

1. BUSINESS PERMIT

All businesses established in Luxembourg must acquire the necessary governmental permits. Commercial, skilled craft and industrial activities as well as certain liberal professions are subject to a business permit.

COMMERCIAL ACTIVITIES

Business permits are issued by the Ministry of the Economy for regular and lasting activities that fall within the scope of the right of establishment. In order to carry out such activities in Luxembourg, applicants must fulfil certain conditions regarding their qualifications and professional integrity and show that their business has a fixed physical establishment in Luxembourg. The required professional qualifications depend on the nature of the business and range from free access to specific professional qualifications and university degrees.

The most common business permit concerns trade activities (wholesale, retail, provision of commercial services, services which are intellectual in nature, most software activities and industrial activities).

OTHER REGULATED ACTIVITIES

Regulated activities require additional professional qualifications and authorisations. Financial institutions and fintech companies, for instance, are regulated by the CSSF (“Commission de Surveillance du Secteur Financier”). For projects related to financial innovation and its regulatory framework, please refer to [Innovation Hub - CSSF](#).

Companies whose activities can affect workers, people in general and/or the environment require a specific operating permit – commonly referred to as a [“commodo/ incommodo” permit](#).

Other institutions, for example the Ministry of Health and the Luxembourgish Bar, also regulate specific activities.

To finalise the creation of a business in Luxembourg, the company needs to be registered at the necessary institutions such as the [Luxembourg Business Register](#), at the [Joint Social Security Centre](#) and with the [tax authorities](#).

