

## NICE CLASSIFICATION - 10<sup>th</sup> Edition, Version 2012

### Class 36

Insurance; financial affairs; monetary affairs; real estate affairs.

#### Explanatory Note

Class 36 includes mainly services rendered in financial and monetary affairs and services rendered in relation to insurance contracts of all kinds.

This Class includes, in particular:

- services relating to financial or monetary affairs comprise the following::
- (a) services of all the banking establishments, or institutions connected with them such as exchange brokers or clearing services;
- (b) services of credit institutions other than banks such as co-operative credit associations, individual financial companies, lenders, etc;
- (c) services of "investment trusts," of holding companies;
- (d) services of brokers dealing in shares and property;
- (e) services connected with monetary affairs vouched for by trustees;
- (f) services rendered in connection with the issue of travellers' cheques and letters of credit;
- hire- or lease-purchase financing;
- services of realty administrators of buildings, i.e., services of letting or valuation, or financing;
- services dealing with insurance such as services rendered by agents or brokers engaged in insurance, services rendered to insured, and insurance underwriting services.

### Classe 36

Assurances; affaires financières; affaires monétaires; affaires immobilières.

#### Note explicative

La classe 36 comprend essentiellement les services rendus dans les affaires financières et monétaires et les services rendus en rapport avec des contrats d'assurances de tous genres.

Cette classe comprend notamment :

- les services en rapport avec les affaires financières ou monétaires, à savoir ::
- a) les services de tous les instituts bancaires ou institutions en rapport avec eux, telles qu'agences de change ou services de compensation;
- b) les services d'instituts de crédit autres que les banques, tels qu'associations coopératives de crédit, compagnies financières individuelles, prêteurs, etc;
- c) les services des "investment trusts", des compagnies "holding";
- d) les services des courtiers en valeurs et en biens;
- e) les services en rapport avec les affaires monétaires, assurés par des agents fiduciaires;
- f) les services rendus en rapport avec l'émission de chèques de voyage et de lettres de crédit;
- le crédit-bail financier;
- les services d'administrateurs d'immeubles, c'est-à-dire les services de location, d'estimation de biens immobiliers ou de bailleurs de fonds;
- les services en rapport avec les assurances, tels que les services rendus par des agents ou courtiers s'occupant d'assurances, les services rendus aux assurés et les services de souscription d'assurances.

| Basic no. | Indication                                | Indication                                                                            |
|-----------|-------------------------------------------|---------------------------------------------------------------------------------------|
| 360001    | <b>accident</b> insurance underwriting    | assurance contre les <b>accidents</b>                                                 |
| 360045    | <b>accommodation</b> bureaux [apartments] | <b>agences</b> de logement [propriétés immobilières]                                  |
| 360003    | <b>actuarial</b> services                 | <b>actuariat</b>                                                                      |
| 360046    | financial <b>analysis</b>                 | <b>analyse</b> financière                                                             |
| 360033    | <b>apartment</b> house management         | gérance d' <b>immeubles</b>                                                           |
| 360014    | real estate <b>appraisal</b>              | estimations <b>immobilières</b> / évaluation [estimation] de <b>biens</b> immobiliers |
| 360051    | antique <b>appraisal</b>                  | estimation d' <b>antiquités</b>                                                       |
| 360052    | art <b>appraisal</b>                      | estimation d'objets d' <b>art</b>                                                     |

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|--------|----------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 360061 | jewellery [jewelry (Am.)] <b>appraisal</b> / <b>jewellery</b> appraisal / <b>jewelry</b> appraisal | estimation de <b>bijoux</b>                                                                                                                                                           |
| 360062 | numismatic <b>appraisal</b>                                                                        | estimation <b>numismatique</b>                                                                                                                                                        |
| 360064 | stamp <b>appraisal</b>                                                                             | estimation de <b>timbres</b>                                                                                                                                                          |
| 360013 | <b>banking</b>                                                                                     | affaires <b>bancaires</b> / affaires <b>financières</b> / affaires <b>monétaires</b> / <b>opérations</b> financières / <b>opérations</b> monétaires / <b>transactions</b> financières |
| 360072 | home <b>banking</b>                                                                                | <b>banque</b> directe [home-banking]                                                                                                                                                  |
| 360005 | <b>brokerage</b> *                                                                                 | <b>courtage</b> *                                                                                                                                                                     |
| 360104 | <b>brokerage</b> of carbon credits                                                                 | <b>courtage</b> de crédits de carbone                                                                                                                                                 |
| 360073 | <b>business</b> liquidation services, financial                                                    | services de <b>liquidation</b> d'entreprises [affaires financières]                                                                                                                   |
| 360017 | <b>capital</b> investments / <b>fund</b> investments / capital <b>investment</b>                   | placement de <b>fonds</b> / investissement de <b>capitaux</b>                                                                                                                         |
| 360021 | <b>clearing</b> , financial / <b>clearing-houses</b> , financial                                   | opérations de <b>compensation</b> [change]                                                                                                                                            |
| 360063 | rent <b>collection</b>                                                                             | recouvrement de <b>loyers</b>                                                                                                                                                         |
| 360023 | organization of <b>collections</b>                                                                 | <b>collectes</b>                                                                                                                                                                      |
| 360054 | financial <b>consultancy</b>                                                                       | consultation en matière <b>financière</b>                                                                                                                                             |
| 360055 | insurance <b>consultancy</b>                                                                       | consultation en matière d' <b>assurances</b>                                                                                                                                          |
| 360006 | <b>credit</b> bureaux                                                                              | <b>agences</b> de crédit / <b>crédit</b>                                                                                                                                              |
| 360056 | <b>credit</b> card services                                                                        | services de <b>cartes</b> de crédits                                                                                                                                                  |
| 360068 | issuance of <b>credit</b> cards                                                                    | <b>émission</b> de cartes de crédit                                                                                                                                                   |
| 360011 | <b>customs</b> brokerage                                                                           | agences en <b>douane</b>                                                                                                                                                              |
| 360057 | <b>debit</b> card services                                                                         | services de <b>cartes</b> de débits                                                                                                                                                   |
| 360009 | <b>debt</b> collection agencies                                                                    | agences de <b>recouvrement</b> de créances                                                                                                                                            |
| 360007 | real <b>estate</b> agencies                                                                        | agences <b>immobilières</b>                                                                                                                                                           |
| 360032 | real <b>estate</b> management                                                                      | gérance de <b>biens</b> immobiliers                                                                                                                                                   |
| 360026 | financial <b>evaluation</b> [insurance, banking, real estate]                                      | estimations <b>financières</b> [assurances, banques, immobilier]                                                                                                                      |
| 360103 | repair costs <b>evaluation</b> [financial appraisal]                                               | estimations financières des <b>coûts</b> de réparation                                                                                                                                |
| 360105 | financial <b>evaluation</b> of standing timber / financial <b>valuation</b> of standing timber     | estimation financière de <b>bois</b> sur pied                                                                                                                                         |
| 360107 | financial <b>evaluation</b> of wool                                                                | <b>estimation</b> financière en matière de laine                                                                                                                                      |
| 360027 | <b>factoring</b>                                                                                   | <b>affacturage</b>                                                                                                                                                                    |

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| 360029 | <b>financing</b> services                                        | services de <b>financement</b>                                       |
| 360034 | <b>fire</b> insurance underwriting                               | assurance contre l' <b>incendie</b>                                  |
| 360025 | <b>fiscal</b> assessments / fiscal <b>valuations</b>             | expertises <b>fiscales</b> / estimations <b>fiscales</b>             |
| 360015 | charitable <b>fund</b> raising                                   | collectes de <b>bienfaisance</b>                                     |
| 360058 | electronic <b>funds</b> transfer                                 | transfert électronique de <b>fonds</b>                               |
| 360038 | <b>health</b> insurance underwriting                             | assurance <b>maladie</b>                                             |
| 360042 | <b>hire-purchase</b> financing / <b>lease-purchase</b> financing | crédit- <b>bail</b>                                                  |
| 360008 | <b>housing</b> agents / <b>real</b> estate brokers               | courtage en <b>biens</b> immobiliers                                 |
| 360059 | financial <b>information</b>                                     | informations <b>financières</b>                                      |
| 360060 | insurance <b>information</b>                                     | informations en matière d' <b>assurances</b>                         |
| 360002 | <b>instalment</b> loans                                          | paiement par <b>acomptes</b>                                         |
| 360010 | <b>insurance</b> brokerage                                       | <b>courtage</b> en assurances                                        |
| 360012 | <b>insurance</b> underwriting                                    | <b>assurances</b>                                                    |
| 360036 | <b>leasing</b> of farms                                          | location d' <b>exploitations</b> agricoles                           |
| 360108 | <b>lending</b> against security                                  | prêt sur <b>nantissement</b>                                         |
| 360044 | <b>life</b> insurance underwriting                               | assurance sur la <b>vie</b>                                          |
| 360024 | <b>loans</b> [financing]                                         | <b>prêts</b> [financement]                                           |
| 360030 | financial <b>management</b>                                      | gestion <b>financière</b>                                            |
| 360039 | <b>marine</b> insurance underwriting                             | assurance <b>maritime</b>                                            |
| 360019 | exchanging <b>money</b>                                          | opérations de <b>change</b>                                          |
| 360040 | <b>mortgage</b> banking                                          | <b>opérations</b> bancaires hypothécaires                            |
| 360016 | <b>mutual</b> funds                                              | constitution de <b>fonds</b> / constitution de <b>capitaux</b>       |
| 360031 | <b>pawnbrokerage</b>                                             | prêt sur <b>gage</b>                                                 |
| 360109 | <b>provident</b> fund services                                   | services de caisses de <b>prévoyance</b>                             |
| 360004 | leasing of <b>real</b> estate                                    | affermage de <b>biens</b> immobiliers / établissement de <b>baux</b> |
| 360069 | <b>rental</b> of offices [real estate]                           | <b>location</b> de bureaux [immobilier]                              |
| 360035 | <b>renting</b> of flats / renting of <b>apartments</b>           | location d' <b>appartements</b>                                      |
| 360070 | <b>retirement</b> payment services                               | services de <b>caisses</b> de paiement de retraites                  |
| 360022 | <b>safe</b> deposit services                                     | dépôt en <b>coffres-forts</b>                                        |
| 360041 | <b>savings</b> bank services                                     | services d' <b>épargne</b> bancaire                                  |
| 360043 | <b>securities</b> brokerage / <b>stocks</b> and bonds brokerage  | courtage en Bourse                                                   |

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| 360071 | financial <b>sponsorship</b>                                     | <b>parrainage</b> financier                               |
| 360067 | <b>stock</b> exchange quotations                                 | cote en Bourse                                            |
| 360018 | <b>surety</b> services / <b>bail-bonding</b> / <b>guarantees</b> | <b>cautions</b> [garanties] / <b>garanties</b> [cautions] |
| 360065 | issue of <b>tokens</b> of value                                  | émission de <b>bons</b> de valeur                         |
| 360020 | issuing of <b>travellers'</b> checks [cheques]                   | émission de <b>chèques</b> de voyage                      |
| 360028 | <b>trusteeship</b> / <b>fiduciary</b>                            | services <b>fiduciaires</b>                               |
| 360066 | deposits of <b>valuables</b>                                     | dépôt de <b>valeurs</b>                                   |
| 360053 | check [cheque] <b>verification</b>                               | vérification des <b>chèques</b>                           |