

99050021005000, 99050021005000

Pawnbroking - apply for a permit

Heruntergeladen am 28.06.2025

<https://fimportal.de/xzufi-services/10281684/L100039>

Modul	Sachverhalt
Leistungsschlüssel	99050021005000, 99050021005000
Leistungsbezeichnung I	Pawnbroking - apply for a permit
Leistungsbezeichnung II	Pawnbroking - apply for a permit
Typisierung	2/3 - Bund: Regelung (2 oder 3), Land/Kommune: Vollzug
Quellredaktion	Rheinland-Pfalz
Freigabestatus Katalog	unbestimmter Freigabestatus
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	Erlaubnisse und Genehmigungen (2010400), Anmeldepflichten (2010100)

Modul	Sachverhalt
Einheitlicher Ansprechpartner	Nein
Fachlich freigegeben am	25.09.2020
Fachlich freigegeben durch	Bavarian State Ministry of Economic Affairs, Regional Development and Energy
Handlungsgrundlage	https://www.gesetze-im-internet.de/gewo/_34.html https://www.gesetze-im-internet.de/pfandlv/ 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 pawn broker, you need a permit.
Volltext	<p>The pawnbroker grants a cash loan against the deposit of a pledge to secure the loan together with interest and costs of business operations. The pledge broker arranges pawn transactions by granting an advance on pledges handed over to him/her and pledging the pledges in his/her name with a pawnbroker.</p> <p>Anyone wishing to operate the business of a pawnbroker or a pawn broker requires the permission of the competent authority. The licence may be subject to conditions to the extent necessary for the protection of the general public or the pledgers.</p> <p>In the case of partnerships (e.g. OHG, KG), the trader is any managing partner. 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 a comparable identification document (copy) • Non-EU citizens: residence permit (copy) • Proof of entrepreneurial legal form Company headquarters in Germany: in the case of registered companies: extract from the commercial register and, if applicable, a copy of the articles of association (e.g. in the case of a partnership under civil law (GbR)) Registered office abroad: Documents from this country that prove the legal form. • Proof of personal reliability Residence in Germany: Certificate of good conduct Excerpt from the Central Trade Register for natural and, if applicable, legal

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persons Residence abroad: Documents from your home country that prove that you have the personal reliability to perform the desired service In individual cases, the authority may request further documents that are suitable for making a statement about your personal reliability as an applicant.

- Proof of funds and collateral required for operation
- Residence in Germany: Excerpt from the list of debtors
Information from the insolvency register
Residency abroad: Documents from your home country as proof that you have the necessary funds and collateral
- Social
 - Floor plan of the rooms intended for the commercial operation

Voraussetzungen

If you want to work as a pawnbroker, you must provide special collateral and proof.

- You will need to provide evidence of funds or collateral required for the first six months. These 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 when applying. A safe must be provided for jewelry.
- You must secure your premises against burglary with an alarm system.
- In the case of car pawnshops, the question of the possible environmental hazards posed by the parking areas of the vehicles must be clarified.

Permission is denied if:

- Facts justify the assumption that the applicant does not possess the reliability required for the business operation. As a rule, this reliability is not possessed by anyone who has been sentenced to imprisonment for a felony, theft, embezzlement, extortion, fraud, embezzlement, forgery of documents, receiving stolen goods, usury or for an offence against the Unfair Competition Act in the last five years before the application is filed.
- The applicant fails to provide evidence of the funds or collateral required for the business operation.

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Kosten	
Verfahrensablauf	<p>You must apply to the competent authority for permission to operate a business as a pawnbroker or pawn broker.</p> <p>After the exam, you will receive either permission or a rejection notice. A permit may be subject to certain conditions.</p>
Bearbeitungsdauer	
Frist	You must apply for the permit before starting the activity. Only after the permit has been granted are you entitled to practice the trade.
weiterführende Informationen	
Hinweise	<p>The pawnbroker must notify the competent authority at the beginning of the business operation which rooms he/she uses for the business operation; furthermore, he/she must immediately notify any change of premises used for the business.</p> <p>The pawnbroker is obliged to keep accounts.</p>
Rechtsbehelf	
Kurztext	<ul style="list-style-type: none"> • Pawnbroking license • Pawnbrokers and pawn brokers require a permit • Prerequisites: personal reliability and proof of the funds and collateral required for the business • competent: the authority responsible for the place of establishment
Ansprechpunkt	
Zuständige Stelle	
Formulare	
Ursprungsportal	<p>Pfandleihgewerbe - Erlaubnis beantragen,</p> <p>Pawnbroking - apply for a permit</p>