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# Recognize professional qualifications from other countries - Security guard / insurance consultant / insurance intermediary / financial investment intermediary / fee-based financial investment consultant / real estate loan intermediary

Working as a security guard, insurance consultant, insurance broker, financial investment broker, fee-based financial investment consultant or real estate loan broker (m/f/d) is regulated in Germany. This means that you need a trade licence to be allowed to work in these professions. You need a certificate of competence for the permit. The expertise is the professional qualification you need for the job in which you are working.

You can also prove your expertise with a professional qualification from a foreign country. For this you must have your **professional qualification recognised**. Professional qualifications can be: Certificates of qualification or training certificates.

If you would like to work permanently as a freelancer in the professions mentioned, you also need a permit. With this permit, you may practise these professions permanently and independently as a trade. You must meet several requirements for the permit. One important requirement is the certificate of competence.

- You apply for the permit in a different procedure (see below under "Further information").

## Procedure:

1. You submit an "Application for recognition of foreign qualifications and training certificates" to the competent body.
2. You can submit the application and the documents directly to the competent authority or to the Single Point of Contact. You can also submit the application electronically via the Single Point of Contact.
3. The competent authority then compares your professional qualification from abroad with the German professional qualification and checks the equivalence. If your professional qualification is equivalent, it will be recognised. You will then receive the notification of equivalence (notification of recognition) by post or electronically.
4. If your professional qualification is not equivalent, it will not be recognised. You will then receive a notice of the differences in your professional qualification. You will then have the right to a compensatory measure: this can be the "specific competence examination" or the "supplementary instruction". The competent authority will inform you about the options. If you successfully complete the compensatory measure, you will receive the notice of equivalence.
5. With the notice of equivalence, you can apply for a permit for the relevant

trade. You must submit a different application for this.

6. You can take legal action against the decision of the competent authority. The decision will then be reviewed. We recommend that you first talk to the competent authority before taking legal action against the decision.

**Notice:**

The competent authority will inform you which documents you must submit in original or as certified copies. You must submit your documents in German. Translations must be done by publicly appointed or authorised translators.

**Please also note:**

You must have the German language skills necessary for your job. The responsible office will inform you about the details (e.g. concrete language level, necessary certificates).

## Prerequisites

- **Foreign professional qualification**

You have a professional qualification as:

- Security guard,
- Insurance consultant,
- Insurance intermediary,
- Financial investment brokers,
- Fee-based financial investment adviser or
- Real estate loan broker

from a foreign country.

- **Intended practice of the profession in Germany**

You would like to reside permanently in Germany and work in one of the professions mentioned above.

## Documents required

- **Request for equivalence assessment**

informal request in text form

If necessary, you will receive separate forms from the responsible authorities.

- **Proof of identity**

Copy of identity card or passport

- **Tabular curriculum vitae**

List in table form with your education and professional experience

- **Proof of your professional qualification**

Proof of education and training or documents relating to relevant professional experience or other evidence of formal qualifications, such as further training, where these are necessary to establish equivalence.

- **Declaration on the first-time application**

A declaration that no application for determination of equivalence has been made so far.

- **If necessary, a certificate from the authority in your country of training**

Only if your profession is regulated in the country in which you have been trained do you also have to submit a certificate from the authority in the country in which you have been trained confirming that you are authorised to

practise the profession in the country in which you have been trained.

## Fees

- between 5,00 and 5.000,00 Euro depending on the complexity and legal regulations
- if necessary, additional costs for translations, certifications or compensatory measures

## Legal basis

- **Act on the Determination of the Equivalence of Professional Qualifications (BQFG)**  
(<https://www.gesetze-im-internet.de/bqfg/index.html#BJNR251510011BJNE000901119>)
- **Trade Regulation (GewO) § 13c**  
([https://www.gesetze-im-internet.de/gewo/\\_13c.html](https://www.gesetze-im-internet.de/gewo/_13c.html))
- **Trade Regulation (GewO) § 34a**  
([https://www.gesetze-im-internet.de/gewo/\\_34a.html](https://www.gesetze-im-internet.de/gewo/_34a.html))
- **Trade Regulation (GewO) § 34d**  
([https://www.gesetze-im-internet.de/gewo/\\_34d.html](https://www.gesetze-im-internet.de/gewo/_34d.html))
- **Trade Regulation (GewO) § 34f**  
([https://www.gesetze-im-internet.de/gewo/\\_34f.html](https://www.gesetze-im-internet.de/gewo/_34f.html))
- **Trade Regulation (GewO) § 34h**  
([https://www.gesetze-im-internet.de/gewo/\\_34h.html](https://www.gesetze-im-internet.de/gewo/_34h.html))
- **Trade Regulation (GewO) § 34i**  
([https://www.gesetze-im-internet.de/gewo/\\_34i.html](https://www.gesetze-im-internet.de/gewo/_34i.html))
- **Security Ordinance (BewachV) §§ 1, 4, 5a**  
([https://www.gesetze-im-internet.de/bewachv\\_2019/BJNR069200019.html](https://www.gesetze-im-internet.de/bewachv_2019/BJNR069200019.html))
- **Insurance Mediation Ordinance (VersVermV) §§ 1, 4a**  
([https://www.gesetze-im-internet.de/versvermv\\_2018/index.html#BJNR248310018BJNE000200000](https://www.gesetze-im-internet.de/versvermv_2018/index.html#BJNR248310018BJNE000200000))
- **Financial Investment Mediation Ordinance (FinVermV) §§ 1, 5**  
(<https://www.gesetze-im-internet.de/finvermv/index.html#BJNR100610012BJNE000202116>)
- **Real Estate Loan Brokerage Ordinance (ImmVermV) §§ 1, 5**  
(<https://www.gesetze-im-internet.de/immvermv/index.html#BJNR104610016BJNE000100000>)
- **Act on Fees and Contributions (GebBtrG BE) § 8**  
(<https://gesetze.berlin.de/bsbe/document/jlr-GebBtrGBEV10P8>)

## Average time to process request

After a maximum of one month, the competent authority will confirm that your documents have been received. The competent authority will inform you if any documents are missing.

If all the necessary documents are available, the procedure takes a maximum of 3 months. In individual cases, the procedure can be extended by a maximum of one month.

## More information

- **Information on the recognition of foreign professional qualifications on "Recognition in Germany"**  
(<https://www.anerkennung-in-deutschland.de/html/en/index.php>)
- **User Guide to the Professional Recognition Directive**  
(<https://www.berlin.de/formularverzeichnis/?formular=/wirtschaft/einheitliche-r-ansprechpartner/benutzerleitfaden-zur-berufsqualifikation.pdf>)
- **Information on the recognition of foreign professional qualifications on the BQ-Portal**  
(<https://www.bq-portal.de/en>)
- **Financial assistance in the recognition procedure**  
(<https://www.anerkennung-in-deutschland.de/html/en/financial-support.php>)
- **Information about the Point of Single Contact Berlin**  
(<https://www.berlin.de/ea/en/>)
- **Publicly appointed translators in Germany**  
(<https://www.justiz-dolmetscher.de/>)
- **Security guarding business - permit**  
(<https://service.berlin.de/dienstleistung/124508/en/>)
- **Insurance consultant - approval**  
(<https://service.berlin.de/dienstleistung/327717/en/>)
- **Insurance intermediary - approval**  
(<https://service.berlin.de/dienstleistung/150276/en/>)
- **Financial investment broker - permit**  
(<https://service.berlin.de/dienstleistung/327479/en/>)
- **Remunerated Financial Investment Consultant - permit**  
(<https://service.berlin.de/dienstleistung/327481/en/>)
- **Real estate loan broker - permit**  
(<https://service.berlin.de/dienstleistung/327968/en/>)

## Average time to process request

<https://www.berlin.de/ea/en/application/login-service-account-berlin/>

## Notes on responsibility

You can apply for an examination of the equivalence of your foreign professional qualification in Berlin if you intend to work in one of these regulated professions in Berlin.