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# Real estate loan agent - register for the expert knowledge examination

To be able to mediate real estate loans, you must prove your professional qualification. As a rule, this proof is provided by successfully passing the expert knowledge examination at the Chamber of Industry and Commerce (IHK).

## Written and practical part of the examination

The examination consists of a written and a practical part. Participation in the practical part of the examination requires passing the written part.

- In the written part of the exam you have to prove the necessary legal and technical knowledge, for example regarding consumer rights and technical terms.
- In the practical part, you have to conduct a simulated customer counselling interview.
- You can be exempted from the practical part if you have a licence as a financial investment agent, fee-based financial investment advisor, insurance agent or insurance advisor.
- As an alternative to the examination of expert knowledge, you can also prove your expert knowledge for the permit with certain professional qualifications from the insurance and finance sector.

## Procedure

1. You register for the expert knowledge examination at a Chamber of Industry and Commerce of your choice using a registration form or online.
2. In the registration you select an examination date and indicate whether you would like to take a full examination, can be exempted from the practical examination part or only want to take the practical examination as a resit examination.
3. If the registration is complete and received on time and there are still free places, you will receive an invitation to the examination from the Chamber of Industry and Commerce with further information and a fee notice.
4. If you pass the exam, you will usually receive your certificate by post within 1-2 weeks after the exam.
5. If you do not pass the examination, you will receive a notice of failure, which will indicate the possibility of repeating the examination. The exam can be repeated as often as you wish.

## Prerequisites

- **Appearance in person**  
You must appear in person for the examinations.
- **Observe registration deadline**  
The examination is offered on a maximum of eight nationwide dates.
- **If applicable, exemption from the practical examination**  
Possible, if you have a licence as a financial investment agent, fee-based financial investment advisor, insurance agent or insurance advisor or if you have another equivalent certificate or qualification.

## Documents required

- **Registration for the expert knowledge examination**  
Only online possible  
You must register for this on the Chamber of Industry and Commerce (IHK) Berlin's registration portal.
- **ID card with photo for identification at the examination**
- **If applicable, proof of exemption from the practical examination**  
You can find out which documents are required for this on the registration form.
- **If applicable, proof of passing the written part of the examination**  
Only necessary in case of mere repetition of the practical part of the examination

## Fees

- EUR 240.00: written part of the examination
- EUR 220.00: practical part of the exam
- EUR 360.00: written and practical part of the examination

## Legal basis

- **Real Estate Loan Agency Ordinance (Immobilienvermittlungsgesetz or ImmVermV) §§ 1 to 5**  
(<https://www.gesetze-im-internet.de/immvermv/BJNR104610016.html#BJNR104610016BJNG000100000>)
- **Trade Regulation (Gewerbeordnung or GewO) § 34i section 2 No. 4**  
([https://www.gesetze-im-internet.de/gewo/\\_34i.html](https://www.gesetze-im-internet.de/gewo/_34i.html))
- **Fee schedule of the Chamber of Industry and Commerce (Section C.9)**  
(<https://www.ihk.de/blueprint/servlet/resource/blob/2256952/9289dfb239a0167a27d5a6159523ee4a/ihk-gebuehrenordnung-data.pdf>)

## Average time to process request

You will usually receive the certificate within 1 - 2 weeks after the exam.

## More information

- **Overview of the Chambers of Industry and Commerce in Germany**  
(<https://www.ihk.de/?fdialog=ihk-finder%2F%2F>)
- **List of professional qualifications recognised as expertise instead of the examination**  
([http://www.gesetze-im-internet.de/immvermv/\\_4.html](http://www.gesetze-im-internet.de/immvermv/_4.html))
- **Information on the examination from Association of German Chambers of Industry and Commerce (Deutscher Industrie- und Handelskammertag or DIHK)**  
(<https://www.dihk.de/de/themen-und-positionen/wirtschaftspolitik/gruendung-und-nachfolge-unternehmensfinanzierung/sach-und-fachkundepruefungen-im-ueberblick-11732>)

- **Information on the Berlin Chamber of Industry and Commerce (IHK) examination**  
(<https://www.ihk.de/berlin/pruefungen-lehrgaenge/pruefungen/sach-und-fachkundepruefung/sachkundepruefung-immobiliendarlehensvermittlung-einstieg-3401130>)
- **Information sheet of the Chamber of Industry and Commerce (IHK) Berlin**  
(<https://www.ihk.de/blueprint/servlet/resource/blob/5554600/2d0c105cae3645b1308c21abfac866b4/pruefungsablauf-der-skp-idv-nach-34i-der-gewo-data.pdf>)

## **Average time to process request**

<https://portal.ihk-berlin.de/>