

99050021005000, 99050021005000

Pawnbroking business - apply for a permit

Heruntergeladen am 28.06.2025

<https://fimportal.de/xzufi-services/9058873/L100012>

Modul	Sachverhalt
Leistungsschlüssel	99050021005000, 99050021005000
Leistungsbezeichnung I	Pawnbroking business - apply for a permit
Leistungsbezeichnung II	Pawnbroking business - apply for a permit
Typisierung	2/3 - Bund: Regelung (2 oder 3), Land/Kommune: Vollzug
Quellredaktion	Schleswig-Holstein
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

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	Genehmigungen (2010400)
Einheitlicher Ansprechpartner	Nein
Fachlich freigegeben am	25.09.2020
Fachlich freigegeben durch	Bavarian State Ministry for Economic Affairs, Regional Development and Energy
Handlungsgrundlage	https://www.gesetze-im-internet.de/gewo/_34.html https://www.gesetze-im-internet.de/pfandlv/
Teaser	If you want to work as a pawnbroker or pawnbroker on a commercial basis, you need a permit.
Volltext	<p>The pawnbroker grants a money loan against deposit of a pledge to secure the loan plus interest and 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>Whoever wishes to operate the business of a pawnbroker or a pawnbroker's agent requires the permission of the competent authority. The permit may be subject to conditions if this is necessary for the protection of the general public or the pawnbrokers.</p> <p>In the case of partnerships (e.g. OHG, KG), each managing partner is a trader. In the case of legal entities (e.g. GmbH, AG), permission is granted to the legal entity.</p>
Erforderliche Unterlagen	<ul style="list-style-type: none"> • Identity card or comparable identification document (copy) • Non-EU citizens: residence permit (copy) • Proof of the legal form of the company Company registered office in Germany: in the case of registered companies Extract from the commercial register and, if applicable, a copy of the partnership agreement (e.g. in the case of a partnership under civil law (GmbH)). Company domicile abroad: documents from this country proving the legal form. • Proof of personal reliability Residence in Germany: Certificate of good conduct Extract from the central

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business register for natural and, where applicable, legal persons Residence abroad: Documents from your home country proving that you have the personal reliability to perform the requested service. The authorities may request further documents in individual cases which are suitable for making a statement about your personal reliability as an applicant.

- Proof of the means and securities required for the operation of the business Residence in Germany: Extract from the debtors' register Information from the insolvency register Residence abroad: documents from your home country as proof that you have the necessary means and securities at your disposal
- Insurance certificate
- Floor plan of the premises intended for the business

Voraussetzungen

If you want to operate as a pawnbroker, you must provide special collateral and evidence.

- You will need to show required funds or collateral for the first six months. This can be credit balances 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. You must have a safe for jewellery.
- You must secure your premises against burglary with an alarm system.
- For car pawnshops, the issue of potential environmental hazards from the parking areas of the vehicles must be addressed.

Permission will be refused if:

- Facts justify the assumption that the applicant does not possess the reliability required for the business operation. As a rule, anyone who has been sentenced to a custodial sentence for a crime, theft, embezzlement, extortion, fraud, embezzlement, forgery of documents, receiving stolen goods, usury or an offence against the law against unfair competition within the last five years prior to the submission of the application does not possess this reliability.
- The applicant fails to prove the means required for

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	the business operation or corresponding securities.
Kosten	
Verfahrensablauf	<p>The permitPermit for dYou must apply to the competent authority for permission to operate a business as a pawnbroker or pawnbroker agent.</p> <p>After the examination, you will either receive a permit or a notice of refusal. A permit may be subject to certain conditions.</p>
Bearbeitungsdauer	
Frist	You must apply for the permit before starting the activity. You are only entitled to exercise the trade after the permit has been granted.
weiterführende Informationen	
Hinweise	<p>The pawnbroker must notify the competent authority at the start of the business operation which rooms he/she uses for the business operation; furthermore, he/she must notify any change of the rooms used for the business operation without delay.</p> <p>The pawnbroker is obliged to keep records.</p>
Rechtsbehelf	
Kurztext	<ul style="list-style-type: none"> • Pawnbroker permit • Pawnbrokers and pawnbrokers need a permit. • Requirements: personal reliability and proof of the means and securities required for the business operation. • Responsible: the authority responsible for the place of operation
Ansprechpunkt	
Zuständige Stelle	
Formulare	
Ursprungsportal	Pfandleihgewerbe - Erlaubnis beantragen, Pawnbroking business - apply for a permit