



Ministry of Finance  
Office of the Superintendent of Real Estate

## HOW TO APPLY FOR A REAL ESTATE LICENCE GUIDE & AGENT APPLICATION FORM

Disclaimer: The How to Apply for a Real Estate License Guide (the “Guide”) has been issued by the Superintendent of Real Estate (the “Superintendent”) to provide guidance for real estate license applicants. The Guide is not exhaustive and applicants should be familiar with the statement of principles, the [Real Estate Brokers’ Licensing Act 2017](#) (the “Act”), the [Real Estate Brokers’ Licensing Regulations 2017](#), as well as guidance notes, as provided for under the Act and the [Proceeds of Crime \(Anti-Money Laundering and Anti-Terrorist Financing Supervision and Enforcement\) Regulations 2008](#).

**APPLICATIONS MUST BE SUBMITTED BY THE BROKER FOR THE BROKER’S LICENCE AND AGENTS OF THAT BROKER. AN APPLICATION BY AN AGENT WILL BE REJECTED.**

**FEES: A BANK CONFIRMATION PAGE MUST BE SUBMITTED WITH THE ROC BANK INFORMATION PAYMENT SPREADSHEET AND SENT TO BOTH [rocaccounts@gov.bm](mailto:rocaccounts@gov.bm) and [realestatelicense@gov.bm](mailto:realestatelicense@gov.bm).**

**All applications and supporting documents should be typed and submitted to [realestatelicense@gov.bm](mailto:realestatelicense@gov.bm).** The following documents should be submitted for an application for a license and are described in each sub-section following the list:

	Topic	Check ( ✓ )
1	Completed Application Form (for all applicants)	
2	Passport (for all applicants)	
3	Immigration Status (as applicable)	
4	Real Estate Examination Pass Letter from Bermuda College (for new applicants)	
5	Declaration of Attendance at Superintendent Training (for all applicants)	
6	Criminal Background Check Results from the Bermuda Police Service (for all applicants)	
7	Fit and Proper Person Questionnaire (as applicable)	
8	Licence Fees (for all applicants)	

### 1. Completed Application Form (for all applicants)

There are two types of licenses and the applicant must submit the license application relevant to the type of license. These licenses and provisions are explained in the statement of principles. They are Broker (Form 1) and Agent (Form 2). Ensure all fields are populated. Where there is no answer for a question, indicate the information is not applicable, and ensure to type and not handwrite, sign and date the application form. Please refer to the attached Forms.



## 2. Passport (for all applicants)

A copy of the details page of the passport, as well as, the page stamped to show the holder is registered as a Bermudian (if the applicant is Bermudian) is required for: 1) renewing applicants who have expired passports; and 2) first-time applicants. This copy does not need to be certified. An alternative form of identification (i.e. driver's licence) will be accepted for applicants with expired passports, which must be accompanied with a copy of their birth certificate. Please note that the passport must be valid at the time of application submission, and not necessarily the entire licensing period.

## 3. Immigration Status (as applicable)

If the applicant is a permanent resident certificate holder ("PRC") or spouse of a Bermudian, a certified copy of the PRC certificate and spousal letter must accompany the application. If you have had a name change due to marriage and/or your passport does not reflect your new name, then such proof of a certified marriage certificate must be provided to show your name change.

## 4. Real Estate Examination Pass Letter from Bermuda College (for new applicants)

Before applying for a real estate license, new applicants are required to pass the real estate examination (with 70% or above) as administered by the Bermuda College. The Pass Letter, issued by the College after a successful examination, must be submitted with the application for a new license.

A licence is valid for one year and lapses on 30<sup>th</sup> September each year. Holders of a broker or agent license issued in the previous calendar year are not required to submit a Pass Letter unless the broker or agent failed to renew their licence on time. In this instance, the broker or agent will be required to apply for a new licence and sit the real estate broker or agent examination, as applicable.

## 5. Declaration of Attendance at Superintendent Training (for all applicants)

Both first-time Broker applicants as well as renewing Brokers are required to declare which training session(s) presented by the Superintendent they attended during the reporting period or alternatively other training sessions attended by the broker and agents employed by him. Declaration of attendance can be provided in a cover letter addressed to the Superintendent of Real Estate.

## 6. Criminal Background Check Results from the Bermuda Police Service (for all applicants)

It is the responsibility of brokers and agents to obtain criminal background checks from the Bermuda Police service on form SF39. Please note that applications for criminal background checks are to be made directly to the Bermuda Police Service ("BPS"). The letter from the BPS must accompany the application. If brokers and agents already have criminal background check results, those results must be no older than six (6) months from the application submission date. Reports from Magistrate's Court are not accepted.

## 7. Fit and Proper Person Questionnaire (as applicable)

For New Applicants, a Fit and Proper Person Questionnaire ("Questionnaire") must be completed by the Broker, Agent and:

- 1) each person who effectively directs or controls the business of the applicant, including the director, controller or senior executive;
- 2) the Compliance Officer; and
- 3) the Reporting Officer to enable the Superintendent to determine whether or not these persons meet the minimum Fit and Proper criteria specified in Schedule 1 of the Real Estate Brokers' Licensing Act 2017.

As part of the application, each person mentioned above will be required to submit by email a copy of their photographic identification and a full CV. The resubmission of a passport is not required if it has already been submitted to the Superintendent. The Broker is responsible to submit the Questionnaire on behalf of all persons aforementioned.



For renewal applicants, a Questionnaire is only required to be resubmitted if there have been material changes to those persons who: 1) effectively direct or control the business of the applicant, including the director, controller or senior executive; 2) the Compliance Officer; and 3) the Reporting Officer to enable the Superintendent to determine whether or not these persons meet the minimum Fit and Proper criteria specified in Schedule 1 of the Real Estate Brokers' Licensing Act 2017.

## 8. Licence Fees (for Agent)

All fees are required under the Government Fees Amendment Regulations 2023, Head 65:

<b>Type of License</b>	<b>Fee Amount</b>
<b>Issuing or renewing an annual agent's licence under section 14</b>	\$120



## FORM 2 - APPLICATION FOR AN AGENT'S LICENCE

Under Section 11 of the Real Estate Brokers' Licensing Act 2017

NEW

RENEWAL

<b>A. GENERAL INFORMATION</b>			
1. Name of applicant (in full)			
2. Are you Bermudian?		3. Are you over 18 years of age?	
YES	NO	YES	NO
4. Name of licensed broker who will be the agent's principal			
5. Business Address in Bermuda			
6. Registered office in Bermuda (if a limited liability company)		7. Mailing address (if different from Business Address)	
8. Email Address		Web Address	
Business		Residence/Mobile	
9. Telephone No.			
10. Will you be engaged or employed in any business, occupation or profession other than as a real estate agent?			
If Yes, give full particulars (including dates)      Yes      No			



11. Particulars of my occupation during the last three years:		
12/13. Have you been refused an agent's licence under the Real Estate Brokers' Licensing Act 2017 or any other law, or has such licence ever been revoked or suspended?		
If Yes, give full particulars, including dates.                      Yes                      No		
14. Are you—		
(a)	a discharged or undischarged bankrupt?	Yes                      No
(b)	presently a party to bankruptcy proceedings?	Yes                      No
15. Is there any unpaid judgment outstanding against you?		
If Yes, give full particulars, including dates.                      Yes                      No		
16. Have you ever been charged, indicted or convicted under any law of a criminal offence, other than summary traffic offences, or are there any proceedings now pending?		
If Yes, give full particulars, including dates.                      Yes                      No		

I declare the above statements to be true and correct. I understand that if any of the information contained in this application form is false or misleading, the Superintendent of Real Estate may revoke the licence.

\_\_\_\_\_  
(Signature of applicant)

\_\_\_\_\_  
Date



**Recommendation by broker**

In accordance with section 10(3)(a) of the Real Estate Brokers' Licensing Act 2017, I hereby recommend \_\_\_\_\_ as a proper and responsible person to be licensed as an agent under that Act.

Date

(Signature)

For and on behalf of

Business address of the licensed broker:

**Declaration by broker**

In accordance with section 10(3)(b) of the Real Estate Brokers' Licensing Act 2017, I hereby declare that \_\_\_\_\_, if granted a licence, is to act as an agent employed by or associated with and representing (name of licensed broker).

Date

(Signature)

For and on behalf of

Business address of the licensed broker: