



DECOR TOURS

PARIS

# PARIS DISPATCH

*No. 3: Money Matters*

Salut!

Among the most frequently asked questions we get are those regarding how much money to bring, how to get Euros once in France, and other money related issues. If you still have questions after you review the following, please let us know!

## *Money, Money, Money*

We honestly cannot advise you on how much cash to bring and what you might spend—but we do advise you have some Euros on you when you land!



- Check with the bank that holds your corporate account and ask your banker to keep an eye on the exchange rate so you can purchase Euros at the best available price prior to your departure.

- Confirm you have a **debit** card that works internationally, that you know your PIN number, and that you understand any transaction fees involved.

This is because European ATM's typically offer a better exchange rate than the dollar-to-Euro kiosks found in tourist areas, and *definitely* better than any to be found in the airports! But *check with your banker first*, because each bank and account terms differ.

### Transaction Fees

- If you don't already have one, start checking out credit cards designed for international travel, especially those that offer no transaction fees. Then pay off the balance when you return.

- At stores, restaurants, etc. when you use your debit or credit card, you may be asked if you want to be charged in euros or dollars. Always choose euros to avoid potential additional transaction fees.

### City Pricing

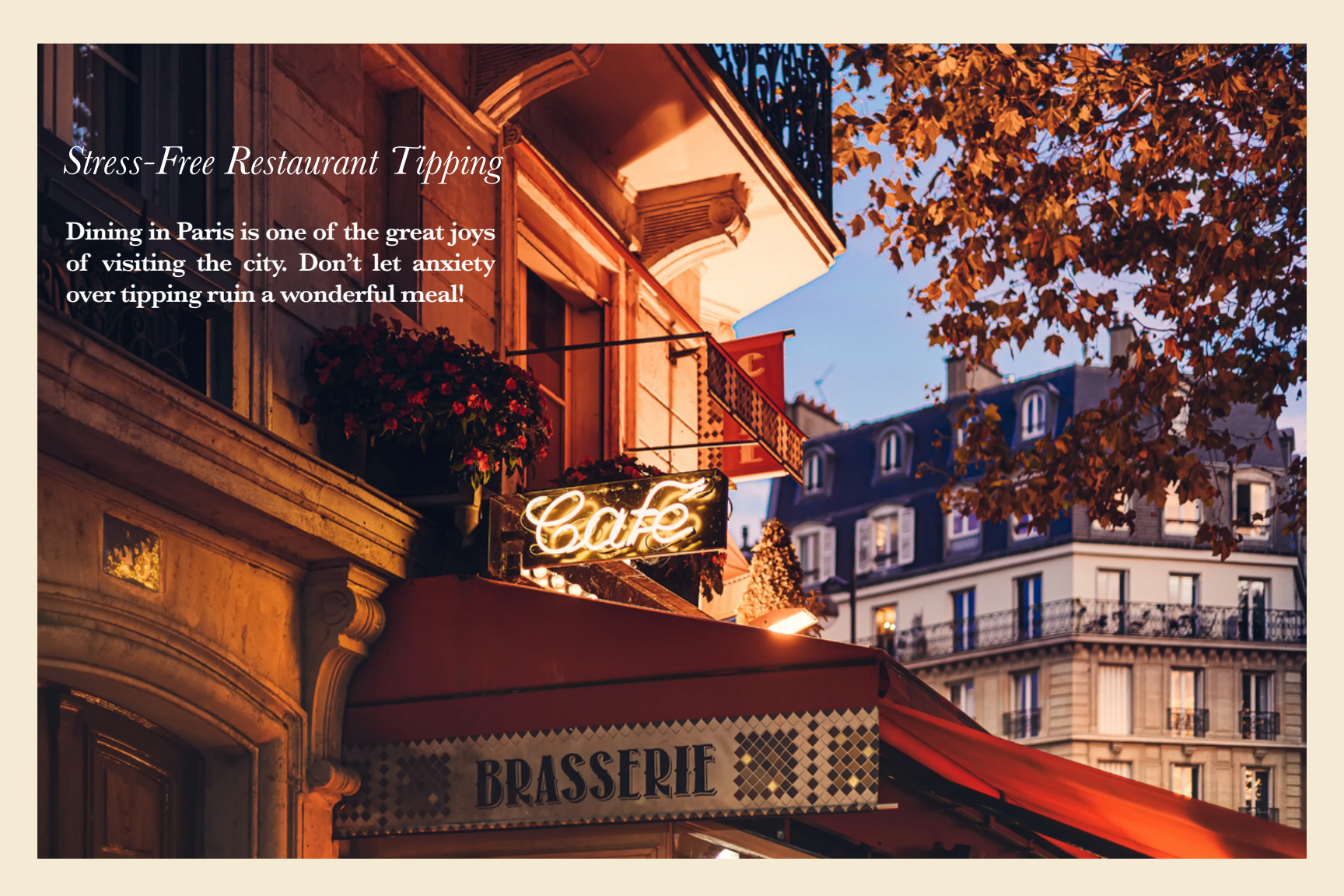
- Paris is a major metro area, be prepared to pay accordingly for a water, coffee, etc.

### Be Prepared

- Know your debit PIN number. Have your international customer service numbers and all card numbers in a secure but easy-to-retrieve location and consider having a just-in-case card.

- Alert all card-issuers of your travel plans so your cards aren't frozen when attempting your first purchase, and/or be aware of how they will contact you with fraud-prevention alerts.



A photograph of a Parisian cafe at night. The building is illuminated with warm, golden light. A neon sign in cursive script reads "Café". Below it, a red awning with a white diamond pattern and the word "BRASSERIE" in bold, black, serif capital letters is visible. A balcony with a red flag and a flower box with red flowers is also seen. In the background, a multi-story Parisian building with many windows and balconies is visible under a clear blue sky. A tree with orange autumn leaves is in the upper right corner.

## *Stress-Free Restaurant Tipping*

Dining in Paris is one of the great joys of visiting the city. Don't let anxiety over tipping ruin a wonderful meal!

## To be clear...

You do not need to tip in restaurants, cafés, etc. Unlike in the U.S., restaurant staff are paid a living wage salary, have paid vacations and health care and are not dependent on tips for their livelihood.

That said, it is *always* polite to tip when you receive good service. In Paris, 5€ is often enough for two people at dinner, and 10€ for a group of four.

Meaning fairly modest tips are the norm in Paris, and you shouldn't feel anxious about leaving a small amount. You might, however, might consider rewarding servers who went out of their way to help you translate the menu or kitchens who handled special requests, especially since tips are usually pooled by the entire team. Parisians almost never ask for menu accommodation or substitutions, so

a team that helps you to navigate the menu or your dietary issues or explain an all-French menu is going beyond the usual call of duty.

## Understanding the bill

- TVA means *Taxe sur la Valeur Ajoutée*, this is the general consumption tax and it is already included in the listed price of every menu item.
- *Service compris* means service is included, a 15% included on all dining bills required by law. Again, this is already “built in” to every menu price listed.
- *Pourboire* is the French word for a tip... and this is where much of the confusion comes in, because of the English use of “service charge” for a tip vs. the above-mentioned *service compris*.

See the next-to-last page for a more complete break down of a Parisian dining receipt.

## Understanding the Menu

There have been a several recent stories and reports about French servers overcharging tourists. Sometimes these are legitimate charges most Americans are not accustomed to—such a fee for bread and butter in some establishments.

- If you have any questions regarding menu charges—what is included in your meal, what might cost extra, etc. don't be afraid to ask. Typically it is mostly the “touristic” restaurants near the major hot spots that were called out for these practices, so a great method to avoid this is to choose a spot with a smaller, less “international” menu.
- Finally, If you have had rude service, don't let them guilt you into tipping. And don't guilt yourself into tipping for bad service. It brings down the level of service for everyone.

A photograph of a hotel employee, likely a bellhop or porter, standing outdoors. The employee is wearing a dark green suit with light-colored piping on the cuffs and has their hands clasped behind their back. To their right is a gold-colored metal luggage cart with several black suitcases. The background shows a blurred view of a city street and a hotel building with a glass entrance.

## *Other Tipping Situations*

Hotels, guides, drivers, etc., we  
got you covered!

### Coffee shops, bars, etc.

One of our favorite treats to be had in Paris during winter is *vin chaud*, or mulled wine, just remember that you'll need to add sugar or honey! A quirk about ordering coffee or a glass of wine at a café or a brasserie in France is the prices are not the same for drinks consumed at the bar versus at a table. If you take your drink to the table, the price will be a bit higher than if you were to drink it while standing at the bar. The price difference should be noted on the menu.

But, whether drinking at the bar or at a table, rounding up the cost of drink is an acceptable tip. If your espresso cost 2.70€, feel free to leave 3€.

### Hotels

A euro or two per bag is considered standard for a bellman, the same for a doorman who calls you a cab. For housekeeping, a couple of euros per

night per person is considerate. As for the concierge, standard services such as calling a car service, recommendations or booking a restaurant are within the purview of their job. However, if the concierge goes above and beyond, such as securing reservations at a hot spot, arranging a private tour, or other extra-ordinary assistance, it is customary to tip for their help.

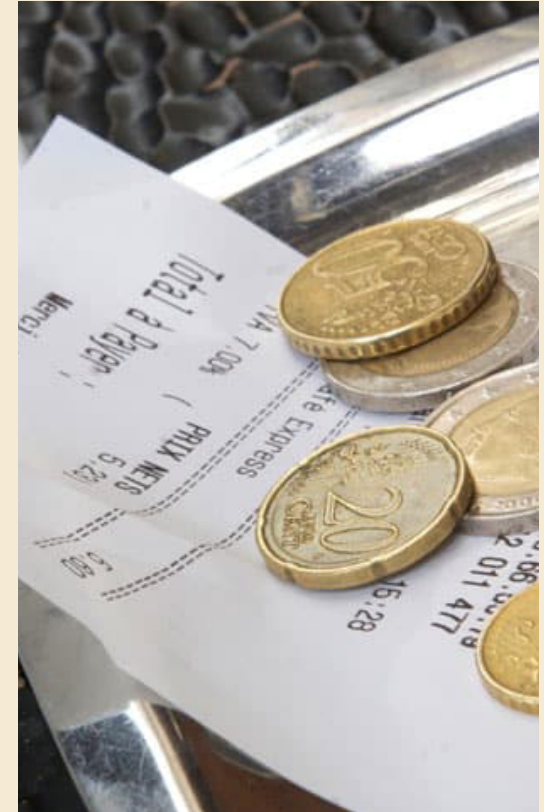
### Drivers

Tipping taxi drivers can be handled the same way as a bar bill...round up to a comfortable amount! For private drivers consider a tip based on the number of bags they loaded, the time or distance traveled, etc., but for the most part 5€ or so is perfectly fine.

### Guides

If you take a "free" walking tour or hire a guide for a private tour, it is considerate to tip. For the most part, "free" tour guides are paid via tips, so

those tips should be more generous if you were genuinely pleased with the tour. For paid tours, 2-5€ is acceptable. And don't forget to tip the tour driver if you have one!



## *Quick Shopping Tips*

**Beverages, one-stop gift shopping, etc.**



### **Grocery Stores**

If you're a Coke fiend, or like sparkling water, it will be more economical to buy a six pack or large bottles at a grocery store and keep them in your room. Then you can refill your travel cup or bottle as needed or have your preferred drink ready when you get back to the hotel.

But, grocery stores are also excellent opportunities for gift shopping—with French chocolates, teas, wines, condiments and other items perfect for the chef or gourmand in your life. There is a Monoprix (the Target of France) just down the block from our hotel and the main Galeries Lafayette department store, with a large food hall, is just a few blocks up Avenue de l'Opéra.

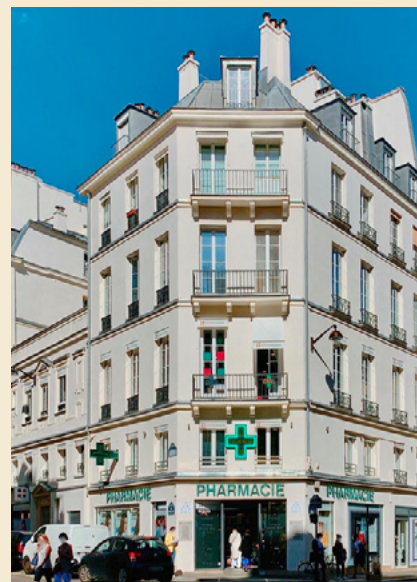
However, our favorite food hall is at Bon Marché, La Grande Épicerie de Paris, on the Rive Gauche (Left

Bank). It is a wonderland of food-related gift shopping, with something to fit every budget, including some of the branded reusable tote bags. There are also several great places within to stop for lunch, afternoon coffee, etc.

### **Pharmacies**

Easily spotted due to their flashing green crosses, French pharmacies are amazing. They can assist with both prescriptions and over-the-counter medications, but they are also bastions of excellent French skin care and make-up brands, at prices well below what you pay in the U.S.

One of the best-known is City Pharma on Rue du Four, not far from Bon Marché. It's stocked with the French skin care and beauty brands, all at really decent pricing. Keep in mind that social media has made this “must-shop stop” so there might be a line to get in!



## Market Shopping

At the flea markets, cash (euros, not dollars) is appreciated whenever possible, so do try to get a withdrawal accomplished beforehand. While there are usually ATMs nearby, they may automatically charge a higher immediate usage fee than those in the city center.

For larger purchases, many dealers are ok with splitting the cost between cash and card, or completely on a card.



But, as with flea markets everywhere, your negotiating power drops with the more you put on a card, so if you're looking to make a deal, make sure you have cash!

Finally, keep in mind that you may be shopping while the dealers are eating lunch and/or socializing. A little bit of politeness and genuine admiration goes a long way when they have to set down their fork, (or cards, or coffee, or wine glass...)



# VAT Refund Guide

It's really not that complicated!



## The Basics

VAT stands for Value-Added Tax, a cost already included on the price tag of any retail item you are shopping for. In France you will see VAT listed as TVA, *Taxe sur la Valeur Ajoutée*. The majority of French goods are priced with a 20% TVA already included, while some transportation and dining are taxed at a 10% rate, etc.

But for all non-EU citizens, a percentage (around 12% in France) of the VAT paid on your purchases can usually be refunded, although there are exceptions. In France, you must:

- 1) spend a total of 100.01€ in the same store on a single day\*;
- 2) show your passport (a photocopy or a shot on your phone is acceptable) at check out;

- 3) complete the *formulaire de détaxe*, making sure both you and the seller sign the same form;
- 4) have the completed form stamped by customs before leaving France\*\*.

As mentioned, not all stores offer “détaxe” (VAT refund services) and, not all purchases are eligible (see below). But it never hurts to ask!

## Eligible Goods

As Paris is known for its shopping and many items will be on discounted for the winter *soldes* (sales) you'll be pleased to know that most goods are eligible, but they must be unopened/unused at your time of departure.

- Clothing and accessories: This is most refunded items by visitors and includes shoes, belts, scarves, jewelry, etc.
- Perfumes and cosmetics: All eligible if brought home unopened/unused.
- Electronics and tech: Tablets, headphones, cameras, and other tech devices are eligible.
- Souvenirs and artisanal products: Regional specialties, local crafts, and decorative items (like pottery, candles, or kitchenware) can be refunded.
- Food: Can be eligible for a refund, as long as it has not been consumed before leaving the EU. For example,

you can get a VAT refund on a cheese, provided it's vacuum-sealed and unopened when you pass through customs.

- Wines and spirits: Bottles of wine and spirits also qualify, but rules for liquids in carry-on luggage still apply. Also, the U.S. has specific limits for alcohol.

## At the Airport

In some cases, French customs may ask to review your TVA purchases. So it helps to have your passport, ticket, tax refund form, and purchased goods in separate bag (or a bag tucked into a bag) available for inspection. This



means you should process your VAT receipts/clear customs before flight check-in at the airport and checking your luggage!

## VAT Refund Services Locations at Aeroport CDG

- Terminal 1: level CDGVAL, hall 6
- Terminal 2A: level departures, gate 5
- Terminal 2C: level departures, gate 12
- Terminal 2D: level departures, gate 6
- Terminal 2E: level departures, gate 4
- Terminal 2F: level arrivals
- Terminal 3: level arrivals

You do not need to wait in line for a French customs agent, as there are electronic Detaxe machines, often branded PABLO, where you can scan your receipts. Then, once you have completed that process, you drop your bundled paperwork in the appropriate VAT processing free mailbox. As there are various processors—Global Blue, Travel-Ex, Premiere and the French *Douanes* (customs) department—check your paperwork for which box to use.

Reminder: While there is no limit on what you can spend in France, keep in mind there is a \$800 limit on personal goods brought back to the U.S. from France\*\*\*.

## Alternative Processes and Payouts

*Les grands magasins* (major department stores) and some of the luxury brand boutiques offer in-house VAT/TVA processing. Typically these are located in the customer service sections of the department stores, or, at the luxury brand boutiques, the manager will assist you. So your paperwork is already stamped and filed before you even leave for the airport, *hourra!*

**Note:** When asked if you would prefer your refund in cash or against your card (assuming you paid with a card) take the card option. It offers a better exchange rate than the stores paying you out in euros. This is true for the machines or custom officials at the airport as well. Keep track of which processor (or processors) you worked with, how much you're owed, and follow up if you do not see refund on your card within a couple of weeks.



Each processor takes a different commission fee on your refund—Global Blue, which is probably the most widely used—takes the largest percentage. The math break down is:

You pay 100€, and 20€ of that is VAT/TVA

Of that 20€, you are eligible to receive, at the most, 2.4€ (12%) in refunds.

Of that 2.4€, the processors will take a cut, which varies based on the company.

Keep this in mind to make sure it's worth it to you to go through the detaxe process.

## App-based Processors

Over the last several years two major app-based VAT/TVA processors have become more widely used. These apps have several benefits, including lower commissions (meaning you get more money back) and the ability to “bundle” all your purchases across your entire trip. Meaning, you can purchase 50€ in eligible product from one store on Monday, 80€ from a different store on Tuesday, etc. and at the end of your trip, ALL your eligible purchases, no matter the individual store or daily total are counted toward your refund.

These also allow you to include eligible purchases from smaller stores who don't offer VAT/TVA refunds, and you don't need to carry a copy of your passport, as those details are already in the app. For each eligible purchase,

scan or take a photo of the final invoice, and the app totals and prepares the tax-free form for you.

Sounds great, right?

However, in order to make this work, the purchases need to be recorded ***in the name of the app***, meaning you need to request custom invoices, not just purchase receipts, for everything you want included. While the apps include handy “show this to the salesperson” screens and other how-tos, keep in mind the seller will most likely see this as an imposition and be accordingly snippy about it. And, in some cases, particularly luxury boutiques, they may tell you they do not/can not sell to businesses, so they are unable to create such an invoice. Sometimes this is because there is a policy to prevent bootlegging/fraud, and sometimes it may be that the retailers receive a portion of the commission charged on your refund as their commission.

While stores cannot legally prevent you from choosing your preferred VAT refund operator, as noted, many won't be happy about adding this extra step.

If you'd like to find out more, check out the overview pages on [ZappTax](#) and [AirVat](#), the two major apps.

### Notes:

\* The 100.01€ in the same store on a single day rule does not apply if using a consolidation app for processing your VAT/TVA refund.

\*\* Even when using an app, you must have the completed form validated by French customs or a PABLO machine.

\*\*\* The \$800 duty-free goods to the U.S. applied to gifts & personal items only. And, if you declared any about duty-free in the previous 30 days, that amount is applied against your \$800, lowering your new incoming total. If you bring in more than \$800, a flat 3% duty may apply to the next \$1,000 worth of goods. Or, U.S. Customs may charge you at the current duty rate for France, which is 100% under the “301” authorization. This means you will pay as much in duties as the cost of the item. For more (and perhaps updated) information check the [Customs Duty](#) page on the USCBP website. There are specific rules for liquor and tobacco products.

## Reading a Paris Receipt

### What are all those numbers?!

HT: *Hors Taxe/Without Taxes*

You may or may not see this on a French restaurant receipt. It means the total amount before taxes are added to the total.

TVA: *Taxe sur la Valeur Ajoutée/Value Added Tax*

This refers to the total VAT taxes added to the bill and these may be at different percentages. For food and non-alcoholic drinks, the standard TVA is 10%. For alcoholic drinks, it may be up to 20%.

TTC – *Toutes Taxes Comprises/All Taxes Included*

This means the grand total with all taxes included.

Other notations may include:

*À rendre:* Cash amount due

*CB EMV:* Amount due if paid by credit card

*Espèces:* Change due

*Montant dû:* Amount due

*Mt. HT/Montant hors taxe:* Amount due without tax

*Mt. TVA/Montant taxe sur la valeur ajoutée:* Amount of VAT

*Mt. TTC/Montant toutes taxes comprises:* Grand total





In the next issue of the

# PARIS DISPATCH

*No. 4: Useful Apps*

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