

99050091001000

# Apply for permission to act as a financial investment intermediary

Heruntergeladen am 10.06.2025

<https://fimportal.de/xzufi-services/6003377/L100009>

Modul	Sachverhalt
Leistungsschlüssel	99050091001000
Leistungsbezeichnung I	Apply for permission to act as a financial investment intermediary
Leistungsbezeichnung II	Apply for permission to act as a financial investment intermediary
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	

Modul	Sachverhalt
Einheitlicher Ansprechpartner	
Fachlich freigegeben am	
Fachlich freigegeben durch	
Handlungsgrundlage	<ul style="list-style-type: none"> <li>• § 11a [Gewerbeordnung](http://www.gesetze-im-internet.de/gewo/index.html)[(GewO)](http://www.gesetze-im-internet.de/gewo/index.html) – Vermittlerregister               <ul style="list-style-type: none"> <li>• § 34f [Gewerbeordnung (GewO)](http://www.gesetze-im-internet.de/gewo/index.html) – Finanzanlagenvermittler</li> </ul> </li> <li>• [Finanzanlagenvermittlungsverordnung](https://www.gesetze-im-internet.de/finvermv/) (FinVermV)               <ul style="list-style-type: none"> <li>• § 2 Absatz 1 [Kreditwesengesetz](http://www.gesetze-im-internet.de/kredwg/index.html)(KWG) – Ausnahmen</li> </ul> </li> </ul>
Teaser	If you wish to If you wish to become a self-employed financial investment broker, you must apply for a permit.
Volltext	<p>If you wish to If you wish to become a self-employed financial investment broker, you must apply for a permit.</p> <p>As a financial investment intermediary, you independently broker financial products to clients, receiving 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 adviser. You may not act as a financial investment intermediary and a fee-based financial investment adviser at the same time.</p> <p>As a financial investment intermediary, you are restricted 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>• units or shares in domestic open-ended investment</li> </ul>

## Modul

## Sachverhalt

funds

- open EU investment funds or foreign open-ended investment funds that are may be distributed in accordance with the German Capital Investment Code
- units or shares in domestic closed-ended investment funds, closed-ended EU investment funds or foreign closed-ended investment funds that may be distributed in accordance with the German Capital Investment Code

In addition to the license, you must also be entered in the Register of Intermediaries. You can submit the application for this together with the permit application.

**\*\*Notes:\*\***

- The content of your license may be restricted and subject to ancillary provisions if the authorities deem this to be necessary for the protection of the general public or the clients. Under the same conditions, the subsequent inclusion, amendment and supplementation of conditions is also permissible.
- Authorisation may be granted to natural and legal persons. In the case of (commercial) partnerships, each managing partner must submit an application and the required documents.
- If you receive your fee from the client, please apply for a licence as a fee-based financial investment adviser. You may not work as a financial investment broker and fee-based financial investment adviser at the same time.

## Erforderliche Unterlagen

- Proof of personal reliability:
  - certificate of good conduct and information from the central business 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 debtors' register of the central enforcement court
  - proof of an existing pecuniary loss liability insurance

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(certificate in the sample wording)

- proof of expert knowledge (IHK proof of expert knowledge examination or proof of equivalent professional qualification)

For legal entities and commercial partnerships:

- extract from the commercial register of the country in which the company's head office is located
- if applicable, translation of the (foreign language) extract from the commercial register

## Voraussetzungen

To acquire the permit, you need to prove

- the reliability required for the business operation, i.e. you have not been convicted of fraud or other crimes in the last five years,
- that your financial circumstances are in order, i.e. you are not in private insolvency or registered in the debtors' register and
- that you have professional liability insurance with a minimum coverage of EUR 1.130.000 for each insured event and EUR 1.700.000 for all insured events of one year in total as well as
- expert knowledge through a passed IHK examination or through equivalent training qualifications and possibly corresponding professional experience

**\*\*Tip:\*\*** Intermediaries within the meaning of section 2(1) number 10 of the Kreditwesengesetz (KWG - German Banking Act) are exempt from the licensing requirement. They are entered in a public register maintained by the Federal Financial Supervisory Authority (BaFin).

## Kosten

Procedural fee (according to the fee schedule of the responsible department).

## Verfahrensablauf

- You send the application for permission with all supporting documents to the relevant competent

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	<p>authority.</p> <ul style="list-style-type: none"> <li>• The authority checks on the basis of your information and documents whether the legal requirements for the granting of permission are fulfilled.</li> <li>• If you meet the requirements, you will receive the permit in writing by post.</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 start working.</p>
Bearbeitungsdauer	As soon as all documents are complete, the application will be processed within several weeks.
Frist	none
weiterführende Informationen	
Hinweise	
Rechtsbehelf	Objection (details in the notice)
Kurztext	
Ansprechpunkt	
Zuständige Stelle	
Formulare	
Ursprungsportal	