

SOCIAL CONTRIBUTIONS/ CHARGES SOCIALES

Main Issues

NATIONAL INSURANCE MONTHLY EARNING LIMITS 2024 (monthly) Plafonds mensuels de la sécurité sociale (salaire brut/mois) 2024

Tranche A	de 0 € à 3 925 €
Tranche B	de 3 926 € à 15 700 €
Tranche C	de 15 701 € à 31 400 €

MINIMUM GROSS WAGE 2025 SMIC 2025

Horaire/Hour From 1.01.2025	11.88€
Mensuel/Monthly (35h/Week) From 1.01.2025	1801.80 €

NATIONAL INSURANCE SOCIAL CONTRIBUTIONS (employees) CHARGES SOCIALES 2025

(BS = Basic Salary / Salaire de Base) - (TA = Tranche A / 1st salary threshold)

Contributions	Base de calcul	Employee (%) (part salariale)	Employer (%) (part patronale)
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URSSAF (National Insurance) :

- Maladie / Health	BS	-	7 (≤ 2.5 SMIC) 13 (> 2.5 SMIC)
- Vieillesse / Pension	TA BS (déplafonnée)	6.90 0.40	8.55 2.02
- Allocations Familiales	BS BS	- -	5.25 (> 3.5 SMIC) 3.45 (≤ 3.5 SMIC)
- Accident Travail	BS	specific to the company	

POLE Emploi (unemployment) :

- Chômage	TA+B+C	-	4.30
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APEC (Cadres only)	TA+B	0.024	0.036
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Retraite complémentaire (Pension) :

- Retraite complémentaire	TA TB	4.01/4.15 9.86	6.01/6.22 14.78
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CSG déductible	98.25%*	6.8	-
CSG non déductible	98.25%*	2.90	-

* 98.25% of Basic Salary + Employer contributions of Prévoyance (Life Insurance+ Income Protection)+ Employer contributions of Mutuelle (Complementary Health Schemes).

Prévoyance & Mutuelle schemes are specific to the company - rates are corresponding to cover chosen and profile of the employees (age / health / smoker –non smoker...)

French branches & subsidiaries have to pay 3 additional small taxes / YEAR

T.Apprentissage BS * 0.59 % +0.09 % - T FPC : BS * 0.55 % (≤ 11 employees) - ADESATT BS * 0.02 % (only SYNTEC CBA).

AMAPs (Approved Mileage Allowance Payments) 2025

BAREME POUR NOTES DE FRAIS KILOMETRIQUES 2025

Fiscal Category	Up to 5 000kms /year	5 001 à 20 000 kms per year	d \geq 20 001 km per year
<3 CV	0.529 x km	(0.316 x km) + 1065	0.37 x km
4 CV	0.606 x km	(0.340 x km) + 1330	0.407 x km
5 CV	0.636 x km	(0.357 x km) + 1395	0.427 x km
6 CV	0.665 x km	(0.374 x km) + 1457	0.447 x km
7 CV and more	0.697 x km	(0.394 x km) + 1515	0.470 x km

COMPANY CAR / VEHICULE DE FONCTION

Benefit in kind / Avantage en nature

When using the company car for personal travel, the employee & the employer have to contribute to social rates on the payslips on a monthly basis.

To estimate the amount submitted to contributions on the payslip, we have to compare the result obtained after applying the following two methods of calculation (URSSAF regulation/ www.urssaf.fr)

- Method based on a fixed fee (forfait)
- Method based on real costs (base réelle).

Please supply the lease contract or purchase invoice of the car & CO2 rate as well as confirm if petrol/ diesel is fully or partially paid by the employer.

LUNCH VOUCHERS TICKETS RESTAURANTS 2025

Employees can benefit from Lunch vouchers when not going back home on their day work. The maximum amount that can be paid by the employer without paying additional social contributions is 7.26 € for 2025.

The total cost of the voucher has to be splitted 50/50 or 60/40 between Employer & Employee.

Minimum value : 12.10 € (60%)
Maximum value : 14.52 € (50 %)

LEGAL DIRECTORS GERANT (SARL)

Please note that social contributions are specific for Gérants / Legal Directors owning the majority of shares in their company : their status is called TNS = Travailleurs Non Salariés (similar to Self employed consultants).

Initial registrations and social contributions payments will have to be made to :

- URSSAF - TNS Dpt for National Insurance & Pension.
- Life Ins & Complementary Health Ins are not compulsory like for employees but it is advised to get those Insurance.

“Homme Clé” insurance to be checked.

DUE DATES FOR SOCIAL CONTRIBUTIONS PAYMENT Echéances de paiement des charges sociales

Any French employer have to comply with the procedure of social datas reporting called DSN in France.

From the 1st of January 2020, payment of **URSSAF, Pension & income tax withholding have to be paid on a monthly basis**.

The payment is done on the 15th of the following month (M+1)

However, life/income protection and complementary health insurances are paid on a quarterly basis as following:

- Jan./Feb./Mar.: before **April 15th**
- April/May/June: before **July 15th**
- July/Aug./Sept.: before **Oct. 15th**
- Oct./Nov./Dec.: before **Jan. 15th**

URSSAF, Pension schemes & Tax Office are applying **10 % penalties** if payment is not done on time. Direct Debits linked to DSN are highly recommend-

**France
2025**

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