

# NICE CLASSIFICATION - 10<sup>th</sup> Edition, Version 2016

## 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.

Basic no.	Indication
360001	<b>accident</b> insurance underwriting
360045	<b>accommodation</b> bureau services [apartments]
360003	<b>actuarial</b> services
360051	<b>antique</b> appraisal
360033	<b>apartment</b> house management
360035	rental of <b>apartments</b>
360052	<b>art</b> appraisal
360118	<b>bail-bonding</b>
360013	<b>banking</b>
360005	<b>brokerage</b> *
360104	<b>brokerage</b> of carbon credits
360073	<b>business</b> liquidation services, financial
360017	<b>capital</b> investment
360015	<b>charitable</b> fund raising
360053	<b>check</b> [cheque] verification
360021	<b>clearing</b> , financial / <b>clearing-houses</b> , financial
360006	<b>credit</b> bureau services

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360068	issuance of <b>credit</b> cards
360009	<b>debt</b> collection agency services
360111	<b>debt</b> advisory services
360066	<b>deposits</b> of valuables
360058	<b>electronic</b> funds transfer
360019	<b>exchanging</b> money
360027	<b>factoring</b>
360036	rental of <b>farms</b>
360112	arranging <b>finance</b> for construction projects
360114	<b>financial</b> management of reimbursement payments for others
360113	providing <b>financial</b> information via a web site
360011	<b>financial</b> customs brokerage services
360026	<b>financial</b> evaluation [insurance, banking, real estate]
360030	<b>financial</b> management
360046	<b>financial</b> analysis
360054	<b>financial</b> consultancy
360059	<b>financial</b> information
360071	<b>financial</b> sponsorship
360105	<b>financial</b> evaluation of standing timber / <b>financial</b> valuation of standing timber
360107	<b>financial</b> evaluation of wool / <b>financial</b> valuation of wool
360029	<b>financing</b> services
360034	<b>fire</b> insurance underwriting
360025	<b>fiscal</b> valuation
360038	<b>health</b> insurance underwriting
360042	<b>hire-purchase</b> financing / <b>lease-purchase</b> financing
360002	<b>instalment</b> loans
360010	<b>insurance</b> brokerage
360012	<b>insurance</b> underwriting
360055	<b>insurance</b> consultancy
360060	<b>insurance</b> information
360115	<b>investment</b> of funds

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360061	<b>jewellery</b> [jewelry (Am.)] appraisal / <b>jewellery</b> appraisal / <b>jewelry</b> appraisal
360108	<b>lending</b> against security
360044	<b>life</b> insurance underwriting
360024	<b>loans</b> [financing]
360039	<b>marine</b> insurance underwriting
360040	<b>mortgage</b> banking
360016	<b>mutual</b> funds
360062	<b>numismatic</b> appraisal
360069	rental of <b>offices</b> [real estate]
360072	<b>online</b> banking
360023	<b>organization</b> of collections
360031	<b>pawnbrokerage</b>
360056	<b>processing</b> of credit card payments
360057	<b>processing</b> of debit card payments
360109	<b>provident</b> fund services
360004	rental of <b>real</b> estate
360007	<b>real</b> estate agency services
360008	<b>real</b> estate brokerage
360014	<b>real</b> estate appraisal
360032	<b>real</b> estate management
360117	providing <b>rebates</b> at participating establishments of others through use of a membership card
360063	<b>rent</b> collection
360103	<b>repair</b> costs evaluation [financial appraisal]
360070	<b>retirement</b> payment services
360022	<b>safe</b> deposit services
360041	<b>savings</b> bank services
360043	<b>securities</b> brokerage
360064	<b>stamp</b> appraisal
360067	<b>stock</b> exchange quotations
360110	<b>stock</b> brokerage services
360116	<b>stocks</b> and bonds brokerage

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360018	<b>surety</b> services
360065	issuance of <b>tokens</b> of value
360020	issuance of <b>travellers'</b> cheques / issuance of <b>travelers'</b> checks
360028	<b>trusteeship / fiduciary</b>