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FIRST ROUND OF FRENCH BANKING REFORM TALKS TAKES PLACE
(LES BANQUES ET LES ASSOCIATIONS DE CONSOMMATEURS ONT
TROIS SEMAINES POUR S'ACCORDER SUR LES TARIFS)

Representatives of France's banking sector and consumer groups took part in a first round of talks at the offices of the French finance ministry in Paris on Thursday on the issue of bank charges. The discussion, which was organised by the French finance minister, Nicolas Sarkozy, also addressed the problem of exclusion from banking services: according to the French poverty watchdog, Observatoire National de la Pauvrete, **5 million people in France do not have a bank account.**

The debate on French banking charges was launched last month when the French consumer protection association UFC-Que Choisir gave the banks 45 days in which to stop levying what it regards as excessive bank charges. The French banking federation, FBF, said on Thursday that it is prepared to work constructively with consumer groups in the directions set out by the finance minister. The federation also claims, however, that only **2.8 per cent of the French population is without a bank account.**