

EN



one-stop shop

to create

Access to real estate
professions

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ENTREPRENEURSHIP
powered by the Luxembourg Chamber of Commerce

Are you a real estate professional?

Definition and conditions of access

The activities include

Real estate agent

— acts as intermediary between 2 people with the aim to sign a contract concerning real estate property.

Property developer

— builds and oversees the construction of real estate projects for a contractor, for an agreed price.

Property managers in a co-owner's association

— receives a mandate to manage one or more buildings on behalf of one or more property owners.

Conditions of access to the profession

Any real estate agent, property developer or property managers in a co-owner's association operating in the Grand Duchy of Luxembourg must have a "real estate profession" business permit issued by the Luxembourg Ministry of the Economy, in accordance with the law of 2 September 2011.

The permit is granted to the business manager operating under his own name, or the company he runs:

- if he meets the legal requirements in terms of qualification and professional integrity > *supporting documents required,*
- if he has taken out the compulsory professional liability insurance > *a copy of an offer for a professional liability insurance is required,*
- if the company has fixed business premises in Luxembourg (not a "mailbox" company) > *a lease agreement or residence certificate (if relevant) is required.*

The profession can be accessed

- with a copy of a previously held business permit in the field of real estate,
- or certificate of successful completion of the final exam which completes the course for access to real estate professions organised by the Chamber of Commerce via the House of Training is required.

The professional integrity has to be demonstrated accordingly (please see the check list).



Completing the application

Requesting a business permit

Once completed, the application should be sent to the General Directorate for SMEs and Entrepreneurship of the Luxembourg Ministry of the Economy. The processing of the application is subject to the payment of a tax stamp of €24¹.

By post

Direction générale PME et Entrepreneuriat
19-21, boulevard Royal
L-2449 Luxembourg

Online submission

MyGuichet - guichet.lu secure interactive platform

Make sure to fill in your application correctly using the enclosed check list!

Download all the relevant forms here:

www.guichet.public.lu/entreprises/en/formulaires

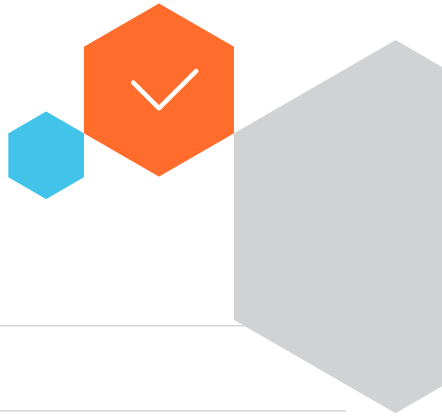
Make sure to select the right business premises for your activity!

According to the law, fixed premises means, inter alia, a physical installation in Luxembourg that includes an infrastructure suitable to the nature and scale of the concerned activity.

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- 1 transfer €24 to the account LU09 1111 7026 5281 0000, BIC code: CCPLLULL, Diekirch branch - revenue, stating: "business permit" or purchase of a tax stamp at the Land Registration and Estates Department.
 - 2 any third-country citizens (from outside the EU) who would like to settle in Luxembourg for more than three months to operate a self-employed activity need to follow a specific procedure, unless they are a family member of an EU citizen or deemed a resident of Luxembourg; have long-term residence status; or have international protection in Luxembourg. Contact organisation: Immigration Department - Foreign Services.
 - 3 most companies (public limited companies (SA), limited liability companies (Sàrl), etc.) must then be constituted before a notary. The notary is responsible for registering the company at the Luxembourg Trade and Companies Register.

Check list

Complete the check list below



A. Resident for more than 5 years

Main form

- completed “business permit” form

Proof of qualification

- copy of a previous business permit in the field
- or copy of a certificate of successful completion of the final exam which completes the course for access to real estate professions

Proof of integrity

- copy of a recent criminal record in Luxembourg
- completed “sworn declaration” form

Proof of insurance

- copy of an offer for a professional liability insurance

Proof of fixed premises

- either a copy of the lease agreement, or equivalent, or a residence certificate (as the case may be)

Other attachments

- copy of your identity card or residence permit²
- proof of payment of the tax of €24
- draft of the articles of association (companies only)³

B. Resident for less than 5 years or a non-resident

Main form

- completed “business permit” form

Proof of qualification

- copy of a previous business permit in the field
- copy of a certificate of successful completion of the final exam which completes the course for access to real estate professions

Proof of integrity

- copy/copies of a recent criminal record(s) in the country/countries of residence
- notarial declaration of non-bankruptcy
- completed sworn declaration form

Proof of insurance

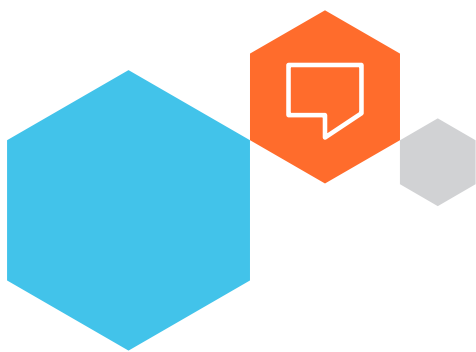
- copy of an offer for a professional liability insurance

Proof of fixed premises

- either a copy of the lease agreement, or equivalent, or a residence certificate (as the case may be)

Other attachments

- copy of your identity card or residence permit²
- proof of payment of the tax of €24
- draft of the articles of association or final statutes (companies only)³



Find out more

Further information

Main reference texts

- Luxembourg Commercial Code
- The law of 2 September 2011 governing the access to artisan, commercial, industrial and some liberal professions in Luxembourg

Register for the course to access the profession

- House of Training
www.houseoftraining.lu
customer@houseoftraining.lu

Learn more about this sector

- National Institute for Statistics and Economic Studies of the Grand Duchy of Luxembourg (STATEC)
www.statec.lu
- Trade Confederation (clc)
www.clc.lu
- Grand Duchy of Luxembourg Group of Professional Associations (GSPL)
www.gspl.lu
- International Real Estate Federation, Grand Duchy of Luxembourg chapter (FIABCI Luxembourg)
www.fiabci.org
- Federation of Self-Employed Real Estate Professionals (FPII)
www.clc.lu

Registration with the authorities

After obtaining the business permit, there are a number of steps that the person in charge of the management/operation of the future company must carry out, depending on the legal form chosen. For example:

- *registration by means of electronic filing with the Luxembourg Trade and Companies Register for sole proprietorships and partnerships,*
- *register with the Joint Social Security Centre (CCSS) and undertake an operating declaration (if intending to hire staff),*
- *register for Value Added Tax by submitting an initial declaration to the Land Registration and Estates Department.*



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Would you like to take the next step?
Further details and relevant forms
are available on guichet.lu

Initiated by:



LE GOUVERNEMENT
DU GRAND-DUCHÉ DE LUXEMBOURG
Ministère de l'Économie

h2o.lu

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