CONSOLIDATED SCHEDULE OF SPECIFIC COMMITMENTS ON TRADE IN SERVICES OF CEFTA PARTIES

EXPLANATORY NOTES

This "Consolidated Schedule of Specific Commitments on Trade in Services of CEFTA Parties" is based on the United Nations Central Product Classification (CPC) list used in services negotiations in the World Trade Organization, but it also includes some services as described by the CPC Version 2 (United Nations Publication ST/ESA/STAT/SER.M/77/Ver.2).

This Schedule is consistent with the GATS scheduling practice and indicates only those services sectors and subsectors in which the Parties are undertaking commitments. With respect to market access and national treatment commitments, the different modes of supply indicated in the Schedule are as follows:

Mode 1: from the territory of one Party into the territory of any other Party;

Mode 2: in the territory of one Party to a service consumer of any other Party;

Mode 3: by a service supplier of one Party, through commercial presence in the territory of any other Party; and

Mode 4: by a service supplier of one Party, through presence of natural persons of a Party in the territory of any other Party.

For the purpose of this Schedule, when commitments are undertaken by all the Parties to CEFTA 2006, this is indicated by the notation "All CEFTA Parties". Otherwise, commitments by individual Parties are indicated by the following abbreviations below, in the order as listed in the preamble of CEFTA 2006, but excluding the Parties that have withdrawn from the Agreement in accordance with Article 51.

Party 1 - PI

Party 2 - PII

Party 3 - PIII

Partv 4 - PIV

Party 5 - PV

Party 6 - PVI

Party 7 - PVII

A. HORIZONTAL COMMITMENTS

1. Acquisition of land and real estate

PI – Natural and juridical persons of another Party may not acquire natural resources and agricultural land, State-owned forestry and forestry land or land in frontier and military areas in **PI**. The natural and juridical persons of another Party are entitled to buy State-owned, non-agricultural land provided that the value of investment in the land concerned is three times higher than the value of non-agricultural land in **PI**.

PII –Natural and juridical persons of another Party may not acquire and own real estate in **PII** except if the acquired property is related to the supply of a service and upon condition of reciprocity between PII and the Party where the natural or juridical person resides or is duly constituted. Agricultural land may not be owned by natural or juridical persons of another Party.

PIII – A natural or juridical person of another Party may, upon condition of reciprocity between PIII and the Party where the natural or juridical person resides or is duly constituted, acquire the right to ownership of flat, building and business premises, and the right to ownership or long-term lease of construction land in the territory of the **PIII**. A natural or juridical person of another Party may obtain a right to long-term lease of agricultural land in the territory of the **PIII**, upon condition of reciprocity between PIII and the Party where the natural or juridical person resides or is duly constituted. Long-term leases may not exceed ninety-nine (99) years. All acquisitions require the approval of the competent Ministries.

PIV – Land lease not exceeding ninety-nine (99) years is permitted. Natural or juridical persons of another Party may purchase land in **PIV** except land for agriculture or for forestry.

PV -Natural and juridical persons of another Party may own real estate in PV other than agricultural land and real estate within restricted areas.

PVI – Agricultural land may not be owned by natural or juridical persons of another Party. Natural and juridical persons of another Party may not acquire and own real estate in the **PVI** except if the acquired property is related to the provision of a service and upon condition of reciprocity between PVI and the Party where the natural or juridical person resides or is duly constituted. Land leases may not exceed ninety-nine (99) years.

PVII – Natural and juridical persons of another Party may acquire rights in real estate in **PVII**, unless otherwise provided by law (non-discriminatory restrictions). Limitations apply to agricultural land and forestry land.

2. <u>Capital movements</u>

PIII – PIII retains the right to maintain limitations regarding resident deposit operations, and resident capital operations related to investment in real estate and securities abroad.

3. Registration of companies

All CEFTA Parties— A representative office is a part of a company without having the status of a juridical person. Such offices may only engage in market research, promotional, or representational activities. They may not perform commercial activities.

PII – In areas of media, (television, radio, newspapers), trade and production of arms, explosives, and military equipment the percentage of foreign capital shall not be more than forty-nine (49) percent.

PVI - A natural or juridical person of another Party may not have majority ownership in enterprises dealing with trade of weapons and ammunition, or in enterprises established in restricted areas (such as frontier strip, national parks, military areas) and must have the approval of the competent ministry for investments in such cases. Natural or juridical persons of another Party may establish or invest in such enterprises only with a domestic person upon meeting the aforementioned requirement.

4. Public utilities

All CEFTA Parties:

Services considered as public utilities at a national or local level may be subject to public monopolies or to exclusive rights granted to private operators. These may exist in the following areas: energy services; water; public transport services and services auxiliary to all modes of transport; scientific and technical consulting services; research and development services on social sciences and humanities; technical testing and analysis services; environmental services; public health and public social services; communication services and public education services. Exclusive rights on such services may be granted to national or local private operators on a preferential basis.

5. The presence of natural persons

All CEFTA Parties except PV:

Unbound except for measures concerning the entry into and temporary stay of the following categories of natural persons providing services: key personnel (business visitors, intra-corporate transferees); trainees; business service sellers; contractual services suppliers; independent professionals; and short-term visitors for business purposes, as defined in the Annex 1 to the Additional Protocol 6 on Trade in Services.

PV:

In order to implement its commitments under Annex 1 to the Additional Protocol 6 on Trade in Services, **PV** may not invoke its rights and obligations during a transition period of eighteen (18) months from the date of entry into force of this Protocol for **PV**. During that transition period, **PV** will extend the following commitments on the presence of natural persons to all CEFTA Parties on a reciprocal basis.

PV undertakes to allow the temporary entry and stay in its territory of the following categories of natural persons:

(i) <u>Intra-corporate transferees (ICT)</u>

Entry and stay for a maximum of 3 years shall be granted to persons transferred within a corporation and its subsidiaries and branches who:

- (a) Have been employed by a juridical person established in another Party for at least one year immediately preceding the date of entry;
- (b) Are temporarily transferred in the context of the provision of a service in PV to a subsidiary or branch that is providing services in PV; and
- (c) Are Managers, Executives or Specialists, as defined below.

Managers: are persons working in a senior position who primarily direct the juridical person, including (a) directing the establishment or a department or sub-division of the establishment; (b) supervising and controlling the work of other supervisory, professional or managerial employees; and (c) having the authority personally to hire and dismiss or recommend hiring, dismissing or other personnel actions (such as promotion or leave authorization), and exercise discretionary authority over day-to-day operations. Does not include first-line supervisors, unless the employees supervised are professionals, nor does it include employees who primarily perform tasks necessary for the provision of the service. An economic needs test will not be required.

<u>Executives</u>: are persons within the juridical person, who primarily direct the management of the juridical person, establish the goals and policies of the juridical person, exercise wide latitude in decision-making, and receive only general supervision or direction from higher-level executives, the board of directors, or shareholders of the juridical person. Executives would not directly perform tasks related to the actual provision of a service or services. An economic needs test will not be required.

Specialists: are persons who possess uncommon knowledge essential to an establishment's service, research equipment, techniques or management. In assessing such knowledge, account will be taken not only of knowledge specific to the establishment, but also of whether the person has a high level of qualification referring to a type of work or trade requiring specific technical knowledge, including membership of an accredited profession. An economic needs test will not be required.

(ii) <u>Business Visitors (BV)</u>

Entry and temporary stay of the following categories is permitted without application of an economic needs test for a period of up to 90 days in any twelve month-period:

- (a) Service sellers persons not residing in **PV** who are representatives of a service supplier and are seeking temporary entry for the purpose of negotiating and contracting for the sale of services but are not engaged in making direct sales to the general public or in supplying services themselves; and
- (b) Persons responsible for setting up a commercial presence managers who are responsible for setting up in **PV** a commercial presence of a service provider of another Party and who are not engaged in making direct sales or in supplying services if the service provider has no other commercial presence in **PV**.

(iii) Contractual Service Suppliers (CSS)

Entry will be granted to natural persons engaged in the supply of a service on a temporary basis as employees of a legal person with no commercial presence in **PV**, subject to the following conditions:

- a) The legal person has obtained a service contract, for a period not exceeding 12 months from a final consumer in **PV**, through a procedure which guarantees the bona fide character of the contract;
- b) The service contract complies with the laws of **PV**;
- c) The natural person seeking entry should be offering such services as an employee of the legal person supplying the service for at least a year immediately preceding such entry;
- d) The temporary entry and stay shall be for a cumulative period of not more than 90 days in any 12-month period or for the duration of the contract, whatever is less:
- e) The natural person must possess (a) a university degree or a technical qualification demonstrating knowledge of an equivalent level¹; (b) professional qualifications where this is required to exercise an activity in the sector concerned pursuant to the laws, regulations or requirements of **PV**; and (c) at least 3 years professional experience in the sector;
- f) The commitment relates only to the service activity which is the subject of the contract; it does not confer entitlement to exercise a profession in PV;
- g) The number of the persons covered by the service contract shall not be larger than necessary to fulfil the contract;
- h) An economic needs test will not be required; and
- i) The service contract has to be obtained in one of the activities below:

Legal services:

Accounting and bookkeeping services;

Architectural services, urban planning and landscape architectural services;

Engineering services, integrated engineering services;

Computer and related services;

Advertising;

Management consulting services;

Services related to management consulting;

Technical testing and analysis services;

Related scientific and technical consulting services;

Translation services:

Environmental services; and

Installation and maintenance of machinery or equipment.

¹ Where the degree or qualification has not been obtained in **PV**, the latter may evaluate whether this is equivalent to a university degree acquired in **PV**.

B. SPECIFIC COMMITMENTS

SECTOR OR SUBSECTOR	LIMITATIONS ON MARKET ACCESS	LIMITATIONS ON NATIONAL TREATMENT
1. BUSINESS SERVICES		
Legal Services (CPC 861)		
Legal services (861) - Consultancy on home jurisdiction, foreign and international law (part of CPC 861) (except notaries, private bailiffs and legal documentation and certification services provided by service suppliers entrusted with public functions) PII, PIII, PV, PVI, PVII	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
Legal services (861) (except notaries, private bailiff and legal documentation and certification services) PI	Modes 1, 2, 3, 4 - None except that lawyers of another party must be accompanied in court by an PI lawyer.	Modes 1, 2, 3, 4 - None
Legal services (861) – Except consultancy on home jurisdiction, foreign and international law PIV	Mode 1 - Unbound, except for drafting of legal documents; Mode 2 - None; Mode 3 - None, except that legal services may only be supplied through legal persons incorporated in PIV . Mode 4 - None, except that a licensed lawyer may provide all legal services, except representation in criminal proceedings. Representation in criminal proceedings permitted only to sworn solicitors.	Modes 1, 2, 3, 4 - None;
Legal services (861) - Consultancy on home jurisdiction, foreign and international law; (Part of CPC 861) PIV	Modes 1, 2, 3, 4 - None except nationality requirement for sworn solicitors and sworn notaries.	Modes 1, 2, 3, 4 - None, except as indicated in the market access column.
Accounting, Auditing and Bookkeeping Services (CPC 862) PI, PV, PIV	Modes 1, 2, 3, 4 – None	Modes 1, 2, 3, 4 - None
Accounting, Auditing and Bookkeeping Services (CPC 862) PII, PVI, PVII	Mode 1 - None, except official audit reports must be confirmed by an auditing firm registered in the domestic jurisdiction and signed by an auditor licensed there. Modes 2, 3, 4 - None	Modes 1, 2, 3, 4 - None, except as indicated in the market access column.

SECTOR OR SUBSECTOR	LIMITATIONS ON MARKET ACCESS	LIMITATIONS ON NATIONAL TREATMENT
Auditing services (part of CPC 862) PIII	Modes 1, 2 - Concluding a contract with a domestic audit company is required. A company of another Party must be registered in its own jurisdiction for providing auditing services. Modes 3, 4 - None	Mode 1, 2 - An audit company of another Party, not registered in the PIII , but registered to conduct audits in the jurisdiction where its main office is located, may perform audits in the PIII only on a contract basis in cooperation with a domestic audit company. Modes 3, 4 - None
Taxation Services (CPC 863) All CEFTA Parties	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
Architectural services (CPC 8671) All CEFTA Parties	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
Engineering services (CPC 8672 All CEFTA Parties	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
Integrated engineering services (CPC 8673 All CEFTA Parties	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
Urban planning and landscape architectural services (CPC 8674) All CEFTA Parties	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
Medical and dental services (excluding public health institutions (CPC9312) PI, PII, PIII, PV, PVI, PVII	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
Medical and dental services (excluding public health institutions (CPC9312) PIV	Modes 1, 2, 4 - None Mode 3 - The practice of the medical profession by persons of another Party requires permission from local health authorities, based on economic needs for medical doctors and dentists in a given region.	Modes 1, 2, 3, 4 - None, except as indicated in the market access column
Veterinary Services (CPC 932), excluding public institutions All CEFTA Parties	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None

SECTOR OR SUBSECTOR	LIMITATIONS ON MARKET ACCESS	LIMITATIONS ON NATIONAL TREATMENT
Services of midwives, nurses, physiotherapists, paramedical personnel (CPC 93191) excluding public health institutions All CEFTA Parties	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
Computer and Related Services (CPC 84) All CEFTA Parties	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
Research and development services (CPC 851-853) PI, PII, PIV, PV, PVI, PVII PIII: except research in the field of historical and cultural identity of PIII people and nationalities who live in the PIII.	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
Real Estate Services (CPC 821 & 822) All CEFTA Parties	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
Rental or Leasing Services without Operator (CPC 83) All CEFTA Parties	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
Rental or leasing of studio recording equipment (CPC 83109)** All CEFTA Parties	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
Rental services relating to pre-recorded video cassettes and optical discs for use in home entertainment equipment (CPC 83202) PIII	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
Advertising Services (CPC 871) All CEFTA Parties	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
Market research and public opinion polling services (CPC 864) All CEFTA Parties	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
Management consulting services (CPC 865) All CEFTA Parties	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
Services related to management consulting (CPC 866) All CEFTA Parties	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
Technical testing and analysis services (CPC 8676)	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None

SECTOR OR SUBSECTOR	LIMITATIONS ON MARKET ACCESS	LIMITATIONS ON NATIONAL TREATMENT
(Excluding services related to issuance of mandatory certificates and similar official documents other than those for which recognition of validity of certificates or documents of another Party is prescribed). All CEFTA Parties		
Services incidental to agriculture, hunting and forestry (CPC 881) PI, PIII, PIV	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
Advisory services incidental to agriculture and forestry only (part of CPC 881) PII, PV, PVI, PVII	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
Advisory and consulting services relating to hunting (part of CPC 881) PII, PV, PVI, PVII	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
Services incidental to fishing (CPC 882) PI, PIII, PIV	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
Advisory and consulting services relating to fishing (part of CPC 882) PII, PV, PVI, PVII	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
Services incidental to mining (CPC 883) Site preparation work for mining (CPC 5115) All CEFTA Parties	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
Services incidental to manufacturing (CPC 884) Services incidental to the manufacture of metal products, machinery and equipment (CPC 885) All CEFTA Parties	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
Advisory and consulting services incidental to energy distribution (part of CPC 887) All CEFTA Parties	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
Placement and supply services of personnel (CPC 872) All CEFTA Parties	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None

SECTOR OR SUBSECTOR	LIMITATIONS ON MARKET ACCESS	LIMITATIONS ON NATIONAL TREATMENT
Related scientific and technical consulting services (CPC 8675) All CEFTA Parties	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
Maintenance and repair of equipment (CPC 633+8861 to 8866) Maintenance and Repair of motorcycles and snowmobiles (CPC 6122) All CEFTA Parties	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
Building cleaning services (CPC 874) All CEFTA Parties	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
Photographic services (CPC 875) All CEFTA Parties	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
Packaging services (CPC 876) All CEFTA Parties	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
Printing and publishing (88442), excluding printing and publication of the Official Gazette All CEFTA Parties	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
Convention services – Planning, Managing and Marketing Services for Conventions and Similar events (CPC 87909*) All CEFTA Parties	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
Translation and interpretation services (CPC 87905) excluding services of sworn interpreters All CEFTA Parties	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
Specialty design services (CPC 87907*) All CEFTA Parties	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
Hair dressing and Barbers' services (CPC 97021) All CEFTA Parties	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
2. COMMUNICATIONS SERVICES		·
Postal and Courier Services ² (CPC 68)		

 $^{^{\}rm 2}$ Based on CPC Version 2 (United Nations Publication ST/ESA/STAT/SER.M/77/Ver.2).

SECTOR OR SUBSECTOR	LIMITATIONS ON MARKET ACCESS	LIMITATIONS ON NATIONAL TREATMENT
A. Postal Services (CPC 6811)		
(i) Postal Services related to letters (CPC 68111): collection, transport and delivery services for newspapers, journals and periodicals, whether for domestic or foreign destinations, other than those rendered under a universal service obligation.		
(ii) Collection, transport and delivery services for letters, brochures, leaflets and similar printed matter, whether for domestic or foreign destinations, other than those rendered under a universal service obligation, excluding items less than 350 grams in weight and whose price is less than five times the public basic tariff, excluding registered mail service used in judicial or administrative procedure.		
(iii) Postal services related to parcels (CPC 68112): collection, transport and delivery services for parcels and packages, whether for domestic or foreign destinations, other than those rendered under a universal service obligation, excluding items less than 350 grams in weight and whose price is less than five times the public basic tariff, excluding registered mail service used in judicial or administrative procedure.		
All CEFTA Parties	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
Courier Services (CPC 6812) (i) Collection, transport and delivery services, whether for domestic or foreign destinations, for letters, parcels and packages, as rendered by courier and using one or more modes of transport, other than those rendered under a universal service obligation. (ii) Messenger services provided by bicycle couriers. (iii) Local delivery services of items such as food and other purchases (CPC 6813).		

SECTOR OR SUBSECTOR	LIMITATIONS ON MARKET ACCESS	LIMITATIONS ON NATIONAL TREATMENT
All CEFTA Parties	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
Telecommunications and Information Supply Services		<u>'</u>
Telephony and other telecommunications services (CPC 841) ³		
Carrier services (CPC 8411) Fixed telephony services (CPC 8412) Mobile telecommunications services (CPC 8413) Private network services (CPC 8414) Data transmission services (CPC 8415) Other telecommunications services (CPC 8419) All CEFTA Parties	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
Internet telecommunications services (CPC 842) ⁴ Internet backbone services (CPC 8421) Internet access services (CPC 8422) Other Internet telecommunications services (CPC 8429) All CEFTA Parties	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
Online Content (CPC 843) ⁵	1, 2, 0, 7 1010	1710000 1, 2, 0, 7 110110
All CEFTA Parties	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
3. CONSTRUCTION AND RELATED ENGINEERING	SERVICES 	
Pre-erection work at construction sites (CPC 511)		

³ Based on CPC Version 2 (United Nations Publication ST/ESA/STAT/SER.M/77/Ver.2).

⁴ Based on CPC Version 2 (United Nations Publication ST/ESA/STAT/SER.M/77/Ver.2). ⁵ Based on CPC Version 2 (United Nations Publication ST/ESA/STAT/SER.M/77/Ver.2).

SECTOR OR SUBSECTOR	LIMITATIONS ON MARKET ACCESS	LIMITATIONS ON NATIONAL TREATMENT
Construction work for buildings (CPC 512) Construction work for civil engineering (CPC 513) Assembly and erection of prefabricated constructions (CPC 514) Special trade construction work (CPC 515)		
Installation work (CPC 516) Building completion and finishing work (CPC 517) Renting services related to equipment for construction or demolition of buildings or civil engineering works, with operator (CPC 518)		
All CEFTA Parties	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
4. <u>DISTRIBUTION SERVICES</u> (CPC Ver.2, Sections 61 & 62, excluding trade of explosives, weapons and ammunition and, for PVI, trade of genetically modified organisms)		
Wholesale trade services Wholesale trade services, except on a fee or contract basis Wholesale trade services on a fee or contract basis		
Retail trade services Non-specialized store retail trade services Specialized store retail trade services Mail order or internet retail trade services Other non-store retail trade services		
Retail trade services on a fee or contract basis All CEFTA Parties	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
5. EDUCATION SERVICES (Only privately-funded services)		
Primary education services (CPC 921) Secondary education services (CPC 922) Higher education services (CPC 923) Adult education (CPC 924)		

SECTOR OR SUBSECTOR	LIMITATIONS ON MARKET ACCESS	LIMITATIONS ON NATIONAL TREATMENT
Other education services (CPC 929)		
PI, PII, PIV, PV, PVI, PVII	Madea 4 O O 4 Neva	Madaad Q Q d Nana
PIII: Primary education services (CPC 921) excluded	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
6. ENVIRONMENTAL SERVICES		
A. Wastewater management (wastewater services corresponds to sewage services) (CPC 9401) B. Solid/Hazardous waste management		
C. Protection of ambient air and climate: - Cleaning services of exhaust gases (CPC 9404)		
 D. Remediation and clean up of soil and waters: Treatment, remediation of contaminated/polluted soil and water (part of CPC 9406) Corresponds to parts of Nature and landscape protection services. 		
 E. Noise and vibration abatement (CPC 9405) F. Protection of biodiversity and landscape: Nature and landscape protection services (parts of CPC 9406 not covered under D) G. Other Environmental Services (CPC 9409) H. Environmental Consulting Services (CPC 83931) 	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
The Environmental Consulting Services (CFC 63931)	Nodes 1, 2, 3, 4 - None	Wodes 1, 2, 3, 4 - None
All CEFTA Parties		
7. FINANCIAL SERVICES		
Insurance and Insurance-related services (CPC 812)		
Life, accident and health insurance services, (CPC 8121)	Mode 1 – Unbound, (None for insurance of non-residents in PI and for foreign investments.	Mode 1 - Unbound, (None for insurance of non-residents in PI and for foreign investments)

SECTOR OR SUBSECTOR	LIMITATIONS ON MARKET ACCESS	LIMITATIONS ON NATIONAL TREATMENT
	Modes 2, 3, 4 - None	Modes 2, 3, 4 - None
Non-life insurance services, (CPC 8129)	Mode 1 - Unbound, (None for insurance of non-residents in PI and for foreign investments)	Mode 1 - Unbound, (None for insurance of non-residents in PI and for foreign investments)
	Modes 2, 3, 4 - None	Modes 2, 3, 4 - None
Marine, aviation and transport insurance services (CPC 81293)	Modes 1, 2, 4 - None Mode 3 - None except that a juridical person of another Party must have provided insurance services in its home jurisdiction for at least 5 years in order to be established or authorized to operate or supply services in PI . For all forms of commercial presence, the general representative of the company must reside in PI .	Modes 1, 2, 3, 4, - None, except as indicated in the market access column.
Reinsurance and retrocession, (CPC 81299*)	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
Services auxiliary to insurance (including broking and agency services) (CPC 8140)	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
Actuarial and claims settlement activities are regulated by the law. The rest of these services are unregulated (part of CPC 8140)	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
Insurance and insurance-related services (CPC 812) PII		
Life, accident and health insurance services (CPC 8121) Non-life insurance services (CPC 8129) Reinsurance and retrocession (CPC 81299*) Services auxiliary to insurance (including broking and agency services) (CPC 8140)	Mode 1 - None such as intermediary, for insurance of maritime transportation of passengers (scheduled or non-scheduled), with such insurance to cover any or all of the following: the passengers being transported, the vehicle transporting the	Mode 1 - None Modes 2, 3, 4 - None

SECTOR OR SUBSECTOR	LIMITATIONS ON MARKET ACCESS	LIMITATIONS ON NATIONAL TREATMENT
	passengers and any liability arising there from, goods in international transit. Modes 2, 3, 4 - None	
Insurance and insurance-related services (CPC 812) PIII		
Life, accident and health insurance services,	Modes 1, 2 - Unbound	Modes 1, 2 - Unbound
(CPC 8121)	Mode 3 - None, except that an insurance company must be established as a joint-stock company in order to provide life insurance services. Mode 4 - None	Modes 3, 4 - None
Non-life insurance services, (CPC 8129)	Mode 1 - None for maritime and aviation insurance, insurance sold for transportation vehicles licensed for commercial purposes. Unbound for other insurance services. Mode 2 - None for maritime and aviation insurance, insurance sold for transportation vehicles licensed for commercial purposes. Unbound for other insurance services. Mode 3 - Establishment of an insurance joint-stock company in the PIII is required to provide non-life insurance services.	Modes 1, 2, 3, 4 - None
	Mode 4 - None	
Reinsurance and retrocession (CPC 81299*)	Modes 1, 2, 4 - None Mode 3 - An insurance company must be established as a joint- stock company in order to provide insurance and reinsurance services.	Modes 1, 2, 3, 4 - None
Services auxiliary to insurance (including broking and agency services) (CPC 8140)	Modes 1, 2, 4 - None Mode 3 - An insurance brokerage company and specialized insurance agency must be established as a joint-stock company in order to provide insurance intermediation and representation in	Modes 1, 2, 3, 4 - None

SECTOR OR SUBSECTOR	LIMITATIONS ON MARKET ACCESS	LIMITATIONS ON NATIONAL TREATMENT
PIV		
Life, accident and health insurance services, (CPC 8121) Non-life insurance services (CPC 8129) Reinsurance and retrocession (CPC 81299*) Services auxiliary to insurance (including broking and agency services) (CPC 8140)	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
Insurance and insurance-related services (CPC 812) PV ⁶		
Life, accident and health insurance services (CPC 8121)	Mode 1 - Unbound, except for the provision of life insurance to nationals of another Party - None. Modes 2, 3, 4 - None	Modes 1, 2, 3, 4 - None.
Non-life insurance services (CPC 8129)	Mode 1 - Unbound, except for insuring property of nationals of another Party, as well as insurance of risks relating to maritime shipping and commercial aviation and space launching and freight (including satellites), with such insurance to cover any or all of the following: the goods being transported, the vehicles transporting the goods and any liability arising therefrom, and goods in international transit. Modes 2, 3, 4 - None	Modes 1, 2, 3, 4 – None
Reinsurance and retrocession (CPC 81299*)	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
Services auxiliary to insurance (including broking and agency services) (CPC 8140)	Mode 1 - Unbound, except for provision of life insurance to nationals of another Party, insuring property of nationals of another Party, as well as insurance of risks relating to maritime shipping and commercial aviation and space launching and freight (including satellites), with such insurance to cover any or all of the following: the goods being transported, the vehicles transporting the goods and any liability arising therefrom, and goods in international transit.	Modes 1, 2, 3, 4 - None
	Modes 2, 3, 4 - None	

Insurance companies of another Party are required to establish subsidiaries which must be incorporated as joint stock companies in **PV**. A company for intermediation in insurance and agency for provision of other services may be established as a joint stock or limited liability company in **PV**.

SECTOR OR SUBSECTOR	LIMITATIONS ON MARKET ACCESS	LIMITATIONS ON NATIONAL TREATMENT
Insurance and insurance-related services, CPC 812 PVI ⁷		
Life, accident and health insurance services (CPC 8121)	Modes 1, 2 - Unbound except for insurance to: (i) nationals of another Party in PVI (excluding compulsory insurance prescribed for such persons in PVI) ; (ii) employees of PVI companies founded for the performance of an activity abroad, owned by domestic persons or jointly by	Modes 1, 2 - Unbound except as indicated in the market access column
	domestic and persons of another Party, if this is required by the jurisdiction of the other Party or if explicitly stipulated in the act of incorporation of such companies; Mode 3 - None, Mode 4 - None	Mode 3 - None Mode 4 - None
Non-life insurance services (CPC 8129)	Mode 1, 2 - Unbound except for: - insurance of risks relating to marine shipping, commercial aviation, space launching and freight (including satellites); with such insurance to cover any or all of the following: the goods being transported; the vehicle transporting the goods and any liability arising therefrom - insurance of goods in the international transit	Mode 1, 2 - Unbound except as indicated in the market access column
	Mode 3 - None, Mode 4 - None	Mode 3 - None Mode 4 - None
Reinsurance and retrocession (CPC 81299*)	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
Services auxiliary to insurance (including broking and agency services) (CPC 8140)	Modes 1, 2 - Unbound, except for insurance services for which commitments are taken under subsectors (i) and (ii) CPC 8121 and CPC 8129 (except CPC 81299).	Mode 1, 2 - Unbound except as indicated in the market access column

⁷ Insurance companies and reinsurance companies of another Party are required to establish subsidiaries which must be incorporated as joint stock companies in the territory of the **PVI**. Exceptionally, a company for insurance brokerage, or for insurance agency services, or for other insurance services must be incorporated as a joint stock company or limited liability company. Branches of companies commercially established outside **PVI** for supplying re-insurance and insurance related services will be allowed 5 years after entry into force of this Protocol. At least one member of any insurance company supervisory board and at least one member of any insurance company executive board must have active knowledge of the **PVI** language and domicile (permanent residence) in the territory of the **PVI**. All members of any insurance company executive board must be resident in the territory of the **PVI**. Compulsory insurance may only be provided by insurance companies incorporated in the **PVI**. Compulsory insurance schemes related to social security, state health insurance and state retirement plans, as well as compulsory deposit insurance schemes are excluded from market access and national treatment commitments included in this Schedule. Admission of new insurance products may be controlled for prudential reasons.

SECTOR OR SUBSECTOR	LIMITATIONS ON MARKET ACCESS	LIMITATIONS ON NATIONAL TREATMENT
	Mode 3 - None Mode 4 - None	Mode 3 - None Mode 4 - None
Insurance and insurance-related services, CPC 812 PVII		
Life, accident and health insurance services, (CPC 8121)	Mode 1 - Unbound Modes 2, 3, 4 - None	Mode 1 - Unbound Modes 2, 3, 4 - None
Non-life insurance services (CPC 8129) (Except for cases of insurance of risks connected to sea or air transportation and when the risk is not covered by the domestic company or the branch of the company of another Party, which carries out its activity PVII (The company must be registered in PVII).	Mode 1 - Unbound Modes 2, 3, 4 - None	Mode 1 - Unbound Modes 2, 3, 4 - None
Reinsurance and retrocession (CPC 81299*) (Only for the risks insured by insurance companies of another Party and for the risks that domestic reinsurers are not able to cover themselves. Based on domestic rules of the Central Bank of PVII , insurance companies cannot hold risk for an event exceeding 10% of their capital.)	Mode 1 - Unbound Modes 2, 3, 4 - None	Mode 1 - Unbound Modes 2, 3, 4 - None
Services auxiliary to insurance (including brokering and agency services) (CPC 8140)	Mode 1 - Unbound Modes 2, 3, 4 - None	Mode 1 - Unbound Modes 2, 3, 4 - None
Banking and Other Financial Services (excluding Insurance) PI		<u>'</u>
a. Acceptance of deposits and other repayable funds from the public (CPC 81115-81119) b. Lending of all types, incl., inter alia, consumer credit, mortgage credit, factoring and financing of commercial transactions (CPC 81113) c. Financial leasing (CPC 81112) d. All payment and money transmission services (CPC 81339) e. Guarantees and commitments (CPC 81199)	Mode 1 - Unbound Modes 2, 3, 4 - None	Modes 1, 2, 3, 4 - None

SECTOR OR SUBSECTOR	LIMITATIONS ON MARKET ACCESS	LIMITATIONS ON NATIONAL TREATMENT
f. Trading for own account or for account of customers, whether on an exchange, in an over-the-counter market or otherwise, of the following: - money market instruments (cheques, bills,		
certificate of deposits, etc.) - foreign exchange - derivative products including, but not limited	Mode 1 - Unbound Modes 2, 3, 4, - None	Modes 1, 2, 3, 4 - None Modes 1, 2, 3, 4 - None
to, futures and options - exchange rate and interest rate instruments, including products such as swaps, forward	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
rate agreements, etc transferable securities - other negotiable instruments and financial	Modes 1, 2, 3, 4 - None Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
assets, including bullion	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
g. Participation in issues of all kinds of securities, including under-writing and placement as agent (whether publicly or privately) and provision of service related to such issues (CPC 8132)	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
h. Money brokering	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
i. Asset management, such as cash or portfolio management, all forms of collective investment management, pension fund management, custodial depository and trust services	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
k. Advisory and other auxiliary financial services including credit reference and analysis, investment and portfolio research and advice, advice on acquisitions and on corporate restructuring and strategy CPC 8131 or 8133)	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
I. Provision and transfer of financial information, and financial data processing and related software by providers of other financial services (CPC 8131)	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
Banking and other financial services (excluding insurance) PII		

SECTOR OR SUBSECTOR	LIMITATIONS ON MARKET ACCESS	LIMITATIONS ON NATIONAL TREATMENT
a. Acceptance of deposits and other repayable funds from the public b. Lending of all types, incl., inter alia, consumer credit, mortgage credit, factoring and financing of commercial transactions c. Financial leasing d. All payment and money transmission services e. Guarantees and commitments f. Trading for own account or for account of customers, whether on an exchange, in an over-the-counter market or otherwise g. Participation in issues of all kinds of securities, including under-writing and placement as agent (whether publicly or privately) and provision of service related to such issues h. Money brokering i. Asset management, such as cash or portfolio management, all forms of collective investment management, pension fund management, custodial depository and trust services	Mode 1 - Unbound Mode 2 - None Mode 3 - None, except that the establishment of a specialized management company is required to perform the activities of management of unit trusts and investment companies. Mode 4 - None	Mode 1 - Unbound Modes 2, 3, 4 - None
k. Advisory and other auxiliary financial services including credit reference and analysis, investment and portfolio research and advice, advice on acquisitions and on corporate restructuring and strategy I. Provision and transfer of financial information, and financial data processing and related software by providers of other financial services.	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
Banking and other financial services (excluding insurance) PIII		,
	For all subsectors for Mode 3:	

SECTOR OR SUBSECTOR	LIMITATIONS ON MARKET ACCESS	LIMITATIONS ON NATIONAL TREATMENT
	(3) Only a legal person established in the PIII may provide banking and other financial services. A bank of another Party can provide banking services by establishing a bank or branch in the PIII . A bank must be established as joint-stock company. Brokerage houses, closed investment funds, fund management companies and the Central Depository of Securities are to be established as joint-stock companies. Brokerage houses must be established by at least two domestic or legal or natural persons of another Party. This limitation does not apply if the brokerage houses are established by a bank, saving house or an insurance company. Only brokerage houses, banks, insurance companies and fund management companies can be founders of the Central Depository of Securities. Natural and legal persons of another Party are not allowed to establish saving houses and exchange offices.	
a. Acceptance of deposits and other repayable funds from the public	Modes 1, 2 - Unbound Mode 3 - Unbound, except for banks and saving houses. Saving houses are authorized to provide deposit services for natural persons only. Mode 4 - None	Modes 1, 2, 3, 4 - None
b. Lending of all types, incl., inter alia, consumer credit, mortgage credit, factoring and financing of commercial transactions	Mode 1 - Unbound Mode 2 - None Mode 3 - For banks: None For saving houses: Granting credits to legal persons exceeding 150% of the guaranteed capital of the saving houses must be provided only through a bank. For other legal persons: They can grant loans to other legal persons only. Mode 4 - None	Modes 1, 2, 3, 4 - None
c. Financial leasing	Mode 1 - Unbound Modes 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
d. All payment and money transmission services	Mode 1 - Unbound	Modes 1, 2, 3, 4 - None

SECTOR OR SUBSECTOR	LIMITATIONS ON MARKET ACCESS	LIMITATIONS ON NATIONAL TREATMENT
	Mode 2 - None for current transactions and direct investments. Mode 3 -This type of services may be provided by banks only. Mode 4 - None	
e. Guarantees and commitments	Mode 1 - Unbound Modes 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
f. Trading for own account or for account of customers, whether on an exchange, in an over-the-counter market or otherwise, of the following:		
money market instruments (cheques, bills, certificate of deposits, etc.)	Mode 1 - Unbound Mode 2 - Unbound. None for banks. None for trading with cheques and bills of exchange. Mode 3 - This type of services may be provided by banks and saving houses only. Mode 4 - None	Modes 1, 2, 3, 4 - None
- foreign exchange ⁸	Mode 1 - Unbound Mode 2 - Unbound. None up to the level determined by the Government Mode 3 - This type of services may be provided by banks and exchange offices only. Mode 4 - None	Modes 1, 2, 3, 4 - None
derivative products including, but not limited to, futures and options	Mode 1 - Unbound Mode 2 - Unbound. None for banks. Modes 3, 4 - None	Modes 1, 2, 3, 4 - None
 exchange rate and interest rate instruments, including products such as swaps, forward rate agreements, etc. 	Mode 1 - Unbound Mode 2 - Unbound. None for banks. Modes 3, 4 - None	Modes 1, 2, 3, 4 - None
- transferable securities	Mode 1 - Unbound	Modes 1, 2, 3, 4 - None

⁸ Covers foreign exchange services supplied by exchange offices to natural persons.

SECTOR OR SUBSECTOR	LIMITATIONS ON MARKET ACCESS	LIMITATIONS ON NATIONAL TREATMENT
	Mode 2 - Unbound. None for direct investments. None for banks, for securities issued by OECD member countries and international institutions, and for securities with investment rating. Mode 3 - Only brokerage houses and banks are permitted to offer these types of services. Mode 4 - None	
g. Participation in issues of all kinds of securities, including under-writing and placement as agent (whether publicly or privately) and provision of service related to such issues	Mode 1 - Unbound Mode 2 - None, except for placement with residents of the PIII. Mode 3 - This type of services may be provided by banks and brokerage houses only. Mode 4 - None	Modes 1, 2, 3, 4 - None
h. Money brokering ⁹	Mode 1 - Unbound Mode 2 - Unbound, None for banks. Mode 3 - None for banks. None for legal persons for payments in and from a foreign jurisdiction. Mode 4 - None	Modes 1, 2, 3, 4 - None
i. Asset management, such as cash or portfolio management, all forms of collective investment management, pension fund management, custodial depository and trust services	Mode 1 - Unbound Mode 2 - Unbound. None for pension fund management. None for banks, investment funds and pension funds for using the service custodial depositary. Mode 3 - Only brokerage houses and management companies having their registered office in the PIII may perform portfolio management; Specialized management companies having their registered office in the PIII may perform the activities of management of investment and pension funds. Mode 4 - None	Modes 1, 2, 3, 4 - None

⁹ Covers selling and buying of foreign currency between legal persons on the foreign exchange market.

SECTOR OR SUBSECTOR	LIMITATIONS ON MARKET ACCESS	LIMITATIONS ON NATIONAL TREATMENT
j. Settlement and clearing services for financial assets, including securities, derivative products, and other negotiable instruments	Modes 1, 2 - Unbound Mode 3 - None for legal entities for the settlement of transactions in securities established in the PIII. Mode 4 - None	Modes 1, 2, 3, 4 - None
k. Advisory and other auxiliary financial services including credit reference and analysis, investment and portfolio research and advice, advice on acquisitions and on corporate restructuring and strategy	Modes 1, 2, 4 - None Mode 3 - Only trading companies, banks, saving houses and brokerage houses may provide these types of services.	Modes 1, 2, 3, 4 - None
I. Provision and transfer of financial information, and financial data processing and related software by providers of other financial services.	Modes 1, 2, 3, 4 – None	Modes 1, 2, 3, 4 - None
Banking and Other Financial services (excluding insurance) 10 PIV		
a. Acceptance of deposits and other repayable funds from the public b. Lending of all types, incl., inter alia, consumer credit, mortgage credit, factoring and financing of commercial transactions c. Financial leasing d. All payment and money transmission services e. Guarantees and commitments f. Trading for own account or for account of customers, whether on an exchange, in an over-the-counter market or otherwise	Modes 1, 2, 3 - None, except as indicated in the footnote on "Banking and other financial services". Mode 4 - None	Modes 1, 2, 3, 4 - None

¹⁰ Banks of another Party can perform financial activity in the territory of the **PIV** only through a branch office or subsidiary for which a licence has been issued by the National Bank of **PIV**. One of condition for issuing the licence is the payment of the initial capital that shall not be less than the minimum capital required on a non-discriminatory basis. Banks, including those with participation of foreign capital, shall be organized as joint stock companies. The Representative offices of banks of another Party have the right to be opened in the **PIV** without receiving the licence of the National Bank of **PIV** and do not have the right to be engaged in financial activity. Loans and guarantees from residents to non-residents, as well as other transfers to non-residents referring to capital transactions require the approval of the National Bank of **PIV**.

SECTOR OR SUBSECTOR	LIMITATIONS ON MARKET ACCESS	LIMITATIONS ON NATIONAL TREATMENT
g. Participation in issues of all kinds of securities, including under-writing and placement as agent (whether publicly or privately) and provision of service related to such issues	Modes 1, 2 - None, except as indicated in the footnote on "Banking and other financial services". Mode 3 - None, except as indicated in the footnote on "Banking and other financial services" and except that the National Bank of PIV is a fiscal agency of the Government on the T-bills market. Mode 4 - None	Modes 1, 2, 3, 4 - None
h. Money brokering i. Asset management, such as cash or portfolio management, all forms of collective investment management, pension fund management, custodial depository and trust services j. Settlement and clearing services for financial assets, including securities, derivative products, and other negotiable instruments k. Advisory and other auxiliary financial services including credit reference and analysis, investment and portfolio research and advice, advice on acquisitions and on corporate restructuring and strategy l. Provision and transfer of financial information, and financial data processing and related software by providers of other financial services. Banking and other financial services	Modes 1, 2, 3 - None, except as indicated in the footnote on "Banking and other financial services". Mode 4 - None	Modes 1, 2, 3, 4 - None
(excluding insurance)		
Acceptance of deposits and other repayable funds from the public		

¹¹ Banks of another Party may establish subsidiaries, branch offices or representative offices in the territory of **PV**. Representative offices of banks of other Parties may provide only preparatory activities such as market research and may not provide banking services in **PV**. Broker and dealer companies, credit guarantee funds investment funds and a stock exchange must be incorporated as joint stock companies in **PV**. Micro finance institutions and legal entities for provision of investment advisory services must be incorporated as limited liability companies or joint stock companies in **PV**. An investment fund management company must be incorporated as a joint stock or limited liability company in **PV**, while an asset management company performing activity of managing and organizing voluntary pension funds must be established as a non-public joint stock company in **PV**. Banks of another Party may establish branch or representative offices in **PV** subject to prior approval of the Central Bank. Representative offices of banks of another Party may not perform banking operations.

SECTOR OR SUBSECTOR	LIMITATIONS ON MARKET ACCESS	LIMITATIONS ON NATIONAL TREATMENT
b. Lending of all types, incl., inter alia, consumer credit, mortgage credit, factoring and financing of commercial transactions c. Financial leasing d. All payment and money transmission services e. Guarantees and commitments f. Trading for own account or for account of customers, whether on an exchange, in an over-the-counter market or otherwise, of the following: - money market instruments (cheques, bills, certificate of deposits, etc.) - foreign exchange - derivative products including, but not limited to, futures and options - exchange rate and interest rate instruments, including products such as swaps, forward rate agreements, etc. - transferable securities - other negotiable instruments and financial assets, including bullion g. Participation in issues of all kinds of securities, including under-writing and placement as agent (whether publicly or privately) and provision of service related to such issues h. Money broking	Modes 1, 2, 3, 4 - None	Modes 1, 2, - None Mode 3 - None Mode 4 - Natural persons of another Party may be elected executive directors, and at least one executive director must speak the official language of PV. Executive directors must be full-time employees of the bank (i.e. be resident in PV for the duration of the engagement).
i. Asset management, such as cash or portfolio management, all forms of collective investment management, pension fund management, custodial depository and trust services	Mode 1 - The establishment of a specialized management company is required to perform the activities of management of unit trusts and investment companies. Only firms having their registered office in PV can act as depositories of the assets of investment funds. Mode 2 - None. Mode 3 - The establishment of a specialized management company is required to perform the activities of management of unit trusts and investment companies. Only firms having their registered office in PV can act as depositories of the assets of investment funds.	Modes 1, 2, 3, 4 - None, except as indicated in the market access column.

SECTOR OR SUBSECTOR	LIMITATIONS ON MARKET ACCESS	LIMITATIONS ON NATIONAL TREATMENT
	Mode 4 - None	
k. Advisory and other auxiliary financial services including credit reference and analysis, investment and portfolio research and advice, advice on acquisitions and on corporate restructuring and strategy	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
I. Provision and transfer of financial information, and financial data processing and related software by providers of other financial services.	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None.
Banking and Other Financial Services (excluding insurance) PVI ¹²		
(a) Acceptance of deposits and other repayable funds from the public;	Modes 1, 2 - Unbound, except for banks which may hold foreign exchange in their accounts abroad freely, and for other entities which may hold foreign exchange in accounts abroad in certain cases, subject to approval of the National Bank of PVI . Modes 3, 4 - None	Modes 1, 2, 3, 4 - None
(b) Lending of all types, including consumer credit, mortgage credit, factoring and financing of commercial transaction;	Modes 1, 2 - Unbound for financial credits with a maturity of less than twelve (12) months other than those for imports, construction works abroad and agriculture. Unbound for all	Modes 1, 2, 3, 4 - None

¹² Banks, broker and dealer companies, closed investment funds, companies for investment funds management, founders of over-the-counter market and stock exchange must be incorporated as joint stock companies in the **PVI**. Exceptionally, legal entities who perform financial leasing, legal entities for provision of investment advisory services must be incorporated as a joint stock company or a limited liability company. Any asset management company that wishes to manage and organize voluntary pension funds in **PVI** must be established as a non-public joint stock company. Only bank and broker and dealer company can be founder of over the counter market and legal entity for provision of investment advisory services. At least one member of any bank board of directors and at least one member of any bank executive board must have active knowledge of the **PVI** language and domicile (permanent residence) in the territory of the **PVI**. All members of any bank executive board must have residence in the territory of the **PVI**.

Branches of banking and other licensed financial services companies commercially established outside of **PVI** will be allowed in **PVI** 5 years after entry into force of this Protocol. Banks of another Party may establish subsidiaries or representative offices in the territory of the **PVI**. Representative offices of banks of another Party may not perform banking operations - their scope of work is limited to market research, preparatory activities and representation of their home bank. A bank may perform business activities of a broker-dealer company only if it has a separate organizational unit for performing these activities.

Residents except banks, investment funds and voluntary pension funds and insurance companies (in compliance with the Law regulating their operation) are prohibited from making payments for purchasing foreign short-term securities.

Admission of new financial products may be controlled for prudential reasons.

SECTOR OR SUBSECTOR	LIMITATIONS ON MARKET ACCESS	LIMITATIONS ON NATIONAL TREATMENT
	credits taken by natural persons and branches of companies of another Party and for factoring and financing of commercial transactions.	
	Modes 3, 4 - None	
(c) Financial leasing;	Mode 1 - Unbound	Modes 1, 2, 3, 4 - None
	Modes 2, 3, 4 - None	
(d) All payment and money transmission services, including credit, charge and debit cards, travellers cheques and bankers drafts;	Mode 1 - Unbound Mode 2 - None Mode 3 - Only (licensed) banks may issue payment cards. Mode 4 - None	Modes 1, 2, 3, 4 None
(e) Guarantees and commitments	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
(f) Trading for own account or for account of customers, whether on an exchange, in and over-the-counter market or otherwise, the following: - money market instruments (including cheques, bills); - foreign exchange;	Mode 1 - Unbound Mode 2 - None Mode 3 - Only (licensed) banks may trade in money market instruments and foreign exchange. Mode 4 - None	Modes 1, 2, 3, 4 - None
 derivative products including, but not limited to, futures and options; exchange rate and interest rate instruments, including products such as swaps; transferable securities; other negotiable instruments and financial assets, including bullion. 	Mode 1 - Unbound Modes 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
(g) Participation in issues of all kinds of securities, including underwriting and placement as agent (whether publicly or privately) and provision of services related to such issues;	Mode 1 - Unbound Mode 2 -None Mode 3 - Only (licensed) banks and broker-dealer companies. may provide these services. Mode 4 - None	Modes 1, 2, 3, 4 - None
(h) Money brokering;	Mode 1 - Unbound	Modes 1, 2, 3, 4 - None

SECTOR OR SUBSECTOR	LIMITATIONS ON MARKET ACCESS	LIMITATIONS ON NATIONAL TREATMENT
	Mode 2 - None Mode 3 - Only (licensed) banks and broker-dealer companies. may provide these services. Mode 4 - None	
(i) Asset management, such as cash or portfolio management, all forms of collective investment management, pension fund management, custodial, depository and trust services;	Modes 1, 2 - Unbound Mode 3 -: - Voluntary Pension Funds can be organized and managed exclusively by licensed Voluntary Pension Fund Management Companies established in PVI - The establishment of a specialized management company is required to perform the activities of management of unit trusts and investment companies; - Only firms having their registered office in PVI may act as depositories of the assets of investment funds. Mode 4 - None	Modes 1, 2, 3, 4 - None
(j) Settlement and clearing services for financial assets, including securities, derivative products, and other negotiable instruments;	Mode 1 - Unbound Mode 2 - None Mode 3 - Only Central Registry, Depository and Clearing of Securities (a joint stock company with 51% of state capital) may provide these services. Mode 4 - None	Modes 1, 2, 3, 4 - None,
(k) Provision and transfer of financial information, and financial data processing and related software by suppliers of other financial services;	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
(I) Advisory, and other auxiliary financial services on all the activities as listed in subparagraphs (v) through (xv), including credit reference and analysis, investment and portfolio research and advice, advice on acquisitions and on corporate restructuring and strategy.	Modes 1, 2 - None Mode 3 - Investment advisory services may be provided only by broker-dealer companies and (licensed) banks. Mode 4 - None	Modes 1, 2, 3, 4 - None
Banking and Other Financial Services (excluding insurance) PVII		
a. Acceptance of deposits and other repayable funds from the public	Mode 1 - Unbound Mode 2 - None	Mode 1 - Unbound Modes 2, 3, 4 - None

SECTOR OR SUBSECTOR	LIMITATIONS ON MARKET ACCESS	LIMITATIONS ON NATIONAL TREATMENT
b. Lending of all types, incl., inter alia, consumer credit, mortgage credit, factoring and financing of commercial transactions c. Financial leasing	Mode 3 - Only licensed banks and other financial institutions. Mode4 - None	
d. All payment and money transmission services e. Guarantees and commitments f. Trading for own account or for account of customers, whether on an exchange, in an over-the- counter market or otherwise, of the following: - money market instruments (cheques, bills, certificate of deposits, etc.) - foreign exchange - exchange rate and interest rate instruments, including products such as swaps, forward rate agreements, etc.	Mode 1 - Unbound Mode 2 - None Mode 3 - Only licensed banks and other financial institutions. Mode 4 - None	Mode 1 - Unbound Modes 2, 3, 4 - None
g. Participation in issues of all kinds of securities, including under-writing and placement as agent (whether publicly or privately) and provision of service related to such issues h. Money brokering i. Asset management, such as cash or portfolio management, all forms of collective investment management, pension fund management, custodial depository and trust services j. Settlement and clearing services for financial assets, including securities, derivative products, and other negotiable instruments k. Advisory and other auxiliary financial services including credit reference and analysis, investment and portfolio research and advice, advice on acquisitions and on corporate restructuring and strategy l. Provision and transfer of financial information, and financial data processing and related software by providers of other financial services.	Mode 1 - Unbound Mode 2 - None Mode 3 - Only licensed banks and other financial institutions. Mode 4 - None	Mode 1 - Unbound Modes 2, 3, 4 - None

SECTOR OR SUBSECTOR	LIMITATIONS ON MARKET ACCESS	LIMITATIONS ON NATIONAL TREATMENT
8. HEALTH-RELATED AND SOCIAL SERVICES (Only privately funded services)		
Hospital services (CPC 9311) Other human health services (CPC 9319) Social Services (CPC 933) PI, PII	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
Hospital services (CPC 9311) PIII	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
Other human health services (CPC 9319) PIII	Mode 1 - Unbound Modes 2, 3, 4 - None	Mode 1 - Unbound Modes 2, 3, 4 - None
Welfare services delivered through residential institutions to old persons and persons with disabilities (CPC 93311) Child day-care services including day-care for persons with disabilities (CPC 93321) PIII	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
Hospital services Private hospital and sanatorium services (CPC 9311**) Social Services (CPC 933) PIV	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
Other human health services (CPC 9319) PIV	Modes 1, 2, 3 - None Mode 4 - Nationality requirements. Economic needs determined by the total number of nurses and midwives in a given region authorized by local health authorities.	Modes 1, 2, 3, 4 - None, except as indicated in the market access column.
Hospital services (CPC 9311) Other human health services (CPC 9319) PV	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
Hospital services (part of CPC 9311) Other human health services (CPC 9319)	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None

SECTOR OR SUBSECTOR	LIMITATIONS ON MARKET ACCESS	LIMITATIONS ON NATIONAL TREATMENT
Welfare services delivered through residential institutions to old persons (CPC 93311**) (excluding persons with disabilities) Child day care services (CPC 93321) excluding children and young people with disabilities. PVI		
Hospital services ¹³ (CPC 9311) Other human health services (CPC 9319) PVII	Mode 1 - Unbound Modes 2, 3, 4 - None	Mode 1 - Unbound Modes 2, 3, 4 - None
9. TOURISM AND TRAVEL-RELATED SERVICES		
Hotels and restaurants including catering (CPC 641-643) Travel agencies and tour operator services (CPC 7471) Tourist guides services (CPC 7472) All CEFTA Parties	Modes 1, 2, 3, 4 - None PI - One year residency requirement for tourist guides. PII, PIII, PVI, PVII - nationality and residency requirement for tourist guides.	Modes 1, 2, 3, 4 - None, except as indicated in the market access column.
10. RECREATIONAL, CULTURAL AND SPORTING (other than audio-visual services)	SERVICES	
Entertainment services (including theatre, live bands and circus services) (CPC 9619)	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
News agency services (CPC 962)	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
Libraries, archives, museums and other cultural services (CPC 963)	Modes 1, 2 - None (Unbound for archives) Mode 3, 4 - None	Modes 1, 2, 3, 4 - None
Sporting and other recreational services (CPC 964)		Modes 1, 2, 3, 4 - None

¹³ Private health activities are not allowed in the following fields: collection of blood and its derivatives; forensic medicine and autopsy services; epidemiology services (besides disinfection, disinsection and preventive deratization), human ecology, and environmental microbiology.

SECTOR OR SUBSECTOR	LIMITATIONS ON MARKET ACCESS	LIMITATIONS ON NATIONAL TREATMENT
PI	Modes 1, 2, 3, 4 - None	
A. Entertainment and cultural services (including bands and circus services, theatre, live - Cinema theatre operation services (part of CPC 96199)	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
, ,	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
B. News agency services (CPC 962)C. Libraries, archives, museums and other cultural services (CPC 963)	Modes 1, 2, 3, 4 - None (unbound for archives)	Modes 1, 2, 3, 4 - None
D. Sporting and other recreational services (CPC 964)	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
A. Entertainment services: - Cinema theatre operation services (CPC 96199**);	Mode 1 - Unbound Modes 2, 3, 4 - None	Modes 1, 2 - Unbound Modes 3, 4 - None
- Other entertainment services (CPC 96191+96194)		
B. News agency services C. Libraries, archives, museums and other cultural services (CPC 963)	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
D. Sporting and other recreational services PIV		
A. Cinema theatre operation services (CPC 96199 **)	Mode 1 - Unbound Mode 2, 3, 4 - None	Modes 1, 2 - Unbound Modes 3, 4 - None,
B. News agency services (CPC 962) Sporting and other recreational services	Modes 1, 2, 3, 4 - None.	Modes 1, 2, 3, 4 - None
C. Libraries, archives, museums and other cultural services (CPC 963) (for privately funded institutions only).	Modes 1, 2, 3, 4 - None.	Modes 1, 2, 3, 4 - None
	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None

SECTOR OR SUBSECTOR	LIMITATIONS ON MARKET ACCESS	LIMITATIONS ON NATIONAL TREATMENT
D. Sporting and other recreational activities, excluding gambling and betting services (part of CPC 964)		
Other entertainment and cultural services, including: - theatre, live bands and circus services (part of CPC 9619) and - cinema theatre operation services (part of 96199)	Mode 1 - Unbound Modes 2, 3, 4 - None	Modes 1, 2 - Unbound Modes 3, 4 - None
News agency services (CPC 962)	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
Libraries, archives, museums and other cultural	Nodes 1, 2, 3, 4 - Notie	Wiodes 1, 2, 3, 4 - None
services (CPC 963) (for privately funded institutions only).	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
Sporting and other recreational services, other than gambling and betting services (CPC 9641, 96491) PII, PVI	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
A. Entertainment services (including theatre, live bands and circus services) (CPC 9619) B. News agency services (CPC 962) C. Libraries, archives, museums and other cultural services (CPC 963) D. Sporting and other recreational services (CPC 964) (excluding betting and gambling for Mode 1). PVII	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
11. TRANSPORT SERVICES (excluding cabotage)		
A. Maritime Transport Services		
a. Passenger transportation (CPC 7211) b. Freight transportation (CPC 7212) c. Rental of vessels with crew (CPC 7213) d. Maintenance and repair of vessels (CPC 8868**) e. Pushing and towing services (CPC 7214) f. Supporting services for maritime transport (CPC 745**)	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None

SECTOR OR SUBSECTOR	LIMITATIONS ON MARKET ACCESS	LIMITATIONS ON NATIONAL TREATMENT
PI (a-e only), PIV, PV		
f. Supporting services for maritime transport (CPC 745**) PI	Mode 1 - Unbound Mode 2 - None Mode 3 - None, except that the technical staff (pilots) must be PI citizens Mode 4 - None, except that the technical staff (pilots) must be PI citizens	Mode 1 - Unbound Mode 2 - None Mode 3 - None, except that the technical staff (pilots) must be PI citizens Mode 4 - None, except that the technical staff (pilots) must be PI citizens
c. Rental of vessels with crew (CPC 7213) d. Maintenance and repair of vessels (CPC 8868**) PII	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
f. Supporting services for maritime transport (CPC 745**) PII	Mode 1 - Unbound* except for - no limitation on transhipment (board to board or via the quay) and/or on the use of on-board cargo handling equipment. Modes 2, 3, 4 - None	Mode 1 - Unbound* except for - no limitation on transhipment (board to board or via the quay) and/or on the use of on-board cargo handling equipment. Modes 2, 3, 4 - None
a. Passenger transportation (CPC 7211) b. Freight transportation (CPC 7212) PVI Freight forwarding services	Modes 1, 2, 3 - None Mode 4 - Unbound for master or chief officer, as well as chief engineer officer or second engineer officer.	Modes 1, 2, 3 - None Mode 4 - Unbound for master or chief officer, as well as chief engineer officer or second engineer officer.
PVI	Modes 1, 2, 3, 4 - None	Modes 1, 2 3, 4 - None
a. Passenger transportation, (CPC 7211) b. Freight transportation, (CPC 7212) PVII	Mode 1 - (a) Liner shipping: None b) Bulk, tramp and other international shipping, including passenger transportation: None Mode 2 - None	Mode 1 - None Mode 2 - None Mode 3 - (a) Unbound (b) None
1 VII	Mode 3 - (a) Establishment of a registered company for the purpose of operating a fleet under the PVI flag: Unbound.	Mode 4 - (a) Ship's crews: Unbound (b) None

SECTOR OR SUBSECTOR	LIMITATIONS ON MARKET ACCESS	LIMITATIONS ON NATIONAL TREATMENT
	(b) Other forms of commercial presence for the supply of international maritime transport services: None. ¹⁴ Mode 4 - (a) Ship's crews: Unbound; (b) None	
Freight forwarding services PVII	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 – None
B. Internal Waterways Transport		
c. Rental of vessels with crew (CPC 7223) d. Maintenance and repair of vessels (CPC 8868**) PI	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
a. Passenger transportation (CPC 7221) b. Freight transportation (CPC 7222) e. Pushing and towing services (CPC 7224) PII	Mode 1 - Unbound Modes 2, 3, 4 - None	Mode 1 - Unbound Modes 2, 3, 4 - None
c. Rental of vessels with crew (CPC 7223) d. Maintenance and repair of vessels (CPC 8868**) PII	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
f. Supporting services for internal waterway transport, (CPC 745**) PII	Mode 1 - Unbound except for - no limitation on transhipment (board to board or via the quay) and/or on the use of on-board cargo handling equipment. Modes 2, 3, 4 - None	Mode 1 - Unbound except for - no limitation on transhipment (board to board or via the quay) and/or on the use of on-board cargo handling equipment. Modes 2, 3, 4 - None
a. Passenger transportation (CPC 7221) b. Freight transportation (CPC 7222) c. Rental of vessels with crew (CPC 7223) d. Maintenance and repair of vessels (CPC 8868**) e. Pushing and towing services (CPC 7224) f. Supporting services for internal waterway transport, (CPC 745**)	Mode 1 - Unbound Modes 2, 3, 4 - None	Mode 1 - Unbound Modes 2, 3, 4 - None

¹⁴ "Other forms of commercial presence for the supply of international maritime transport services" means the ability for international maritime transport service suppliers of other Parties to undertake locally all activities which are necessary for the supply to their customers of a partially or fully integrated transport service, within which maritime transport constitutes a substantial element. (This commitment shall however not be construed as limiting in any manner the commitments undertaken under the cross-border mode of delivery.)

SECTOR OR SUBSECTOR	LIMITATIONS ON MARKET ACCESS	LIMITATIONS ON NATIONAL TREATMENT
PIII		
a. Passenger transportation (CPC 7221) b. Freight transportation (CPC 7222) c. Rental of vessels with crew (CPC 7223) d. Maintenance and repair of vessels (CPC 8868**) e. Pushing and towing services (CPC 7224) f. Supporting services for internal waterway transport (CPC 745**) PIV, PVI	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
C. Air Transport Services		
(d) Maintenance and repair of aircraft (e) Supporting services for air transport - Selling and marketing of air transport services - Computer reservation system (CRS) PI	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
(d) Maintenance and repair of aircraft PIII	Mode 1 - Unbound Modes 2, 3, 4 – None	Mode 1 - Unbound Modes 2, 3, 4 - None
(e) Supporting services for air transport (Selling and marketing of air transport services only) Computer reservation system (CRS) services PIII	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
d) Maintenance and repair of aircraft (CPC 8868**), e) Selling and marketing of air transport services; (CPC 746*), f) Computer reservation systems; (CPC 746*) PIV	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
(d) Maintenance and repair of aircraft (CPC 8868**)	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
(e) Supporting services for air transport - Selling and marketing of air transport services - Computer reservation system (CRS) PV	Modes 1, 2, 3, 4 - None	Modes 1, 3 - None, except for distribution through CRS of air transport services provided by CRS parent carrier

SECTOR OR SUBSECTOR	LIMITATIONS ON MARKET ACCESS	LIMITATIONS ON NATIONAL TREATMENT
		Modes 2, 4 - None
(a) Maintenance and repair of aircraft (CPC 8868)	Mode 1 - Unbound Modes 2, 3, 4 - None	Mode 1 - Unbound Mode 2, 3, 4 - None
(b) Selling and marketing of air transport services (c) Computer Reservation System (CRS) PVI	Modes 1, 2, 3, 4 - None	Modes 1, 3 - None, except for distribution through CRS of air transport services provided by CRS parent carrier Modes 2, 4 - None
E. <u>Rail Transport Services</u> (excluding services related to infrastructure)		
b. Freight transportation (CPC 7112) c. Pushing and towing services (CPC 7113) PI	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
d. Maintenance and repair of rail transport equipment (CPC 8868**) e. Supporting services for rail transport services (CPC 743) PI	Modes 1, 2, 4 - None Mode 3 - None	Modes 1, 2, 3, 4 - None
a. Passenger transportation (CPC 7111) b. Freight transportation (CPC 7112) c. Pushing and towing services (CPC 7113) PII	Mode 1 - Unbound Modes 2, 3, 4 - None	Mode 1 - Unbound Modes 2, 3, 4 - None
d. Maintenance and repair of rail transport equipment (CPC 8868**)	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
e. Supporting services for rail transport services (CPC 743) PII	Mode 1 - Unbound except for - no limitation on transhipment (board to board or via the quay) and/or on the use of on-board cargo handling equipment. Modes 2, 3, 4 - None	Mode 1 - Unbound except for - no limitation on transhipment (board to board or via the quay) and/or on the

SECTOR OR SUBSECTOR	LIMITATIONS ON MARKET ACCESS	LIMITATIONS ON NATIONAL TREATMENT
		use of on-board cargo handling equipment. Modes 2, 3, 4 - None
a. Passenger transportation (CPC 7111) b. Freight transportation (CPC 7112) c. Pushing and towing services (CPC 7113) d. Maintenance and repair of rail transport equipment (CPC 8868**) e. Supporting services for rail transport services (CPC 743) PIV, PV	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
b. Freight transportation (CPC 7112) PIII	Mode 1 - Unbound Modes 2 ,3, 4 - None	Mode 1 - Unbound Modes 2, 3, 4 – None
d. Maintenance and repair of rail transport equipment (CPC 8868**) PIII	Modes 1, 3 - Unbound Modes 2, 4 - None	Modes 1, 2, 3, 4 - None
a. Passenger transportation (CPC 7111) b. Freight transportation (CPC 7112) c. Pushing and towing services (CPC 7113) d. Maintenance and repair of rail transport equipment (CPC 8868**) e. Supporting services for rail transport services (CPC 743) PVI	Mode 1 - Unbound Modes 2, 3, 4 - None	Mode 1 - Unbound Modes 2, 3, 4 - None
a. Passenger transportation (CPC 7111)b. Freight transportation (CPC 7112)c. Pushing and towing services (CPC 7113)PVII	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
d. Maintenance and repair of rail transport equipment CPC 8868** PVII	Modes: 1, 2, 3, 4 - None (special permits are required)	Modes 1, 2, 3, 4 - None (special permits are required)
F. Road Transport Services		
a. Passenger transportation (CPC 7121+7122)	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None

SECTOR OR SUBSECTOR	LIMITATIONS ON MARKET ACCESS	LIMITATIONS ON NATIONAL TREATMENT
c. Rental of commercial vehicles with operator (CPC 7124) d. Maintenance and repair of road transport equipment (CPC 6112+8867) e. Supporting services for road transport (CPC 744) PI		
b. Freight transportation (CPC 7123)	Mode 1 - Unbound Modes 2, 3, 4 - None	Mode 1 - Unbound Modes 2, 3, 4 - None
 a. Passenger transportation (CPC 7121+7122) b. Freight transportation (CPC 7123) c. Rental of commercial vehicles with operator (CPC 7124) d. Maintenance and repair of road transport equipment (CPC 6112+8867) e. Supporting services for road transport services (CPC 744) PIV 	Modes: 1, 2, 3, 4 - None	Mode: 1, 2, 3, 4 - None
a. Passenger transportation (CPC 7121+7122) b. Freight transportation (CPC 7123) PII	Mode 1 - Unbound, except for international transport regulated by bilateral and multilateral agreements. Modes 2, 4 - None Mode 3 - None, except for international transport regulated by bilateral and multilateral agreements.	Mode 1 - Unbound Modes 2, 3, 4 - None
c. Rental of commercial vehicles with operator (CPC 7124) d. Maintenance and repair of road transport equipment (CPC 6112+8867) PII	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
e. Supporting services for road transport services (CPC 744) PII	Mode 1 - Unbound except for - no limitation on transhipment (board to board or via the quay) and/or on the use of on-board cargo handling equipment. Modes 2, 3, 4 - None	Mode 1 - Unbound except for - no limitation on transhipment (board to board or via the quay) and/or on the use of on-board cargo handling equipment. Modes 2, 3, 4 - None

SECTOR OR SUBSECTOR	LIMITATIONS ON MARKET ACCESS	LIMITATIONS ON NATIONAL TREATMENT
a. Passenger transportation (CPC 7121+7122) b. Freight transportation (CPC 7123) PIII	Mode 1 - Unbound Modes 2, 3, 4 - None	Mode 1 - Unbound Modes 2, 3, 4 - None
c. Rental of commercial vehicles with operator (CPC 7124) d. Maintenance and repair of road transport equipment (CPC 6112+8867) e. Supporting services for road transport services (CPC 744) PIII	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
a. Passenger transportation, (CPC 7121+7122) PV	Mode 1 Unbound. (Cross-border provision of transport services is regulated exclusively by bilateral and multilateral agreements). Modes 2, 3, 4 - None	Mode 1 Unbound. Modes 2, 3, 4 - None
b. Freight transportation (CPC 7123) e. Supporting services for road transport services (CPC 744) PV	Mode 1 - Unbound. Modes 2, 3, 4 - None	Mode 1 - Unbound. Modes 2, 3, 4 - None
c. Rental of commercial vehicles with operator (CPC 7124) d. Maintenance and repair of road transport equipment (CPC 6112+8867) PV	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
a. Passenger transportation (CPC 7121+7122) b. Freight transportation (CPC 7123) d. Maintenance and repair of road transport equipment (CPC 6112+8867) e. Supporting services for road transport services (CPC 744) PVI	Mode 1 - Unbound Modes 2, 3, 4 - None	Mode 1 - Unbound Modes 2, 3, 4 - None
c. Rental of commercial vehicles with operator (CPC 7124) PVI	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
a. Passenger transportation (CPC 7121+7122) b. Freight transportation (CPC 7123)	Mode 1 - Unbound Modes 2, 3, 4 - None	Mode 1 - Unbound Modes 2, 3, 4 - None

SECTOR OR SUBSECTOR	LIMITATIONS ON MARKET ACCESS	LIMITATIONS ON NATIONAL TREATMENT
c. Rental of commercial vehicles with operator (CPC 7124) d. Maintenance and repair of road transport equipment, (CPC 6112+8867) e. Supporting services for road transport services (CPC 744) PVII		
G. Pipeline Transport		
a. Transportation of fuels (CPC 7131)	Modes 1, 2, 4 - None Mode 3 - None, except that the service provider shall be established as a joint stock company.	Modes 1, 2, 3, 4 - None
b. Transportation of other goods (CPC 7139)	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
a. Transportation of fuels (CPC 7131) b. Transportation of other goods (CPC 7139) PIII, PIV	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
H. Services auxiliary to all modes of transport		-
a. Cargo-handling services, (CPC 741) b. Storage and warehouse services (CPC 742) c. Freight transport agency services (CPC 748) d. Other services (CPC 749) PI	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 None
a. Cargo-handling services (CPC 741) c. Freight transport agency services (CPC 748) PII	Modes 1, 2, 3, 4 - None	Mode 1, 2, 3, 4 - None
b. Storage and warehouse services (CPC 742)	Mode 1 - Unbound* Modes 2, 3, 4 - None	Mode 1 - Unbound* Modes 2, 3, 4 - None

SECTOR OR SUBSECTOR	LIMITATIONS ON MARKET ACCESS	LIMITATIONS ON NATIONAL TREATMENT
d. Other services (CPC 749) PII	Mode 1 - Unbound except for - no limitation on transhipment (board to board or via the quay) and/or on the use of on-board cargo handling equipment. Mode 2, 3, 4 - None	Mode 1 - Unbound except for - no limitation on transhipment (board to board or via the quay) and/or on the use of on-board cargo handling equipment. Mode 2, 3, 4 - None
a. Cargo-handling services (CPC 741) c. Freight transport agency services (CPC 748) d. Other services (CPC 749) PIII	Mode 1 - Unbound Modes 2, 3, 4 - None	Mode 1 - Unbound Modes 2, 3, 4 - None
b. Storage and warehouse services (CPC 742)	Mode 1 - Unbound Modes 2, 4 - None Mode 3 - For rail transport services: Unbound; None for road transport services.	Mode 1 - Unbound Modes 2, 3, 4 - None
 a. Cargo-handling services (CPC 741) b. Storage and warehouse services (CPC 742) c. Freight transport agency services (CPC 748) d. Other services (CPC 749) PIV 	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
a. Cargo-handling services (CPC 741) b. Storage and warehouse services (CPC 742) PV	Mode 1 - Unbound Modes 2, 3, 4 - None	Mode 1 - Unbound Modes 2, 3, 4 - None
c. Freight transport agency services (CPC 748) d. Other services (CPC 749) PV	Modes 1, 2,3, 4 - None	Modes 1, 2,3, 4 - None
 a. Cargo-handling services (CPC 741) b. Storage and warehouse services (CPC 7421, 7429) c. Freight transport agency services (CPC 748) d. Other supporting and auxiliary transport services (CPC 749) PVI 	Modes: 1, 2, 3, 4 - None	Modes: 1, 2, 3, 4 - None