

99050021005000, 99050021005000

# Pawnbroking license

Heruntergeladen am 28.06.2025

<https://fimportal.de/xzufi-services/121345911/L100002>

Modul	Sachverhalt
Leistungsschlüssel	99050021005000, 99050021005000
Leistungsbezeichnung I	Pawnbroking license
Leistungsbezeichnung II	Pawnbroking business - Apply for a permit
Typisierung	2/3 - Bund: Regelung (2 oder 3), Land/Kommune: Vollzug
Quellredaktion	Nordrhein-Westfalen
Freigabestatus Katalog	fachlich freigegeben (gold)
Freigabestatus Bibliothek	fachlich freigegeben (silber)
Begriffe im Kontext	
Leistungstyp	Leistungsobjekt mit Verrichtung
Leistungsgruppierung	Gewerbe (050)
Verrichtungskennung	Erlaubnis (005)
SDG-Informationsbereich	Erlangung von Lizenzen, Genehmigungen oder Zulassungen im Hinblick auf die Gründung und Führung eines Unternehmens
Lagen Portalverbund	Anmeldepflichten (2010100), Erlaubnisse und Genehmigungen (2010400)

Modul	Sachverhalt
Einheitlicher Ansprechpartner	Nein
Fachlich freigegeben am	07.07.2022
Fachlich freigegeben durch	Ministry of Economic Affairs, Industry, Climate Protection and Energy of the State of North Rhine-Westphalia
Handlungsgrundlage	<p>§ Section 34 of the Industrial Code (GewO)</p> <p>Ordinance on the business operations of commercial pawnbrokers (Pawnbrokers' Ordinance - PfandIV)  <a href="http://www.gesetze-im-internet.de/gewo/_34.html">http://www.gesetze-im-internet.de/gewo/_34.html</a>  <a href="https://www.gesetze-im-internet.de/pfandlv/">https://www.gesetze-im-internet.de/pfandlv/</a>  <a href="http://www.gesetze-im-internet.de/gewo/_34.html">http://www.gesetze-im-internet.de/gewo/_34.html</a>  <a href="https://www.gesetze-im-internet.de/pfandlv/">https://www.gesetze-im-internet.de/pfandlv/</a></p>
Teaser	If you want to work commercially as a pawnbroker or pawnbroker, you need a pawnbroking license. You can find out more here.
Volltext	<p>The pawnbroker grants a loan of money against the deposit of a pledge to secure the loan together with interest and the costs of business operations. The pawnbroker brokers pawn transactions by granting an advance on pawns handed over to him/her and pledging the pawns in his/her name with a pawnbroker.</p> <p>Anyone wishing to operate the business of a pawnbroker or pawnbroker requires the permission of the competent authority. The permit may be subject to conditions if this is necessary to protect the general public or the pledger. In the case of partnerships (e.g. OHG, KG), the trader is any managing partner. In the case of legal entities (e.g. GmbH, AG), the permit is issued to the legal entity.</p> <p>The license to operate the business is generally valid for an unlimited period and only in the territory of the Federal Republic of Germany.</p> <p>The permit is personal, i.e. you cannot transfer a permit in your name to another person, nor can</p>

Modul	Sachverhalt
	another person transfer a permit in their name to you.
<b>Erforderliche Unterlagen</b>	<ul style="list-style-type: none"> <li>• Identity card or comparable identification document (copy)</li> <li>• Non-EU citizens: residence permit (copy)</li> </ul> <p>Proof of the legal form of the company</p> <ul style="list-style-type: none"> <li>• Registered office in Germany: for registered companies: Extract from the commercial register and, if applicable, a copy of the articles of association (e.g. for a civil law partnership (GbR))</li> <li>• Registered office abroad: documents from this country proving the legal form.</li> </ul> <p>Proof of personal reliability</p> <ul style="list-style-type: none"> <li>• Residence in Germany: Certificate of good conduct Extract from the central trade register for natural persons and, if applicable, legal entities</li> <li>• Residence abroad: Documents from your home country proving that you have the personal reliability to perform the desired service. In individual cases, the authorities may request further documents that are suitable for making a statement about your personal reliability as an applicant.</li> <li>• Proof of the funds and securities required for the business</li> <li>• Residence in Germany: Extract from the debtor register</li> <li>• Information from the insolvency register</li> <li>• Residence abroad: Documents from your home country as proof that you have the necessary means and securities</li> <li>• Proof of insurance</li> <li>• Floor plan of the rooms intended for the business</li> </ul>
<b>Voraussetzungen</b>	<p>If you want to work as a pawnbroker, you must</p> <ul style="list-style-type: none"> <li>• provide special securities and evidence.</li> </ul> <p>You must provide proof of the necessary funds or collateral for the first six months. This can be a credit balance or a bank guarantee.</p>

## Modul

## Sachverhalt

- take out insurance against fire damage, water damage, burglary and robbery and present it at the time of application. A safe must be available for jewelry.
- Secure your premises against burglary with an alarm system. In the case of car pawnbrokers, the question of possible environmental hazards caused by the parking areas of the vehicles must be clarified.

Permission will be refused if: Facts justify the assumption that the applicant does not possess the personal reliability required for the business operation. As a rule, anyone who has been convicted of a crime, theft, embezzlement, extortion, fraud, breach of trust, forgery of documents, receiving stolen goods, usury or an offense against the Unfair Competition Act in the five years preceding the application will not have this reliability. The applicant does not provide evidence of the funds required for business operations or corresponding securities.

## Kosten

General administrative fee schedule NRW Tariff item 12.7 Pawnbroking industry 12.7.1 Processing of the application for permission to operate a pawnbroking and brokerage business (Section 34 (1) GewO) Fee: Euro 100 to 1,000 The actual The actual amount of the fee depends on the competent local regulatory authority.

## Verfahrensablauf

You must apply to the competent authority for a license to operate a business as a pawnbroker or pawnbroker.

After the examination, you will either receive a permit or a rejection notice. A permit may be subject to certain conditions.

You may only start working once you have received the permit. You must register the business at the same time as starting the activity.

In addition, when you start your business, you must declare which premises you are using for the business and you are also obliged to report any change of premises immediately.

Modul	Sachverhalt
Bearbeitungsdauer	If the documents are complete, your application will be processed promptly.
Frist	You must apply for the permit before starting your business. You are only entitled to exercise the trade after the permit has been issued.
weiterführende Informationen	
Hinweise	<p>The pawnbroker must notify the competent authority which rooms he/she uses for the business operation at the start of the business operation; furthermore, he/she must immediately notify any change of rooms used for the business operation.</p> <p>The pawnbroker is obliged to keep records.</p>
Rechtsbehelf	
Kurztext	<ul style="list-style-type: none"> <li>• Applying for a pawnbroking license</li> <li>• Pawnbrokers and pawnbrokers require a permit; traders may operate a pawnbroking business; requirements: personal reliability and proof of the necessary means and securities for the business operation; permit can be granted to natural and legal persons; permit is personal and cannot be transferred; there is a right to the permit, unless there is a reason for refusal according to §34 para.1 sentence 3 no.1 or no.2 GewO</li> <li>• Responsible: local regulatory authority</li> </ul>
Ansprechpunkt	
Zuständige Stelle	
Formulare	<ul style="list-style-type: none"> <li>• Online procedure possible: no</li> <li>• Written form required: no</li> <li>• Personal appearance required: yes</li> </ul>
Ursprungsportal	Pfandleihgewerbe Erlaubnis, Pawnbroking license