



Do you have to pay a deposit?



Get up to €1200⁽¹⁾ to finance your deposit and make it easier for you to move into your new home

WHO?



Employee at a non-agricultural private sector company or **under 30 years of age⁽²⁾**



Tenant of your main residence in France

WHAT?



AVANCE LOCA-PASS® enables you to **get free financing for a security deposit** requested by your landlord, up to a maximum of €1,200.



This zero interest loan is **repayable in a maximum of 25 months** after a 3-month grace period.

Your accommodation:

- can be located in private, intermediate or social housing.
- » • requires signing a lease, an occupancy agreement in a hostel or social housing or a shared tenancy agreement rider.

HOW?



Go to locapass.actionlogement.fr to check your eligibility (in French only)



» **Fill in your application** online and print the documents



» **Send in your complete application**



» **Receive the funds** once your application has been accepted



- Loan **with no interest or application fees.**
- You can submit your application **up to 2 months after moving in.**
- **Can be combined**, under certain conditions, with other Action Logement assistance.

Credit is a commitment and must be repaid. Be sure you can repay the loan before making this commitment.

This loan is subject to conditions and granted subject to the agreement of Action Logement Services. It is available up to the maximum amount set by the regulations in force.

AVANCE LOCA-PASS® is a registered trademark of Action Logement.

⁽¹⁾ Annual nominal interest rate: 0%.

⁽²⁾ - Young people under 30 looking for work, working (any job, excluding permanent civil servants) or participating in work-study programmes,
- Students with a government scholarship or with proof of a fixed-term contract of at least 3 months in progress at the time of application, one or more fixed-term contracts of a cumulative duration of at least 3 months in the 6 months preceding the application or a work placement agreement of at least 3 months in progress at the time of application.

Repayment example: for an amortised loan of €1,200.00 at a fixed annual borrowing rate of 0%, with a loan term of 25 months and a 3-month grace period, repayment of **25 monthly instalments of €48.00**, i.e. a **Fixed APR of 0%**. **The total amount owed by the borrower is €1,200.00.**