

99050091001000, 99050091001000

# Apply for a financial investment intermediary permit

Heruntergeladen am 03.07.2025

<https://fimportal.de/xzufi-services/393983496/L100008>

Modul	Sachverhalt
Leistungsschlüssel	99050091001000, 99050091001000
Leistungsbezeichnung I	Apply for a financial investment intermediary 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 (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)

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

## Modul

## Sachverhalt

Your permission may be limited in content and combined with ancillary provisions if this is necessary from the point of view of the authority for the protection of the general public or the client. Under the same conditions, the subsequent inclusion, amendment and addition of conditions are also permissible.

The competent authority depends on your federal state. An overview can be found in the further notes.

## 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 list of debtors of the central enforcement court
- Proof of an existing financial loss liability insurance (certificate in the sample wording)
- Certificate of competence (IHK certificate of competence examination or proof of equivalent professional qualification, see also further information)
- In the case of legal entities and commercial partnerships: extract from the commercial register from the country in which the head office is located
- If necessary, translation of the (foreign-language) excerpt from the commercial register

## Voraussetzungen

- The reliability necessary for the commercial operation, 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 personal bankruptcy or are entered in the list of debtors
- Professional indemnity insurance with a minimum coverage of 1,130,000.00 euros for each insured event and 1,700,000.00 euros for all insured events of a year in total.
- Expertise through a passed IHK examination or through equivalent training qualifications and possibly corresponding professional experience

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Kosten	There are costs. The exact amount can be found in the fee schedule of the competent authority.
Verfahrensablauf	<p>You send the application for permission with all supporting documents to the relevant competent authority.</p> <ul style="list-style-type: none"> <li>• On the basis of your information and documents, the authority will check whether the legal requirements for granting a permit are met</li> <li>• If you meet the requirements, you will receive permission in writing by mail</li> </ul> <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 take action.</p>
Bearbeitungsdauer	As soon as all documents are complete, the processing takes place within several weeks.
Frist	-none
weiterführende Informationen	<p>Here you will find an overview of the responsibilities for financial investment brokers and advisors of the Association of German Chambers of Industry and Commerce: Overview of financial investment brokers and advisors</p> <p>§4 of the Financial Investment Brokers Ordinance lists the financial statements recognized as an alternative to the proficiency test: §4 Financial Investment Brokers Ordinance</p> <p>More detailed information on the legal regulations for financial investment intermediaries can be found here:</p> <p>Leaflet on the area exception for the brokerage of investment funds and investments of the Federal Financial Supervisory Authority</p>
Hinweise	Intermediaries within the meaning of Section 2 (1) No. 10 of the German Banking Act (KWG) are exempt from the licensing requirement. They are entered in a public register maintained by the German Federal Financial

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	Supervisory Authority (BaFin).
Rechtsbehelf	<ul style="list-style-type: none"> <li>• Contradiction</li> <li>• Administrative court proceedings, in some federal states only possible after objection</li> </ul>
Kurztext	<ul style="list-style-type: none"> <li>• If you want to work commercially as a financial investment broker or financial investment advisor, you need a permit</li> <li>• Permission may be granted to a natural or legal person</li> <li>• Responsible: depending on the federal state, the Chamber of Industry and Commerce, trade authorities or districts / independent cities</li> </ul>
Ansprechpunkt	Please contact the district or the independent city.
Zuständige Stelle	
Formulare	<ul style="list-style-type: none"> <li>• Forms: Application for a licence as a financial investment intermediary</li> <li>• If necessary, online procedure possible</li> <li>• Written form required: no</li> <li>• Personal appearance required: no</li> </ul>
Ursprungsportal	Apply for a financial investment intermediary permit, Finanzanlagenvermittler Erlaubnis beantragen