JACQUIE AZUR
YOUR GUIDE TO THE SOUTH OF FRANCE

THE SOUTH OF FRANCE GUIDES · VOL. 2 · THE PROPERTY ISSUE

RENTING AND BUYING ON THE CÔTE D'AZUR, DECODED

THE DOSSIER, THE COMPROMIS AND THE BUYING TIMELINE

Renting and buying on the Côte d'Azur, decoded: building a strong rental dossier, understanding the French buying process from offer to keys and what international buyers need to know about moving their money to France.

BY JACQUIE

I moved to the Côte d'Azur twice before making it home. Now a local real estate agent, I share what I wish someone had told me.

INSIDE THIS ISSUE

Ten days to change your mind

Once you sign the compromis, you and only you have ten calendar days to walk away. No reason needed, no penalty, deposit returned and it cannot be signed away. The seller has no equivalent. It is the single most protective rule in French property and almost no foreign buyer knows the clock is running.

The dossier decides before you do

A good long-term rental on this coast can attract several interested tenants within days. Most landlords will not seriously look at an application until the dossier is complete: proof of identity, income, employment and often a French tax notice. Prepare it before you start viewing, not after you fall in love with a flat.

A one per cent swing is five thousand euros

If your funds sit in dollars, pounds or another currency, the euro exchange rate quietly moves your purchase price every single day. On a €500,000 transfer, a 1 per cent difference is €5,000. Comparing providers by their advertised fee alone misses the point: what matters is how many euros actually arrive.

THE SOUTH OF FRANCE GUIDES · FOUR FREE VOLUMES JACQUIEAZUR.COM

Vol. 1 The Arrival Guide · Vol. 2 The Property Guide · Vol. 3 Homes in Transition · Vol. 4 Jacquie's Address Book

A note from Jacquie

YOUR HOME IN THE SOUTH OF FRANCE

Renting or buying a home on the Côte d'Azur is exciting. The paperwork that comes with it can be slightly less so. Having moved internationally myself, I know how confusing a new property system can feel, especially when everyone around you seems to assume you already understand how it works.

What exactly is a dossier? When does an offer become serious? What is a compromis? Why does buying a house seem to take three months? And if your money is sitting in another country, how do you actually get it here? In this guide, I'm keeping things simple: here are the essentials you need to understand before renting or starting a property purchase in France.

Two things before we start. I sell property here for a living, so I have skin in this game and I would rather say it than have you wonder. And a purchase is precisely the moment to have professionals around you: this guide exists so you understand what they are doing, not so you can do it without them.

A QUICK NOTE

I share what I've learned from living, moving and working here to help make life on the Côte d'Azur a little easier to navigate. For important legal, financial or property decisions, always check the latest information and speak with the appropriate professional when needed.

À bientôt,

Jacquie, your guide to the South of France

WHAT'S IN THIS ISSUE

Renting and Buying

THE DOSSIER, THE COMPROMIS AND THE TIMELINE

One of the biggest surprises for newcomers to France is that finding a property you like is only half the battle. Before many landlords or agencies will seriously consider your application, they want to see your dossier: think of it as your rental résumé.

A strong dossier is organised, complete and ideally ready before you start viewing properties. On the Côte d'Azur, where a good long-term rental can attract several interested tenants very quickly, being ready matters.

THE FOLDER THAT WINS THE FLAT

What goes in the dossier

Exactly what you'll need depends on your situation, but typically expect to provide:

- Proof of identity
- Proof of your current address
- Proof of employment or professional activity
- Recent payslips or proof of income
- Your most recent French tax notice, if you have one
- Previous rental receipts or proof of your current housing situation
- Guarantor information, if required

If you're self-employed, retired, newly arrived in France or earning your income abroad, your dossier may look a little different. That doesn't automatically mean you can't rent. It simply means you may need alternative documents that clearly demonstrate your financial situation.

JACQUIE'S TIP

Prepare the dossier before you fall in love with an apartment. When the right place appears, you want to be able to move quickly.

TWO DIFFERENT CONTRACTS

Furnished or unfurnished

In France, *meublé* and *non meublé* aren't simply descriptions of whether there happens to be furniture in the property. They are different types of rental agreements with different rules.

For a principal residence, a standard furnished lease is generally one year, while an unfurnished lease with an individual landlord is generally three years. There are also differences in deposits and notice periods. So before comparing two properties purely on monthly rent, check what kind of lease you're actually being offered.

The paperwork moment

Once your dossier is accepted, you'll receive a lease to review and sign. Before moving in, there will normally be an **état des lieux**, a detailed inspection recording the condition of the property. Take this seriously.

Check the walls, floors, windows, shutters, appliances, furniture and anything already damaged. Take your own dated photographs and videos too. When you eventually leave, the outgoing état des lieux will be compared with the one completed when you arrived. Those few extra minutes with your phone can save a lot of time and headaches later.

What will I need to pay

Don't budget only for the first month's rent. Depending on the property, you may also need to allow for:

- Security deposit
- Agency fees, where applicable
- État des lieux fees
- Home insurance
- Utilities and account setup

Ask for the complete move-in figure before signing so you know exactly what needs to be paid and when.

DossierFacile

If you're uncomfortable emailing copies of passports, tax documents and payslips to people you don't know, have a look at **DossierFacile** (dossierfacile.logement.gouv.fr). It's a free French government service that helps tenants create a verified digital rental dossier. For someone navigating the French rental market for the first time, it's a very useful tool.

THE TRAP TO AVOID

No visit, no money, ever. Rental scams exist on the Riviera and people arriving from abroad can be particularly vulnerable. Beautiful photographs, an owner who is conveniently abroad, pressure about other interested buyers and a request to transfer money to reserve the apartment should immediately make you cautious. Never transfer money simply for the right to visit or reserve a normal long-term rental. If something doesn't feel right, walk away.

HOW A FRENCH TRANSACTION REALLY WORKS

Buying, Decoded

The French system often surprises Anglo-Saxon buyers in both directions: it's more protective than you expect and slower than you hope. You don't need to understand every piece of French property law before you start looking, but you should understand the sequence.

L'OFFRE D'ACHAT

The offer

You've found the property. Now you want it. The first formal step is usually a written offer setting out the price you're proposing and often how long the offer remains valid. Treat it seriously: a written offer can have legal consequences once accepted, so make sure you understand what you are offering before you sign it.

LE COMPROMIS DE VENTE

The compromis

Once the offer has been accepted, the next major step is usually the **compromis de vente**, or another form of preliminary sale agreement. This is where the details of the transaction are set out properly, including the price, financing, important dates and any *conditions suspensives* that must be satisfied for the sale to proceed. Don't think of the compromis as paperwork before the real contract: it is an important contract.

The ten-day cooling-off period

This is one of the protections that often surprises international buyers. For a non-professional buyer purchasing residential property, there is normally a ten-day legal withdrawal period after the required contract and documents have been received. During that period, the buyer can change their mind. The seller doesn't benefit from the same cooling-off period.

The deposit

Around the compromis stage, you will commonly be asked for a deposit, often somewhere around 5 to 10 per cent of the purchase price. It isn't an additional cost: it forms part of the purchase price if the sale completes. Once the cooling-off period has passed, however, withdrawing without a valid contractual reason can have financial consequences.

Then you wait

This is the part foreign buyers sometimes find frustrating. For a while, it can feel as though nothing is happening. Behind the scenes, the notaire is carrying out legal and administrative checks, your financing is being arranged if required and the conditions of the sale are being satisfied. A typical resale transaction often takes around three months from preliminary contract to completion, although every sale is different.

> **Nothing is wrong. That is simply the speed.**
>
> ON THE NOTAIRE'S THREE MONTHS

L'ACTE AUTHENTIQUE

The final signing

Eventually, you reach the notaire's office for the final signing. The acte authentique de vente is signed, the funds are transferred through the notaire and ownership officially changes hands. And then comes the part you've been waiting for: you get the keys.

That's the basic journey. In the months ahead, I'll be taking a closer look at what the notaire actually does, what buying really costs and what you should check before signing.

THE FRENCH BUYING PROCESS, AT A GLANCE

1. Offer
2. Compromis
3. 10-day cooling-off period
4. Deposit, financing & notaire checks
5. Final signing
6. Keys

Moving Your Money

THE EXCHANGE RATE IS PART OF THE PRICE

This is something international buyers often think about surprisingly late. You've agreed on the property. You know when you're signing. Now several hundred thousand euros may need to arrive in France. That isn't something I'd leave until the week before completion.

COMPARE BEFORE YOU MOVE A LARGE AMOUNT

Your bank isn't your only option

One of the questions I see asked again and again in expat groups is: what's the best way to transfer a large amount of money to France? There isn't one answer for everyone, but it's worth comparing your normal bank with specialist currency services before moving a large amount. The important thing isn't simply the transfer fee: look at the actual exchange rate you're being offered, the total amount of euros that will arrive, the level of support available and how easily you can manage a large transfer.

What I personally use

I have accounts with both Currencies Direct and Revolut, but I use them quite differently.

Currencies Direct. For larger currency transfers, I personally like Currencies Direct. What I particularly appreciate is having an account manager assigned to me, so there is actually someone I can speak to when I'm moving a significant amount of money. I can also set rate alerts, so rather than constantly checking the exchange rate, I can choose a target and receive an alert when the market reaches it. There are also options to fix a rate in advance or set a transfer to trigger at a target rate, which can be useful when you know a property completion is coming but you don't need to exchange all of your money today. And I like having the multi-currency debit card too: it means the account remains useful beyond one large property transfer. For me, the combination of the online account and having an actual person to call is what makes the difference.

*If you'd like to try Currencies Direct, my referral link is **app.currenciesdirect.com/5ijgQpDqi6b**. This is my personal referral link, so I may receive a referral benefit if you sign up through it.*

Revolut. I use Revolut too, although more for everyday life than large property transfers. I use it to hold and exchange currencies, pay for services and send euros to friends for things like dinner or concert tickets. If you're coming from the US, that side of it feels a little like Venmo, particularly when your friends use Revolut too: transfers between Revolut users are typically instant. You can also make regular bank transfers and use the debit card for everyday spending, which makes it a very convenient account to have when living between countries.

Wise. Another name you'll hear frequently is Wise. I don't personally use it, but it's worth including when you compare your options. Wise handles large international transfers, including property purchases, offers support for larger transfers and clearly shows the exchange rate and fees before you send. As with any provider, compare how many euros will actually arrive, rather than looking only at the advertised fee.

COMPARE THE EUROS, NOT JUST THE FEE

If one provider advertises no transfer fee and another charges one, that doesn't automatically tell you which is cheaper. Compare the final number: if I send $500,000 or £500,000 today, exactly how many euros will arrive? That's the number that matters, because with a property purchase even a small difference in the exchange rate becomes a very large amount of money. On a €500,000-equivalent transfer, a 1 per cent difference is €5,000. At €1 million equivalent, it's €10,000.

Rate alerts can be your friend

If you know you'll be buying in France several months from now, you don't necessarily have to wait until the week before signing to start thinking about currency. You can watch the rate, set alerts and decide whether you want to exchange some or all of your money when the rate reaches a level you're comfortable with. The objective isn't to become a currency trader or try to predict the market perfectly: it's simply to have a plan rather than discovering three days before completion that the exchange rate has moved against you.

Expect questions about your money

Whichever service you use, don't be surprised if you're asked where a large amount of money came from. Banks, currency providers and notaires have anti-money-laundering obligations, so you may be asked for documents showing the source of funds. That could include documents relating to the sale of another property, savings, investments, inheritance or other sources. Get those documents organised early.

Start early

Before you need to transfer the money, check:

- How much you can transfer at one time
- How long the transfer is expected to take
- What verification will be required
- What source-of-funds documents you may need
- What exchange rate you'll actually receive
- What fees or margins apply
- Whether you can speak to someone if something goes wrong

And if you're using your normal bank to fund the transfer, check its own daily transfer limits too.

THE TRAP TO AVOID

Verify before you transfer. Property transactions involve very large amounts of money, which makes them attractive to scammers. If you receive an email saying the notaire's bank details have changed, do not simply send the money. Call the notaire's office using a telephone number you already know to be genuine and verify the banking details independently. For a transfer of this size, verify the details even if nothing appears suspicious. Five minutes on the telephone is worth it.

JACQUIE'S TIP

For a large property transfer, I wouldn't choose a provider simply because someone in a Facebook group said it was cheapest. Open the accounts early, compare them yourself and look at exactly how many euros will arrive. Personally, I also value being able to pick up the phone and speak to someone when a large amount of money is involved. And whatever you choose, don't leave it until signing week: the last few days before getting the keys are exciting enough without wondering whether your money is still somewhere over the Atlantic.

The South of France Guides

FOUR VOLUMES, FROM ARRIVING TO FEELING AT HOME

Moving to the South of France involves more than finding an address. There is the paperwork, the search for a home, the decisions about what to keep or leave behind, and then the pleasure of discovering the place itself.

I've organised these guides around those different parts of the journey. Read them in order, or start with the one that speaks to your situation.

VOL. 1 · THE ARRIVAL GUIDE

Getting ready for the move: a 90-day countdown, visas, healthcare, banking, phone plans, driving licences and the French admin that comes with settling in.

VOL. 2 · THE PROPERTY GUIDE

Finding a home: preparing your rental dossier, understanding the buying process from offer to keys, and planning the international money transfers that come with a property purchase.

VOL. 3 · HOMES IN TRANSITION

When a home and its contents need sorting: clearing, selling, inheriting or downsizing in the South of France. What to keep, what to sell, what to pass on and when something deserves a specialist valuation. Written with my husband, whose trade is house clearances.

VOL. 4 · JACQUIE'S ADDRESS BOOK

Making the most of life here: a personal selection of markets, restaurants and hill villages, with the local discoveries I'd share with a friend.

COMING UP IN THIS GUIDE
In the months ahead, I'll be taking a closer look at what the notaire actually does, what buying really costs beyond the advertised price, what to check in diagnostics and copropriété documents, and the questions worth asking before signing. For now, understanding the dossier, the buying sequence and how you'll move your money already leaves you well prepared to start your search.

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If this guide helped you, pass it on. It is free to share unchanged and credited.

ABOUT THIS GUIDE
Written by Jacquie, a Canadian expat and real estate agent on the Côte d'Azur who has made the international move twice. This guide offers general orientation, not legal, tax or immigration advice; rules and prices change, so always confirm current details on official sites before acting. First edition, Summer 2026.

Publisher / responsable de traitement: Azur Logistics, Jacqueline Cecchi, SIREN 499 421 816 (RSAC Antibes). Contact: jacquieazur@gmail.com. Privacy policy: jacquieazur.com/privacy.