

Guidance Notes on Application for a Pawnbrokers Licence

Caution

These notes are prepared to provide guidance to persons wishing to apply for a pawnbrokers licence. Whilst every effort has been made to ensure the accuracy, applicants who have any doubts should seek professional advice. The notes do not in any way absolve any person from any provisions of the relevant ordinance.

These notes relate **only** to the requirements to be met by applicants under the Pawnbrokers Ordinance, Cap. 166, Laws of Hong Kong and not the full text of the Ordinance

NOTHING IN THESE NOTES SHALL BE CONSTRUED AS COMMITTING THE COMMISSIONER OF POLICE TO ANY PARTICULAR COURSE OF ACTION.

Each application is considered and determined upon its own individual merits.

Purpose of the Licensing of Pawnbrokers

The Pawnbrokers Ordinance has been enacted:

- (a) to enable the Government to keep a comprehensive register of pawnbroking businesses; and
- (b) to ensure the businesses comply with all standard requirements and operate in a proper manner.

Under the Ordinance, "licence" and "pawnbroker" are defined as follows:

"licence" means a licence granted by the Commissioner of Police to a person to carry on business as a pawnbroker.

"pawnbroker" means a person carrying on business by advancing on interest, or for or in expectation of profit, gain or reward, any sum of money on the security of goods taken by such person in pawn.

Assessment Criteria

According to the Pawnbrokers Ordinance, a licence shall not be granted to any person unless the Hong Kong Police Force is satisfied:

(a) that the applicant is a fit and proper person to carry on business as a pawnbroker;

- (b) that the applicant has complied with the provisions of this Ordinance and any regulations relating to the application; and
- (c) that in all the circumstances the grant of such licence is not contrary to the public interest.

Provisions of the Regulations

The Pawnbrokers Regulations set out the requirements on:

- (a) the manner in which applications for licences shall be made;
- (b) the forms of application for licences, licences, general book and tickets;
- (c) the fees payable on the grant or renewal of licences;
- (d) the conditions subject to which licences are granted;
- (e) the hours during which the business of pawnbroking may be carried on; and
- (f) the storage and safe custody of goods pawned.

Penalties for Operating without a Licence

It should be noted that it is an offence to carry on the business as a pawnbroker in any premises without a valid Pawnbrokers Licence.

The Commissioner of Police may cancel or refuse to renew a licence at any time if:

- (a) he is satisfied that any false or misleading statement or information was made or furnished in connection with the application to obtain or renew the licence; or
- (b) the person to whom the licence was granted is convicted of an offence under the Pawnbrokers Ordinance or any regulations made thereunder; or
- (c) a condition of the licence is contravened; or
- (d) in his opinion the person to whom the licence was granted has ceased to be a fit and proper person to carry on business as a pawnbroker; or
- (e) in his opinion the public interest so requires.

Transfer of a Licence

A licensee may apply in writing to the Commissioner of Police to transfer any existing licence until its expiration to another person and such transfer shall be endorsed on the licence. The Commissioner of Police may, on sufficient cause being shown to his satisfaction, approve and permit such application for transfer.

Change of Premises

Where a pawnbroker intends to transfer his business as a pawnbroker from the premises specified in his licence to premises not so specified, he may apply to the Commissioner of Police, in writing, to have the premises to which he intends to transfer such business endorsed on his licence in substitution for the first-mentioned premises.

Amendment of Licence

A licensee is required to apply for approval from the Commissioner of Police prior to any amendment to/change of details on the licence.

Renewal Application

Application for renewal should be made not more than two months and not less than one month prior to the forthcoming expiry date. The Police Licensing Office bears no responsibility to remind a licensee to renew his licence. If a licensee fails to do so, the licence will not be renewed and he has to submit a new application which will be considered afresh.

Licence Fees

Current fees are as follows:

Application for New Issue / Renewal : **HK\$5,580.00**

Application for Transfer of Licence / : **HK\$155.00**

Change of Premises / Amendments to Licence

Application Methods and Required Documents

Applications can be submitted to the Police Licensing Office in person, by mail or online through the website of the Hong Kong Police Force:

Application for New Issue: https://www.licensing.police.gov.hk/index_pawnbrokers_en.html

Renewal: https://www.licensing.police.gov.hk/index pawnbrokersrenewal en.html

The application form can be obtained from the Police Licensing Office or any police station. The form is also available on the website of the Hong Kong Police Force (https://www.police.gov.hk/ppp_en/11_useful_info/licences/general.html).

The address and office hours of the Police Licensing Office are as follows:

Police Licensing Office,	Monday to Friday
Hong Kong Police Force,	(9:00 a.m. to 1:00 p.m. and 2:00 p.m. to
12/F, Arsenal House, Police Headquarters,	5:45 p.m.)
1 Arsenal Street, Wan Chai, Hong Kong.	
	Closed on Saturdays, Sundays and Public
	Holidays

The applicant of pawnbrokers licence has to submit the following documents together with the application form:

New Application / Change of Pawnshop Location:

1.	Signed copy of the identity document of the applicant		
	(Only copy of the photo-bearing side of the identity document should be provided and		
	the applicant should sign next to the copy. Sample at		
	https://www.police.gov.hk/info/doc/licensing/general/en/id_card_sample_en.pdf)		
2.	Copy of the floor plan of the business premises		
3.	Copy of the tenancy agreement of the business premises		
4.	Copy of the partnership agreement (for pawnbroker owned by a partnership)		
5.	Copy of the Certificate of Incorporation and the Incorporation Form (for newly		
	established body corporate) / Annual Return (for pawnbroker owned by a body corporate)		
6.	Copy of the letter of appointment to appoint the applicant as the licensee (if the applicant		
	is not the owner / a partner / a director of the pawnbroker)		

Renewal:

1. Signed copy of the identity document of the applicant

(Only copy of the photo-bearing side of the identity document should be provided and the applicant should sign next to the copy. Sample at https://www.police.gov.hk/info/doc/licensing/general/en/id_card_sample_en.pdf)

Transfer:

1.	Signed copy of the identity document of the applicant		
	(Only copy of the photo-bearing side of the identity document should be provided and		
	the applicant should sign next to the copy. Sample at		
	https://www.police.gov.hk/info/doc/licensing/general/en/id_card_sample_en.pdf)		
2.	Copy of the partnership agreement (for pawnbroker owned by a partnership)		
3.	Copy of the Certificate of Incorporation and the Incorporation Form (for newly		

	established body corporate) / Annual Return (for pawnbroker owned by a body corporate)
4.	Copy of the letter of appointment to appoint the applicant as the licensee (if the applicant
	is not the owner / a partner / a director of the pawnbroker)

Remarks: The applicant may be required to submit additional supporting documents / supplementary information / invited for interview during the application process if necessary.

Refusal to Issue a Licence

The Commissioner of Police has the authority to refuse an application and if he does so, he will advise the applicant of the reasons. Applicants have a right of appeal to the Chief Executive if they feel aggrieved by the refusal or by the conditions imposed on the licences.

Enquiries

All enquiries relating to the application can be referred to Senior Clerical Officer / Assistant Clerical Officer, Liquor and Miscellaneous Licensing Section of the Police Licensing Office at 2860 6523 / 2860 6524 or by email to sco-g-licensing@police.gov.hk.

The above information is for guidance purpose only and should not be regarded as a detailed description of all the licensing procedures.

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