Class 36

Financial, monetary and banking services; insurance services; real estate services.

Explanatory Note

Class 36 includes mainly services relating to banking and other financial transactions, financial valuation services, as well as insurance and real estate activities.

This Class includes, in particular:

- financial transaction and payment services, for example, exchanging money, electronic funds transfer, processing of credit card and debit card payments, issuance of travellers' cheques;
- financial management and research;
- financial appraisals, for example, jewellery, art and real estate appraisal, repair costs evaluation;
- cheque verification;
- financing and credit services, for example, loans, issuance of credit cards, hire- or lease-purchase financing;
- crowdfunding;
- safe deposit services;
- financial sponsorship;
- real estate agency services, real estate management, rental of apartments, rent collection;
- insurance underwriting, actuarial services;
- brokerage services, for example, securities, insurance and real estate brokerage, brokerage of carbon credits, pawnbrokerage.

This Class does not include, in particular:

- administration services relating to business transactions and financial records, for example, book-keeping, drawing up of statements of accounts, business and financial auditing, tax preparation and filing services (Cl. 35);
- sponsorship search, promotion of goods and services through sponsorship of sports events (Cl. 35);
- cash replenishment of automated teller machines (Cl. 39);
- freight brokerage, transport brokerage (Cl. 39);
- quality evaluation of wool and standing timber (Cl. 42).

Basic No.	Indication
360001	accident insurance underwriting
360045	accommodation bureau services [apartments]
360003	actuarial services
360133	administration of financial affairs
360145	administration of insurance plans
360051	antique appraisal
360033	apartment house management
360112	arranging finance for construction projects
360052	art appraisal
360118	bail-bonding
360013	banking

360104	brokerage of carbon credits
360005	brokerage*
360135	business brokerage
360073	business liquidation services, financial
360017	capital investment
360141	car broker services
360015	charitable fund raising
360053	cheque verification / check verification
360147	credit brokerage
360006	credit bureau services
360127	crowdfunding
360111	debt advisory services
360009	debt collection agency services
360066	deposits of valuables
360128	e-wallet payment services
360058	electronic funds transfer
360130	electronic funds transfer provided via blockchain technology
360124	electronic transfer of cryptocurrency
360019	exchanging money
360027	factoring
360137	financial advice
360134	financial advice relating to tax
360046	financial analysis
360120	financial appraisals in responding to calls for tenders / financial appraisals in responding to requests for proposals [RFPs]
360021	financial clearing
360054	financial consultancy
360011	financial customs brokerage services
360144	financial engineering
360026	financial evaluation [insurance, banking, real estate]
360121	financial evaluation of development costs relating to the oil, gas and mining industries

360105	financial evaluation of standing timber / financial valuation of standing timber
360107	financial evaluation of wool / financial valuation of wool
360129	financial exchange of cryptocurrency
360030	financial management
360114	financial management of reimbursement payments for others
360136	financial patronage
360122	financial research
360071	financial sponsorship
360140	financial trading of cryptocurrency
360125	financial valuation of intellectual property assets
360029	financing services
360034	fire insurance underwriting
360025	fiscal valuation
360038	health insurance underwriting
360042	hire-purchase financing / lease-purchase financing
360002	instalment loans
360010	insurance brokerage
360055	insurance consultancy
360012	insurance underwriting
360115	investment of funds
360068	issuance of credit cards
360148	issuance of currency-backed deposit tokens using tokenization technology
360149	issuance of currency-backed stablecoins for use in financial transactions via blockchain technology
360131	issuance of gift certificates
360138	issuance of prepaid gift cards
360065	issuance of prepaid vouchers
360020	issuance of travellers' cheques / issuance of travelers' checks
360061	jewellery appraisal / jewelry appraisal
360108	lending against security
360044	life insurance underwriting
360024	loans [financing]

360039	marine insurance underwriting
360132	mobile banking services
360040	mortgage banking
360016	mutual funds
360062	numismatic appraisal
360072	online banking
360139	online banking services rendered in virtual environments
360023	organization of monetary collections
360031	pawnbrokerage
360126	preparation of quotes for cost estimation purposes
360056	processing of credit card payments
360057	processing of debit card payments
360109	provident fund services
360059	providing financial information
360113	providing financial information via a website
360060	providing insurance information
360117	providing rebates at participating establishments of others through use of a membership card
360007	real estate agency services
360014	real estate appraisal
360008	real estate brokerage
360032	real estate management
360123	real estate services
360063	rent collection
360035	rental of apartments
360036	rental of farms
360069	rental of offices [real estate]
360119	rental of offices for co-working
360143	rental of pastures
360146	rental of payment terminals
360004	rental of real estate
360103	repair costs evaluation [financial appraisal]

360070	retirement payment services
360022	safe deposit services
360041	savings bank services
360043	securities brokerage
360064	stamp appraisal
360110	stock brokerage services
360067	stock exchange quotations
360116	stocks and bonds brokerage
360018	surety services
360028	trusteeship / fiduciary
360142	warranty claims administration services