



*Bonjour*

**WELCOME TO**

**FRANCE**

Your Property Buying Guide

**LUMON**  
Your trusted currency partner

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## ARE YOU CONSIDERING PURCHASING A PROPERTY IN FRANCE?

Whether you're dreaming of a holiday home, a retirement retreat, or an investment opportunity, you'll have to navigate the unfamiliar French property market first - not to mention the language barrier and a different currency.

In this comprehensive guide, we will walk you through the essential steps and considerations involved in purchasing a property in France, empowering you with the knowledge and

confidence to make informed decisions throughout the entire process.

As well as providing you with a roadmap and clear explanation of the buying process, costs and timescales, we will help you navigate the complexities of the currency market, and as a trusted currency partner, will support you in finding the right solutions with the aim of protecting your budget.

*The information provided in this guide has been researched and compiled in collaboration with our team of specialists to ensure accuracy to the best of our knowledge at the time of publication. However, due to the dynamic nature of regulations, policies, and market conditions, we strongly advise readers to conduct their own supplementary research to validate the information provided herein, especially in the event of any changes that may occur after publication.*

## WHY YOU SHOULD BUY IN FRANCE



**People come to France for the world-class cities, sun-drenched shores, old-world charm and alpine bliss - it's the most visited country in the world with almost 90 million tourists annually - and stay for the lifestyle.**

One of the original expat destinations, France's enduring charm is underpinned by a cultural cornerstone that its inhabitants take very seriously: 'art de vivre' (the art of living). This proactive approach to spending one's days focuses on making time to enjoy life's simple pleasures - and for the French, that means good food, good wine, good people, and cultural pursuits.

### WORK-LIFE BALANCE

The locals' passion for art de vivre is reflected by the [OECD Better Life Index](#) - a comparison of happiness and well-being in the world's 34 major industrialised countries - which ranks France as the sixth

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*Whatever corner of France you decide to buy in you won't have a problem getting there.*

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best country in the world when it comes to work-life balance: almost 8% of employees work very long hours in paid work, less than the OECD average of 10%; and full-time workers devote 67% of their day on average, or 16.2 hours, to personal care and leisure, more than the OECD average of 15 hours.

If you're retiring or buying a holiday home there, you'll be interested to hear that France also outperforms the average in safety, social connections and civic engagement.

### THE WEATHER

France might only be a 22-mile hop over - or under - the English Channel, but its mesmerizingly diverse landscape means there's a climate to suit all tastes. If it's vitamin D you're after, France's Mediterranean is home to stylish destinations like Nice which basks in a tan-friendly 2,724 hours of sunshine per year, compared to the UK average of around 1,500.

If skiing's your thing, the French Alps and the Pyrenees are a veritable winter wonderland, where the white stuff is in plentiful supply in awe-inspiring surroundings. Or perhaps you want a home from home, in which case the nation's northern regions - with their rolling verdant countryside - have a similar climate to southern England.

### IT'S ACCESSIBILITY

Regular flights from airports across the UK to Nice, Cannes, Marseille, and Toulon in little more than two hours make reaching your apartment or villa in the Med a breeze. The French Alps are served by frequent flights to Geneva (Switzerland), Grenoble and Lyon. The Eurostar whisks passengers from London to Paris and Lille in 2 hours 15 minutes and 1 hour 20 minutes respectively. If you fancy taking your car, the Eurotunnel from Folkestone - taking just 35 minutes to Calais - or car ferries from Dover, Newhaven, Portsmouth, Plymouth and Poole are a great option for a road trip.

### THE HOUSING STOCK

Before you can enjoy the French lifestyle, landscape, food, and wine, you need to find a property to call home. In fact, the nation's stylish and historic housing stock can be added to this list of reasons people choose to buy in France.

France is home to some of the most beautiful residential properties in the world - from a spacious mas in the Provence countryside, to a chalet perched in the Alps, to a period apartment on a Parisian boulevard, to a villa overlooking the Cote d'Azur. Or perhaps you'd prefer a centuries-old Chateau, complete with a moat and more bedrooms than Buckingham Palace - they're not as expensive as you might think.

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## DECISION TIME

Before you can embark on your French property search, you must decide what you want from a new home there. This might alter as you progress through the buying process, but by answering these questions you will start your buying journey with a good sense of direction.

### WHY ARE YOU BUYING A PROPERTY IN FRANCE?

Reaffirming exactly why you want to buy a property in France can help motivate and direct you during the early stages of the overseas property-buying process. This could be anything from wanting a place to enjoy memorable holidays with family and friends to making a property investment in a cheaper market than the UK.

*Establish a realistic budget that aligns with your financial position, so you know what you can and can't afford from the off.*

### HOW WILL YOU USE THE PROPERTY?

Once you know the 'why' you can move onto the 'how'. This is where you can start to refine your search. For example, if you'll be popping over for long weekends you'll want to find a place that's close to an airport, or if you're relocating you might want to be close to an established expat community.

### WHAT'S YOUR BUDGET?

Establish a realistic budget that aligns with your financial position, so you know what you can and can't afford from the off. This will prevent you from wasting time on viewings that are unsuitable or beyond your financial means. Don't forget to budget for at least 10% extra for buying costs.

Remember to shield your budget from exchange rate fluctuations. These market movements could cause the cost of your dream home to disappear out of reach between making an offer and completing (see our currency guide on page 16).

### WHAT'S ON YOUR MUST-HAVE LIST?

What things are top of your property must-have list? Answer some key questions to find out what your deal breakers are, such as: do you want to live in a coastal resort, a city or the countryside? How many bedrooms and bathrooms do you need? Do you need parking? Do you want a garden and/or swimming pool?



## VISAS

Once you know why you're buying a property in **France** and how you're going to use it, you must find out if you need to **apply for a visa**. If you plan to spend more than 90 days out of every chunk of 180 enjoying the French lifestyle, you will need to get a long-stay visa - these types of visas last up to a year but are renewable.

### TYPES OF VISAS

The most common type of visa is the **French long-stay visa** - la Visa Long Séjour valant Titre de Séjour (VLS-TS). Your situation - such as salaried employee or self-employed - and financial status will determine which kind you apply for. Retirees must apply for the visa de long séjour valant titre de séjour - visiteur.

If you plan on semi-retiring to France, you will not be covered by the visiteur version of the VLS-TS. For example, you might plan on continuing some consultancy work or you might want to rent out a gites.

Another option is the long-stay work visa, which permits you to continue working while in France or find a job after you move. You can't apply for one more than three months in advance and it's only valid for up to one year. Therefore, anyone looking to move to France permanently should eventually apply for residency.

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*You must prove you will have an income of €1,200 to €1,300 per month*

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### APPLYING FOR YOUR VISA

When applying for your French visa you must prove you will have an income of €1,200 to €1,300 per month - this is equivalent to the minimum wage in France. You can also prove you've built up enough savings to qualify.

#### Other important things to know about the application process include:



You must apply at one of the visa application centres in London, Edinburgh, or Manchester.



Passport must have been issued within the last 10 years and must have at least two blank visa pages.



Each person on the application aged 12 and over will have to attend the centre in person.



The current total cost of a French visa application is €99, which won't be refunded if your application is unsuccessful.



## WHERE TO BUY

Basking in the glory of Mother Nature, France's regions are the epitome of geographical diversity. From the verdant north and interior, to the sundrenched south, to the alpine east, to the wild coasts out west, you certainly won't struggle to find somewhere to match your budget and lifestyle requirements.

### BRITTANY

Sculpted by the mighty Atlantic Ocean that crashes against its shores, Brittany - known as Armorica, 'Land of the Sea' - is home to a wild and dramatic coastline. Head inland from this rugged beauty and you'll find a patchwork pastoral landscape of enchanting mediaeval towns and thick verdant forests. This Celtic outpost feels a long way from Paris, with the fiercely independent locals still celebrating Breton culture today.

Property buyers often head to the Morbihan Département in the south. Getting to the region is easy thanks to Brittany Ferries services between Plymouth and Roscoff, Portsmouth and St-Malo. Plus there are short flights into Nantes.

### BURGUNDY

If you want to buy in a bucolic backdrop, Burgundy offers a tapestry of countryside cornerstones: mediaeval villages, mustard fields, and sweeping vineyards. Explore its rolling green hills and you will be whisked on a historic, gastronomic, and cultural adventure - with the region's wealth firmly on display. Its handsome capital Dijon can rightly claim to be one of the country's most attractive cities thanks to its architectural splendour - from half-timbered houses to elegant Renaissance buildings.



To reach your rural bolthole there, you can jump on the TGV from Paris, which takes just over 90 minutes, or hop over or under the Channel in your car and enjoy a pleasant road trip.

### LOIRE

This popular region is named after France's longest river that snakes through countless vineyards past opulent aristocratic estates, feudal castles, and sophisticated cities, including Orléans, Blois, Tours and Angers. Its position on the frontier between northern and southern France makes it the perfect launchpad to explore the rest of the country's splendour.

With frequent flights to Lyon and just a short train or autoroute ride from Paris, getting there in the first place isn't too difficult.

### LE NORD AND PICARDY

The channel ports of the north - Dunkirk, Calais and Boulogne - aren't just a gateway to France. Those that take the time to stop in this attractive region will discover enticing places inland and on the coast: Arras, Amiens, Beauvais, Abbeville, and Le Touquet to name a few. The 50 miles separating Dover from Calais may as well be 5,000 miles given the vast difference in culture and property prices - which are around a third to half the price of the equivalent back home.

The region is appealing for anyone wanting to keep in close touch with friends and family, with ferries and the Eurotunnel whisking car passengers there in no time at all.





## LANGUEDOC-ROUSSILLON

Extending from Provence to the Pyrenees and the border with Spain, this sun-baked coastal region is awash with reminders of its rich heritage - from Roman aqueducts to hilltop Cathar castles. Now part of the greater Occitanie region, it's become well-known for producing a third of France's wines, and the golden beaches that line its Mediterranean shore - where you'll find a more relaxed vibe than the excesses of the Côte d'Azur. Places of interest include Carcassonne, Montpellier, Narbonne, and Nimes - dubbed the most Roman city outside Italy.

Despite being in the south, reaching your place in the sun won't be difficult, with flights from Heathrow to Perpignan, Montpellier, and Marseille.

## MASSIF CENTRAL

This wild and empty corner of France appeals to those who want to swap hectic modern life for nature and tradition. Beneath its beauty, hot volcanic springs bubble up to supply Vichy and Volvic with their iconic mineral waters, while high mountain streams conflate to form three of France's mightiest rivers: the Dordogne, the Allier and the Loire. Add in the county's largest area of protected landscape - the Parc Naturel Régional des Volcans d'Auvergne and its neighbour, the Parc Naturel Régional Livradois-Forez - and you won't be surprised to hear that countryside cottages built from the local black volcanic stone dominate the property scene.

You can reach your rural idyll by train from Paris to Vichy, Clermont-Ferrand, Limoges and Uzerche. The A71 motorway runs down the middle of the region.

## PARIS

Modern Paris' has become a tale of two cities where the traditional touchstones - monument-lined boulevards, museums, classical bistros and boutiques - sit alongside contemporary multimedia galleries, creative wine bars, design shops and tech start-ups. The enthralling Parisian architecture remains its calling card, making it one of the most visited cities in the world - with people flocking there to view and snap iconic structures like the Louvre, the Grand Arche, Notre Dame and the Eiffel Tower.

You probably won't be surprised to hear that city centre properties command eye-watering prices. Head to suburbs like Hauts-de-Seine and it gets more affordable. The capital of France is easy to reach by car, train or air.

## THE PYRENEES

The towering, snow-dusted Pyrenees mountains straddle the Franco-Spanish border. Snow sports enthusiasts make the pilgrimage to the region's serrated chain of peaks and the resorts that adorn them between November and April each year. Visitors and residents share its slopes, valleys, tarns and mountain pastures with fascinating wildlife like mountain goats and brown bears. Unlike the Alps, coastal living is also an option around here: Biarritz, Bayonne, and St-Jean-de-Luz on the Atlantic coast and Perpignan on the Mediterranean.

Whether you buy at altitude or on the coast, you can reach your place in the Pyrenees by flying from Heathrow to Biarritz, Pau, Agen and Perpignan.

With so much to consider when purchasing a property overseas - including technical factors like legal and financial regulations - you should engage the services of trusted professional experts early in the buying process. These specialists will use their knowledge and experience to impart the right information at the right time - guiding you on the path to successfully purchasing a property overseas.

Assemble your team of experts by contacting an estate agent, lawyer, currency specialist and independent financial adviser as soon as possible.

### CHOOSING AN ESTATE AGENT

The right estate agent will play a vital role in ensuring you find a property that matches your requirements in France

#### These top tips will help you find an estate agent:

- Choose an agent that's registered with a regulatory body in France.
- Choose an experienced agent that's established a good reputation and has a wealth of local knowledge.
- Read reviews and testimonials about their service so you know they will take the time to understand your requirements and help you agree a fair purchase price with the vendor.
- Check they're proactive by assessing how long it takes for them to respond to your requests.
- Check they have experience working with UK buyers.

### CHOOSING AN INDEPENDENT FINANCIAL ADVISER

An independent financial adviser (IFA) can help you with vital financial elements of your property purchase: budgeting, managing your finances and reducing your costs. They will also be able to assist you with other financial elements of your move like pensions and taxation.

Unless you are a cash buyer, you will probably need to contact a mortgage adviser as well - they can also help with life insurance.

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## WORKING WITH LUMON

### Your trusted currency partner

Don't overlook the risk of fluctuating exchange rates denting - or even wrecking - your budget amid the excitement of buying in France. Once you understand that the price of your property will be changing by the minute under the influence of this currency risk, you can start taking steps to mitigate its impact.

Purchasing a property overseas is typically a protracted process, meaning over the coming days, weeks and months between putting in an offer and completing the price will be fixed in euros but constantly fluctuating in pounds - potentially causing the price of your dream home to disappear out of reach. Your exposure to this currency risk doesn't end the moment your purchase is complete; it will also impact ongoing financial requirements like pension transfers and UK income transfers.

With 23 years of experience under our belt, we take care of helping you exchange, send and transfer money across borders whilst navigating regulations and processes, so you don't have to. We can help mitigate the impact of currency risk on your purchase by helping you harness the tools that allow you to lock in an exchange rate for future transfers, such as a forward contract - securing the price of your property until the time comes to pay.

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*We can help mitigate the impact of currency risk on your purchase*

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*I have had several problems with unexpected bills since completing the sale of our property in France, but Lumon have sorted things out for me making payments from my funds held in their Paris account. Staff at Lumon have been extremely polite and helpful dealing with my queries in a speedy and efficient manner."*

Sheridan







### WHY YOU CAN TRUST LUMON FOR INTERNATIONAL PAYMENTS

- ✓ Competitive exchange rates
- ✓ Specialist market knowledge
- ✓ 5 star rated service on TrustPilot
- ✓ Dedicated account managers
- ✓ Exchanged over £8.8b in total group currency exchange in 2023
- ✓ Secure and safeguarded transactions



## HOW WE WORK WITH YOU

-  **1** Having found your dream home in France you seek Lumon's services, who assign you a dedicated account manager.
  -  **2** When you pay the deposit the exchange rate is £1=€1.15, meaning your €300,000 property will cost around £260,000.
  -  **3** Aware that the pound is currently subject to heightened volatility, your dedicated account manager provides guidance about locking in today's €1.15 rate for the future payment using a forward contract - shielding the price of your property from currency fluctuations.
  -  **4** Fast-forward five months and you're ready to complete on the property, during which time the GBP-EUR rate has plunged by four cents to €1.11. If you hadn't been proactive and secured a forward rate at €1.15, your property would have cost £270,000 at the current rate - £10,000 more.
- By all means, look to buy in France when the pound appears strong, but make sure you work with us to lock in your currency with a forward contract - otherwise, you are taking a huge financial gamble.



## FACTOR IN FEES

Once you know what type of property you want to buy - newbuild or resale - you can start planning for the buying costs. This will also be influenced by the purchase price and whether you're a cash buyer or you're getting a mortgage.

The price quoted for a house will typically include estate agency fees, but it is worth confirming this. You'll also be dealing with a notaire, who will pull the sale together by checking all the documentation and paying any taxes involved with the sale. Their fees tend to be combined with the property transfer fee and other property purchase costs as detailed below.

While the costs are usually referred to as notaire fees - or frais de notaire - they're made up of several different components:



**Notaire's fee** - around 1-3% of the property price.



**Property transfer fee** - similar to stamp duty, this will be around 4-5% of the price.



**Certificates** - around 0.5% of the property price.



**New property costs** - 2% in registration taxes and fees + VAT.

For an existing property, this all adds up to about 7-10% of the property price, but there is a lot of variation.

## THE VIEWING TRIP

Online research is great to a point. Once you've narrowed down your search criteria, you'll need to travel to France and physically look around some locations and properties. You'll also want to meet the local estate agents to find out how the process works there.

Whether you want to arrange a hand-holding viewing trip or you want to do it independently, these tips will help to make it a success:

### DO YOUR RESEARCH

Time is precious on a viewing trip, so avoid properties that waste it by thoroughly researching the local market, as well as amenities, schools and anything else that's on your must-have list.



### GIVE YOURSELF ENOUGH TIME

Plan to spend three to seven days exploring the area, speaking to the locals and visiting the local amenities - on top of your viewings. Don't rush - you can always return for another viewing trip.

### AVOID PEAK SEASON

This will help you avoid expensive flights and hotels, and crowds of tourists. It will allow you to see what the area's like when the tourists leave. Crucially, it will be a quieter time for agents and vendors, making it easier to secure a lower price.

Remember to check France's public holiday calendar, so you don't arrive and everything's shut. Research how different the resort is in peak season if you haven't already visited during this period.

### TAKE PICTURES AND VIDEOS

When your trip's over, you won't be able to have another quick look at a property, as you might when buying a property back

home. To overcome these geographical constraints, use your smartphone to take photos and video clips of properties during your viewing trip.

### FIND A REPUTABLE LOCAL ESTATE AGENT

Follow our tips on page 14 for choosing an estate agent when planning your viewing trip. This property professional will suggest places to view that match your budget and requirements. They will also allow you time to explore and consider your options.

### HAVE YOUR DEPOSIT READY

Don't miss out on your dream property because you're not prepared financially. Be ready to secure it by having a few thousand euros handy for a reservation deposit.

Register with [Lumon](#) when planning your budget so you're ready to part with some cash on your viewing trip.

## MAKING AN OFFER

With your viewing trip – or trips – completed and your finances in order it's time to make an offer on that property that ticked all the boxes. These tips will give you the best chances of being successful:

1.

Ask your agent what's an acceptable offer.

2.

Be prepared to act quickly while remaining in control of the process.

3.

Speak with your agent to understand why the offer has been refused and be prepared to make a counter offer if you feel this is correct.

4.

If it falls through, don't worry, you will find an even better property eventually.

5.

Contact Lumon before making an offer on a property in France to check how the pound is performing against the euro.



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# THE FRENCH BUYING SYSTEM

There are no restrictions on UK citizens buying a property in France, but the legal processes differ from those you will have experienced in the UK. Your notaire can help you with these differences if they speak English, or you could get a translator to translate the documents at your own cost - so that you fully understand the contract and supporting documentation.

Let's walk through the typical process:

## 1 MAKING AN OFFER

You may be asked to sign a *Bon de Visite* if you are buying through an estate agent, which is the norm in France. This protects their interests by obliging you to make the offer through them and not through another agent or privately with the vendor - don't worry, this is not a commitment to an actual purchase. It's up to the agent to put forward your offer to the seller.

If you submit a full asking cash price offer with no mortgage and no suspensive clauses the seller must accept it - but those conditions need to be fulfilled. This will remove the risk of being gazumped or the need to haggle like in the UK.

## 2 CONTRACTS AND THE NOTAIRE

Once an offer has been accepted the next step is getting the contracts drawn up and signed - this is the job of the notaire. They work for both the vendor and the purchaser in equal measure, as well as acting on behalf of the French government. Notaire fees are paid by the purchaser and are in addition to the agreed purchase price for the property. It's common for the vendor and purchaser to share a notaire, although you might prefer to hire your own bilingual one for ease. You'll be pleased to hear that when two notaires are involved, the fees are no greater; they are shared by both notaires.

A *Compromis de Vente* (deposit contract) is drawn up by the notaire or by your estate agents contracts department - if applicable. This is similar to the exchange of contracts in the UK. Essentially, this is the legally binding part of the sale - although the

French do consider a verbal agreement of sale as morally binding. It includes the essential aspects of the process for the buyer and seller - like the price, name, ownership details, provisional conditions, inventories, penalty clauses, diagnostic reports, drainage control and energy audit. This is where your bilingual solicitor will come in handy, by making sure the contract is clear to both parties.

The notaire can prepare a "*procuration*" (power of attorney), so they can sign the *Compromis de Vente* on your behalf if you're in the UK. Once both parties have signed it, a ten-day cooling-off period is triggered. During this time you can withdraw from the sale without any costs. After ten days, the deposit is paid, which is usually 10% of the property price.

Work with your dedicated Lumon account manager to pay your deposit quickly and cost-effectively. This is normally paid to the notaire who will keep it in a secure account. If you choose to pull out of the purchase, you will lose your 10% deposit, which will be passed to the seller. You will also be liable for any estate agent fees and some fees to the notaire.

## 3 SUSPENSIVE CLAUSES

Clauses Suspensives (clauses) are added to the contract to cover the buyer in case they are unable or unwilling to proceed in certain circumstances - typically related to their finances. Other common clauses include those stating that the purchase will only proceed if swimming pool permissions or major works permissions, like changing a barn to a habitable building, are permitted.

Work with your dedicated Lumon account manager to pay your deposit quickly and cost-effectively.

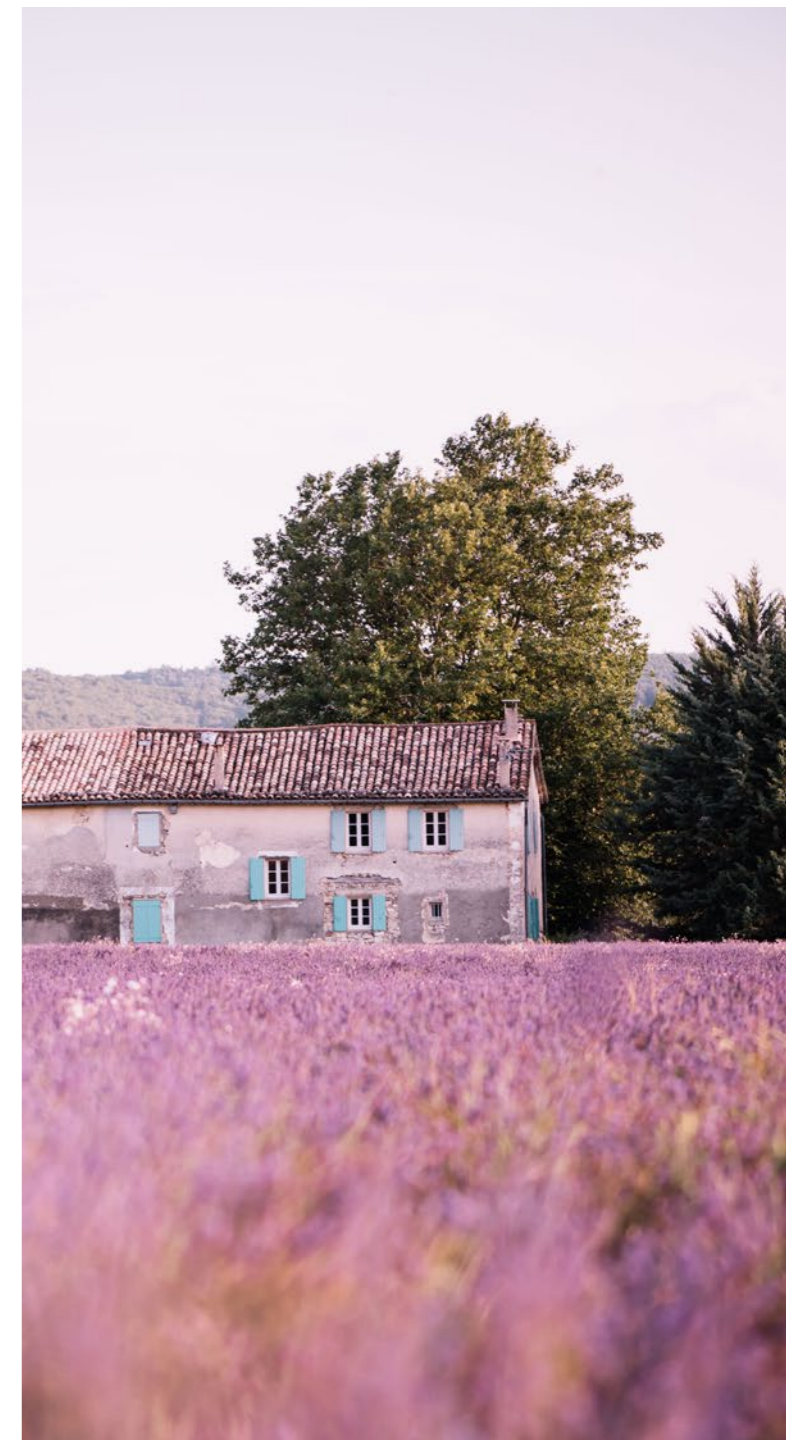
## 4 SEARCHES

With the contract signed, the notaire carries out searches on the property, such as Land Registry rights to ownership - this doesn't include private planning permissions. Consult the local *Communauté de Communes* about any regional planning applications that may exist near the property.

## 5 COMPLETION

The *Acte de Vente* (Completion) is signed at the notaire's office once all the searches are completed, which usually takes two to three months. The buyer must ensure the full funds are paid into the notaire's client account at least three days before the signing date. As with the *Compromis de Vente*, a power of attorney can be prepared.

The notaire will handle the *taxe fonciere* which is paid annually around October time for the following year. Therefore, you will reimburse the seller from the day you purchase the property. You will receive an "attestation" of purchase proving you now own the property. The deeds will be sent to you several months after the purchase.





## GOVERNMENT **ADVICE**

Before you complete your property purchase in France, the **UK government** advises that you consider the following non-exhaustive list:

- ✓ Who is going to purchase (e.g. husband and wife with or without a survivorship clause; or involve your children)?
- ✓ What will happen when the owner dies (you should take proper advice on an appropriate will)?
- ✓ If you need to borrow funds or sell another property to fund the French purchase, ensure a condition to that effect is included in the contract.
- ✓ If you want a full structural survey, arrange for it **BEFORE** you sign the contract.
- ✓ Do not allow yourself to be hurried into a binding decision by agents or sellers; take your time to consider all aspects of the purchase **BEFORE** signing any binding contract and ensure you understand its content.
- ✓ Local searches do not reveal as much information about the property as in the UK; make specific (written) enquiries to an agent or notary about the property's surrounding area.
- ✓ If you intend to do any work on the property, check whether planning permission is necessary and include a condition in the contract to allow withdrawal if that permission is not forthcoming.
- ✓ Do not agree to make any cash payment for any part of the price - this is an illegal practice; only make transfers through the notary.
- ✓ Be aware that two or more months may elapse between contract and completion; you should ensure transfers to the notary's client account are arranged at least three days in advance of completion to ensure the funds are cleared on time.

# BUYING IN FRANCE CHECKLIST

To help you get everything in order, we've put together a checklist of some of the important tasks you will need to complete and when.

## STEP ONE

- Refine your choices by making a list of must-haves.
- Open an account with **Lumon** and work with your dedicated account manager to establish your budget with currency risk in mind.
- Contact a mortgage advisor, if needed.

## STEP TWO

- Start searching for properties that match your requirements.
- Find a French-speaking lawyer.

## STEP THREE

- Find an estate agent that can cater to your requirements
- Plan and book a viewing trip.
- Maintain channels of communication with Lumon and your lawyer.

## STEP FOUR

- Conduct your viewing trip - or trips.
- Make an offer.
- Contact notaire.
- Shield your budget from currency risk by working with your Lumon account manager - consider using a forward contract.
- Arrange a survey, if necessary.

## STEP FIVE

- Sign reservation contract, if required.
- Sign *Compromis de Vente* and pay the deposit.
- You now enter a 10-day cooling-off period.
- Plan removals.
- Ensure utilities are connected.
- Make final payment.
- Complete the purchase by signing *Acte de Vente*.
- Collect keys and move in.

## FINAL STEP

- Congratulations on your successful property purchase in France!




### GET IN TOUCH. WE'D LOVE TO HELP.

We hope that this guide will help you on the path to buying a home safely and successfully in France.

Don't forget to register for an account with **Lumon** at the beginning of your buying journey. **It's quick, secure and free. You can do this online or speak to a currency specialist.** Our team is here to guide you every step of the way, making your international property dreams a reality.

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Your trusted currency partner



## GET IN TOUCH

We are always ready to help you with your currency needs.  
Get in touch with the team at: [personal@lumonpay.com](mailto:personal@lumonpay.com)

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