

**UNITED STATES PATENT AND TRADEMARK OFFICE (USPTO)
OFFICE ACTION (OFFICIAL LETTER) ABOUT APPLICANT'S TRADEMARK APPLICATION**

U.S. APPLICATION SERIAL NO. 79228281

MARK: LOAN TUBE

79228281

CORRESPONDENT ADDRESS:

GURPRIT SINGH GUJRAL

GURPRIT SINGH GUJRAL

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UNITED KINGDOM,

CLICK HERE TO RESPOND TO THIS LETTER:

http://www.uspto.gov/trademarks/teas/response_form.jsp

APPLICANT: GURPRIT SINGH GUJRAL

CORRESPONDENT'S REFERENCE/DOCKET NO:

N/A

CORRESPONDENT E-MAIL ADDRESS:

OFFICE ACTION

STRICT DEADLINE TO RESPOND TO THIS LETTER

INTERNATIONAL REGISTRATION NO. 1392601

STRICT DEADLINE TO RESPOND TO THIS NOTIFICATION: TO AVOID ABANDONMENT OF THE REQUEST FOR EXTENSION OF PROTECTION OF THE INTERNATIONAL REGISTRATION, THE USPTO MUST RECEIVE A COMPLETE RESPONSE TO THIS PROVISIONAL FULL REFUSAL NOTIFICATION **WITHIN 6 MONTHS** OF THE "DATE ON WHICH THE NOTIFICATION WAS SENT TO WIPO (MAILING DATE)" LOCATED ON THE WIPO COVER LETTER ACCOMPANYING THIS NOTIFICATION.

In addition to the Mailing Date appearing on the WIPO cover letter, a holder (hereafter "applicant") may confirm this Mailing Date using the USPTO's Trademark Status and Document Retrieval (TSDR) system at <http://tsdr.uspto.gov/>. To do so, enter the U.S. application serial number for this application and then select "Documents." The Mailing Date used to calculate the response deadline for this provisional full refusal is the "Create/Mail Date" of the "IB-1st Refusal Note."

This is a **PROVISIONAL FULL REFUSAL** of the request for extension of protection of the mark in the above-referenced U.S. application. See 15 U.S.C. §1141h(c). See below in this notification (hereafter "Office action") for details regarding the provisional full refusal.

The referenced application has been reviewed by the assigned trademark examining attorney. Applicant must respond timely and completely to the issues below. 15 U.S.C. §1062(b); 37 C.F.R. §§2.62(a), 2.65(a); TMEP §§711, 718.03.

SEARCH OF OFFICE'S DATABASE OF MARKS

The trademark examining attorney has searched the Office's database of registered and pending marks and has found no conflicting marks that would bar registration under Trademark Act Section 2(d). TMEP §704.02; see 15 U.S.C. §1052(d).

SUMMARY OF ISSUES:

- Disclaimer Required
- Identification of Goods

DISCLAIMER REQUIRED

Applicant has disclaimed the entire applied-for mark; however, an entire mark may not be disclaimed. TMEP §1213.06; see 15 U.S.C. §1056(a); *In re Dena Corp. v. Belvedere Int'l Inc.*, 950 F.2d 1555, 1560, 21 USPQ2d 1047, 1051 (Fed. Cir. 1991); *In re JT Tobacconists*, 59 USPQ2d 1080, 1081 n.1 (TTAB 2001). If the applied-for mark is not registrable as a whole, a disclaimer will not make it registrable. TMEP §1213.06. Accordingly, the disclaimer is not accepted and will not be entered into the USPTO's database. See TMEP §714.05(a).

Therefore, applicant must disclaim the wording “LOAN” because it merely describes a feature or characteristic of the services, and thus is an unregistrable component of the mark. Specifically, as applicant’s services comprise “*advisory services relating to loan services*,” “*arrangement of loans*,” “*credit and loan services*,” and “*financial loan services*,” among others, the wording “LOAN” in applicant’s mark merely describes a feature or characteristic of the services, namely, that the field of its services concern financial loans. See 15 U.S.C. §§1052(e)(1), 1056(a); *DuoProSS Meditech Corp. v. Inviro Med. Devices, Ltd.*, 695 F.3d 1247, 1251, 103 USPQ2d 1753, 1755 (Fed. Cir. 2012) (quoting *In re Oppedahl & Larson LLP*, 373 F.3d 1171, 1173, 71 USPQ2d 1370, 1371 (Fed. Cir. 2004)); TMEP §§1213, 1213.03(a).

An applicant may not claim exclusive rights to terms that others may need to use to describe their services in the marketplace. See *Dena Corp. v. Belvedere Int’l, Inc.*, 950 F.2d 1555, 1560, 21 USPQ2d 1047, 1051 (Fed. Cir. 1991); *In re Aug. Storck KG*, 218 USPQ 823, 825 (TTAB 1983). A disclaimer of unregistrable matter does not affect the appearance of the mark; that is, a disclaimer does not physically remove the disclaimed matter from the mark. See *Schwarzkopf v. John H. Breck, Inc.*, 340 F.2d 978, 978, 144 USPQ 433, 433 (C.C.P.A. 1965); TMEP §1213.

If applicant does not provide the required disclaimer, the USPTO may refuse to register the entire mark. See *In re Stereotaxis Inc.*, 429 F.3d 1039, 1040-41, 77 USPQ2d 1087, 1088-89 (Fed. Cir. 2005); TMEP §1213.01(b).

Applicant should submit a disclaimer in the following standardized format:

No claim is made to the exclusive right to use “LOAN” apart from the mark as shown.

For an overview of disclaimers and instructions on how to satisfy this disclaimer requirement online using the Trademark Electronic Application System (TEAS) form, please go to <http://www.uspto.gov/trademarks/law/disclaimer.jsp>.

IDENTIFICATION OF SERVICES

Particular wording in the identification of services is indefinite and must be clarified to further specify the intended nature, use, or subject matter of certain items, as set out in **bold** below. See 37 C.F.R. §2.32(a)(6); TMEP §1402.01. Applicant must amend this wording to specify the common commercial or generic name of the services. See TMEP §1402.01. If the services have no common commercial or generic name, applicant must describe or explain the nature of the services using clear and succinct language. See *id.*

Applicant may substitute the following wording, if accurate (changes shown in **bold**):

International Class 36:

Accident insurance **administration**; accident insurance underwriting; accident insurance underwriting services; accommodation bureau services; apartments, **namely, leasing of apartments**; accommodation bureaux apartments, **namely, rental of apartments**; accommodation bureaux, **arranging of leases and rental agreements for real estate**; **leasing of apartments**; accommodation letting agency apartments, **namely, apartment leasing**; apartment **rentals**; account debiting services, **namely, debit account services featuring computer readable card**; accounts payable debiting services; accounts receivables financing; acquisition and transfer of monetary claims; acquisition for financial investment, **namely financial investment brokerage services**; acquisition of land to be let, **namely, land acquisition services**; actuarial consulting and advisory services; actuarial services; actuarial services relating to financial transactions; administration of capital investment services; administration of deposit taking, **namely, securities deposit services**; administration of financial affairs, **namely, financial information, management and analysis services**; administration of financial affairs relating to real estate, **namely, real estate note brokerage**; administration of financial covenants, **namely, debt settlement negotiation services**; administration of fund investment; administration of funds and investments; administration of investment funds; administration of mortgage business, **namely, mortgage brokerage services**; administration of mutual funds, **namely, mutual fund brokerage services**; administration of pension funds, **namely, financial management of employee pension plans**; administration of pension schemes, **namely, financial administration of employee pension plans**; administration of property portfolios, **namely, appraisal of personal property for others**; administration of shares, **namely, financial administration of stock exchange trading of shares and other financial securities in financial markets**; administration of financial trusts; administrative services relating to investments, **namely, investment administration of annuity funds**; advancement of funds, **namely, cash advance services for businesses and merchants**; advice on finance during retirement; advice on finance for retirement; advice on fiscal assessments; advice on fiscal valuations; advice regarding credit, **namely, credit consultation**; advice regarding lending services, **namely, lending consultant services**; advice relating to insurance, **namely, providing advice in the field of property insurance**; advice relating to investment during retirement; advice relating to investment for retirement; advice relating to investments **in the field of retirement**; advice relating to loan recovery services, **namely, debt recovery services**; advice relating to mortgages for residential properties, **namely, mortgage compliance consulting services concerning financial requirements for mortgages for mortgage lenders and servicers and mortgage brokers for residential properties**; advice relating to **financial management of employee pension plans**; advice services relating to enhancement of mortgages, **namely, mortgage refinancing services**; advisory services relating to banking, **namely, banking consultation**; advisory services relating to corporate finance, **namely, consultation in the field of capital structure**; advisory services relating to credit, **namely, credit counseling services**; advisory services relating to finance, **namely, providing information in the field of finance**; advisory services relating to financial asset management; advisory services relating to financial investment; advisory services relating to financial investments; advisory services relating to financial matters, **namely, strategic financial advisory services**; advisory services relating to financial planning; advisory services relating to financial risk management; advisory services relating to financing of loans; advisory services relating to futures, **namely, managed futures advisory services**; advisory services relating to insurance claims, **namely, assisting others with adjusting insurance claims**; advisory services relating to insurance contracts, **namely, providing information on insurance contractual matters**; advisory services relating to international securities; advisory services relating to investment finance; advisory services relating to investments; advisory services relating to investments and finance; advisory services relating to life insurance, **namely, insurance consulting in the field of life insurance**; advisory services relating to loan services; advisory services relating to money management; advisory services relating to mortgages, **namely, mortgage planning**; advisory services relating to mutual funds; advisory services relating to real estate ownership, **namely, providing information in the field of real estate ownership**; advisory services relating to real estate valuations; advisory services relating to unit trusts, **namely, real estate investment trust advisory services**; agencies for collecting electric power utility

payments; agencies for collecting gas or electric power utility payments; agencies for collecting gas utility payments; agencies for commodity futures trading; agencies in the field of bonds and other securities; agencies in the field of credit for farming; agencies or brokerage for leasing or renting of land; agencies or brokerage for renting land; agencies or brokerage for renting of buildings; **real estate agency services**; agency services for arranging travel insurance; acceptance of bill payments in the form of bill payment services; acceptance of bills of exchange, namely, **cash exchange transactions**; **issuance of accident insurance**; accident insurance underwriting; accident insurance underwriting services; agency services for bonds, namely, **bonds brokerage**; agency services for lending on mortgage; agency services for securities, namely, **security brokerage**; agency services for the leasing of real estate property; agency services for the selling on commission of real property, namely, **real estate investment services in the nature of purchasing and selling of real estate for others on commission**; financial analysis; annuity services, namely, **account and investment administration**; annuity underwriting; antique appraisal; antique appraisal services valuation; apartment and office rentals; apartment house management; apartment house management leasing, namely, **leasing of apartment houses**; apartment letting agency, namely, **real estate listing services for apartment rentals**; apartment locating services for others for permanent accommodation; apartment rental services; **arranging for the rental of apartments**; **leasing of apartments**; **renting of apartments**; appraisal and evaluation of real estate; **antique appraisal**; **art appraisal**; **jewelry appraisal**; **numismatic appraisal**; appraisal of personal property for others; appraisal of real estate; appraisal of used automobiles; **real estate appraisal**; **stamp appraisal**; **financial appraisals of personal property**; appraisals for insurance claims of personal property; appraisals for insurance claims of real estate; appraisals for insurance purposes, namely, **appraisals for insurance claims of real estate**; appraisals valuation of antique, namely, **antique appraisal**; appraisals valuation of jewellery, namely, **jewelry appraisal**; appraisals valuation of stamps, namely, **stamp appraisals**; arrangement of loans; arrangement of loans against securities; arranging and providing of loans against security; arranging charitable collections for others, namely, **charitable fundraising for programs and services of others**; arranging credit; arranging **financing loans** for businesses; arranging finance for construction projects; arranging finance for films; arranging finance for radio programs; arranging finance for television programs; arranging financial transactions, namely, **financial investment fund transaction services**; arranging for financing of insurance premiums; arranging instalment loans; arranging insurance, namely, **insurance brokerage**; arranging investments, namely, capital investments, financing services and insurance **carrier services**; arranging leases for the rental of property; arranging letting of real estate, namely, **rental of vacation homes**; arranging loans; arranging loans against security; arranging monetary transfers, namely, **monetary exchange**; arranging of annuities, namely, **administration of annuities**; arranging of credit; arranging of credit insurance; arranging of finance, namely, **arranging for the financing of real estate**; arranging of finance for sporting, cultural and entertainment projects; arranging of financial investments in the field of securities; arranging of financing for humanitarian projects; arranging of funds for overseas aid projects; arranging of insurance; arranging of insurance claims assessment; arranging of investments, namely, **investment brokerage**; arranging of lease agreements for real estate; arranging of leases and rental agreements for real estate; arranging of leases for the rental of commercial property; arranging of leases of real estate; arranging of life insurance, namely, **life insurance brokerage**; arranging of loan agreements; arranging of loan agreements in relation to mortgage bonds; arranging of loan agreements in relation to securities; arranging of loan agreements secured on real estate; arranging of loans; arranging of loans against security; arranging of loans for securing funds for others; arranging of mortgage **financing services**; arranging of mortgages **financing services** and loans; arranging of overdrafts, namely, **collection of money owed from bank overdrafts**; arranging of personal loans; arranging of shared ownership of real estate, namely, **real estate time-sharing services**; arranging of travel insurance; arranging the collection of customs duties, namely, **reclamation of import duties for others**; arranging the finance for home loans; arranging the hire purchase of goods in the nature of **hire purchase financing services**; arranging the payment of customs duties in the nature of **duty drawback services**; arranging the provision of finance for construction projects; arranging the provision of finance for construction operations; arranging the provision of finance for real estate purchase; arranging the provision of finance to pay medical expenses; arranging the provision of trade credit in the nature of **providing a line of credit for goods**; arranging the return of customs duties in the form of **duty drawback services**; arranging the sale of loans in the nature of **brokerage of mortgage loans**; art appraisal; art work valuations and appraisals; assessing and processing insurance claims; assessing insurance claims; assessment and management of real estate; asset allocation in the nature of **financial asset management**; **financial asset** and portfolio management; asset evaluation financial, namely, **financial asset consultation**; **financial asset management**; **financial asset management** for third parties; **financial asset management services**; asset-based financing; assisting in the acquisition of and financial interests in real estate in the nature of **real estate acquisition services**; assisting in the acquisition of real estate; assurance in the nature of **life insurance brokerage**; **guarantee** assurance underwriting; atm banking services; auto financing services; automated banking services; automated banking services relating to charge card transactions; automated banking services relating to credit card transactions; automated **financial clearing house services**; automated **electronic funds transfer services**; automated payment of accounts in the nature of **bill payment services**; automated **bill payment services**; automated securities brokerage; automated securities trade execution services; automated teller machine services; automated telling machine rental; automated telling machine services; automatic banking services for change giving; automatic cash dispensing in the nature of **ATM banking services**; automatic cash dispensing services in the nature of **automated teller machine services**; automatic recording services for financial transactions in the nature of **payment transaction processing services**; automobile accident insurance underwriting; automobile lease financing; automobile lease-purchase financing; aviation insurance **administration**; aviation insurance underwriting services; bail bond services; bail bonding; bail bonding services; bail-bonding; bailiff services in the nature of **debt collection**; banking ~~account~~ and savings account services; bank account information services, namely, **providing bank account information by telephone**; bank account services, namely, **banking**; bank card, credit card, debit card and electronic payment card services, namely, **credit card and debit card transaction processing services**; bank card services, namely, **credit card payment processing services**; bank cheque card services in the nature of **issuing of bank cheques**; bank note checking in the nature of **checking account services**; bankers clearing house services in the nature of **financial clearing houses**; bankers' clearing services, namely, **financial clearing houses**; banking; banking and financing services; **home banking**; **underwriting insurance for banks**; banking services; banking services for deposit-taking, namely, **safe deposit box services**; banking services in relation to the electronic transfer of funds; banking services provided for paying bills by telephone, namely, **bill payment services provided by telephone**; banking services provided for schools; banking services relating to the acceptance of fixed interval installment payments; banking services relating to the deposit of money, namely, **electronic remote check deposit services**; banking services relating to the electronic transfer of funds from accounts; banking services, namely, **issuance of travellers' cheques**; benevolent fund services, namely, **charitable services in the form of granting funds to schools**; bill consolidation services; bill payment services; bill payment services provided through a website; bonding provision of financial guarantees, namely, **financial guarantee services**; bonding services; bonds brokerage; bonds brokerage services; **stocks and bonds** brokerage; brokerage advisory services relating to insurance; brokerage agency relating to ship insurance; **financial investment** brokerage; brokerage for hire-purchase; brokerage for securities liquidation; brokerage house services, namely, **brokerage houses in the field of stocks, commodities, and futures**; brokerage in the field of stocks; **insurance** brokerage; brokerage of bonds; **credit union services in the nature of** brokerage of building society savings agreements; brokerage of carbon credits; brokerage of carbon offsets, namely, **brokerage of carbon dioxide and other greenhouse gas emission offsets on behalf of offset producers**; brokerage of casualty insurance; brokerage of commodities; brokerage of credit agreements; brokerage of currency, namely, **currency exchange services**; brokerage of emission rights, namely, **brokerage of carbon dioxide and other greenhouse gas emission offsets on behalf of offset producers**; brokerage of financial derivatives, namely, **conducting a derivatives exchange**; brokerage of financial investments in energy companies; brokerage of futures; brokerage of futures contracts; brokerage of insurance; brokerage of non-life insurance, namely, **brokerage of accident insurance**; brokerage of real estate, namely, **brokerage of commercial property**; brokerage of securities; brokerage of share subscriptions; brokerage of shares and other securities; brokerage of shares or stocks and other securities; **stock** brokerage services; **financing services in the nature of** brokerage services for arranging financing by other financial institutions; brokerage services for bonds; brokerage services for capital investments; brokerage services for stocks and bonds; brokerage services for the purchase and sale of obligations, namely, **debt consolidation services**; brokerage services in financial markets, namely, **financial investment brokerage services**; brokerage services in the field of financial instruments, namely, **brokerage in the field of options and other securities**; brokerage services on the financial markets, namely, **brokerage in the field of stocks**; brokerage services relating to corporate bonds; brokerage services relating to debt instruments; brokerage services relating to financial instruments, namely, **brokerage in the field of options and other securities**; brokerage services relating to municipal bonds; brokerage services relating to mutual funds; brokerage services relating to securities offering, namely, **securities brokerage**; **securities** brokerage services relating to the securities markets; brokering of financial

services, **namely, financial investment brokerage services**; brokering services, **namely, brokerage services for capital investments**; building leasing; building management; bullion brokerage services, **namely, brokerage of silver and gold commodities**; bureau de change services, **namely, currency exchange services**; business appraisals for financial valuation; business credit verification services; business liquidation services, financial; buying and issuing of travellers' cheques, **namely, arranging and provision of travelers cheques**; buying and selling currency, **namely, currency exchange services**; capital fund investment; capital investment fund management; capital investment; capital investment advisory services; capital investment brokerage; capital investment consultation; capital investment consulting; capital investment fund management; capital investment in real estate; capital investment services; capital investments; capital investment fund management; **raising debt and equity capital for others**; caravan insurance services, **namely, insurance consulting in the field of caravan insurance**; card accessed banking services; card operated financial services, **namely, funding online cash accounts from prepaid cash cards**; cash and foreign exchange transactions; cash card payment processing services; cash, check and money order services, **namely, cash management, check processing, and money order services**; cash disbursement services, **namely, cash advance services for businesses**; cash dispenser services, **namely, rental of cash dispensers**; cash dispensing being customer-operated, **namely, rental of customer-operated cash dispensers**; cash dispensing services, **namely, cash card payment processing services**; cash dispensing services, **namely, cash exchange transactions**; cash management; cash management services; cash card payment processing; cash replacement rendered by credit card; cashing of cheques; cashing of personal cheques; casualty insurance underwriting; charge card and credit card payment processing services; charge card payment processing services; charge-card payment processing services; charitable collections, **namely, charitable fundraising services by means of collecting and reselling used automobiles**; charitable fund raising; charitable fund raising in the field of disaster precautions and prevention; charitable fund raising services; charitable fundraising; charitable fundraising by means of entertainment events; charitable fundraising services; charitable fundraising services for underprivileged children; charitable fundraising through the sale of charity stamps; charitable services, **namely, financial services in the nature of charitable fund raising**; check verification; check payment guarantee services; checking account services; cheque account services; cheque account services for the cashing of cheques; cheque account services for the receiving of cheques, **namely, check processing**; cheque authorization services, **namely, check verification services**; cheque cashing services; cheque clearing, **namely, check processing**; cheque clearing services, **namely, check verification**; cheque encashment services, **namely, check acceptance services**; cheque evaluation services, **namely, check verification services**; cheque payment guarantee services; cheque guarantee services, **namely, check payment guarantee services**; cheque verification; cheque verification services; **issuing of travellers' cheques**; **arranging of travellers' cheques**; cheque verification; claim adjustment in the field of accidental insurance; claim assessments, **namely, assessing insurance claims**; claims adjustment for accident insurance; claims adjustment in the field of insurance; **insurance claims adjustment**; claims settlement agency services, **namely, assessing insurance claims**; clearing-houses, financial; clearing house financial services; clearing of cheques, **namely, check verification services**; clearing services, **namely, financial clearing houses**; bankers clearing services, **namely, clearing financial transactions via a global computer network**; clearing services for payment transaction in the nature of clearing financial transactions via a global computer network; financial clearing-house services; bankers financial clearing-house services; clearing-houses, financial; coin appraisal; collateral agency services, **namely, underwriting and administration of commercial collateral liability insurance**; collection agencies; **collection of debts in the nature of collection of community charge monies**; **collection of debts in the nature of collection of credit sales**; collection of debt on real estate rental; collection of debts; collection of financial information, **namely, financial information services**; collection of non-domestic rates in the nature of debt collection; collection of payments in the nature of debt collection; collection of payments for goods and services in the nature of debt collection; collection of rent; collection of rents; rent collection; charitable collections in the nature of charitable fund raising; collections agencies; collection of debts; credit collections; commercial lending; commercial lending services; commercial mortgage brokerage; commercial property investment advisory services; commercial real estate agency services; commodities brokerage; commodities exchange services; commodities financing, **namely, arranging finances for commodities**; commodities insurance brokerage; commodity brokerage; commodity exchange; commodity quotations; commodity trading for others financial services; commodity trading for others; comparison of performance of portfolios of securities, **namely, management of portfolios comprising securities**; comparison of performance of securities, **namely, management of securities portfolios**; computer information services relating to financial management, **namely, providing financial information relating to financial management for others via a global computer network**; computerised banking services; computerised financial advisory services; computerised financial analysis; computerised financial data services, **namely, electronic financial trading services**; computerised financial information services, **namely, providing financial information for others via a global computer network**; computerised financial services, **namely, financial information provided by electronic means**; computerised financial services for retail businesses, **namely, providing electronic processing of electronic funds transfer, ACH, credit card, debit card, electronic check and electronic payments**; computerised financial services relating to foreign currency dealings, **namely, providing for the exchange of foreign currency via the internet and intranet systems**; computerised information services for stocks, **namely, providing stock market information via the Internet**; computerised information services relating to banking matters, **namely, providing a website featuring information in the field of banking**; computerised information services relating to financial business, **namely, providing financial information via the Internet**; computerised information services relating to insurance, **namely, providing information in insurance matters via the Internet**; computerised information services relating to investments, **namely, providing information and in the field of financial investments via the Internet**; computerised information services relating to real estate, **namely, providing real estate listings and real estate information via the Internet**; computerised information services relating to shares, **namely, providing share price information services via the Internet**; computerised legal debt collection services, **namely, providing information in the field of legal debt collection via the Internet**; computerised processing of insurance claims, **namely, electronic processing of insurance claims**; computerised securities brokerage services; computerized electronic transfer of funds; conducting cashless payment transactions, **namely, credit card and debit card transaction processing services**; conducting financial feasibility studies; conducting foreign exchange transactions for others; conducting of capital market transactions, **namely, assisting others with the completion of financial transactions for stocks, bonds, securities and equities**; conducting of financial affairs on-line, **namely, on-line financial planning services**; conducting of financial transactions, **namely, providing secure commercial transactions and payment options**; conducting of financial transactions on-line, **namely, providing secure commercial transactions and payment options via the Internet**; consolidation of monies, **namely, debt consolidation services**; consultancy and brokerage services relating to accident insurance; consultancy and brokerage services relating to health insurance; consultancy and brokerage services relating to home insurance; consultancy and brokerage services relating to life insurance; consultancy and brokerage services relating to travel insurance; consultancy and brokerage services relating to vehicle insurance; consultancy concerning financing of energy projects; financial consultancy; consultancy for clients with regard to the organisation of debt recovery, **namely, debt management consultation**; consultancy in relation to the granting of loans, **namely, financial loan consultation**; consultancy in the purchasing of real estate; consultancy relating to educational financial assistance; consultancy services relating to corporate finance, **namely, consultation in the field of capital structure**; consultancy services relating to credit; consultancy services relating to finance; consultancy services relating to financial investment; consultancy services relating to insurance; consultancy services relating to investment; consultancy services relating to personal finance; consultancy services relating to real estate; consultancy services relating to the financing of civil works and infrastructure projects; consultation on the provision of shipping finance, **namely consultancy relating to financing of shipping projects**; consultation services relating to financial matters; consultation services relating to real estate; financial consultations; insurance consultations; consultations relating to banking; consultations relating to corporate finance, **namely, consultation in the field of asset sales**; consultations relating to credit; consultations relating to investment; consulting and information concerning insurance; consulting services relating to corporate finance, **namely, consultation in the field of capital structure**; consumer credit consultation services; consumer lending services; contactless payment services, **namely, processing of contactless credit and debit card payments**; contract guarantee services, **namely, money order payment guarantee services**; contributory benefit scheme services, **namely, financial administration of contributory employee pension plans**; cooperative credit organizations; co-operative credit society services, **namely, cooperative credit organizations**; corporate finance, **namely, consultation in the field of capital structure**; corporate finance consultancy, **namely, consultation in the field of asset sales**; corporate finance services in the nature of consultation in the field of capital structure; corporate financing in the nature of consultation in the field of asset sales; corporate funds management, **namely, venture capital fund management**; corporate holding of share capital services in the nature of corporate brokerage services for capital share investments; corporate

lending, namely, commercial lending services; corporate real estate investment trust advisory services; corporate trust services, namely, corporate financial trust administration; corporate trustee services; credit advice, namely, credit counseling services; credit advisory services in the nature of credit counseling services; credit agencies; credit agencies in the field of farming; credit agency services; credit and cash card payment processing services; credit and debit card services, namely, credit card and debit card transaction processing services; credit and loan services; credit arranging; credit arranging services; credit assessment consultation services; credit brokerage, namely, brokerage of carbon credits; credit bureau; credit bureau services; credit bureaus; credit bureaux; credit card advisory services, namely, credit card authorization services; credit card and debit card services in the nature of credit card and debit card transaction processing services; credit card and payment card services, namely, credit and cash card payment processing services; credit card management services, namely, credit card verification services; credit card payment processing; processing of credit card payment services; credit card protection and registry services, namely, fraud reimbursement services in the field of credit card purchases; credit card factoring services; credit card transaction processing services; credit card validation services, namely, credit card verification services; credit card verification; issuance of credit cards; credit cards services; credit consultancy; credit consultation; credit counseling services; credit counselling services, namely, issuing of credit cards; credit facility services in the nature of credit bureau services; credit financing, namely, providing personal lines of credit; credit fund transfer service in the nature of credit processing services; credit information services, namely, providing financial information regarding lines of credit; credit inquiry and consultation; credit insurance, namely, arranging and provision of credit and insurance; issuing of letters of credit; credit leasing, namely, credit and loan services; credit risk management services; credit rating; credit rating services; credit recovery agencies; credit recovery agency; credit recovery and collection; credit reference agency in the nature of credit agencies; credit reporting agency; credit reporting services; credit risk insurance in the nature of insurance underwriting services for credit risk; credit risk insurance factoring in the nature of insurance claims processing for credit risk; financing services for credit sales; credit scoring services; credit bureau services; providing lines of credit for export sales; providing lines of credit for payment of insurance premiums; providing lines of credit for the payment of insurance premiums; providing lines of credit for use in the purchase of services; providing lines of credit for purchase of motor vehicles; providing lines of credit for the provision of vouchers for meals; providing lines of credit for travel; credit unions; crowdfunding services in the nature of providing financing from money collected from individuals; currency dealing; currency exchange and advice; providing financial information in the field of currency exchange rate quotations; currency exchange services; currency trading; currency trading and exchange services; current account facilities, namely, providing on-line stored value accounts in an electronic environment; current account services, namely, providing on-line stored value accounts in an electronic environment; custodian services for shares in the nature of savings account services; custodian services for stocks in the nature of savings account services; financial customs brokerage; financial customs brokerage services; debit account services featuring a computer readable card; processing of debit card payments; debit card transaction processing services; debit card validation services, namely, processing of debit card payments; debit collection in the nature of debt collection agencies; debt advisory services; debt collection; debt collection agencies; debt collection agency services; debt collection and debt factoring services in the nature of debt management services; debt collection services; debt consolidation services; debt counseling services; debt factoring in the nature of debt management; debt management services; debt recovery; debt recovery agency; debt recovery agency services; debt recovery and collection agencies; debt recovery and factoring services in the nature of debt management services; debt recovery services; debt restructuring in the nature of debt consolidation services; deposit accounts services in the nature of securities deposit services; deposit of valuables in the nature of safe deposit box services; deposit savings in the nature of savings account services; safety deposit box services; deposit-holding, namely, banking services featuring the provision of certificates of deposit; deposits of valuables, namely, safe deposit box services; deposit-taking, namely, safety deposit box services; derivatives trading services; development of investment portfolios, namely, financial management in the field of investment portfolios; direct debit service in the nature of accounts payable debiting services; discount factoring in the nature of discount securities brokerage services; discount of bills; dispensing of cash, namely, rental of cash dispensers; domestic property finding services in the nature of real estate procurement for others; domestic remittance services in the nature of bill payment services; domestic remittance services provided on-line in the nature of bill payment services provided through a website; duty drawback services; economic financial research services; financial economic research services; electronic banking via a global computer network; electronic banking services via a global computer network; electronic banking via a global computer network in the nature of internet banking; electronic cash transactions; electronic check acceptance services; electronic credit card transaction processing; electronic credit card transactions processing; electronic debit card transactions processing; electronic debt collection; electronic funds transfer; electronic funds transfer by telecommunications; electronic funds transfer for travel agents; electronic funds transfer services; electronic funds transfers; electronic fund-transfer services; electronic money transfer services; electronic payment services involving electronic processing and subsequent transmission of bill payment data; providing electronic processing of electronic payments via a global computer network; electronic processing of electronic payments via a global computer network; electronic stock exchange services, namely, computer analyses of stock exchange information; electronic stock transfer initiation services, namely, assisting others with the completion of financial transactions for stocks via the Internet; electronic toll collection services; electronic transfer of funds; electronic transfer of funds by means of telecommunications networks; electronic transfer of funds for others; electronic transfer of money; electronic transfers of money; electronic wallet services, namely, bill payment services provided through a website; eleemosynary services in the field of monetary donations; emergency financial services for travellers; encashment of cheques, namely, check cashing; endowment insurance services, namely, insurance information in the field of endowments; equipment financing services; equity capital investment; equity financing; financial equity investment in the field of international companies; equity release services, namely, assisting others with the completion of appropriate financial and investment transactions for equities; real estate escrow services; establishing mutual funds for others; establishment of portfolios of securities in the nature of management of securities portfolios; establishment of trusts in the nature of financial trust administration; real estate agencies; real estate agencies services; residential real estate agency; residential real estate agency services; real estate agency services for sale and rental of buildings; real estate agency services for sale and rental of businesses; estate agent services in the nature of real estate agency services; real estate brokerage; estate trust management; real estate management; real estate management services relating to agriculture; real estate management services relating to horticulture; real estate management services relating to transactions in real property; estate planning services related to management of financial affairs; estate trust management; estate trust planning; estimates for financial purposes, namely, providing financial information and evaluations; estimates for insurance purposes, namely, providing financial information and evaluations for insurance purposes; financial evaluation for insurance purposes in the field of banking and real estate; financial evaluation for insurance purposes; financial evaluation of chattels; evaluation of credit bureau data, namely, evaluation of the credit worthiness of companies and private individuals; financial evaluation of objects of art; evaluation of real estate; evaluation of real property; financial evaluation of standing timber; evaluation of the credit worthiness of companies and private individuals; financial evaluation of wool; repair cost evaluation and financial appraisal of real estate; exchange brokerage in the nature of financial exchange; exchange brokerage services in the nature of futures exchange services; exchange market services relating to commodity futures contracts in the nature of commodities exchange services; exchange of currency; exchange of financial operations in the nature of financial securities exchange; agencies for the exchange of money; currency exchange services; money exchange services; commodities exchange services relating to the trading of commodities; exchange services relating to the trading of futures, namely, clearing trades for futures; exchange services relating to the trading of options, namely, on-line trading of options on the options exchange market; exchanging money; services for the execution of financial transactions, namely, providing secure commercial transactions; export credit risk management; export factoring agency services; extended guarantee insurance in the nature of guarantee assurance underwriting; provision of extended guarantee in the nature of financial guarantees for domestic electrical goods; extended guarantee services in the nature of financial guarantees for domestic electrical goods; extended warranty services, namely, service contacts; extended warranty insurance, namely, underwriting extended warranty contracts in the field of stores; extended warranty insurance services, namely, underwriting extended warranty contracts in the field of stores; facilitating and arranging financing of automobiles; credit card factoring services; factoring agencies; factoring agency services; factoring of debts in the nature of debt management services; factoring of financial undertakings in the nature of debt management services; factoring agency services; factoring agency services for invoices; farm credit financing agencies, namely, agencies in the field of credit for farming; fiduciary representative services; fiduciary representatives; fiduciary tax payment processing services; finance

leasing, namely, lease-purchase financing; provision of finance loans for small businesses; raising of finance, namely, arranging for construction projects; mortgage finance services; financial administration of a private dental plan; financial administration of employee pension plans; financial advice; financial advice and consultancy services; financial advice in the field of franchising; financial advice relating to employee share schemes; financial advice relating to income tax; financial advice relating to inheritance; financial advice relating to investment; financial advice relating to pensions; financial advice relating to settlements; financial advice relating to share option schemes; financial advice relating to tax planning; financial advice relating to taxation; financial advice relating to trusts; financial advice relating to wills; financial advisory and consultancy services; financial advisory and management services; financial advisory services; financial advisory services for companies; financial advisory services for individuals; financial advisory services provided for bankers; financial advisory services provided for controllers; financial advisory services relating to assets management; financial advisory services relating to insolvency; financial advisory services relating to life assurance; financial advisory services relating to retirement plans; financial advisory services relating to securities; financial advisory services relating to tax; financial affairs, namely, financial analysis services; financial affairs services in the nature of financial analysis; financial analyses; preparation of financial analyses; financial analysis; financial analysis and consultancy; financial analysis and consultation; financial analysis and research services; financial analysis services; financial analysis services relating to investments; financial and investment consultancy services; financial and monetary services in the nature of wealth management services, and banking; financial and monetary transaction services, namely, providing secure commercial transactions and payment options; financial appraisal in the nature of repair cost evaluation; financial appraisal services in responding to calls for tenders; financial appraisals in responding to requests for proposals (RFPs); financial appraisals and valuations of art; financial risk assessment of company credit; financial risk assessment services; financial asset management; providing information on government financial assistance programs; financial banking; financial banking services for the deposit of money; financial banking services for the withdrawal of money; financial investment brokerage; financial investment brokerage services; financial services in the nature of brokerage services for real estate; financial clearing houses; financial clearing houses and debt settlement services; financial clearing house service; financial clearing house services; financial clearing houses; financial clearing houses services; financial consultancy; financial consultancy and advisory services; financial consultancy and information services; financial consultancy and insurance consultancy; financial consultancy for lottery winners; financial consultancy in relation to the buying and selling of businesses; financial consultancy in the energy sector; financial consultancy in the field of risk management; financial consultancy relating to credit services; financial consultancy relating to loans; financial consultancy relating to real estate investment; financial consultancy relating to student loan services; financial consultancy relating to the execution of cashless payment transactions; financial consultancy services; financial consultancy services relating to infrastructure investment; financial consultancy services relating to investments; financial consultation; financial consultation services; financial consulting; financial consulting and advisory services; financial consulting services; financial credit scoring services; financial credit consultation services; financial credit scoring services for exporters; financial customs brokerage services; financial economic advisory services in the nature of financial forecasting; financial economic analysis in the nature of financial forecasting; financial evaluation for insurance purposes; financial evaluation and analysis relating to securities and other financial instruments; financial evaluation for insurance purposes; financial evaluation for reinsurance purposes in the nature of repair cost evaluation; financial evaluation for insurance purposes in the field of banking and real estate; financial evaluation of standing timber; financial evaluation of wool; financial evaluation services relating to insurance, namely, financial evaluation for insurance purposes; financial evaluations of alpaca fiber; financial evaluations relating to securities in the field of banking; financial evaluations for insurance purposes in the field of real estate; financial exchange; financial exchange services; financial forecasting; financial fund management; financial grant services in the nature of providing grants for research in the arts; financial guarantee and surety; financial guarantee assessment services, namely, guaranteeing loans; financial guarantee services; financial guarantee services for the reimbursement of expenses incurred as a result of vehicle accident; financial guarantee services for the reimbursement of expenses incurred as a result of vehicle accident or breakdown; financial guarantee services for the reimbursement of expenses incurred as a result of vehicle breakdown; provision of financial guarantees; financial guarantees and surety services; financial guardianship in the nature of fiduciary representative services; financial information; financial information and advisory services; financial information and evaluations; financial information; compiling data for financial purposes; financial advice and consultancy services; financial information for investors; financial information in the nature of rates of exchange; financial information, management and analysis services; financial information processing; financial information provided by electronic means; financial information provided by means of a computer database; financial information retrieval services in the nature of financial information processing; financial information services; financial information services for banks provided via computer networks and satellite transmissions; financial information services for financial institutions provided via computer networks and satellite transmissions; financial information services provided by access to a computer database; financial information services relating to currencies; financial information services relating to financial bond markets; financial information services relating to financial stock markets; financial information services relating to individuals; financial information services relating to lost credit cards; financial information services relating to stolen credit cards; financial intermediary services, namely, facilitating the channeling of funds between lenders and borrowers by connecting those with a financial surplus with those having a financial deficit; financial investigation services in the nature of financial analysis; financial investment brokerage; financial investment advisory services; financial investment analysis and stock research; financial investment brokerage; financial investment of funds services; financial investment brokerage in the field of securities; financial investment management services; financial global investment research services; financial investment brokerage services; financial investment brokerage services in relation to the printing industry; financial investment advisory services; financial leasing, namely, leasing of real estate; financial leasing hire purchase, namely, provision of funds for hire purchase and for leasing; financial lending, namely, money lending; financial lending against security in the nature of securities lending; financial lending, namely, money lending for home improvement; financial lending, namely, money lending services for personal purposes; financial loan consultancy; financial loan services; financial loans to commerce in the nature of loan financing; financial loss management, namely, insurance services in the nature of loss control management for others; financial management; financial management advisory services; financial management and planning; financial management for businesses; financial management of building occupancy expenses; financial management of building projects; financial management of building renovation projects; financial management of cash accounts; financial management of collective investment schemes; financial management of companies; financial management of current accounts; financial management of employee pension plans; financial management of funds; financial management of holding companies; financial management of pensions; financial management of real estate projects; financial management of reimbursement payments for others; financial management of risk capital, investment capital and development capital; financial management of share accounts; financial management of shares in other companies; financial management of stocks; financial management relating to banking; financial management relating to investment; financial management services; financial management services provided via the internet; financial management services relating to banking institutions; financial management services relating to convalescent institutions; financial management services relating to dental institutions; financial management services relating to hospitals; financial management services relating to local authorities; financial management services relating to medical institutions; financial management services relating to nursing institutions; financial management services relating to retirement homes; financial management via the internet; financial market information services, namely, provision of stock market information; financial nominee services, namely, fiduciary representatives; financial nominees services, namely, fiduciary representatives for the holding of properties for others; financial nominees services, namely, fiduciary representatives for the holding of securities; financial bill payment services; financial planning; financial planning and investment advisory services; financial planning and management; financial planning for retirement; financial planning relating to school fees; financial planning services; financial planning services relating to building projects; financial planning services relating to taxation; financial portfolio management; financial pre-payment services, namely, processing electronic payments through pre-paid cards; financial rating and credit reports; financial rating and provision of credit reports in the nature of credit rating services; preparation of financial reports for others; financial research; financial research in the field of risk management; financial research services; financial risk assessment services; financial risk management; financial risk management services; financial savings account services; financial securities exchange services; financial consulting services; financial consulting services for securing funds for others; financial consulting services for the management of credit cards; financial consulting services for the purchase of real estate; financial consulting services for the purchase of vehicles; financial consulting services in the field of money lending; financial consulting services in the nature of an investment security; financial services, namely, debt settlement; financial loan financing services offered by a building society; financial loan financing services provided by building societies; financial services provided by electronic means, namely, electronic funds transfer; financial bill payment

services provided over the internet and telephone; financial **bill payment** services provided over the telephone and by means of a global computer network or the internet; financial **consulting** services provided to businesses in the oil industry; financial **consulting** services provided to partnerships; financial **consulting** services provided via the internet; financial **consulting** services related to dealing in shares; financial **consulting** services related to house purchase; financial **consulting** services related to real estate; financial **consulting** services related to the issuance of bank cards and debit cards; financial **consulting** services related to the sale and purchase of securities; financial **consulting** services relating to airports; financial **consulting** services relating to bank cards; financial **consulting** services relating to bonds; financial **consulting** services relating to business; financial **consulting** services relating to buying and trading of commodities; financial **consulting** services relating to cash disbursement; financial **consulting** services relating to credit cards; financial **consulting** services relating to insurance; financial **consulting** services relating to international securities; financial **consulting** services relating to investment; financial **consulting** services relating to letters of credit; financial **consulting** services relating to mortgages; financial **consulting** services relating to motor vehicles; financial **consulting** services relating to pensions; financial **consulting** services relating to personal equity plans; financial **consulting** services relating to property; financial **consulting** services relating to real estate property; financial **consulting** services relating to real estate property and buildings; financial **consulting** services relating to savings; financial **consulting** services relating to securities; financial **consulting** services relating to stocks; financial **consulting** services relating to the acquisition of property; financial **consulting** services relating to the funding of broadcasting; financial **consulting** services relating to the insurance of motor vehicles; financial **consulting** services relating to the issuance and sale of mortgage-backed securities; financial **consulting** services relating to the leasing of aircraft; financial **consulting** services relating to the maintenance of vehicles; financial **consulting** services relating to the motor trade; financial **consulting** services relating to the provision and structuring of capital; financial **consulting** services relating to the provision of loans; financial **consulting** services relating to the provision of vouchers for the purchase of goods; financial **consulting** services relating to the purchase of aircraft; financial **consulting** services relating to the sale of property; financial **consulting** services relating to the securing of funds; financial **consulting** services relating to the transportation of goods; financial **consulting** services relating to the withdrawal and depositing of cash; financial **consulting** services relating to travel; financial **consulting** services relating to wealth management; financial **consulting** services rendered by insurance companies; financial solvency investigations **in the nature of debt recovery services**; financial sponsorship of **small businesses**; financial sponsorship and funding of films; financial sponsorship and funding of radio programs; financial sponsorship and funding of television programs; financial sponsorship and patronage **in the nature of charitable fundraising to support scholarships**; financial sponsorship of cultural events; financial sponsorship of dance events; financial sponsorship of entertainment activities; financial sponsorship of sporting activities; financial sponsorship of theater events; financial sponsorship of visual arts events; financial sponsorship of film services; financial spread betting **in the nature of stocks and bonds brokerage**; financial strategy consultancy services; **conducting financial feasibility studies**; financial transaction services, **namely, foreign exchange transactions**; financial transaction services relating to interest rate, **namely, conducting an online exchange of interest rate products via the internet and intranet systems**; financial transactions, **namely, clearing and reconciling financial transactions via a global computer network**; financial transactions relating to currency swaps, **namely, currency trading**; financial transfers and transactions, and payment services, **namely, investment fund transfer and transaction services**; financial trust administration; financial trust management; financial trust operations; financial trust planning; financial **securities** underwriting; financial underwriting and securities issuance investment banking **in the nature of administering the issuance, underwriting and distribution of securities**; financial valuation, **claims** adjustment and settlement services relating to insurance claims; financial valuation of freehold property; financial valuation of leasehold property; financial valuation of personal property and real estate; financial valuation of standing timber; financial valuation of wool; financial valuation relating to heating costs; financial valuation services; financial valuations; financially-guaranteed financing; financing and funding services; financing and loan services; **hire purchase** financing; financing in relation to the buying and selling of businesses; financing of acquisitions; financing of bridging loans; financing of building projects; financing of cash advances; financing of communal loans; financing of consumer purchases; financing of development projects; financing of electrical and electronic transmission media systems; financing of guarantees; financing of home loans; financing of industrial activities; financing of investments; financing of land acquisition; financing of lease purchase; financing of loans; financing of loans against security; financing of loans, mortgages and sureties; financing of loans relating to office machines; financing of mergers; financing of mortgages and sureties; financing of personal loans; financing of property development; financing of property loans; financing of purchases; financing of short-term loans; financing of sureties; financing relating to automobiles; financing services; financing services for companies; financing services for securing funds; financing services for sponsoring businesses; financing services for the purchase of ships; financing services for the securing of funds for business; financing services for the securing of funds in respect of ventures; financing services relating to dental care; financing services relating to hotels; financing services relating to maternity care; financing services relating to real estate development; financing services relating to trade; fire insurance **consultation**; fire insurance underwriting; fire insurance valuations **in the nature of financial valuations**; fiscal assessment; fiscal assessment and evaluation; fiscal assessments; fiscal assessments and valuations; fiscal valuation; fiscal valuations; fiscal valuations and assessments; fixed income investment **advisory** services; forecasting of foreign exchange rates, **namely, providing financial information in the nature of rates of exchange**; foreign currency dealing **in the nature of foreign currency trading**; foreign currency exchange; foreign currency **exchange** services; foreign exchange bureaux; foreign exchange information services; foreign exchange market, **namely, foreign exchange bureaux**; foreign exchange **transaction** services; foreign exchange transaction; foreign exchange transactions; foreign monetary exchange advisory services; forward interest rate agreements **in the nature of conducting an online exchange of interest rate products via the internet and intranet systems**; fund investment; fund investment consultation; **capital investment fund** management; fund investment services; fund investments; fund management, **namely, management of private equity funds**; **venture capital** fund management for private clients; **venture capital** fund management services; **charitable** fundraising; **charitable** fund raising; fund raising for charitable purposes; fund raising for charity; **charitable** fund raising services; **charitable** fund raising services via crowdfunding website; fund sponsorship, **namely, providing financial sponsorship of schools**; **investment** fund transfer; **investment** fund transfers; funding of loans, **namely, financing of loans**; funding, **namely, project financing** of product development; **charitable** fundraising; **charitable** fund-raising; **charitable** fundraising and sponsorship of schools; **charitable** fundraising services; **charitable** fund-raising services; funds investment; **venture capital** funds management; **venture capital** funds management services; **investment** funds transfer; **electronic** funds transfer; **electronic** funds transfer services; futures brokerage; futures brokerage services relating to freight; futures contracts **in the nature of futures exchange services**; futures exchange services; guarantee assurance underwriting; guarantee insurance **in the nature of financial guarantees**; guarantee insurance services **in the nature of financial guarantees**; financial guarantee services; guaranteed loans **in the nature of financially-guaranteed financing**; guaranteeing loans **in the nature of financially-guaranteed financing**; guaranteeing payment of medical expenses for foreign travelers **in the nature of check payment guarantee services**; guaranteeing payment of medical expenses for travelers **in the nature of check payment guarantee services**; financial guarantees; **provision of financial** guarantees; handling of cheques, **namely, issuing of cheques**; handling of standing orders, **namely, money order services**; health insurance **consulting**; health insurance underwriting; health insurances **consultation** services relating to coach couriers; health insurances **consultation** services relating to coach drivers; hedge fund investment services; hedge fund **investment** management; hedge fund **investment** services; hire purchase financing services; hire-purchase financing; home banking; home collection of financial payments **in nature of collection of debts**; home contents insurance **consultancy**; home equity loans; home insurance **consulting** services; homebanking; household insurance **brokerage** services; **provision of permanent** housing accommodation **in the nature of housing agencies**; housing agencies; housing agency; **apartment** housing management; **financial** income tax advice; independent financial planning advice; financing of industrial **activities** services; industrial **capital** investment; **financial** information; **insurance** information; **financial** information services relating to banking; **financial** information services relating to bonds; information services relating to finance; information services relating to finance, provided on-line from a computer database or the internet; information services relating to financial business appraisals; **financial** information services relating to insurance; **financial** information services relating to securities; **financial** information services relating to stocks; **financial** information services relating to the automated payment of accounts; **financial** information services relating to the automated transfer of funds; **financial advisory** services relating to insolvency; **financial information** services relating to insolvency; installment loans; instalment credit financing **in the nature of installment loans**; instalment loan financing; instalment loan services; instalment loans; insurance **brokerage**; insurance actuarial services; insurance advice; insurance advisory services; insurance **consultation** against loss of credit; insurance **consultation** against loss of documents; insurance agencies; insurance agency and brokerage; insurance agency services; insurance **consultancy** services and financial information; **arranging** of insurance; insurance arranging services; insurance brokerage; insurance brokerage consultancy and information; insurance brokerage for property; insurance brokerage relating to pets;

insurance brokerage services; insurance brokering; **services of insurance brokers**; insurance broking; insurance claim assessments; insurance claim settlements **in the nature of life insurance settlement services**; insurance claims adjustment **in the nature of insurance claims processing**; insurance claims adjustment and settlement services **in the nature of insurance claims processing**; insurance claims administration; insurance claims assessment **in the nature of insurance claims administration**; insurance claims processing; insurance consultancy; insurance consultancy services relating to explosions; insurance consultancy services relating to fires; insurance consultation; insurance consultation services; insurance **consultation services** for businesses; insurance **consultation services** for garages; insurance **consultation services** for hotels; insurance **consultation services** for legal expenses; insurance **consultation services** for offices; insurance **consultation services** for property owners; insurance **consultation services** for third party liability; insurance **consultation services** for vans; insurance **financial** guarantees; insurance information; insurance information and consultancy; insurance investigations **in the nature of insurance actuarial services**; insurance loss assessment **in the nature of insurance actuarial services**; insurance management services **in the nature of insurance claims processing**; insurance **brokerage relating to** anti-theft systems; insurance **brokerage relating to** buildings; insurance **brokerage relating to** communications apparatus; insurance **brokerage relating to** goods while in transit; insurance premium financing services, **namely, financing loans for insurance premiums**; insurance premium rate computing; insurance **consultation** relating to personal possessions; insurance **consultation** relating to property; **financial research in the field of insurance**; **financial risk management in the field of insurance**; insurance **consultation services**; insurance **consultation services** for mobile telephones; insurance **consultation services** for thatched properties; insurance **consultation services** for the construction industry; insurance **consultation services** for the protection of drivers; insurance **consultation services** for the protection of mortgages; insurance **consultation services** for the provision of emergency cash; insurance **consultation services** for the repayment of medical expense; insurance **consultation services** relating to aviation; insurance **consultation services** relating to boats; insurance **consultation services** relating to cancelled bookings for holidays; insurance **consultation services** relating to contingency planning; insurance **consultation services** relating to credit; insurance **consultation services** relating to credit agreements; insurance **consultation services** relating to credit cards; insurance **consultation services** relating to goods in transit; insurance **consultation services** relating to holiday accommodation; insurance **consultation services** relating to legal costs; insurance **consultation services** relating to life insurance; insurance **consultation services** relating to mail order businesses; insurance **consultation services** relating to mechanical breakdown; insurance **consultation services** relating to motor vehicles; insurance **consultation services** relating to nursing homes; insurance **consultation services** relating to pension funds; insurance **consultation services** relating to property; insurance **consultation services** relating to purchase protection, price protection and extended warranty for goods purchased using credit cards; insurance **consultation services** relating to real estate; insurance **consultation services** relating to sea cargo; insurance **consultation services** relating to sport; insurance **consultation services** relating to structured settlements rendered to lawyers; insurance **consultation services** relating to structured settlements rendered to property casualty insurers; insurance **consultation services** relating to thatched roofs; insurance **consultation services** relating to the loss of personal possessions; insurance **consultation services** relating to the provision of credit; insurance **consultation services** relating to the theft of personal possessions; insurance **consultation services** relating to travel; insurance **consultation services** relating to vehicles; insurance subrogation; **life insurance underwriting**; **real estate insurance underwriting and appraisals and assessment for insurance purposes**; insurance underwriting consultancy; insurance underwriting in the field of professional liability insurance; **medical insurance underwriting services**; insuring **underwriting in the field of hotel accommodation**; intellectual property valuation services; **financial interest rate risk management**; international banking; international fund investment; internet banking; internet banking services; investing of funds; investment account services, **namely, maintaining escrow accounts for investments**; investment and account administration services provided by building societies; investment advice; investment advisory services; investment advisory services relating to real estate; **financial investment analysis**; **financial investment asset management**; investment bank services; investment banking; investment banking consulting and advisory services; investment banking services; investment brokerage; investment business services, **namely, investment advice**; investment by electronic means; **capital investment**; investment clubs; investment consultancy; investment consultation; investment consultations; investment custody, **namely, maintaining possession of financial assets for others for financial management purposes**; **capital investment fund management**; investment of funds for others services; investment fund transfer and transaction services; **services for investment in real estate**; **services for financial investment in securities**; investment information, **namely, providing investors with financial information**; investment management; investment management of and distribution of variable annuities; investment management of funds; investment management services; **services for investment of capital funds**; investment of funds; investment of funds for charitable purposes; investment of funds for others; **services for investment of funds**; **services for investment of money funds**; investment performance monitoring, **namely, monitoring financial markets for investment purposes**; investment portfolio financial management services; **financial investment research**; investment risk assessment services; **capital investment services**; **capital investment services in the field of treasury bonds**; **capital investment services relating to transferable securities**; **real estate investment trust management**; **real estate investment trust services**; investment trusteeship representatives; investment trusteeship representatives and advisory services; investment trusteeship representatives services; invoice discounting services **in the nature of discount of bills**; issuance of bank checks; issuance of bonds, **namely, bond brokerage services**; issuance of credit and prepaid debit cards; issuance of credit cards; issuance of documentary letters of credit; issuance of guarantees **in the nature of guaranteeing loans**; issuance of tokens of value; issuance of travelers' checks; issuance of travellers' cheques; issue and redemption of tokens of value; issue of credit cards; issue of letters of credit; issue of phone card services, **namely, issuing prepaid telephone calling cards**; **providing financial information relating to issue of statements of account**; issue of stored value cards in the form of tokens, coupons and vouchers of value; issue of tokens of value; issue of travellers cheques; issue of traveller's cheques; issuing credit cards; issuing of stored value cards in the form of electronic payment cards in connection with bonus and reward schemes; issuing of stored value cards in the form of gift certificates which may then be redeemed for goods or services; issuing letters of credit; issuing letters of credit and certificates of deposit; issuing of bank cheques; issuing of cash vouchers **in the nature of traveler's checks**; issuing of cheques; **brokerage of communal debenture bonds**; issuing of credit cards; issuing of stored value cards in the form of discount coupons; issuing of **financial guarantees**; issuing of letters of credit; issuing of stored value cards in the form of luncheon vouchers; **brokerage of mortgage bonds**; issuing of negotiable instruments, **namely, trading of and investments in financial instruments for others**; issuing of stored value cards in the form of payment gift cards; issuing of stored value cards in the form of payment gift vouchers; issuing of promissory notes **in the nature of real estate note brokerage**; issuing of **financial information related to statements of accounts**; issuing of tokens of value; issuing of tokens of value in relation to customer loyalty schemes; issuing of tokens of value in relation to incentive schemes; issuing of travel vouchers, **namely, providing vouchers for payment of transportation expenses**; issuing of travelers' cheques; issuing of travellers' checks; issuing of travellers' cheques; issuing of travellers' cheques and stored value cards in the form of currency vouchers; issuing of travellers' cheques and letters of credit; issuing of stored value cards in the form of vouchers; issuing of stored value cards in the form of vouchers for meals; issuing of stored value cards in the form of vouchers for use as money; issuing stored value cards; issuing stored value cards for use as electronic travel tickets; issuing tokens of value; issuing tokens of value as a reward for customer loyalty; issuing tokens of value as part of a customer membership scheme; issuing tokens of value in the nature of gift vouchers; issuing traveler's checks by travel agencies; jewellery appraisal; jewellery appraisal valuation; jewelry appraisal; jewelry appraisal; land acquisition services; land acquisition services on behalf of others; land leasing; land leasing services; lease of real estate; lease purchase finance; lease purchase financing of vehicles; lease securitization; lease-purchase financing; lease-purchase financing services; lease-purchase loans; **arranging of leases for real estate property only**; leasing and rental of commercial property premises; leasing of accommodation in a retail outlet, **namely, leasing of shopping mall space**; leasing of apartments; leasing of buildings; leasing of farms; leasing of flats, **namely, leasing of apartments**; leasing of freehold property, **namely, leasing of real property**; leasing of houses; leasing of land; leasing of office space; leasing of offices; leasing of real property; leasing of real estate; leasing of real estate property; leasing of shopping mall space; leasing of shopping mall space premises; leasing or rental of buildings; leasing or renting of buildings; legal expenses insurance, **namely, underwriting insurance for pre-paid legal services**; lending against securities **in the nature of securities lending**; lending against security **in the nature of securities lending**; **consumer lending and loans services**; lending on mortgage; lending on mortgages; **commercial lending services to merchants for the purpose of financing store inventories of vehicles**; **commercial lending services to merchants secured by accounts receivable**; issuing letters of credit; letting agency for sheltered accommodation, **namely, agencies for renting of apartments**; letting and rental of permanent accommodation, **namely, leasing and renting of real estate**; letting of apartments, **namely, renting of apartments**; letting of flats, **namely, renting of flats**; letting of houses for hire, **namely, renting of houses**; letting of

office accommodation, **namely, renting of office buildings**; letting of office space, **namely, renting of office space**; letting of showrooms, **namely, renting of buildings used as showrooms**; letting of trade centres, **namely, renting of commercial trade buildings**; liability financial guarantee; liability financial guarantee services; **guarantee assurance underwriting in the field of life insurance**; life assurance brokerage, **namely, life insurance brokerage**; life assurance consultancy, **namely, life insurance consultancy**; life assurance services, **namely, life insurance brokerage**; life insurance consultancy; life insurance agencies; life insurance brokerage; life insurance underwriting; **financial loan advice**; **financial loan advice and financial loan procurement services**; loan and credit, and lease-purchase financing services; loan and credit services; loan financing; loan guarantees; loan services; loan services for property investment; loans against securities **in the nature of guaranteeing loans**; **arranging loans against security in the nature of guaranteeing loans**; **provision of loans against security in the nature of guaranteeing loans**; loans financing; loans financing and discount of bills; **financing of loans**; loss adjusting services in the field of insurance **in the nature of claims adjustment in the field of insurance**; loss adjustment in the nature of claims **adjustment in the field of insurance**; loss assessments **in the nature of assessing insurance claims**; **issuing of stored value cards in the nature of luncheon vouchers**; maintaining escrow accounts for investments; maintaining mortgage escrow accounts; **financial management**; management of a capital investment fund; management of apartments; management of **financial assets**; management of buildings; management of capital investment funds; management of commercial properties; management of corporate finances; **financial management of credit card services**; management of financial assets; management of **private equity funds**; management of **capital investment funds**; management of investment portfolio; management of investment portfolios; management of investments; management of investments for mutual clubs and societies; management of land; management of listed securities; **financial management of employee pension funds**; management of portfolios comprising securities; management of portfolios of securities; management of portfolios of transferable securities; **rental management of property**; management of **commercial real estate**; **financial management of retained earnings**; management of securities; management of securities portfolios; **financial management of shares**; management of stocks; management of transferable securities; **financial management of unit trusts**; **financial management services for loan related transactions**; management services for real estate investment; marine accidents insurance underwriting; marine fire insurance underwriting; marine insurance **brokerage**; marine insurance underwriting; marine transportation insurance underwriting; medical insurance **underwriting**; medical insurance brokerage services; medical insurance **consultation** services provided to companies; medical insurance underwriting; memorial fund raising; **services of a merchant bank**; merchant banking; merchant banking services; monetary affairs, **namely, financial information, management and analysis services**; monetary affairs services, **namely, financial information, management and analysis services**; monetary exchange; monetary exchange operations; monetary exchange services; monetary services, **namely, monetary exchange operations**; monetary transaction services, **namely, electronic cash transactions**; monetary transactions, **namely, electronic cash transactions**; monetary transfer; monetary transfer services; money brokerage **in the nature of commodity brokerage**; money deposit services **in the nature of electronic cash transactions**; money exchange agency services; money exchange and transfer; money exchange services; money **exchanging**; money lending services; money order payment guarantee services; money order services; money ordering services; money transfer; money transfer services; money transfer services utilising electronic cards; money transmission services **in the nature of money transfer services**; money wiring services; monitoring of financial portfolios **in the nature of financial portfolio analysis services**; monitoring of investment funds; monitoring of pension funds **in the nature of financial management of employee pension plans**; mortgage advice **related to mortgage financing services**; mortgage banking; mortgage banking and brokerage; mortgage banking and mortgage brokerage; mortgage banking and mortgage broking; mortgage banking insurance; mortgage brokerage; mortgage brokerage services; mortgage broking; mortgage broking services; mortgage broking services; mortgage financing services; mortgage insurance; mortgage investment management; mortgage issuing services **in the nature of mortgage brokerage services**; mortgage lending; mortgage lending and mortgage brokerage services; mortgage **lending**; mortgage loan services; mortgage loans; mortgage loans and financing services; mortgage procurement for others; mortgage protection policies **in the nature of processing mortgage insurance policy refunds**; mortgage refinancing; mortgage **financing services**; mortgaging, **namely, mortgage planning**; mortgaging of securities for others; mortgaging, **namely, mortgage lending** relating to property and land; motor insurance **administration**; motor insurance brokerage; motor mechanical breakdown insurance warranty services, **namely, underwriting extended warranty contracts in the field of motor mechanical breakdowns**; motor vehicle insurance services, **namely, underwriting extended warranty contracts in the field of motor vehicles**; mutual fund brokerage; mutual fund distribution; mutual fund establishment for others; mutual fund investment; mutual fund management, **namely, mutual fund brokerage**; mutual fund **planning services**; mutual fund brokerage; **administration of mutual funds in the nature of mutual fund distribution**; mutual fund **advisory services**; national debt collection; national money transfer services **in the nature of currency transfer services**; negotiation for the collection of cheques and bills of payment **in the nature of check payment guarantee services and bill payment services**; nominee company services for investment **in the nature of fiduciary representatives for investment**; non-life insurance underwriting, **namely, underwriting health, accident, and fire insurance**; numismatic appraisal; numismatic appraisal services valuation; offshore fund management **in the nature of financial management of funds for others**; offshore utilised funds **in the nature of investment of funds**; online banking; on-line banking; online banking services; on-line bill payment services; online business banking services; online financial transactions, **namely, clearing and reconciling financial transactions via a global computer network**; on-line real-time currency trading; options trading, **namely, trading of securities options**;

organisation of charitable collections, **namely, charitable fundraising services by means of collecting and redeeming recyclables for donation of redemption proceeds to charitable organizations**; organisation of collections **in the nature of collection of rent**; organisation of financial collections **in the nature of collection of debt**; organisation of trading markets for derivative instruments, **namely, provision of a financial exchange for the trading of derivative products**; organisation of trading markets for financial services, **namely, financial administration of stock exchange trading of shares and other financial securities in financial markets**; organising collections **in the nature of collection of debts**; organising financial collections **in the nature of collection of debts**; organising of charitable collectionss, **namely, charitable fundraising services by means of collecting and redeeming recyclables for donation of redemption proceeds to charitable organizations**; organising of debt collections; organization of collections **in the nature of collection of debts**; organization of stock exchanges for the benefit of the trade of stocks and other financial values; pawn brokerage; pawn shops; pawnbrokerage; pawnbroking; payment administration services **in the nature of bill payment services**; payment and receipt of money as agents, **namely, debt collection agency services**; tax payment processing; **credit card payment processing services**; **credit card payment services provided via wireless telecommunications apparatus and devices**; **credit card payment transaction card services**; payroll tax debiting services; pension advisory services, **namely, pension valuation services**; pension consultancy, **namely, pension valuation services**; pension fund administration, **namely, financial administration of employee pension plans**; pension fund administration services, **namely, financial administration of employee pension plans**; pension fund financial management, **namely, financial management of employee pension plans**; pension fund investment management, **namely, financial management of employee pension plans**; pension fund management, **namely, financial management of employee pension plans**; pension fund services, **namely, financial management of employee pension plans**; pension funds, **namely, financial management of employee pension plans**; pension investment management, **namely, financial management of employee pension plans**; pension management services, **namely, financial management of employee pension plans**; pension plan services, **namely, financial management of employee pension plans**; pension planning, **namely, financial management of employee pension plans**; pension planning services, **namely, financial management of employee pension plans**; pension scheme services, **namely, financial administration of employee pension plans**; pension services, **namely, financial administration of employee pension plans**; pensions consultancy, **namely, pension valuation services**; personal banking services **in the nature of pension valuation services**; personal equity plan investment **in the nature of private equity fund investment services**; personal equity plan management **in the nature of management of private equity funds**; personal finance consultancy services; personal financial banking services; personal financial planning; personal financial planning advisory services; personal financial planning services; personal insurance **consultation** relating to liability for repayment of loans; personal insurance **consultation** services; personal insurance services relating to the supply of legal advice **in the nature of underwriting insurance for pre-paid legal services**; personal insurance services relating to the supply of legal services **in the nature of underwriting insurance for pre-paid legal services**; personal loan services; philanthropic services concerning monetary donations; placement of funds, **namely, private placements of hedge funds**; **financial estate planning**;

planning of finances relating to taxation; **financial** planning services relating to life assurance; **financial** planning services relating to pensions; political fund-raising services; **financial management in the field of** portfolio investment; portfolio management, **namely, financial management in the field of investment portfolios**; portfolio management service, **namely, financial management in the field of investment portfolios**; precious and semi-precious stone appraisal; precious metals brokerage; precious stone appraisal; **providing financial information in the nature of** preparation and analysis of financial reports; **financial information, namely,** preparation and quotation of exchange rate information; **providing financial information, namely,** preparation and quotation of stock exchange prices and indices; **providing financial information, namely,** preparation of credit rating reports; **providing financial information, namely,** preparation of credit reports; preparation of financial analyses; preparation of financial analyses relating to bond markets; preparation of financial analyses relating to commodities; preparation of financial analyses relating to securities; preparation of financial analysis; preparation of financial reports; **providing financial information, namely,** preparation of financial reports and analysis; **providing financial information, namely,** preparation of financial reports relating to building projects; **providing financial information, namely,** preparation of financial reports relating to the financing of building projects; preparation of pension payments **in the nature of financial administration of employee pension plans**; **financial** price risk management; private banking; private client investment **consultancy** services; private client unit **financial** trust administration services; private client unit **estate** trust management services; private equity fund investment services; private health insurance **underwriting**; private placement of **hedge funds** and venture capital investment **management** services; processing **credit** charge card transactions for others; processing credit card transactions for others; processing debit card transactions for others; processing electronic payments made through prepaid cards; processing of cheques; processing of credit card payments; processing of debit card payments; processing of electronic check payments; processing of electronic credit card transactions; processing of electronic debit **card** transactions; processing of electronic payments **made through prepaid cards**; processing of insurance claims; **payment processing services in the field of** luncheon vouchers; processing of payment transactions via the internet **in the nature of providing electronic processing of credit card transactions and electronic payments via a global computer network**; processing of **bill** payments for banks; processing of **bill** payments for building societies; processing of **bill** payments in relation to charge cards; processing of **bill** payments in relation to credit cards; processing **bill** payments for the purchase of goods and services via an electronic communications network; processing **bill** payments made by charge cards; professional consultancy relating to finance; **insurance underwriting services in the field of** professional indemnity insurance; project finance, **namely, project financing**; project financing; **personal** property appraisal and valuation; **financial** asset management services **in the field of property**; insurance underwriting **in the field of property**; investment banking services **in the field of property**; leasing real estate property; **financial** portfolio management **in the field of property**; real estate property **financial appraisal and valuation**; real estate property brokerage services; real estate property consultancy services; real estate property evaluations; **financial valuation of real estate property**; real estate property insurance **underwriting services**; real estate property investment; real estate property management; **personal** property valuation; provident fund investment; provident fund management; provident fund **investment** services; providing advice relating to the arranging of mortgages **in the nature of mortgage planning**; providing bank account information by telephone; providing college scholarships; providing educational scholarships; providing extended warranties **on automobiles**; providing extended warranty services **in the nature of services contracts** for goods purchased using credit cards; providing finance for credit sales; providing financial information; providing financial information by electronic means; providing financial information by means of a computer database; providing financial information on-line; providing financial information relating to exchange rates; providing financial information relating to the creditworthiness of companies and individuals; providing financial information via a web site; providing financing to emerging and start-up companies; providing **investment** funding for commercial entities; providing **investment** funding for governments; providing **investment** funding for inventions; providing **investment** funding for inventors; providing **investment** funding for non-profit entities; providing **investment** funding for research institutions; providing **investment** funding for the development of new technology; providing **investment** funding for universities; providing **charitable** fundraising activities to support medical research and procedures for those in need; providing information and analysis via the internet in the field of financial investments; providing information, consultancy and advice in the field of financial valuation; providing **financial** information, consultancy and advice in the field of investment banking; providing information in insurance matters; providing **financial** information on trading in securities; providing **financial** information regarding publicly traded investments; providing **financial** information regarding the administration of trust accounts; providing **financial** information relating to antique appraisal; providing **financial** information relating to art appraisal; providing **financial** information relating to charitable fundraising; providing information relating to claims adjustment for non-life insurance; providing **financial** information relating to domestic and overseas market securities futures; providing **financial** information relating to foreign exchange transactions; providing information relating to insurance; providing information relating to insurance premium rate computing; providing **financial** information relating to land management; providing information relating to life insurance brokerage; providing information relating to life insurance underwriting; providing information relating to non-life insurance underwriting; providing **financial** information relating to real estate affairs, via the internet; providing **financial** information relating to real estate appraisal; providing **financial** information relating to safe deposit services for precious metals; providing **financial** information relating to safe deposit services for securities; providing **financial** information relating to safe deposit services for valuables; providing **financial** information relating to securities trading; providing **financial** information relating to securities underwriting; providing **financial** information relating to the appraisal of precious stones; providing **financial** information relating to the appraisal of used automobiles; providing **financial** information relating to the issue of tokens of value; providing **financial** information relating to the leasing of land; providing **financial** information relating to the rental of buildings; providing **financial** information relating to the rental of cash dispensers or automated teller machines; providing **financial** information relating to the trading of commodity futures; providing **financial** information relating to the trading of overseas market securities futures; providing **financial** information relating to the trading of securities and securities index futures in overseas markets; providing **financial** information relating to the trading of securities index futures; providing **financial** information relating to trusteeship of financial futures contracts; providing insurance information; providing insurance premium quotations; providing **financial** investment account information by telephone; providing investors with financial information; providing loans secured by commercial paper; providing monetary grants to charities; providing multiple **bill** payment options by means of customer-operated electronic terminals available on-site in retail stores; providing of banking services; providing online information about insurance from a computer database or the internet; providing online information about reinsurance from a computer database or the internet; providing on-line **financial** investment account information; providing on-line **financial** stock exchange information from a computer database or the internet; providing purchase protection insurance **brokerage** for goods purchased using credit cards; providing real estate information relating to property and land; providing rebates at participating establishments of others through use of a membership card; providing reinsurance **underwriting** information; providing securities market information; providing stock market information; providing stock/securities market information; providing student loan information; providing student loans; providing temporary loans; providing working capital; provision of **financial** advice to accident investigators; provision of **financial** advice to loss adjusters; provision of **financial** advice on impaired debt; provision of aircraft financing; provision of annuities, **namely, annuity underwriting**; provision of bridging loans **in the nature of providing temporary loans**; provision of cash dispenser facilities for money deposit **in the nature of ATM banking services**; provision of cash dispenser facilities for money withdrawal **in the nature of ATM banking services**; provision of charitable fundraising services in relation to carbon offsetting; provision of commercial finance; provision of commercial **financial** loans; provision of computerised financial information; provision of computerised **financial** information relating to securities; provision of consumer credit **consultation**; provision of consumer **financial** loans; provision of **lines of credit**; provision of **lines of credit** at airports for aviation, ground handling and fuel expenses; provision of credit card **payment processing** services; provision of credit cards **in the nature of issuing credit cards**; provision of credit facilities **in the nature of credit agencies**; provision of **lines of credit** for fuel expenses; provision of **financial** credit information; provision of credit rating; provision of credit rating reports; provision of **lines of credit** through instalment plans; provision of current accounts, **namely, savings account services**; provision of electronic funds transfer services; provision of emergency cash **advance services for businesses and merchants**; provision of equipment finance; provision of equipment **financial** guarantee insurance; provision of **financial information in the nature of** exchange rate lists; provision of **financing services**; provision of **financing services** for business ventures; provision of **financing services** for civil engineering constructions; provision of **financing services** for companies; provision of **financing services** for credit sales; provision of **financing services** for enterprises; provision of **financing services** for equipment leasing; provision of **financing services** for health care; provision of **financing services** for hire-purchase; provision of **financing services** for leasing; provision of **financing services** for leisure centres; provision of **financing services** for property development; provision of **financing services** for real estate development; provision of **financing services** for sales;

provision of **financing services** for the purchase of motor vehicles; provision of **financing services** for the purchase of vehicles; provision of **financing services** for trade credit; provision of **financing services** relating to the sale and purchase of boats; provision of financial advice; provision of financial guarantees; provision of financial guarantees for bonding real estate; provision of financial information; provision of financial information by way of computer terminals; provision of financial information for professionals in the field of portfolio management, for portfolio management; provision of financial information relating to fuel expenditure; provision of financial information relating to shares; provision of financial information relating to the stock exchange; provision of financial loans against security in the nature of **guaranteeing loans**; provision of financial protection against foreign exchange risks in the nature of **providing loans secured by commercial paper**; provision of financial securities **exchange services**; provision of financial services by means of a global computer network or the internet in the nature of **financing services**; provision of foreign currency, **namely, providing for the exchange of foreign currency via the internet**; provision of funds for leasing; provision of funds for hire purchase; provision of funds for hire purchase and for leasing; provision of financial guarantees and a **financial exchange for the trading of securities**; provision of holiday insurance; provision of home loans; provision of housing accommodation, **namely, rental of residential housing**; provision of industrial loans; provision of financial information and data concerning stock exchanges; provision of information relating to **financial** accounts; provision of **financial** information relating to credit card transactions; provision of **financial** information relating to debt factoring; provision of information relating to financial services; provision of information relating to insurance; provision of information relating to insurance and financial services; provision of **financial** information relating to mortgages; provision of information relating to property real estate; provision of **financial** information relating to rates of exchange; provision of information relating to real estate; provision of **financial** information relating to stock broking; provision of **financial** information relating to stock exchange prices; provision of information relating to the property market real estate; provision of instalment loans; provision of insurance information; provision of insurance **information relating to** premium quotations; provision of insurance **consultation** services to insurance companies; provision of insurance **consultation** services to reinsurance companies; provision of **capital** investment; provision of **financial** investment information; provision of **investment brokerage** of investment savings plans; provision of investment **management** services; provision of lease-purchase finance facilities in the nature of **lease-purchase financing**; provision of life assurance services in the nature of **guarantee assurance underwriting**; provision of loan and credit facilities in the nature of **loan and credit services**; provision of loans; provision of loans against security; provision of loans for school fees; provision of mortgage funds in the nature of **mortgage lending**; provision of mortgage loan insurance **brokerage**; provision of mortgage loans, **namely, brokerage of mortgage loans**; provision of mortgages, **namely, mortgage brokerage**; provision of **financial** pension information; provision of pension schemes, **namely, financial administration of employee pension plans**; provision of permanent housing accommodation, **namely, rental of buildings for permanent occupancy**; provision of **financial** pricing information about bonds; provision of **financial** pricing information about commodities; provision of **financial** pricing information about equities; provision of **financial** pricing information about foreign exchange rates; provision of **financial** pricing information about futures; provision of **financial** pricing information about indices; provision of **financial** pricing information about money market rates; provision of **financial** pricing information about mutual funds; provision of **financing** of real estate loans; provision of safe deposit facilities in the nature of **safe deposit box services**; provision of secured loans, **namely, providing loans secured by commercial paper**; provision of stock exchange **price** quotations; provision of stock market information; provision of **financial** tax advice **excluding** accounting services; provision of **insurance administration** of ten year insurance policies; provision of trade credit; provision of trade finance; provision of travellers' cheques; provision of vehicle warranties in the nature of **vehicle service contracts on vehicles manufactured by others for mechanical breakdown and servicing**; provision of warranties on goods manufactured by others, **namely**, motor land vehicles; provision of warranties on goods manufactured by others, **namely**, used motor land vehicles; quotation of stock exchange prices; quotation of stock exchange market prices; raising of capital, **namely, providing working capital**; raising of finance; raising of financial capital in the nature of **venture capital financing**; raising of funds for financial purposes; provision of **financial** information relating to rates of exchange; real estate acquisition for others; real estate acquisition on behalf of others; real estate acquisition services; real estate administration in the nature of **real estate management**; real estate affairs, **namely, real estate brokerage**; real estate affairs services, **namely, real estate management services**; real estate agencies; real estate agency; real estate agency services; real estate agency services for the leasing of land; real estate agency services for the rental of buildings; real estate agency services relating to the purchase and sale of buildings; real estate agency services relating to the purchase and sale of land; real estate agents services; real estate and property management services; real estate appraisal; real estate appraisal and valuation; real estate appraisal services; real estate appraisals; real estate appraisals valuations; **financial assessment** of real estate; real estate brokerage; real estate broking; real estate consultancy; real estate consultation; real estate consultations; real estate equity sharing, **namely, managing and arranging for co-ownership of real estate**; real estate escrow services; real estate financing; real estate insurance **underwriting** services; real estate investment; real estate investment advice; real estate investment consultancy; real estate investment management; real estate **financial** investment planning; real estate investment services; real estate lease renewal services; real estate lease surrender services; real estate leasing; **leasing** of real estate; real estate lending services; real estate management; real estate management services; real estate management services relating to building complexes; real estate management services relating to commercial buildings; real estate management services relating to entertainment venues; real estate management services relating to housing estates; real estate management services relating to industrial premises; real estate management services relating to office premises; real estate management services relating to residential buildings; real estate management services relating to retail premises; real estate management services relating to shopping centers; real estate management services relating to shopping malls; real estate procurement for others; real estate property management, **namely, rental property management**; real estate selection and acquisition on behalf of others; real estate **agency** services; real estate **management** services related to management of property investments; real estate **financial** settlement services in the nature of **real estate escrow services**; real estate syndication; real estate time-sharing; real estate trustee services; real estate valuation services; real property **financial** evaluation; real property letting, **namely, leasing of real estate**; real property management, **namely, rental property management**; real-estate **note** brokerage services; real-estate valuations; reclamation of import duties for others; reclamation of outstanding debts in the nature of **debt recovery**; recording of inter parties transactions in respect of finance; recording of inter parties transactions in respect of investments; recording of inter parties transactions in respect of shares; recording of inter parties transactions in respect of stocks; recording the transfer of securities; recording the transfer of shares; recording the transfer of stocks; recovery of debts, **namely debt recovery agencies**; redemption of **vouchers of others, namely, travellers' cheques for payment of goods or services**; registration of securities; registration of shares; reinsurance **underwriting**; reinsurance actuarial services; reinsurance brokerage; reinsurance claim settlements; reinsurance claims processing; reinsurance consultancy; reinsurance information; reinsurance **underwriting** services; re-insurance **underwriting** services; reinsurance underwriting; remote payment services, **namely, providing electronic processing of electronic payments via a global computer network**; rent collection; rent collection agencies; rental and leasing of offices; rental, hire and lease of equipment for processing financial cards, **namely, rental or lease of cash dispensers or automated-teller machines**; rental of apartments; rental of apartments and offices; rental of bank cash dispensing machines; rental of banknote and coin counting or sorting machines, **namely, rental of paper money and coin counting machines**; rental of buildings for permanent occupancy; rental of business premises, **namely, rental of office space**; rental of cash dispensers or automated-teller machines; rental of coin counting and sorting machines; rental of farms; rental of flats; rental of flats, studios and rooms; rental of **residential** houses; rental of machines for counting and sorting banknotes, **namely, rental of paper money counting machines**; rental of **paper** money counting and sorting machines; rental of office space; rental of offices; rental of offices for co-working; rental of offices as real estate; rental of paper money and coin counting machines; rental of **real estate** property; rental of real estate; rental or leasing of buildings; renting of apartments; renting of commercial premises, **namely, rental of commercial property**; renting of dwellings, **namely, rental of apartments**; renting of flats; renting of homes; renting of houses; renting of offices; repair cost evaluation in the nature of financial appraisal; repair costs evaluation in the nature of financial appraisal; repossession services in the nature of **debt collection**; **financial** research; **insurance** research; **financial** research services relating to banking; research services relating to finance; **financial** research services relating to investment; **financial** research services relating to real estate acquisition; residential investment advice; residential real estate agency services; retail financing services; retirement payment services in the nature of **financial administration of retirement plans**; revolving credit securities **lending**; revolving credit **consultation** services; revolving loan **financing** services; **financial** risk management consultancy; **financial** risk management; safe deposit box services; safe deposit services, **namely, safe deposit box services**; safe deposit box services for precious metals; safe deposit box services for securities; safe deposit box services for valuables; safety deposit box services; safety deposit box services for valuables; sales credit financing; savings account services; savings accounts services; savings and loan associations; savings and loan services; savings bank services;

savings scheme services in the nature of savings account services; savings schemes in the nature of savings account services relating to health; savings schemes in the nature of savings account services relating to health care; savings schemes in the nature of savings account services relating to health insurance; school fee financial planning services; school fees financial investment services; secured loans, namely, providing loans secured by commercial paper; secured loans, namely, providing loans secured by commercial paper to fund the provision of bailment of motor vehicles; secured loans, namely, providing loans secured by commercial paper to fund the provision of contract hire of motor vehicles; secured loans, namely, providing loans secured by commercial paper to fund the provision of instalment credit agreements on motor vehicles; securing of funds, namely, providing loans secured by commercial paper; securing of funds, namely, providing loans secured by commercial paper for the purchase of property; securities investment advisory services; securities and assets brokerage in the nature of financial investment brokerage services; securities and commodities brokerage; securities and commodities trading services for others; securities brokerage; securities brokerage account services, namely, providing financial information regarding securities brokerage accounts; securities brokerage and trading services; securities brokerage services; securities deposit services; financial securities exchange services; securities investment services for others; securities investment services for personal investors; securities lending; securities management, namely, management of securities portfolios; securities services relating to capital restructuring, namely, financial securities consultation in the field of capital structure; securities settlement in the nature of securities deposit services; securities trading services; securities underwriting; security brokerage; security services for guaranteeing of loans; service insurance contracts, namely, vehicle service contracts on vehicles manufactured by others for mechanical breakdown and servicing; services for debiting and crediting financial accounts, namely, processing of contactless credit and debit card payments; services for the provision of travellers' cheques, namely, issuing of traveller's checks; services of a stock broker, namely, broker-dealer financial services in the field of stocks; services of a stockbroker, namely, broker-dealer financial services in the field of stocks; settlement of insurance claims, namely, insurance claims processing; share exchange schemes, namely, vacation real estate time share exchange services; share management, namely, managing and arranging for co-ownership of real estate time shares; share orientation financial advisory services; share financial planning services; share financial portfolio management; share financial price information services; share registration; share registration services; share price information services; share underwriting in the nature of securities underwriting; ship insurance agency; financial sponsorship of schools; stamp appraisal; appraisals and financial valuation of stamps; stocks and bonds brokerage; stock brokerage; stock brokerage services; stock broking services; stock debenture brokerage; stock exchange information provided on-line from a computer database or the internet; stock exchange information services; stock exchange price quotations; quotation of stock exchange prices; stock exchange quotation and listing services; stock exchange quotation services; stock exchange quotations; stock exchange quotations services; stock exchanges for dealing in shares and other financial securities, namely, financial administration of stock exchange trading of shares and other financial securities in financial markets; stock investment management; stock market information services; stock market price quotation services; stock trading, namely, organization of stock exchanges for the benefit of the trade of stocks; stockbrokerage; stockbroking; stockbroking agency services; stocks and bonds brokerage; stocks and bonds brokerage services; stocks and shares price information services; storage of valuables on deposit in the nature of safe deposit box services; conducting financial feasibility studies; market research studies in the field of insurance; sureties; surety; surety services; swaps of currency rates in the nature of currency transfer services; swaps of interest rates in the nature of conducting an online exchange of interest rate products via the internet and intranet systems; syndicated loans in the nature of financing of loans; tax advice excluding accounting services; tax and duty payment processing services; tax consultancy excluding accounting services; tax payment processing services; tax planning excluding accounting services; tax returns consultancy excluding accounting services; tax advisory services excluding accounting services; taxation consultancy services excluding accounting services; telebanking, namely, online banking; telegraphic remittance payment services, namely, bill payment services provided through a website; telephone banking and insurance information services; telephone banking services; financial evaluation of standing timber; time and cost completion risk insurance consultation; time and cost overrun risk insurance consultation; time share management services, namely, management of time share interests in aircraft; time-share property management, namely, management of real estate time-shares; issue of tokens of value; provision of finance for trade credit; trade financing services; traded options brokerage in the nature of securities brokerage; trading in bonds in the nature of trading in securities; trading in contracts on stocks in the nature of trading in securities; trading in currencies; trading in foreign currency; trading in securities index futures; trading in securities options; trading in securities; trading in stocks in the nature of organization of online stock exchanges for the benefit of the trade of stocks; trading of acceptances in the nature of trading in securities; trading of financial derivatives; trading of futures contracts in the nature of trading of securities index futures; trading of overseas market securities futures; trading of overseas market securities futures for others; trading of securities options and securities index futures in overseas markets; trading of securities index futures; trading of securities index futures for others; trading of securities options; trading of securities options for others; trading of stocks in the nature of organization of online stock exchanges for the benefit of the trade of stocks; transfer agency services rendered to issuers of investment securities; electronic funds transfer; electronic transfer of funds; transfer of funds for the purchase of goods, via electronic communication networks; transfer of funds via electronic communication networks; transit insurance brokerage; transit insurance underwriting; transport insurance brokerage; travel insurance administration; travel insurance administration services; issuing of travel vouchers, namely, providing vouchers for payment of transportation expenses; travelers' check issuance; issuing of travellers' checks; redemption the vouchers of others, namely, travellers' cheques for payment of goods or services; financial treasury management services; financial trust administration; trust advice in the nature of financial trust planning; trust investment management services; estate trust management; financial trust planning services; trustee advisory services; trustee services; trusteeship representatives; trusteeship representatives of financial futures contracts; trusteeship representatives of fund assets; trusteeship representatives of money; trusteeship representatives of pensions; trusteeship representatives of real estate property; trusteeship representatives of superannuation funds; trusteeship representatives; trusteeship representatives services; trusteeship representatives; securities underwriting; underwriting extended warranty contracts in the field of automobiles; services for the underwriting in foreign exchange in the nature of securities underwriting; insurance underwriting consultation; underwriting insurance for pre-paid health care; underwriting insurance for pre-paid legal services; services for the underwriting of annuities; insurance underwriting in the field of bullion; services for the underwriting of business insurance; services for the underwriting of company insurance; services for the underwriting of credit insurance; services for the underwriting of health insurance; services for the underwriting of life insurance; insurance underwriting in the field of pensions; services for the underwriting of personal accident insurance; insurance underwriting in the field of shares; underwriting relating to marine insurance; underwriting relating to transport insurance; annuity underwriting services; underwriting warranty programs in the field of appliances; unit trust investment; unit trust management in the nature of real estate investment trust management services; unit trust services in the nature of real estate investment trust services; unit trust trusteeship representatives; deposit of valuables in the nature of safe deposit boxes; deposits of valuables in the nature of safe deposit boxes; financial valuation of buildings; financial valuation of capital stock; financial valuation of cargo for insurance purposes; financial valuation of diamonds; financial valuation of diamonds, precious stones and precious metals; financial valuation of farm assets; financial valuation of freight and cargo; financial valuation of machinery; financial valuation of pictures; financial valuation of portfolios of securities; financial valuation of precious metals; financial valuation of property; financial valuation of real estate; financial valuation of real estate property; financial valuation of standing timber; financial valuation of yachts; financial valuation relating to the design of buildings; financial valuation relating to the surveying of buildings; financial valuation services; valuation services of property for fiscal purposes; financial valuations and financial appraisals of property; financial valuations and appraisals of antiques; financial valuations and appraisals of artworks; financial valuations and appraisals of jewellery; financial valuations and appraisals of valuables; financial valuations; financial valuations in real estate matters; financial valuations of artistic craftsmanship; financial valuations of works of art; financial valuations of real estate; variable annuity investment services, namely, investment management of and distribution of variable annuities; variable insurance investment services, namely, providing an investment option available for variable annuity and variable life insurance products; vehicle insurance brokerage services; vehicle warranties, namely, vehicle service contracts on vehicles manufactured by others for mechanical breakdown and servicing; vehicle warranty services, namely, vehicle service contracts on vehicles manufactured by others for mechanical breakdown and servicing; venture capital fund management and project capital investment services; venture capital financing and venture capital management services; venture capital financing; venture capital fund management; venture capital funding services for commercial entities; venture capital funding services for companies; venture capital funding services for inventors;

venture capital funding services for non-profit entities; venture capital funding services for research institutions; venture capital funding services for universities; venture capital funding services to emerging and start-up companies; venture capital fund management; venture capital advisory services; **services for the finding of venture capital in the nature of venture capital advisory services; services for the provision of venture capital in the nature of venture capital financing; check verification; verification of euro-cheques in the nature of check verification;** viatical settlement services; **extended** warranties for appliances; **extended** warranties for domestic electrical appliances; **extended** warranties for electrical appliances; **extended** warranties for machines; warranty insurance **consultation** services; warranty programme services, **namely, service contracts;** warranty programme services, **namely, providing extended warranties on** outboard motor engines; **extended** warranty services, **namely, service contracts; extended** warranty services for road vehicles; wealth management; wealth management services

Applicant may amend the identification to clarify or limit the services, but not to broaden or expand the services beyond those in the original application or as acceptably amended. *See* 37 C.F.R. §2.71(a); TMEP §1402.06. Generally, any deleted services may not later be reinserted. *See* TMEP §1402.07(e). Additionally, for applications filed under Trademark Act Section 66(a), the scope of the identification for purposes of permissible amendments is limited by the international class assigned by the International Bureau of the World Intellectual Property Organization (International Bureau); and the classification of services may not be changed from that assigned by the International Bureau. 37 C.F.R. §2.85(d); TMEP §§1401.03(d), 1904.02(b). Further, in a multiple-class Section 66(a) application, classes may not be added or services transferred from one existing class to another. 37 C.F.R. §2.85(d); TMEP §1401.03(d).

For assistance with identifying and classifying goods and services in trademark applications, please see the USPTO's online searchable [*U.S. Acceptable Identification of Goods and Services Manual*](#). *See* TMEP §1402.04.

RESPONSE GUIDELINES

For this application to proceed further, applicant must explicitly address each refusal and/or requirement raised in this Office action. If the action includes a refusal, applicant may provide arguments and/or evidence as to why the refusal should be withdrawn and the mark should register. Applicant may also have other options specified in this Office action for responding to a refusal, and should consider those options carefully. To respond to requirements and certain refusal response options, applicant should set forth in writing the required changes or statements. For more information and general tips on responding to USPTO Office actions, response options, and how to file a response online, see "[Responding to Office Actions](#)" on the USPTO's website.

If applicant does not respond to this Office action within six months of the date on which the USPTO sends this Office action to the International Bureau, or responds by expressly abandoning the application, the application process will end and the trademark will fail to register. *See* 15 U.S.C. §1062(b); 37 C.F.R. §§2.65(a), 2.68(a); TMEP §§711, 718.01, 718.02.

When an application has abandoned for failure to respond to an Office action, an applicant may timely file a petition to revive the application, which, if granted, would allow the application to return to active status. *See* 37 C.F.R. §2.66; TMEP §1714. The petition must be filed within two months of the date of issuance of the notice of abandonment and may be filed online via the Trademark Electronic Application System (TEAS) with a \$100 fee. *See* 37 C.F.R. §§2.6(a)(15)(ii), 2.66(a)(1), (b)(1).

ASSISTANCE: If applicant has questions regarding this Office action, please telephone or e-mail the assigned trademark examining attorney. All relevant e-mail communications will be placed in the official application record; however, an e-mail communication will not be accepted as a response to this Office action and will not extend the deadline for filing a proper response. *See* 37 C.F.R. §§2.62(c), 2.191; TMEP §§304.01-.02, 709.04-.05. Further, although the trademark examining attorney may provide additional explanation pertaining to the refusal(s) and/or requirement(s) in this Office action, the trademark examining attorney may not provide legal advice or statements about applicant's rights. *See* TMEP §§705.02, 709.06.

TRADEMARK COUNSEL: Because of the legal technicalities and strict deadlines involved in the USPTO application process, applicant may wish to hire a qualified U.S. attorney specializing in trademark matters to represent applicant in this process and provide legal advice. Although the undersigned trademark examining attorney is permitted to help an applicant understand the contents of an Office action as well as the application process in general, no USPTO attorney or staff is permitted to give an applicant legal advice or statements about an applicant's legal rights. TMEP §§705.02, 709.06. For attorney referral information, applicant may consult the [American Bar Association's Consumers' Guide to Legal Help](#) or an online directory of legal professionals, such as [FindLaw®](#). The USPTO, however, may not assist an applicant in the selection of an attorney. 37 C.F.R. §2.11.

Please note that foreign attorneys, other than authorized Canadian attorneys, are not permitted to represent applicants before the USPTO (e.g., file written communications, authorize an amendment to an application, or submit legal arguments in response to a requirement or refusal). *See* 37 C.F.R. §§2.17(e), 11.14(c), (e); TMEP §602.03-.03(c).

WHO IS PERMITTED TO RESPOND TO THIS PROVISIONAL FULL REFUSAL: Any response to this provisional refusal must be personally signed by an individual applicant, all joint applicants, or someone with legal authority to bind a juristic applicant (e.g., a corporate officer or general partner). 37 C.F.R. §§2.62(b), 2.193(e)(2)(ii); TMEP §712.01. If applicant hires a qualified U.S. attorney to respond on his or her behalf, then the attorney must sign the response. 37 C.F.R. §§2.193(e)(2)(i), 11.18(a); TMEP §§611.03(b), 712.01. Qualified U.S. attorneys include those in good standing with a bar of the highest court of any U.S. state, the District of Columbia, Puerto Rico, and other U.S. commonwealths or U.S. territories. *See* 37 C.F.R. §§2.17(a), 2.62(b), 11.1, 11.14(a); TMEP §§602, 712.01. Additionally, for all responses, the proper signatory must personally sign the document or personally enter his or her electronic signature on the electronic filing. *See* 37 C.F.R. §2.193(a); TMEP §§611.01(b), 611.02. The name of the signatory must also be printed or typed immediately below or adjacent to the signature, or identified elsewhere in the filing. 37 C.F.R. §2.193(d); TMEP §611.01(b).

In general, foreign attorneys are not permitted to represent applicants before the USPTO (e.g., file written communications, authorize an amendment to an application, or submit legal arguments in response to a requirement or refusal). *See* 37 C.F.R. §§11.14(c), (e); TMEP §§602.03-.03(b), 608.01.

DESIGNATION OF DOMESTIC REPRESENTATIVE: The USPTO encourages applicants who do not reside in the United States to designate a domestic representative upon whom any notice or process may be served. TMEP §610; *see* 15 U.S.C. §§1051(e), 1141h(d); 37 C.F.R. §2.24(a) (1)-(2). Such designations may be filed online at <http://www.uspto.gov/trademarks/teas/correspondence.jsp>.

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TO RESPOND TO THIS LETTER: Go to http://www.uspto.gov/trademarks/teas/response_forms.jsp. Please wait 48-72 hours from the issue/ mailing date before using the Trademark Electronic Application System (TEAS), to allow for necessary system updates of the application. For *technical* assistance with online forms, e-mail TEAS@uspto.gov. For questions about the Office action itself, please contact the assigned trademark examining attorney. **E-mail communications will not be accepted as responses to Office actions; therefore, do not respond to this Office action by e-mail.**

All informal e-mail communications relevant to this application will be placed in the official application record.

WHO MUST SIGN THE RESPONSE: It must be personally signed by an individual applicant or someone with legal authority to bind an applicant (i.e., a corporate officer, a general partner, all joint applicants). If an applicant is represented by an attorney, the attorney must sign the response.

PERIODICALLY CHECK THE STATUS OF THE APPLICATION: To ensure that applicant does not miss crucial deadlines or official notices, check the status of the application every three to four months using the Trademark Status and Document Retrieval (TSDR) system at <http://tsdr.uspto.gov/>. Please keep a copy of the TSDR status screen. If the status shows no change for more than six months, contact the Trademark Assistance Center by e-mail at TrademarkAssistanceCenter@uspto.gov or call 1-800-786-9199. For more information on checking status, see <http://www.uspto.gov/trademarks/process/status/>.

TO UPDATE CORRESPONDENCE/E-MAIL ADDRESS: Use the TEAS form at <http://www.uspto.gov/trademarks/teas/correspondence.jsp>.