

99050013001000, 99050013001000

Apply for a loan brokerage permit

Heruntergeladen am 10.06.2025

<https://fimportal.de/xzufi-services/31999571/L100008>

| Modul | Sachverhalt |
|---------------------------|--|
| Leistungsschlüssel | 99050013001000, 99050013001000 |
| Leistungsbezeichnung I | Apply for a loan brokerage permit |
| Leistungsbezeichnung II | |
| Typisierung | 2/3 - Bund: Regelung (2 oder 3), Land/Kommune: Vollzug |
| Quellredaktion | Sachsen-Anhalt |
| Freigabestatus Katalog | unbestimmter Freigabestatus |
| Freigabestatus Bibliothek | fachlich freigegeben (gold) |
| 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 | Erlaubnisse und Genehmigungen (2010400), Befähigungs- und Sachkundenachweise (2010200) |

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| Einheitlicher Ansprechpartner | Nein |
| Fachlich freigegeben am | 09.09.2021 |
| Fachlich freigegeben durch | Federal Ministry for Economic Affairs and Energy |
| Handlungsgrundlage | https://www.gesetze-im-internet.de/gewo/_34c.html https://www.gesetze-im-internet.de/gewo_34cdv/ https://www.gesetze-im-internet.de/gewo/_34c.html https://www.gesetze-im-internet.de/gewo_34cdv/ |
| Teaser | <p>Would you like to broker real estate or loan agreements on a commercial basis? For this you need an official permit. This also applies if you want to manage residential real estate on a commercial basis or prepare and carry out construction projects.</p> |
| Volltext | <p>You need a permit if you want to offer the following on a commercial basis:</p> <ul style="list-style-type: none"> • Brokerage of real estate (real estate agents), • Brokerage of loan agreements (except real estate loans for consumers), • Management of residential real estate (residential property manager) or • Preparation or implementation of construction projects in one's own name or in the name of others (property developer, construction supervisor) <p>Depending on which permit you apply for, you are entitled to carry out the following activities, for example:</p> <ul style="list-style-type: none"> • Mediation of real estate and rights equivalent to real estate, as well as mediation of the sale, encumbrance, rental or lease of real estate • brokerage of residential property as well as contracts for mortgages and land charges, • Brokerage of commercial premises as well as residential premises, i.e. all types of space transfers including lease and subletting, i.e. also housing and accommodation brokerage. |

Modul

Sachverhalt

- Arrangement of loans (except real estate financing for consumers)
 - Planning or implementation of construction projects using third-party assets, for example with assets of tenants, lessees, other authorized users or persons applying for acquisition or usage rights. It makes no difference whether you act in your own name (property developer) or whether you act on behalf of third parties (construction supervisor). For example, the following activities can be considered: submitting a building application, commissioning architects and craftsmen, procuring and retrieving financing, taking out insurance, calculating later rents.
 - Management of rented apartments or the common condominium of several people. You are an administrator, for example, if you
 - carry out resolutions of the apartment owners and ensure that the house rules are enforced;
 - take the measures necessary for the proper maintenance and repair of the common property;
 - arrange for and receive all payments and services related to the day-to-day management of the common property;
 - manage funds raised.

For the brokerage of real estate consumer loan agreements, you need a different, separate trade permit.

Erforderliche Unterlagen

- Copy of identity card or passport with registration certificate or presentation on site.
- Proof of orderly financial circumstances
 - if you are resident in Germany, usually:
 - Excerpt from the list of debtors
 - Certificate from the insolvency court
 - Certificate in tax matters (from the tax office)
 - if you live abroad: documents from your home country that prove your orderly financial circumstances
- Proof of entrepreneurial legal form:
 - in the case of a registered office in Germany: in the case of companies entered in a register: excerpt from the commercial register or the partnership register or the cooperative register

Modul

Sachverhalt

- in the case of the company's registered office abroad: documents from the country of domicile proving the legal form
- Proof of personal reliability:
 - if you are resident in Germany:
 - Certificate of good conduct for submission to an authority
 - Excerpt from the Central Trade Register for submission to an authority
 - if you live abroad: documents from your country of residence that prove your personal reliability

In order to verify personal reliability, the competent authority may request further documents.

In the case of legal entities such as a limited liability company, you must submit (e.g. personal papers) or apply for the personal documents for all natural persons authorised to manage the business (e.g. extract from the central trade register for submission to an authority).

For the legal entity, you also need an excerpt from the Central Trade Register for submission to an authority. Partnerships such as a GbR, KG, OHG, PartG or GmbH & Co. KG are not eligible for approval as such.

Therefore, every managing partner needs permission. Submit a completed application form and all personal documents for each of these individuals.

If you would like to work as a residential property manager, you must provide proof that you have taken out professional liability insurance as required by law.

Voraussetzungen

- They have the reliability required for commercial operations. As a rule, you do not have this if you have been convicted of a crime or a pecuniary crime (as defined in more detail by law) within the last 5 years.
 - You live in orderly financial circumstances: no insolvency proceedings have been opened against your assets or have been dismissed for lack of assets.
 - If you would like to work as a residential property manager, you need professional liability insurance of at least EUR 500,000 for each insured event and EUR 1,000,000 for all insured events in one year.

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|------------------------------|---|
| Kosten | |
| Verfahrensablauf | |
| Bearbeitungsdauer | |
| Frist | <p>You must have the permit before the start of operation. Therefore, submit the application in good time, i.e. a few weeks before the intended start of operations. For the activity as • Real estate agent, • Property developer • Construction supervisor • Residential property manager applies: The permit is deemed to have been granted if the authority has not decided on your application within a period of 3 months after receipt of the complete documents. At the same time, you must notify the authority responsible for business registrations of the start of the activity.</p> |
| weiterführende Informationen | |
| Hinweise | <p>Real estate agents and residential property managers as well as their staff are obliged to undergo regular further training in accordance with their activities.</p> |
| Rechtsbehelf | |
| Kurztext | <ul style="list-style-type: none"> • Trade of brokers, investment advisors, property developers, residential property managers and construction supervisors Permission <ul style="list-style-type: none"> • The following commercial activities are subject to authorisation: <ul style="list-style-type: none"> • Brokerage of loan agreements • For the brokerage of real estate consumer loan agreements, a different, separate trade license is required. • Work as a real estate agent • Management of residential real estate (residential property managers) • Preparation or implementation of construction projects in one's own name or in the name of others (property developer, construction supervisor) • Permission can be limited in terms of content or linked to conditions. • responsible: depends on the respective national law |

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| Ansprechpunkt | Please contact the trade office of your municipality or independent city. |
| Zuständige Stelle | |
| Formulare | |
| Ursprungsportal | Apply for a loan brokerage permit, Erlaubnis zur Darlehensvermittlung beantragen |