Dormant accounts

What is a dormant account?

The Eckert Law provides that an account can become dormant in two cases:

- the account has not been the object of any transaction (except for debiting of fees and commissions of all kinds) and you did not manifest or contact us in any form whatsoever for twelve (12) consecutive months (a connection to your Deblock app using your password is taken into account);
- the customer is deceased and at the end of 12 (twelve) consecutive months from the date of death none of his heirs has informed us of his wish to assert his rights on the assets and deposits registered on the accounts of the deceased.

How can I reactivate a dormant account?

In order for your account to no longer be identified as dormant, we must witness a manifestation on your part:

- you just need to log in to your Deblock app with your password or perform an operation on your account;
- if you are the heir of a deceased customer, simply contact us by e-mail, attaching the supporting documents relating to your status as heir (death certificate of the holder, certificate of inheritance, etc.).

If you do not hear from you within the regulatory deadlines (10-year period, reduced to 3 years in the event that the client is deceased), we will be required to close your account and transfer your assets to the “Caisse des Dépôts et Consignations”.

We will inform you by any means six (6) months before the effective closure of the account.

How can I claim and recover the funds transferred to the Caisse des Dépôts et Consignations?

The law provides for the possibility of requesting the return of funds once they have been transferred to the Caisse des Dépôts et Consignations.

The latter provides a website to search for and request the return of funds: https://ciclade.caissedesdepots.fr/

You can claim the funds from the Caisse des Dépôts et Consignations for a period of 20 years (extended to 27 years if the account holder is deceased). After this period, the assets will be definitively acquired by the State.

Dormant accounts held by Deblock SAS at the end of the 2024:

Number of dormant accounts held by Deblock SAS	Total amount of deposits on dormant accounts held by Deblock SAS
0	0 EUR

Number of dormant accounts whose deposits have been transferred to Caisse des Dépôts et Consignations	Total amount of deposits transferred to Caisse des Dépôts et Consignations
0	0 EUR