

99050021005000

Pawnbroking business, apply for a licence

Heruntergeladen am 28.06.2025

<https://fimportal.de/xzufi-services/6000179-99050021005000/L100009>

Modul	Sachverhalt
Leistungsschlüssel	99050021005000
Leistungsbezeichnung I	Pawnbroking business, apply for a licence
Leistungsbezeichnung II	Pawnbroking business, apply for a licence
Typisierung	2/3 - Bund: Regelung (2 oder 3), Land/Kommune: Vollzug
Quellredaktion	Sachsen
Freigabestatus Katalog	unbestimmter Freigabestatus
Freigabestatus Bibliothek	unbestimmter Freigabestatus
Begriffe im Kontext	
Leistungstyp	
Leistungsgruppierung	
Verrichtungskennung	
SDG-Informationsbereich	
Lagen Portalverbund	
Einheitlicher	

Modul	Sachverhalt
Ansprechpartner	
Fachlich freigegeben am	
Fachlich freigegeben durch	
Handlungsgrundlage	<ul style="list-style-type: none"> • § 34 Gewerbeordnung (GewO) – Pfandleihgewerbe • Verordnung über den Geschäftsbetrieb der gewerblichen Pfandleiher (PfandlV) • Sächsisches Kostenverzeichnis (SächsKVZ) - Nr. 46 Gewerberecht
Teaser	<p>If you wish to operate the business of a pawnbroker or pawnbroker on a commercial basis, you need a licence issued by competent authority.</p>
Volltext	<p>Application for a licence in accordance with § 34 of the Trade, Commerce and Industry Regulation Act (GewO)</p> <p>If you wish to operate the business of a pawnbroker or pawnbroker on a commercial basis, you need a licence issued by competent authority.</p> <p>Note: The licence may be subject to conditions if this is necessary to protect the general public or the pawnbrokers.</p> <p>In addition, you must provide the competent public authorities with the verbal and written information required to monitor your business operations free of charge upon request.</p> <p>Authorised representatives of the competent public authorities may enter your property or business premises during normal business hours and carry out inspections and visits. Under certain circumstances, in particular if public safety or order is threatened or if there is a risk of danger, your business premises may even be entered outside normal business hours during the day.</p> <p>If you live in your business premises or if your business premises also serve residential purposes, the fundamental right to inviolability of the home is restricted.</p>

Modul

Sachverhalt

Obligations of the commercial pawnbroker are in particular

- Obligation to keep records of all pawnbroking transactions in chronological order
- Handing over pawn tickets to each pledger
- Taking out insurance for the pledged property against fire damage, water damage, burglary and robbery

Single point of contact (Einheitlicher Ansprechpartner)

The business is not covered by the EU Services Directive. The corresponding administrative procedures can therefore not be handled via the Point of Single Contact.

Erforderliche Unterlagen

As a rule, the following documents must be submitted:

- Certificate of good conduct
- Certificate in tax matters from the tax office and the municipal tax office (Bescheinigung in Steuersachen des Finanzamtes)
- Application for a licence in accordance with § 34 GewO
- Proof of funds in accordance with PfandVwV
- Proof of insurance in accordance with § 8 Pfandleihverordnung (PfandlV)
- Extract from the debtor register of the local court (Auszug aus der Schuldnerkartei des Amstgerichts)
- Identity document
- if the applicant is a legal entity: articles of association
- if the applicant is a company entered in the commercial register: extract from the commercial register (Handelsregisterauszug)
- if the applicant is not a citizen of an EU member state: residence permit
- Extract from the central trade register (Gewerbezentralregistrauszug)
- Information from the insolvency court (Auskunft des Insolvenzgerichts)

Note: If the applicant is a legal entity (e.g. AG, GmbH), proof of good repute must be submitted both for the legal entity (with the exception of the certificate of

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	<p>good conduct and the identity papers) and for the natural persons authorised to represent the company (managing director, board member and chairman) when the application is submitted.</p>
Voraussetzungen	<p>If you want to work as a pawnbroker, you must provide special collateral security and proof.</p> <ul style="list-style-type: none"> • You must provide evidence of the necessary funds or collateral security for the first six months. This can be a credit balance or a bank guarantee. • You must also 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 jewellery. • You must 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. <p>Authorisation must be refused if:</p> <ul style="list-style-type: none"> • Facts justify the assumption that the applicant does not possess the reliability required for the commercial operation. As a rule, this reliability is not possessed by anyone who has been convicted of a crime, theft, embezzlement, extortion, fraud, breach of trust, forgery of documents, receiving stolen goods, usury or offences against the law against unfair competition in the five years prior to the application. • the applicant does not provide evidence of the funds required for the business operation or corresponding collateral.
Kosten	EUR 340.00 to EUR 680.00
Verfahrensablauf	Submit an informal application to the competent authority for a licence in accordance with Section 34 of the Trade, Commerce and Industry Regulation Act (Gewerbeordnung/GewO).
Bearbeitungsdauer	Processing time: maximum 3 months
Frist	You must apply for a licence before starting your business. You are only authorised to exercise the trade

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	after the permit has been issued.
weiterführende Informationen	
Hinweise	
Rechtsbehelf	
Kurztext	
Ansprechpunkt	
Zuständige Stelle	
Formulare	
Ursprungsportal	