

## NICE CLASSIFICATION - 10<sup>th</sup> Edition, Version 2014

### **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:
  1. services of all the banking establishments, or institutions connected with them such as exchange brokers or clearing services;
  2. services of credit institutions other than banks such as co-operative credit associations, individual financial companies, lenders, etc.;
  3. services of "investment trusts," of holding companies;
  4. services of brokers dealing in shares and property;
  5. services connected with monetary affairs vouched for by trustees;
  6. 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 :
  1. les services de tous les instituts bancaires ou institutions en rapport avec eux, telles qu'agences de change ou services de compensation;
  2. les services d'instituts de crédit autres que les banques, tels qu'associations coopératives de crédit, compagnies financières individuelles, prêteurs, etc.;
  3. les services des "investment trusts", des compagnies "holding";
  4. les services des courtiers en valeurs et en biens;
  5. les services en rapport avec les affaires monétaires, assurés par des agents fiduciaires;
  6. 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                                                                                    |
|-----------|----------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------|
|           | • <b>Insurance services</b>                                                            | • <b>Services d'assurance</b>                                                                 |
| 360003    | <b>actuarial</b> services                                                              | <b>actuariat</b>                                                                              |
| 360010    | <b>insurance</b> brokerage                                                             | <b>courtage</b> en assurances                                                                 |
| 360055    | <b>insurance</b> consultancy                                                           | <b>consultation</b> en matière d'assurances                                                   |
| 360060    | <b>insurance</b> information                                                           | <b>informations</b> en matière d'assurances                                                   |
|           | • • <b>Insurance underwriting and appraisals and assessment for insurance purposes</b> | • • <b>Souscription d'assurances et estimations et évaluations dans le cadre d'assurances</b> |
| 360001    | <b>accident</b> insurance underwriting                                                 | <b>assurance</b> contre les accidents                                                         |
| 360034    | <b>fire</b> insurance underwriting                                                     | <b>assurance</b> contre l'incendie                                                            |

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|--------|--------------------------------------------------------|----------------------------------------------------------------------|
| 360038 | <b>health</b> insurance underwriting                   | <b>assurance</b> maladie                                             |
| 360012 | <b>insurance</b> underwriting                          | <b>assurances</b>                                                    |
| 360044 | <b>life</b> insurance underwriting                     | <b>assurance</b> sur la vie                                          |
| 360039 | <b>marine</b> insurance underwriting                   | <b>assurance</b> maritime                                            |
|        | • • <b>Warranty services</b>                           | • • <b>Services de garantie</b>                                      |
|        | • <b>Real estate services</b>                          | • <b>Services de biens immobiliers</b>                               |
| 360045 | <b>accommodation</b> bureaux [apartments]              | <b>agences</b> de logement [propriétés immobilières]                 |
| 360033 | <b>apartment</b> house management                      | <b>gérance</b> d'immeubles                                           |
| 360035 | renting of <b>flats</b> / renting of <b>apartments</b> | location d' <b>appartements</b>                                      |
| 360008 | <b>housing</b> agents / <b>real</b> estate brokers     | <b>courtage</b> en biens immobiliers                                 |
| 360004 | <b>leasing</b> of real estate                          | <b>affermage</b> de biens immobiliers / établissement de <b>baux</b> |
| 360036 | <b>leasing</b> of farms                                | location d' <b>exploitations</b> agricoles                           |
| 360069 | rental of <b>offices</b> [real estate]                 | location de <b>bureaux</b> [immobilier]                              |
| 360007 | <b>real</b> estate agencies                            | <b>agences</b> immobilières                                          |
| 360032 | <b>real</b> estate management                          | <b>gérance</b> de biens immobiliers                                  |
|        | • • <b>Rent collection</b>                             | • • <b>Recouvrement de loyers</b>                                    |
| 360063 | <b>rent</b> collection                                 | <b>recouvrement</b> de loyers                                        |
|        | • <b>Pawnbrokerage</b>                                 | • <b>Prêt sur gage</b>                                               |
| 360031 | <b>pawnbrokerage</b>                                   | <b>prêt</b> sur gage                                                 |
|        | • <b>Provision of prepaid cards and tokens</b>         | • <b>Fourniture de cartes prépayées et de bons de valeur</b>         |
| 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                                 |
|        | • <b>Safe deposit services</b>                         | • <b>Services de dépôt en coffres-forts</b>                          |
| 360066 | <b>deposits</b> of valuables                           | <b>dépôt</b> de valeurs                                              |
| 360022 | <b>safe</b> deposit services                           | <b>dépôt</b> en coffres-forts                                        |
|        | • <b>Financial and monetary services, and banking</b>  | • <b>Services financiers et monétaires, services bancaires</b>       |
| 360013 | <b>banking</b>                                         | services <b>bancaires</b>                                            |
| 360005 | <b>brokerage</b> *                                     | <b>courtage</b> *                                                    |
| 360104 | <b>brokerage</b> of carbon credits                     | <b>courtage</b> de crédits de carbone                                |

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|--------|----------------------------------------------------------------------------------|---------------------------------------------------------------------|
| 360073 | <b>business</b> liquidation services, financial                                  | services de <b>liquidation</b> d'entreprises [affaires financières] |
| 360030 | <b>financial</b> management                                                      | <b>gestion</b> financière                                           |
| 360029 | <b>financing</b> services                                                        | services de <b>financement</b>                                      |
| 360072 | <b>online</b> banking                                                            | services <b>bancaires</b> en ligne                                  |
| 360041 | <b>savings</b> bank services                                                     | services d'épargne bancaire                                         |
| 360028 | <b>trusteeship</b> / <b>fiduciary</b>                                            | services <b>fiduciaires</b>                                         |
|        | • • <b>Currency trading and exchange services</b>                                | • • <b>Services de change et de commerce de devises</b>             |
| 360019 | <b>exchanging</b> money                                                          | <b>opérations</b> de change                                         |
|        | • • <b>Securities and commodities trading services</b>                           | • • <b>Services de commerce de titres et de matières premières</b>  |
| 360021 | <b>clearing</b> , financial / <b>clearing-houses</b> , financial                 | <b>opérations</b> de compensation [change]                          |
| 360043 | <b>securities</b> brokerage / <b>stocks</b> and bonds brokerage                  | <b>courtage</b> en Bourse                                           |
| 360067 | <b>stock</b> exchange quotations                                                 | <b>cote</b> en Bourse                                               |
| 360110 | <b>stock</b> brokerage services                                                  | <b>courtage</b> de valeurs boursières                               |
|        | • • <b>Loan and credit, and lease-finance services</b>                           | • • <b>Services de prêt et de crédit, ainsi que de crédit-bail</b>  |
| 360006 | <b>credit</b> bureaux                                                            | <b>agences</b> de crédit                                            |
| 360112 | arranging <b>finance</b> for construction projects                               | <b>organisation</b> du financement de projets de construction       |
| 360042 | <b>hire-purchase</b> financing / <b>lease-purchase</b> financing                 | <b>crédit-bail</b>                                                  |
| 360002 | <b>instalment</b> loans                                                          | <b>paiement</b> par acomptes                                        |
| 360108 | <b>lending</b> against security                                                  | <b>prêt</b> sur nantissement                                        |
| 360024 | <b>loans</b> [financing]                                                         | <b>prêts</b> [financement]                                          |
| 360040 | <b>mortgage</b> banking                                                          | <b>opérations</b> bancaires hypothécaires                           |
| 360018 | <b>surety</b> services / <b>bail-bonding</b> / <b>guarantees</b>                 | <b>cautions</b> [garanties] / <b>garanties</b> [cautions]           |
|        | • • <b>Debt recovery and factoring services</b>                                  | • • <b>Services de recouvrement de dettes et d'affacturage</b>      |
| 360009 | <b>debt</b> collection agencies                                                  | <b>agences</b> de recouvrement de créances                          |
| 360027 | <b>factoring</b>                                                                 | <b>affacturage</b>                                                  |
|        | • • <b>Investment services</b>                                                   | • • <b>Services d'investissement</b>                                |
| 360017 | <b>capital</b> investments / <b>capital</b> investment / <b>fund</b> investments | <b>placement</b> de fonds / <b>investissement</b> de capitaux       |

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|--------|----------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------|
|        | • • • <b>Fund investments</b>                                                    | • • • <b>Placements de fonds</b>                                                                      |
| 360016 | <b>mutual</b> funds                                                              | <b>constitution</b> de fonds / <b>constitution</b> de capitaux                                        |
| 360109 | <b>provident</b> fund services                                                   | services de <b>caisses</b> de prévoyance                                                              |
|        | • • • <b>Financial underwriting and securities issuance (investment banking)</b> | • • • <b>Souscription financière et émission de titres (banque d'investissement)</b>                  |
|        | • • <b>Financial transfers and transactions, and payment services</b>            | • • <b>Transferts et transactions financières et services de paiement</b>                             |
| 360058 | <b>electronic</b> funds transfer                                                 | <b>transfert</b> électronique de fonds                                                                |
| 360070 | <b>retirement</b> payment services                                               | services de <b>caisses</b> de paiement de retraites                                                   |
|        | • • • <b>Cash, check (cheque) and money order services</b>                       | • • • <b>Services de commande d'argent, de chèques et d'argent liquide</b>                            |
|        | • • • <b>Card services</b>                                                       | • • • <b>Services de cartes</b>                                                                       |
| 360056 | <b>credit</b> card services                                                      | services de <b>cartes</b> de crédits                                                                  |
| 360068 | issuance of <b>credit</b> cards                                                  | émission de <b>cartes</b> de crédit                                                                   |
| 360057 | <b>debit</b> card services                                                       | services de <b>cartes</b> de débits                                                                   |
|        | • • • <b>Tax and duty payment services</b>                                       | • • • <b>Services de paiement des taxes et des droits</b>                                             |
| 360011 | <b>customs</b> brokerage                                                         | <b>agences</b> en douane                                                                              |
|        | • • <b>Financial information, data, advice and consultancy services</b>          | • • <b>Services d'informations, de données, de conseils et de consultations relatifs à la finance</b> |
| 360053 | <b>check</b> [cheque] verification                                               | <b>vérification</b> des chèques                                                                       |
| 360111 | <b>debt</b> advisory services                                                    | <b>conseils</b> en matière d'endettement                                                              |
| 360046 | <b>financial</b> analysis                                                        | <b>analyse</b> financière                                                                             |
| 360054 | <b>financial</b> consultancy                                                     | <b>consultation</b> en matière financière                                                             |
| 360059 | <b>financial</b> information                                                     | <b>informations</b> financières                                                                       |
| 360113 | providing <b>financial</b> information via a web site                            | <b>informations</b> financières par le biais de sites web                                             |
| 360103 | <b>repair</b> costs evaluation [financial appraisal]                             | <b>estimations</b> financières des coûts de réparation                                                |
|        | • • • <b>Financial rating and credit reports</b>                                 | • • • <b>Notation financière et rapports de solvabilité</b>                                           |
|        | • • • <b>Financial appraisal services</b>                                        | • • • <b>Services d'évaluation financière</b>                                                         |
| 360026 | <b>financial</b> evaluation [insurance, banking, real estate]                    | <b>estimations</b> financières [assurances, banques, immobilier]                                      |
| 360025 | <b>fiscal</b> assessments / <b>fiscal</b> valuations                             | <b>expertises</b> fiscales / <b>estimations</b> fiscales                                              |

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|        | • Fundraising and sponsorship                                                                      | • Collecte de fonds et parrainage                                                     |
|--------|----------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|
| 360015 | <b>charitable</b> fund raising                                                                     | <b>collectes</b> de bienfaisance                                                      |
| 360071 | <b>financial</b> sponsorship                                                                       | <b>parrainage</b> financier                                                           |
| 360023 | <b>organization</b> of collections                                                                 | <b>collectes</b>                                                                      |
|        | • Valuation services                                                                               | • Services d'expertises                                                               |
| 360051 | <b>antique</b> appraisal                                                                           | <b>estimation</b> d'antiquités                                                        |
| 360052 | <b>art</b> appraisal                                                                               | <b>estimation</b> d'objets d'art                                                      |
| 360105 | <b>financial</b> evaluation of standing timber / <b>financial</b> valuation of standing timber     | <b>estimation</b> financière de bois sur pied                                         |
| 360107 | <b>financial</b> evaluation of wool                                                                | <b>estimation</b> financière en matière de laine                                      |
| 360061 | <b>jewellery</b> [jewelry (Am.)] appraisal / <b>jewellery</b> appraisal / <b>jewelry</b> appraisal | <b>estimation</b> de bijoux                                                           |
| 360062 | <b>numismatic</b> appraisal                                                                        | <b>estimation</b> numismatique                                                        |
| 360014 | <b>real</b> estate appraisal                                                                       | <b>estimations</b> immobilières / <b>évaluation</b> [estimation] de biens immobiliers |
| 360064 | <b>stamp</b> appraisal                                                                             | <b>estimation</b> de timbres                                                          |