEA /  
Swiss national → IHEC



OR

I am not from the EU /  
EEE / Switzerland  
→ **Social security**



- [I register online](#)
- [I create my account](#)

## 4/ Checklist of REQUIRED documents (paper + digital)

- IDENTITY DOCUMENTS  
(valid for use)
  - Identity card
  - Proof of civil status
  - Passport with VISA
- SCHOOL DOCUMENTS
  - Proof of current studies
- BANK DOCUMENTS
  - RIB or French IBAN
- PERSONAL
  - Email address

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Conference 4 :  
UNIVERSITY /  
PRACTICAL LIFE



**Join the community!**

## **International student welcome desk 29 August - 02 September 2022**

Campus Aix Schuman – Le Cube  
Campus Saint-Charles – Espace Pouillon  
Campus Saint-Jérôme – Salle des Actes  
Campus Luminy – Hexagone  
Campus Timone – Hall Faculté de Médecine