

99050091001000, 99050091001000

Financial investment broker - license

Heruntergeladen am 10.06.2025

<https://fimportal.de/xzufi-services/344097462/L100001>

Modul	Sachverhalt
Leistungsschlüssel	99050091001000, 99050091001000
Leistungsbezeichnung I	Financial investment broker - license
Leistungsbezeichnung II	
Typisierung	2/3 - Bund: Regelung (2 oder 3), Land/Kommune: Vollzug
Quellredaktion	Hessen
Freigabestatus Katalog	unbestimmter Freigabestatus
Freigabestatus Bibliothek	fachlich freigegeben (silber)
Begriffe im Kontext	
Leistungstyp	Leistungsobjekt mit Verrichtung
Leistungsgruppierung	Gewerbe (050)
Verrichtungskennung	Erteilung (001)
SDG-Informationsbereich	Erlangung von Lizenzen, Genehmigungen oder Zulassungen im Hinblick auf die Gründung und Führung eines Unternehmens
Lagen Portalverbund	Anmeldepflichten (2010100)

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Einheitlicher Ansprechpartner	Nein
Fachlich freigegeben am	15.10.2020
Fachlich freigegeben durch	Association of German Chambers of Industry and Commerce
Handlungsgrundlage	https://www.gesetze-im-internet.de/gewo/_34f.html https://www.gesetze-im-internet.de/finvermv/ https://www.gesetze-im-internet.de/gewo/_34f.html https://www.gesetze-im-internet.de/finvermv/
Teaser	If you want to become a self-employed financial investment broker, you must apply for a license.
Volltext	<p>As a financial investment broker, you independently broker financial products to clients, whereby you receive a commission from the provider of the financial product. If you receive your fee from the client, please apply for a license as a fee-based financial investment advisor. You may not work as a financial investment broker and fee-based financial investment advisor at the same time.</p> <p>As a financial investment broker, you are restricted to certain financial products by the so-called area exception of the German Banking Act. The license covers (optionally) three product categories:</p> <ul style="list-style-type: none"> • Units or shares in domestic open-ended • investment funds, open-ended EU investment funds <p>or foreign open-ended investment funds that are distributed in accordance with the German Investment Code are permitted</p> <ul style="list-style-type: none"> • Units or shares in domestic closed-end investment funds, closed-end EU investment funds or foreign closed-end investment funds that may be distributed in accordance with the KapitalInvestment Code Investments <p>In addition to the license, you must also be entered in</p>

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the register of intermediaries. You can submit the application for this together with the license application.

The content of your license may be restricted and subject to ancillary provisions if the authorities consider this necessary for the protection of the general public or clients. Subsequent inclusion, amendment and addition of conditions are also permitted under the same conditions.

The competent authority depends on your federal state. You can find an overview in the further information.

Erforderliche Unterlagen

- Proof of personal reliability:
 - Certificate of good conduct and information from the central trade register
 - Proof of orderly financial circumstances: Information from the insolvency court as to whether proceedings have been opened (so-called negative certificate)
 - Extract from the debtor register of the central enforcement court
 - Proof of existing financial loss insurance Liability insurance (certificate in the sample wording)
 - Proof of expertise (IHK certificate of expertise or proof of equivalent professional qualification, see also further information)
- For legal entities and commercial partnerships: Extract from the commercial register of the country in which the head office is located
- Translation of the (foreign-language) extract from the commercial register, if applicable

Voraussetzungen

- The reliability required for business operations, i.e. you have not been convicted of fraud or other crimes in the last 5 years
 - Orderly financial circumstances, i.e. you are not in private insolvency or entered in the debtor register
 - Professional liability insurance with a minimum cover of EUR 1,130,000.00 for each insured event and EUR 1,700,000.00 for all insured events in one year in total.
- Expertise through a passed IHK examination or

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	through equivalent training qualifications and possibly corresponding professional experience
Kosten	Costs are incurred. The exact amount can be found in the fee schedule of the responsible authority .
Verfahrensablauf	<p>You send the application for a permit with all supporting documents to the relevant authority.</p> <ul style="list-style-type: none"> • The authority will use your details and documents to check whether the legal requirements for granting a permit have been met • If you meet the requirements, you will receive the license in writing by post <p>If you have not already applied for entry in the register of intermediaries together with the permit, you must still be entered in the register of intermediaries before you start working.</p>
Bearbeitungsdauer	As soon as all documents are complete, processing will take place within several weeks.
Frist	There are no deadlines to be observed.
weiterführende Informationen	https://www.dihk.de/resource/blob/4956/7dfda74a8788b5e00add968e8e258745/laenderzustaendigkeiten-fav-hof-34f-data.pdf https://www.gesetze-im-internet.de/versvermv_2018/_5.html https://www.bafin.de/SharedDocs/Veroeffentlichungen/DE/Merkblatt/mb_150416_ausnahme_investmentfondsvermittlung.html https://www.dihk.de/resource/blob/4956/7dfda74a8788b5e00add968e8e258745/laenderzustaendigkeiten-fav-hof-34f-data.pdf https://www.gesetze-im-internet.de/versvermv_2018/_5.html https://www.bafin.de/SharedDocs/Veroeffentlichungen/DE/Merkblatt/mb_150416_ausnahme_investmentfondsvermittlung.html
Hinweise	Intermediaries within the meaning of Section 2 (1) no. 10 of the German Banking Act (KWG) are exempt from

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	the licensing requirement. They are entered in a public register kept by the Federal Financial Supervisory Authority (BaFin).
Rechtsbehelf	<ul style="list-style-type: none"> • Appeal • Administrative court proceedings, in some federal states only possible after objection
Kurztext	<ul style="list-style-type: none"> • If you want to work as a financial investment broker or financial investment advisor on a commercial basis, you need a license • The license can be issued to a natural or legal person • Responsible: depending on the federal state, chamber of industry and commerce, trade authorities or districts / independent cities
Ansprechpunkt	<p>In Hesse, the Chamber of Industry and Commerce (IHK) in whose district the applicant's registered office is or is to be located is generally responsible: Darmstadt, Frankfurt, Fulda, Gießen-Friedberg, Hanau, Kassel, Lahn-Dill, Limburg, Offenbach or Wiesbaden.</p> <p>On the basis of cooperation agreements, the</p> <ul style="list-style-type: none"> • Limburg Chamber of Industry and Commerce (IHK Limburg) is responsible for issuing permits and registration centrally for the central Hessian IHKs (Lahn-Dill, Gießen-Friedberg, Limburg), • IHK Wiesbaden also issues permits for IHK Darmstadt and IHK Hanau. <p>You can also handle the procedure electronically via the Single Point of Contact. https://dienstleistungsplattform.hessen.de/ https://dienstleistungsplattform.hessen.de/</p>
Zuständige Stelle	
Formulare	<ul style="list-style-type: none"> • Forms: <p>Application for a license as a financial investment broker</p> <ul style="list-style-type: none"> • Online procedure possible if applicable • Written form required: no

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	<ul style="list-style-type: none"> • Personal appearance required: no
Ursprungsportal	Finanzanlagenvermittler - Erlaubnis, Financial investment broker - license