



DECOR TOURS
Provence

PROVENCE DISPATCH

No. 2: Money Matters

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.

Tourist Pricing

- Provence is a major tourist 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.



Stress-Free Restaurant Tipping

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



To be clear...

Most of your meals in Provence will be included, but for those few lunches when we're out—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 Provence, 2-5€ is often enough for two people, and 5-10€ for a group of four.

Meaning fairly modest tips are the norm, 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. The French 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 French 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.

Other Tipping Situations

Hotels, guides, drivers, etc., we got you covered! Much of this info is mostly useful for those traveling before or after our tour.



Coffee shops, bars, etc.

One of our favorite drinks while in Provence is *la piscine*, or chilled Champagne in a large glass filled with ice, and often some fruit. It's not offered everywhere, but on a hot afternoon, it's fantastic!

A quirk about ordering coffee or a glass of wine at a café or a brasserie in France is that the prices are not the same for drinks consumed at the bar versus at a table. A drink at the table, will be a bit more expensive than if you were to drink it while standing at the bar. The price difference should be noted on the menu. Again, you will likely not experience this while with us in Provence, but for those traveling in France before or after

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

Again, not needed as part of our tour, but if traveling before or after: 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

If traveling before or after, 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.

Experts, Personal Services, etc.

We have taken care of all specialty services and experiences as part of the tour, but keep in mind that gratitude and appreciation is always welcome by the people we work with. If you're pleased with any personal service you received as part of the tour, please let them know!



Quick Shopping Tips

Beverages, one-stop gift shopping, etc.

Grocery Stores

Grocery stores are an excellent opportunities for gift shopping—with French chocolates, teas, wines, condiments and other items perfect for the chef or gourmand in your life. And, for those who are looking for something specific we didn't immediately stock in the pantry, there is a grocery store right on the main street in Isle sur la Sorgue, are first stop on Sunday morning.

We'll be making periodic grocery runs throughout the week, so if you have special requests for gift items, or even want to come along as we load up, just let us know.



Pharmacies

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, beautiful soaps, lovely colognes, etc. at prices well below what you pay in the U.S. Plus, 400mg ibuprofen and other high-strength medications that are usually prescription only in the U.S. can be purchased directly here.

Market Shopping

At the flea market on Sunday, and the *marché Provençal* on Wednesday, cash (euros, not



dollars) is appreciated whenever possible, so do try to get a withdrawal accomplished beforehand. While there are usually ATMs nearby, they often get very busy, especially in Isle sur la Sorgue, and may run out of money!

For larger purchases at the Isle sur la Sorgue flea market and at the permanent antique and vintage shops, 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!



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 French 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

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No. 3: Communication: Apps, Attitude, etc.

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