



PARIS

Organisation de Coopération et de Développement Economiques
Organisation for Economic Co-operation and Development

PARIS E-COMMERCE FORUM

ELECTRONIC COMMERCE

MARKET ACCESS ISSUES -- EXISTING COMMITMENTS FOR ONLINE SUPPLY OF SERVICES

This document represents work in progress by the Trade Directorate. The Working Party of the Trade Committee has agreed to make it available to participants at the Paris E-Commerce Forum on that basis.

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ELECTRONIC COMMERCE -- EXISTING GATS COMMITMENTS FOR ONLINE SUPPLY OF SERVICES

Introduction

1. This paper provides an initial assessment of specific commitments made under the General Agreement on Trade in Services (GATS) for a selected range of services that can be supplied online via public electronic networks such as the Internet. The paper forms one element of the further work on trade and market access related aspects of electronic commerce that was requested by the Trade Committee at its meeting of 16-17 February 1999.¹

2. Specific commitments (“bindings”) under GATS are relevant to the ongoing growth of global electronic commerce in several ways. First, in respect of the services involved in the infrastructure for electronic commerce (e.g. telecommunications and computer services). Second, in respect of the online supply of services across borders via electronic networks. Third, in respect of the ability of businesses providing services involved in electronic commerce to establish themselves in foreign countries. Fourth, in respect of the temporary entry into foreign countries of providers of services involved in electronic commerce. The value of such bindings is in ensuring a secure and predictable basis for international trade in these services. The new GATS negotiating round, due to start in early 2000, presents an important opportunity to improve the security and predictability of international trade in services, including via e-commerce.

3. As a contribution to those efforts, a number of Delegations and the OECD’s Business and Industry Advisory Committee (BIAC) requested the Secretariat to undertake a more detailed assessment of existing GATS bindings relevant to online delivery of services via the Internet.² This analysis has not been undertaken elsewhere, including at the WTO; and so is an area where the Trade Committee can make a useful contribution to the preparations for the GATS negotiating round, and to the discussion of future policy priorities under item 6 of the agenda for the OECD Paris Forum on Electronic Commerce scheduled for 12-13 October 1999.

4. Under the GATS, specific commitments on the supply of services are scheduled on the basis of four “modes of supply”. It is generally accepted that the GATS “modes of supply” of most relevance to the *online delivery* of services via electronic networks are mode 1 (cross-border supply of services without the physical movement of the service supplier) and mode 2 (consumption of services abroad).³ However, as the issue of whether online delivery of services constitutes supply under mode 1 only, or also under mode 2 is still under discussion at the WTO, this paper assesses existing GATS specific commitments for both.⁴

¹ See TD/TC/M(99)1/PROV for the record of the Trade Committee discussion.

² BIAC called for this assessment at both the February 1999 meeting of the Trade Committee and the March 1999 meeting of the Information, Communications and Computer Policy Committee.

³ Mode 1, the supply of a service from the territory of one Member into the territory of any other Member; Mode 2, the supply of a service in the territory of one Member to the service consumer of any other Member (GATS Article I, Scope and Definition).

⁴ Mode 2, consumption abroad, has traditionally tended to be conceptualised as involving the physical movement of the consumer of a service, or the physical entity to be serviced (machine, ship, initial design,

5. While beyond the scope of this paper's focus on GATS commitments relevant to online supply, it should be noted that electronic commerce also involves services supplied through GATS modes 3 (commercial presence) and mode 4 (temporary presence of the service supplier).⁵ Services supplied through these modes in turn play a supporting role in the online delivery process (e.g. establishment by a foreign company of an Internet server in a host country under mode 3, installation of hardware and software for a local Internet server by foreign service providers under mode 4). Of course, barriers to supply of services via these modes, as well as modes 1 and 2, will form part of the agenda for the WTO Services 2000 negotiations, where the goal will be to secure progressively higher levels of liberalisation for all services covered by the GATS, not only those provided in an e-commerce context.

6. The supply of services across borders without the service supplier and consumer being in physical proximity is not new. Nevertheless, the Internet broadens the scope for doing it in two ways. First, it provides a medium for small and medium-sized service suppliers that cannot afford to join proprietary electronic networks to provide their services to distant consumers. Second, because of the greater capacity and speed of electronic networks in carrying "rich data" the Internet provides a medium through which, at least for some services, more or even all of the service can be supplied "at a distance" compared with what is possible using the telephone (advice) and postal and fax services (printed documents).

7. An important issue for the scheduling of GATS specific commitments for market access and national treatment is "technological neutrality". The GATS applies to the supply of all services (except those supplied in the exercise of governmental authority). Where specific commitments have been made, these cover supply of the specified services. The particular need to confirm the principle of technological neutrality in scheduling arose in the post Uruguay Round WTO sectoral negotiations on Basic Telecommunications, where it was recognised that the same service can be supplied via different technological means. Hence the term "technological neutrality" in scheduling was adopted via a Negotiating Group Chairman's Note. This means that a commitment in basic telecoms applies regardless of the *means* used to supply that service or the *form* in which it is supplied, unless it is specified that the commitment is for only a particular means or form of supply. In practice this means that, for example, different technological means to deliver the same service should not face more restrictive or discriminatory types of limitations on supply.

8. As reflected in the WTO Council for Trade in Services work program on e-commerce, a key issue is whether the principle of technological neutrality in scheduling can be said to have been put into

etc) of one WTO Member to the territory of another WTO Member. The question has arisen as to whether, in the cyberspace context, some services may be "consumed abroad" (i.e. in the territory of another WTO Member) even though the consumer or consuming entity remains in its own Member's territory and does not move to the territory of that other WTO Member; and whether this would be supply under mode 1 or mode 2. Some Delegations have suggested that the distinction between the two modes be drawn according to the consumer's location at the point of final consumption. In this view, if the consumption occurred within the territory of a WTO member, it is mode 1 supply into that WTO member's territory; while if consumption occurred outside the territory of that Member, it is consumption abroad under mode 2. Of course, it may in some cases be a question of degree as to where final consumption occurs. These issues are being discussed in the WTO work program on e-commerce. It is also important to recall that the GATS modes were developed simply to provide a way for GATS Members to delineate their specific commitments for market access and national treatment, rather than to delineate actual regulatory jurisdiction.

⁵ Mode 3 ("commercial presence"), the supply of a service by a service supplier of one Member, through commercial presence in the territory of any other Member; and mode 4 (temporary presence of the service supplier), supply of a service by a service supplier of one Member, through presence of natural persons of a Member in the territory of any other Member. are also relevant "modes of supply" for services involved in electronic commerce *per se*.

effect during the Uruguay Round, and thus applies to the specific commitments undertaken at that time; an issue contested by some developing country governments. As well, it may be the case that limitations scheduled in the pre-Internet era may not be appropriate to or enforceable for Internet supply. The issue is, in part, whether e-commerce should be regarded by trade policy as simply one among many forms of commerce, or whether it is subject of less or different types of trade restrictions, and therefore cannot be readily subject of technological neutrality in GATS scheduling. In the era of convergence and interoperability between devices for sending and receiving digital information (e.g. fixed and mobile telephones, PCs, laptops, televisions, palm-pilots and walkmans), the principle of “technological neutrality” in scheduling of GATS specific commitments requires further reflection in the GATS context and may need clearer codification there.

9. In the trade policy context, there seems to be general agreement that services’ role in electronic commerce conducted via the Internet comprises:

- (a) Internet access services;
- (b) Use of the Internet as a medium for other telecommunications services such as email, voice telephony;
- (c) Electronic delivery of other services; and
- (d) Use of the Internet as a medium for marketing and distribution services for goods and services subsequently delivered in non-electronic form.⁶

10. Against this background, the focus of this paper is on specific commitments/limitations that have been scheduled for modes 1 and 2 for a range of services in category (c) of the typology set out above in paragraph 8. That is, a range of services that appear to be *amenable* to being supplied online over the Internet. (We say amenable rather than capable here because it is hard to be definitive as to whether some services are *actually capable* of being supplied online over the Internet, due to variables such as infrastructure capacities, regulatory permission and consumer enthusiasm. For some services, examples abound of full or near-full online provision to the service consumer: insurance, banking, brokerage, preparation of taxation returns, architectural designs, medical diagnostics, market research, some computer services, some advertising services, distance education, online music, video and “web-casting”, online news, games and gambling. For some other services, the pre-consumption part of the transaction (advertising, consumer research, reservation/payment) can be undertaken online, but the service itself is consumed in proximity to the supplier: for example, tourism, surgery, landscape gardening, passenger and freight transport. Obviously many of the services in the first group may be transacted in this way, too.)

11. Accordingly, the assessment covers various business services (professional services, computer services, R&D services, real estate services, advertising services, market research services, management consultancy services), audio-visual services, education services, tourism and travel related services, entertainment services, news services, library and museum services. A supplement to this paper covers telecommunications, financial services and distribution services [TD/TC/WP(99)37/ADD]; that is, [categories (a) and (b)]; and (d) in the foregoing typology.

Structure of the paper

12. The bulk of the paper comprises an Annex consisting of a set of sub-sectoral charts that show, for each of the “type (c)” services listed above in paragraph 10, the existing situation regarding GATS specific

⁶ See Council for Trade in Services, Work Programme on Electronic Commerce, Interim Report to the General Council, S/C/8 31 March 1999.

commitments for market access and national treatment under modes 1 and 2. As requested by the Trade Committee, this has been done for all OECD members and the group of non-OECD members covered by the Committee's services project;⁷ for each of whom the sub-sectoral charts show the following information:

- Whether they have assumed specific commitments in the sub-sector (shaded grey if the sector has not been included in schedules, UB for unbound when the "parent" sector was included but the specific sub-sector was specified as "unbound");
- If they *have* assumed sub-sectoral commitments, the charts show:
- The scope of the binding (e.g. full CPC item, part CPC item, own definition);⁸
- What those bindings are for each of mode 1, market access and national treatment, and mode 2, market access and national treatment (this is indicated through symbols, a key for which is at the start of the Annex).
- Whether measures related to qualification requirements and procedures, technical standards and licensing requirements have also been included in the scheduled commitments (these are not required to be scheduled unless they constitute quantitative (market access) or discriminatory (non-national treatment) requirements, but often have been scheduled anyway).

13. This permits a more detailed picture, albeit not for the whole WTO membership, than the aggregated material on the pattern of specific commitments provided by the WTO Secretariat through reference to its informal computer-generated database on Members' specific commitments.⁹ For ease of reference, the WTO Secretariat's two charts for mode 1 and mode 2 commitments are reproduced at the start of the Annex.¹⁰

14. Additionally, to facilitate Delegations' review of the paper and its utility as an input to the WTO work programme and the OECD Paris Conference, some initial summarisation of the empirical situation generated by the charts is set out below; together with some issues for reflection pertaining to negotiation of improved GATS commitments in the forthcoming new WTO round of Services 2000 negotiations.

⁷ Fourteen non-OECD members are covered by the assessment: Argentina, Brazil, Chile, Egypt, Hong Kong, China, India, Indonesia, Malaysia, Morocco, Philippines, Singapore, Slovak Republic, South Africa, Thailand.

⁸ The Central Product Classification (CPC) of the United Nations forms the basis for the Services Sectoral Classification List developed during the Uruguay Round (MTN.GNS/W/120 of 10 July 1991). This List is the recommended (but not obligatory) basis for scheduling of GATS specific commitments. Each of the sub-sectoral charts presented here refers to the relevant CPC sub-class, and whether it has been used in full or part, or a different classification has been used, as the basis for the scheduled commitments.

⁹ See WTO S/C/W/99 (modes 1, 2, 3) and S/C/W75 (mode 4). For example, for modes 1 and 2, the WTO Secretariat has produced two tables showing, for a sample of between two and eight sub-sectors of the eleven main sectors identified in the Services Sectoral Classification List (MTN.GNS/W/120), the number of Members which have made specific commitments and, of those the percentage which are "full" commitments (full sectoral coverage, no limitations), "partial" commitments (limitations in sectoral coverage, quantitative and geographical limitations) and "unbound".

¹⁰ Note that in the WTO Secretariat's aggregated analysis of mode 1 and mode 2 commitments, the member states of the European Communities have been counted individually.

Overall trends in specific commitments/limitations

15. The sub-sectors examined in this paper comprise a number of business and consumer services. The first noteworthy trend is that a few types of limitations on market access and national treatment predominate. These include limitations consisting of nationality, residency, commercial presence, authorisation, licensing and local authentication requirements; which are heavily concentrated in the professional services sub-sectors, but also arise in some of the other sub-sectors. These are summarised in **Box 1**.

16. A second noteworthy trend is that explicitly *quantitative* limitations do not figure significantly in scheduled limitations for cross-border supply or consumption abroad of the services covered by this paper. That is, limits on the number and type of suppliers (GATS Article XVI, Market Access) that may provide cross-border into the market, or on consumers that may purchase/consume services abroad. The only example located in the sectoral and country sample created here concerns advertising services, where one non-OECD member (Brazil) has scheduled a mode 1 limitation on market access for foreign services: maximum one-third of the footage of advertisements, with larger participation conditional upon the use of Brazilian sources. Additionally Portuguese must be used, unless other languages are required by the subject. (Brazil is unbound for national treatment in this sub-sector). There is also only one example of an explicit limitation under mode 1 on the legal form of a foreign supplier (audit services, Japan).

17. A third noteworthy trend concerns the sub-sectors that are mostly bound either as subject to “no limitations”, or left unbound (sometimes due to presumed lack of technical feasibility to supply cross-border, an issue on which there is wide divergence in WTO Members’ practices). These sub-sectors are summarised in **Box 2**. It is worth noting that many of the assumptions reached in the early 1990s about “lack of technical feasibility” to supply cross-border may no longer be accurate, with the scope of potential services now deliverable growing steadily. Such cases will need to be re-examined with a view to improving the scope of GATS specific commitments in the new round of WTO Services 2000 negotiations.

18. A fourth noteworthy trend concerns the incidence of *discriminatory* limitations. That is, less favourable treatment of foreign suppliers vis-à-vis domestic suppliers (GATS Article XVII, National Treatment). These are summarised in **Box 3**. These limitations mostly relate to access to public funds, commercial presence requirements, nationality and residency requirements and licensing requirements, and limitations on foreign firms’ activities. As with the market access limitations, these types of limitations predominately (but not exclusively) fall on the professional service sub-sectors. That similar types of limitations should tend to be scheduled for market access and national treatment reflects the likelihood that the impact of regulatory requirements for cross-border supply is felt by foreign firms at the time of market entry; and that such requirements may be different for foreign firms compared to local firms. However, when a measure is scheduled as a national treatment limitation, few schedules specify the specifically discriminatory element.

19. In this regard, a fifth noteworthy trend concerns the incidence of measures scheduled as *limitations on both market access and national treatment*, summarised in **Box 4**. Although the GATS scheduling guidelines state that discriminatory measures (i.e. limitations on national treatment) that also constitute a limitation on market access should be scheduled as market access limitations only, many GATS members have scheduled them as both.

20. A final noteworthy trend is that most of the limitations scheduled affect mode 1, whilst mode 2 is much more likely to be bound as subject of no restrictions. In a few instances, a limitation is scheduled for both mode 1 and mode 2 (e.g. requirement that work performed be authenticated by a local service

supplier, specific import licensing requirements for import/export of associated equipment, and limitations on access to public funds).

Box 1: Supply of services under modes 1 and 2 -- scheduled limitations on market access

Legal entity of the foreign supplier

- Audit services -- Services must be supplied by a natural person or “Audit Corporation” (Japan, Market Access, modes 1 and 2).

Commercial presence required

- Accounting services to take place in-country unless the King decides they may take place abroad (Norway, Market Access, mode 1)
- Advertising services requires commercial presence (Malaysia, Market Access mode 1, unbound for National Treatment)
- Architectural services requires commercial presence (Japan, Market Access, modes 1 and 2; Korea Market Access mode 1)
- Audiovisual - motion picture and videotape production and distribution services requires commercial presence (Malaysia, Market Access mode 1, unbound for National Treatment)
- Real estate services requires commercial presence (Australia, Market Access modes 1 and 2; for some services Japan, Market Access, modes 1 and 2)
- Taxation services requires commercial presence, services must be supplied by natural person (Japan, Market Access, modes 1 and 2)
- Travel agencies and tour operator service requires commercial presence (Australia, Market Access mode 1, Philippines Market Access mode 1, Poland (both Market Access and National Treatment, mode 1). In Canada, provincial requirements of residency and commercial presence (Market Access and National Treatment, mode 1)

Residency and authorisation to supply

- Accounting services -- Requirement that public accountants, or at least one of the firm’s partners, be effectively resident in-country (Singapore, Market Access, mode 1)
- Architectural services -- Certain services reserved to locally registered architects (South Africa, Market Access, modes 1 and 2)
- Architectural and engineering services -- Membership of professional association required (Turkey, Market Access, modes 1 and 2)
- Auditing services -- Only auditors approved in-country may supply services in specified legal entities, be share-owners or form partnerships in auditing companies. Approval involves local examination, work experience and residency (Sweden, Market Access and National Treatment, mode 1)
- Education services -- Nationality requirements (2 EC member states, Market Access and National Treatment, mode 1)
- Management consultancy services -- Provincial residency and citizenship requirements for accreditation and use of certain titles (Canada, Market Access, modes 1 and 2)
- News agency services -- access to management functions subject to discretionary authorisations (Iceland, Market Access, modes 1 and 2)
- Primary and secondary education services -- Authorisation required for specific services (Norway, Market Access, mode 1)
- Taxation services -- Local residency requirements, local registration for certain services (Singapore, Market Access, mode 1)

Exemptions from public funds

- Medical services -- Cost of medicare supplied abroad not covered by public medical insurance programmes (Poland, Market Access, modes 1 and 2)
- Primary, secondary, tertiary and higher education -- financial assistance only available to certified establishments (Norway, Market Access, mode 1)
- Education services supplied from abroad are not covered by public system of education and scholarships -- Poland, Market Access, modes 1 and 2

Box 1 (cont'd): Cross-border supply of services -- scheduled limitations on market access

Limitation on foreign firms' activities

- Travel agencies and tour operator services -- Establishment required, foreign travel agencies may not organise tours abroad (Turkey, Market Access and National Treatment, mode 1)
- All education services -- limit on activities of foreign persons, which may establish institutions only for foreign students (Turkey, Market Access, mode 1)

Unbound for part of a services sector

Unbound for certain taxation services (Korea, Market Access, modes 1 and 2)

Unbound for drafting of legal documents (France, Market Access and National Treatment, mode 1)

Unbound for architectural and engineering services (Greece, Italy, Portugal, Market Access and National Treatment, mode 1)

Unbound for engineering services (Indonesia, Market Access and National Treatment, mode 1; unbound for certain services mode 2 Market Access, unbound for mode 2 National Treatment).

Unbound for real estate services (Ireland, Market Access and National Treatment, mode 1)

Unbound for tourist guide services (Italy and Portugal, Market Access and National Treatment, mode 1).

Box 2: Services mostly bound as facing no market access restrictions for mode 1, cross-border supply, or left unbound

Computer consultancy, software implementation, data processing, database services and other services such as maintenance and repair

R&D services on natural sciences, social services and humanities, interdisciplinary R&D services

Management consulting (except Canada, which has provincial residency and citizenship requirements for accreditation and use of certain titles [Market Access modes 1 and 2])

Market research and public opinion polling services

Tourism and travel sector, hotels and restaurants and tourist guide services sub-sectors

Entertainment services (note: this does not include audio-visual services, which have a separate classification)

Sporting and other recreational services

NOTE: "Unbound due to lack of technical feasibility" is a common entry for the last 3 sub-sectors, notwithstanding the increasing feasibility to market events and sell and deliver tickets online.

Box 3: Scheduled limitations on national treatment for cross-border supply of services

Access to public funds

Audiovisual services

Motion picture and video tape production and distribution, motion picture projection; radio and television services and radio and television transmission services -- Assistance provided to locally produced programming and films (New Zealand, National Treatment, mode 1)

Motion picture and video tape production and distribution services -- Availability of grants restricted to citizens, permanent residents and non-profit corporations (USA, National Treatment, mode 1)

Adult and "Other" Education services -- Scholarships/grants limited to citizens/residents, certain institutions and jurisdictions (USA, National Treatment, modes 1 and 2)

Commercial presence required for cross-border supply

Accounting and auditing services Commercial presence required to provide auditing services to certain types of company (Switzerland, National Treatment, mode 1)

Real Estate Services involving own or leased property, and on a fee or contract basis -- in-state office and agent requirements for corporations owning real estate (USA, one state, National Treatment, mode 1)

Residency and authorisation, licensing requirements to supply cross-border

Architectural services -- Cantonal requirements for professional experience, nationality for certain services (Switzerland, National Treatment, mode 1).

Engineering services -- Residency requirement (Singapore, National Treatment, mode 1)

Engineering services -- Cantonal requirements for professional experience, nationality for certain services (Switzerland, National Treatment, mode 1).

Legal services -- Professional association membership requirement for foreign legal advisers; use of professional title only with reference to place of registration (Austria, National Treatment, mode 1)

Legal services -- Examination, conditions of nationality and prior residency apply for practice as member of the General Bar Association (Iceland, National Treatment, mode 1).

News agency services -- residency requirements for publisher and owner of publishing/printing company (Sweden, National Treatment, mode 1)

Limitation on foreign firms' activities

Accounting and auditing services -- No representation before competent authorities, no audits by foreigners permitted under specific laws (Austria, National Treatment, mode 1)

Accounting and auditing services -- Authentication in-country by locally licensed auditor (Malaysia, National Treatment, modes 1 and 2)

Architectural services -- co-operation with established supplier required for certain services (Austria, National Treatment, mode 1)

Architectural services -- Authentication required in-country by locally licensed architect (Malaysia, National Treatment, modes 1 and 2)

Computer services, data processing, data base services and maintenance and repair services -- concession required for processing of personal data outside the country (Iceland, National Treatment, mode 1)

Engineering services -- co-operation with established supplier required for certain services (Austria, National Treatment, mode 1)

Engineering services -- Authentication in-country by locally licensed auditor (Malaysia, National Treatment, modes 1 and 2)

Engineering services -- Certain services reserved to registered resident engineers (New Zealand, National Treatment, mode 1)

R&D services on natural sciences -- license requirement for import of research equipment, permission required for specific imports (Iceland, National Treatment, modes 1 and 2)

Box 3 (cont'd): Limitations on national treatment for cross-border supply of services

Limitations on foreign firms' activities (cont'd)

R&D services on social sciences and humanities -- permission required for export of archaeological finds (Iceland, National Treatment, modes 1 and 2)

Market research and public opinion polling services -- concession requirement if personal data is to be processed outside of country (Iceland, National Treatment, mode 1)

Taxation services -- limit on scope of activity -- representation before competent authorities not permitted, no audits by foreigners permitted under specific laws (Austria, National Treatment, mode 1)

Fees and charges

Architectural services -- Application of national rules on fees for all services performed from abroad (Denmark, National Treatment, Mode 1).

Box 4: Scheduled limitations on both market access and national treatment for services supplied cross-border

Auditing services -- Only auditors approved in-country may supply services in specified legal entities, be share-owners or form partnerships in auditing companies. Approval involves local examination, work experience and residency (Sweden, Market Access and National Treatment, mode 1)

Auditing services -- Provincial requirements for commercial presence for supply, various provincial citizenship and /or residency requirements for accreditation as auditor and licensed public accountant (Canada, Market Access mode 1 and 2, National Treatment mode 2).

Architectural -- Provincial citizenship and residency requirements for accreditation (Canada, Market Access and National Treatment, mode 1)

Education services -- Nationality requirements (2 EC member states, Market Access and National Treatment, mode 1)

Engineering services -- Provincial citizenship and residency requirements for accreditation (Canada, Market Access and National Treatment, mode 1)

Engineering services -- Commercial presence required (Japan, Market Access and National Treatment mode 1)

Legal services -- France and Portugal unbound for drafting of legal documents

Legal services -- Denmark restriction on marketing of legal advice to locally licensed and registered practitioners (EC12, Market Access and National Treatment, mode 1)

Legal services -- Commercial presence required, services to be supplied by natural person, in certain the cases supplier is required to stay in-country 180 days (Japan, Market Access and National Treatment, modes 1 and 2)

Legal services -- Examination, citizenship, residency, membership of professional association for use of title "advokat"; restrictions on choice of partner and corporate form for "advokat" (Sweden, Market Access and National Treatment, mode 1)

Legal services -- Services must be supplied by a natural person. State requirements of in-state office, residency required for licensing (USA, Market Access and National Treatment, modes 1 and 2)

Real Estate Services involving own or leased property, and on a fee or contract basis -- citizenship and residency requirements (Canada, Market Access and National Treatment, mode 1)

Travel agencies and tour operator service requires commercial presence (Australia, Market Access mode 1, Philippines Market Access mode 1, Poland (both Market Access and National Treatment, mode 1). In Canada, provincial requirements of residency and commercial presence (Market Access and National Treatment, mode 1)

Travel agencies and tour operator services -- Establishment required, foreign travel agencies may not organise tours abroad (Turkey, Market Access and National Treatment, mode 1)

Possible policy implications arising from the analysis of existing commitments

21. In this concluding section, the Secretariat outlines some issues for reflection arising from the preliminary assessment of existing GATS commitments for mode 1, cross-border supply and mode 2, consumption abroad, of services. Mindful of the scope of the WTO work programme on e-commerce in the GATS context, the focus here is not on issues already subject of discussion there, but on issues pertaining to negotiation of improved GATS commitments in the forthcoming new WTO round of Services 2000 negotiations.

22. In this context, leading into a new round of GATS negotiations, one issue for reflection is whether the range of limitations presented here is likely to represent the universe of measures maintained by those WTO Members which do not have a reasonably comprehensive set of sectoral bindings for modes 1 and 2. The WTO Secretariat (S/C/W/99) has pointed out that where developing countries and countries-in-transition have GATS bindings, these tend to be more liberal than those of OECD countries; reflecting simpler market access and trade-related regulatory regimes. Of course, this does not hold in all instances -- both for OECD countries, a number of whom have comprehensive bindings of no or few limitations, and for those developing countries with infant industry ambitions, a number of whom maintain quantitative and/or discriminatory limitations on foreign participation in their markets.

23. Another issue for reflection concerns the impact of particular types of limitations on trade. For instance, presumably nationality, citizenship, prior residency and commercial presence¹¹ requirements for cross-border supply of services aim to heavily restrict, if not outright prohibit, the cross-border supply of services. A related issue for reflection concerns whether the Internet makes it harder to enforce these types of requirements compared to other channels for cross-supply; or at least represents a medium through which they can be more readily bypassed. If so, to the extent that these requirements arise from regulations to implement legitimate public policy objectives such as ensuring consumer protection, the competence of the service provider and quality of the service provided, those objectives may be better served by alternative measures. Of course, such limitations can also arise from, or have shifted over time towards, the objective of protecting local suppliers from foreign competition.

24. As electronic commerce permits a vast array of services to be delivered online, it presents a challenge to the regulatory regimes for such services that established these restrictions. A clear task for policy-makers will be to respond to such developments in a manner which protects legitimate public interests intended by such restrictions but which also (a) does not impose unenforceable requirements and (b) tries to set requirements in a least trade-distortive manner, responsive to the advantages that global trade in such services can offer. In this regard, it is worth recalling that the third OECD Workshop on Professional Services, held in 1997, made a number of recommendations pertinent to cross-border trade (i.e. under GATS mode 1). These included the recommendations that nationality and prior residency requirements should be removed; restrictions on partnership of foreign professionals with locally-licensed professionals should be removed, starting with the right to temporary associations for specific projects; and that commercial presence requirements should be reviewed and relaxed subject to availability of professional service guarantees or other mechanisms for client protection.¹²

25. It may be useful to consider further -- and gather information on -- the extent to which regulatory reform has been undertaken by individual OECD and non-OECD member governments to adapt these types of regulatory limitations on cross-border trade to the Internet age. As already noted, the principle of

¹¹ Such requirements may be "doubly" restrictive if there are also quantitative or discriminatory limitations under mode 3 for the establishment of commercial presence, *per se*.

¹² Third OECD Workshop on Professional Services: Summary and Conclusions (DAFFE/INV(97)4

technological neutrality implies that limitations on supply of services under a particular mode should apply to all of the “media” for supply under that mode.

26. Another issue for reflection concerns the extent to which the Internet is recasting familiar distinctions between business and consumer-oriented services. For example, just a few years ago electronic news services were largely directed to a business clientele via proprietary networks. Now such services are part of the core offerings of a wide range of online providers utilising open networks such as the Internet and are increasingly directed on a customised basis to a consumer and small-business audience. According to the WTO Secretariat, (bound) access regimes tend to be more liberal for modes 1 and 2 (and mode 3, establishment of commercial presence) for human-capital intensive activities destined mainly for a business clientele, such as data processing, management consulting and news agency services; whilst entry into sectors of general infrastructural importance and/or consumer-oriented services is generally subject to more restrictive (bound) access conditions across modes 1, 2 (and 3).¹³ The issue is whether cross-border supply of services via Internet is changing that pattern from the 1980s and early 1990s.

27. In the trade policy debate on electronic commerce, a lot of attention has been devoted to consumer products, particularly the status of so-called “downloadable products”, and consumer issues such as protecting privacy, public morals and legal rights of redress. Clearly a lot of the services covered by this study have consumer markets, and some have both consumer and business markets. Indeed, small businesses and individual consumers may be accessing many of the same types of online services (financial, computer, news and information, archives, etc). But what tends to be obscured in the focus on consumer-sensitive issues is the major area of online business-to-business transmissions.

28. Even for traditionally consumer-oriented sectors, there is also business-to-business demand for, e.g., online music and other audio material, whether to provide “sound” as an integral part of online news, advertising, corporate presentations, and so on. Similar points could be made with respect to online photography, graphic design and video. Indeed, given that electronic files have been used to manufacture books, CDs and videos for more than a decade, from a copyright protection standpoint the potential for commercial pirate operations to use Internet transmissions to produce large numbers of counterfeit products may be more significant than “bootleg downloading” by individual consumers. Yet the business-to-business dimension of electronic transmissions in these areas has so far received little trade policy attention. As well, a focus on other sub-sectors more oriented towards cross-border provision of business-to-business services via electronic commerce, which does not face a number of the vexing issues in consumer/retail trade, might also be a more fertile area for GATS liberalisation.

29. Another issue for reflection concerns the capacity afforded by e-commerce to sell “bundles” or packages of services in ways that cut across GATS sectoral classification lines. Classification issues already form one element of the WTO Council for Trade in Services’ work programme on electronic commerce. The Council for Trade in Services’ Revised Interim Report to the General Council on the Work Programme on Electronic Commerce notes that it is generally recognised that the great majority of products delivered online via electronic commerce are services. In a limited number of cases, the issue is not so clear-cut, and further study is required. The report notes as well the need to give consideration to the classification and scheduling of new services likely to arise in the context of electronic commerce and the need to clarify the classification and improve the scheduling of Internet access and other related services, and to clarify their relationship with telecommunications commitments and the obligations in the Annex on Telecommunications.¹⁴

¹³ S/C/W/99, page 3.

¹⁴ WTO S/C/W/15/Rev.1, 20 July 1999. As regards the relationship between Internet services and the GATS Annex on Telecommunications, the interim report is quite clear: “The general view was that the Annex on

30. The GATS services sectoral classification system represents a set of mutually exclusive sectoral distinctions. Many of the services delivered online are specialised, single-sector services (e.g. banking, travel reservations, accountancy services, and so on). However, the Internet also facilitates the provision of online services in bundles or packages that cut across conventional sectoral lines, in ways that go beyond what can be seen in the “physical” trading environment because of the lower costs involved in reaching more customers (i.e. although this of course also happens in the off-line environment, it may be seen as more pronounced online).

31. One of the principal benefits of GATS specific commitments for businesses operating globally is to prevent arbitrary closure of a market that is presently open (with or without a binding to that effect). As such sudden market closure is presumably harder to do to services provided via physical establishment of commercial presence than to services supplied electronically, GATS bindings may have even higher “value” for suppliers of online services. A key issue is the degree to which a market access or national treatment commitment in some but not all of the sub-sectors where “bundling” of online services tends to occur is meaningful if it does not include the range of services that were once provided discretely but now are often sold in packages (e.g. online brokerage services bundled with news, research and stock quotation services; Internet Service packages that include news, entertainment, auctions, travel bookings and so on). It may be that this issue is appropriately handled through a comprehensive GATS round where a concerted effort is made to improve specific commitments across a broader range of sectors and sub-sectors, including attention to the “clusters” or “chains” of service sub-sectors that are increasingly dependent on each other or packaged together (both on and off-line).¹⁵

Telecommunications applies to access and use of the Internet network when it is defined as a public communications transport service and/or network in terms of that Annex. It was noted that the Annex guarantees access to and use of public telecommunication networks for Internet access providers, but it was not clear whether it also guarantees service suppliers access and use of Internet networks and services. Since it might be important for service suppliers to have the right of access to Internet networks and services, it was agreed that it would be desirable to further examine this matter.”

¹⁵ The Secretariat has been tasked by the Working Party of the Trade Committee to develop a short paper on the “cluster” issue in the context of ongoing work on barriers to trade in services.

ATTACHMENT 2 -- WTO CHARTS ON GATS MODE 1 and 2 SPECIFIC COMMITMENTS

Table A1
Structure of commitments, all Members, MODE 1

Sector	Total ^a	Market Access			National Treatment		
		Full	Partial ^b	Unbound	Full	Partial ^b	Unbound
Business Services							
Legal Services	56	14%	73%	13%	18%	68%	14%
Accounting/auditing/bookkeeping	67	24%	51%	25%	28%	46%	25%
Architectural Services	61	43%	39%	18%	43%	43%	15%
Medical & dental services	49	27%	22%	51%	37%	14%	49%
Data processing services	66	61%	23%	17%	64%	18%	18%
R&D services (natural sciences)	33	73%	9%	18%	73%	12%	15%
Advertising services	51	61%	27%	12%	59%	22%	20%
Management consulting services	62	65%	21%	15%	71%	16%	13%
Communication Services							
Courier services	33	39%	33%	27%	45%	30%	24%
Voice telephone services	76	8%	84%	8%	20%	70%	11%
Private leased circuit services	66	9%	88%	3%	30%	64%	6%
Electronic mail	63	24%	71%	5%	41%	54%	5%
Online info & data base retrieval	65	22%	72%	6%	43%	51%	6%
Audiovisual services	19	21%	53%	26%	21%	47%	32%
Construction, Engineering							
Construction work (building)	59	22%	29%	49%	22%	29%	49%
Construction work (civil engin.)	60	20%	30%	50%	20%	30%	50%
Distribution							
Wholesale trade	45	20%	67%	13%	47%	42%	11%
Retailing services	44	16%	66%	18%	14%	68%	18%
Educational Services							
Secondary education	34	65%	26%	9%	29%	65%	6%
Adult education	31	65%	32%	3%	61%	35%	3%
Environmental Services							
Sewage services	40	10%	13%	78%	10%	18%	73%
Refuse disposal	40	10%	13%	78%	10%	18%	73%
Financial Services							
Non-life insurance	74	11%	61%	28%	19%	47%	34%
Acceptance of deposits	80	20%	19%	61%	24%	16%	60%
Lending of all types	79	16%	27%	57%	23%	22%	56%
Trading in securities	71	15%	27%	58%	18%	25%	56%
Health Related, Social Services							
Hospital services	39	31%	0%	69%	38%	0%	62%
Social services	19	16%	0%	84%	21%	0%	79%
Tourism Services							
Hotels and restaurants	123	28%	30%	41%	33%	28%	38%
Travel agencies	100	55%	17%	28%	60%	13%	27%
Recreational Services							
Entertainment services	39	44%	8%	49%	46%	8%	46%
News agency services	25	84%	12%	4%	76%	24%	0%
Transport Services							
Maritime (freight)	27	19%	63%	19%	26%	48%	26%
Rail (passenger)	10	30%	30%	40%	50%	10%	40%
Rail (freight)	10	30%	30%	40%	50%	10%	40%
Road (passenger)	38	16%	16%	68%	16%	16%	68%
Road (freight)	37	11%	8%	81%	11%	8%	81%
TOTAL OF ABOVE	1891	30%	37%	33%	35%	33%	33%

Source: WTO document S/C/W/99, reproduced in entirety, not adapted.

a Total number of Members with commitments in the sector concerned for any of the three Modes.

b Includes horizontal limitations.

Table A2
Structure of commitments, all Members, MODE 2

Sector	Total ^a	Market Access			National Treatment		
		Full	Partial ^b	Unbound	Full	Partial ^b	Unbound
Business Services							
Legal Services	56	20%	73%	7%	18%	68%	14%
Accounting/auditing/bookkeeping	67	34%	54%	12%	42%	46%	12%
Architectural Services	61	74%	16%	10%	70%	18%	11%
Medical & dental services	49	47%	49%	4%	51%	41%	8%
Data processing services	66	70%	21%	9%	74%	15%	11%
R&D services (natural sciences)	33	70%	15%	15%	70%	15%	15%
Advertising services	51	65%	27%	8%	63%	25%	12%
Management consulting services	62	69%	23%	8%	76%	15%	10%
Communication Services							
Courier services	33	48%	39%	12%	55%	30%	15%
Voice telephone services	76	38%	53%	9%	22%	68%	9%
Private leased circuit services	66	47%	50%	3%	33%	62%	5%
Electronic mail	63	33%	57%	10%	37%	51%	13%
Online info & data base retrieval	65	31%	58%	11%	40%	46%	14%
Audiovisual services	19	26%	63%	11%	26%	53%	21%
Construction, Engineering							
Construction work (building)	59	68%	22%	10%	66%	22%	12%
Construction work (civil engin.)	60	63%	22%	15%	62%	22%	17%
Distribution							
Wholesale trade	45	49%	42%	9%	51%	42%	7%
Retailing services	44	18%	73%	9%	18%	73%	9%
Educational Services							
Secondary education	34	71%	26%	3%	71%	26%	3%
Adult education	31	65%	35%	0%	61%	39%	0%
Environmental Services							
Sewage services	40	38%	53%	10%	35%	58%	8%
Refuse disposal	40	68%	23%	10%	68%	25%	8%
Financial Services							
Non-life insurance	74	15%	57%	28%	26%	43%	31%
Acceptance of deposits	80	30%	45%	25%	36%	40%	24%
Lending of all types	79	28%	47%	25%	34%	42%	24%
Trading in securities	71	28%	52%	20%	28%	51%	21%
Health Related, Social Services							
Hospital services	39	87%	8%	5%	87%	8%	5%
Social services	19	26%	68%	5%	32%	63%	5%
Tourism Services							
Hotels and restaurants	123	50%	42%	8%	53%	37%	11%
Travel agencies	100	69%	18%	13%	73%	12%	15%
Recreational Services							
Entertainment services	39	85%	10%	5%	85%	8%	8%
News agency services	25	88%	12%	0%	84%	16%	0%
Transport Services							
Maritime (freight)	27	33%	59%	7%	37%	52%	11%
Rail (passenger)	10	20%	80%	0%	50%	40%	10%
Rail (freight)	10	80%	10%	10%	80%	10%	10%
Road (passenger)	38	21%	68%	11%	26%	68%	5%
Road (freight)	37	57%	30%	14%	59%	30%	11%
TOTAL OF ABOVE	1891	48%	40%	11%	50%	38%	13%

Source: WTO document S/C/W/99, reproduced in entirety, not adapted.

a Total number of Members with commitments in the sector concerned for any of the three Modes.

b Includes horizontal limitations.

ANNEX -- SUB-SECTORAL CHARTS, GATS MODE 1 and 2 SPECIFIC COMMITMENTS FOR SELECTED SERVICES AMENABLE TO ELECTRONIC DELIVERY VIA INTERNET

Prepared by the OECD Secretariat (Trade Directorate)

Legend

X	Binding of “none”.
O	Binding subject to specified limitation(s).
X/O	Binding of “none” with the exception of one limitation.
UB	Binding of “unbound”.
UB*	Binding of “unbound due to lack of technical feasibility”.
X/UB and UB/O	Parts of a sector or sub-sector bound differently. See e.g. the chart for Chapter 1A (b) accounting, auditing and bookkeeping services, where several countries have bound accounting and bookkeeping as “none” and auditing as “unbound” (X/UB).
	Not included in schedule.

Note: The listings in the “Scope” column refer to the scope of the commitment in classification terms. Most commitments are made on the basis of the Central Product Classification “CPC”. Where a CPC number is listed, the commitment is to the full scope of that CPC classification. Where a listing says “Part (CPC number)” the commitment is to that part of the CPC classification. Where a listing says “own definition” the commitment is to a specific définition devised by the Member concerned.

1. CHAPTER 1A: (a) Legal services

Country	Scope	Article VI measures of general application listed in schedules	Bindings			
			Mode 1		Mode 2	
			MA	NT	MA	NT
Argentina	861	Recognition, enrolment, legal domicile in Argentina	X	X	X	X
Australia	Part 861		X	X	X	X
Austria	Part 861		X	O	X	X
Brazil						
Canada	Part 861		X	X	X	X
Chile	Part 861	Competence assessment and recognition requirements	UB	UB	UB	UB
Czech Republic	861		X	X	X	X
Egypt						
European Communities	Own definition		X/O	X/O	X	X
Finland	861		X	X	X	X
Hong Kong						
Hungary	Part 861		X	X	X	X
Iceland	861	Examination, nationality or residency requirements	X	X/O	X	X
India						
Indonesia						
Japan	Part 861	Must be supplied by natural person	O	O	O	O
Korea						
Malaysia	Part 861		X	X	X	X
Mexico						
Morocco						
New Zealand	Part 861		X	X	X	X
Norway	Part 861		X	X	X	X
Philippines						
Poland	861		X	X	X	X
Singapore						
Slovak Republic	861		X	X	X	X
South Africa	Part 861		UB	UB	UB	UB
Sweden	Own definition		O	X/O	X	X
Switzerland	Part 861		X	X	X	X
Thailand	861		UB	UB	X	X
Turkey	Part 861		X	X	X	X
USA	Own definition	State provisions: services must be supplied by natural persons; in-state presence or residency for licensing.	X/O	X/O	X/O	X/O

2. CHAPTER 1A: (b) Accounting, auditing and bookkeeping services

Country	Scope	Article VI measures of general application listed in schedules	Bindings			
			Mode 1		Mode 2	
			MA	NT	MA	NT
Argentina	862	Professional recognition and domicile requirements	X	X	X	X
Australia	862		X	X	X	X
Austria	862		X	O	X	X
Brazil	862		UB	UB	UB	UB
Canada	862		O	O	O	X
Chile	Part 862	Competence requirements and professional recognition for certain services	UB	UB	UB	UB
Czech Republic	862		X	X	X	X
Egypt						
European Communities	862		X/ UB	X/ UB	X	X
Finland	Part 862		X/ UB	X/ UB	X	X
Hong Kong	Own definition		UB	UB	X	UB
Hungary	Own definition		UB	X	X	X
Iceland	862		X	X	X	X
India						
Indonesia						
Japan	862 + own definition		O	X	O	X
Korea	862		X/UB	X	X/UB	X
Malaysia	862		X	O	X	O
Mexico	862	Professional recognition and licence requirements	X	X	X	X
Morocco	862		UB	UB	UB	UB
New Zealand	862		X	X	X	X
Norway	862		UB/O	X/UB	X	X
Philippines						
Poland	862		X	X	X	X
Singapore	Own definition		X/O	X	X	X
Slovak Republic	862		X	X	UB	UB
South Africa	Part 862		UB	UB	X	X
Sweden	862	Professional recognition, residency requirements	O	X/O	X	X
Switzerland	Part 862		X	X/O	X	X
Thailand	862		UB	UB	X	X
Turkey	862		UB	UB	X	X
USA	Own definition		X	X	X	X

3. CHAPTER 1A: (c) Taxation services

Country	Scope	Article VI measures of general application listed in schedules	Bindings			
			Mode 1		Mode 2	
			MA	NT	MA	NT
Argentina						
Australia	863		X	X	X	X
Austria	863		X	O	X	X
Brazil						
Canada	Part 863		X	X	X	X
Chile						
Czech Republic	863		X	X	X	X
Egypt						
European Communities	Part 863		X/O	X/O	X	X
Finland	863		X	X	X	X
Hong Kong	Own definition		UB	UB	X	UB
Hungary	Part 863		X	X	X	X
Iceland	863		X	X	X	X
India						
Indonesia						
Japan	863 + own definition		O	X	O	X
Korea	863		X/O	X	X/O	X
Malaysia	863		X	O	X	O
Mexico						
Morocco						
New Zealand	Part 863		X	X	X	X
Norway	863		X	X	X	X
Philippines						
Poland						
Singapore	Own definition	Local registration requirements	O	X	X	X
Slovak Republic	863		X	X	X	X
South Africa	Part 863		X	X	X	X
Sweden	863		X	X	X	X
Switzerland	863		X	X	X	X
Thailand						
Turkey						
USA	Own definition		X	X	X	X

4. CHAPTER 1A: (d) Architectural services

Country	Scope	Article VI measures of general application listed in schedules	Bindings			
			Mode 1		Mode 2	
			MA	NT	MA	NT
Argentina	8671		X	X	X	X
Australia	8671		X	X	X	X
Austria	8671		X	X/O	X	X
Brazil	8671		UB	UB	UB	UB
Canada	8671		X/O	X/O	X	X
Chile	Part 8671		UB	UB	UB	UB
Czech Republic	8671		X	X	X	X
Egypt						
European Communities	8671		X/O	X/O	X	X
Finland	8671		X	X	X	X
Hong Kong						
Hungary	Own definition		X	X	X	X
Iceland	8671		X	X	X	X
India						
Indonesia	8671		UB	UB	X	UB
Japan	Part 8671		X/O	X	X/O	X
Korea	8671		O	X	X	X
Malaysia	8671		X	O	X	O
Mexico	8671 ^a	Professional recognition and licensing requirements.	X	X	X	X
Morocco						
New Zealand	8671		X	X	X	X
Norway	8671		X	X	X	X
Philippines						
Poland						
Singapore	Own definition		X	X	X	X
Slovak Republic	8671		X	X	X	X
South Africa	8671	Local registration required for some services.	O	X	O	X
Sweden	8671		X	X	X	X
Switzerland	8671	Local experience required in one canton.	X	O	X	X
Thailand	8671		UB	UB	X	X
Turkey	8671		X/O	X	X/O	X
USA	Own definition		X	X	X	X

a Unclear from schedule whether or not this is a partial listing of CPC 8671.

5. CHAPTER 1A: (e) Engineering services

Country	Scope	Article VI measures of general application listed in schedules	Bindings			
			Mode 1		Mode 2	
			MA	NT	MA	NT
Argentina	8672		X	X	X	X
Australia	8672		X	X	X	X
Austria	8672		X	X/O	X	X
Brazil	Part 8672		UB	UB	UB	UB
Canada	8672		O	X/O	O	X
Chile	Part 8672		UB	UB	UB	UB
Czech Republic	8672		X	X	X	X
Egypt						
European Communities	8672		X/O	X/O	X	X
Finland	8672		X	X	X	X
Hong Kong						
Hungary	Own definition		X	X	X	X
Iceland	8672		X	X	X	X
India	8672		UB	UB	UB	UB
Indonesia	Part 8672		UB	UB	X/O	UB
Japan	Part 8672		X/O	X/O	X	X
Korea	8672		X	X	X	X
Malaysia	8672		X	O	X	O
Mexico	8672	Professional recognition and licensing requirements	X	X	X	X
Morocco						
New Zealand	8672	Registration (requiring residency) required for some services	X	O	X	X
Norway	8672		X	X	X	X
Philippines						
Poland	8672		X	X	X	X
Singapore	8672		X	X/O	X	X
Slovak Republic	8672		X	X	X	X
South Africa	8672		X	X	X	X
Sweden	8672		X	X	X	X
Switzerland	8672	Local experience (and nationality) requirements in specific cases.	X	X/O	X	X
Thailand	8672		UB	UB	X	X
Turkey	8672		X/O	X	X/O	X
USA	Own definition		X	X	X	X

6. CHAPTER 1A: (h) Medical and dental services

Country	Scope	Article VI measures of general application listed in schedules	Bindings			
			Mode 1		Mode 2	
			MA	NT	MA	NT
Argentina						
Australia	Part 9312		X	X	X	X
Austria	9312		UB*	UB*	X	X
Brazil						
Canada						
Chile						
Czech Republic	9312		UB	UB	X	X
Egypt						
European Communities	9312		UB	UB	X	X
Finland						
Hong Kong						
Hungary	Own definition		X	X	X	X
Iceland						
India						
Indonesia						
Japan						
Korea						
Malaysia	Part 9312		X	X	X	X
Mexico	9312	Professional recognition and licensing requirements	X	X	X	X
Morocco						
New Zealand						
Norway	9312		X	X	X	X
Philippines						
Poland	Part 9312		O	X	O	X
Singapore	Own definition		X/ UB	X	X/ UB	X
Slovak Republic	9312		UB	UB	X	X
South Africa	9312		X	X	X	X
Sweden	9312		X	X	X	X
Switzerland	9312		X	X	X	X
Thailand						
Turkey						
USA						

7. CHAPTER 1(B): Computer and related services -- (a) Consultancy services related to the installation of computer hardware

Country	Scope	Article VI measures of general application listed in schedules	Bindings			
			Mode 1		Mode 2	
			MA	NT	MA	NT
Argentina	841		X	X	X	X
Australia	841		X	X	X	X
Austria	841		X	X	X	X
Brazil						
Canada	841		X	X	X	X
Chile						
Czech Republic	841		X	X	X	X
Egypt						
European Communities	841		X	X	X	X
Finland	841		X	X	X	X
Hong Kong	Own definition		X	UB	X	UB
Hungary	Own definition		X	X	X	X
Iceland	841		X	X	X	X
India	841		UB	UB	UB	UB
Indonesia	841		UB/X	UB	UB/X	UB
Japan	841		X	X	X	X
Korea	841		X	X	X	X
Malaysia	841		X	X	X	X
Mexico						
Morocco	841		UB	UB	UB	UB
New Zealand	841		X	X	X	X
Norway	841		X	X	X	X
Philippines						
Poland	841		X	X	X	X
Singapore						
Slovak Republic	841		X	X	X	X
South Africa	841		X	X	X	X
Sweden	841		X	X	X	X
Switzerland	841		X	X	X	X
Thailand	841		UB	UB	X	X
Turkey	841	Membership of Union of Chambers required.	X	X	X	X
USA	841		X	X	X	X

8. CHAPTER 1(B): Computer and related services -- (b) Software implementation services

Country	Scope	Article VI measures of general application listed in schedules	Bindings			
			Mode 1		Mode 2	
			MA	NT	MA	NT
Argentina	842		X	X	X	X
Australia	842		X	X	X	X
Austria	842		X	X	X	X
Brazil						
Canada	Part 842		X	X	X	X
Chile						
Czech Republic	842		X	X	X	X
Egypt						
European Communities	842		X	X	X	X
Finland	842		X	X	X	X
Hong Kong	Own definition		X	UB	X	UB
Hungary	Own definition		X	X	X	X
Iceland	842		X	X	X	X
India	842		UB	UB	UB	UB
Indonesia	842		UB/X	UB	UB/X	UB
Japan	842		X	X	X	X
Korea	842		X	X	X	X
Malaysia	Part 842		X	X	X	X
Mexico						
Morocco						
New Zealand	842		X	X	X	X
Norway	842		X	X	X	X
Philippines						
Poland	842		X	X	X	X
Singapore	Own definition		X	X	X	X
Slovak Republic	842		X	X	X	X
South Africa	842		X	X	X	X
Sweden	842		X	X	X	X
Switzerland	842		X	X	X	X
Thailand	Part 842		UB	UB	X	X
Turkey	842	Membership of Union of Chambers required.	X	X	X	X
USA	842		X	X	X	X

9. CHAPTER 1(B): Computer and related services -- (c) Data processing services

Country	Scope	Article VI measures of general application listed in schedules	Bindings			
			Mode 1		Mode 2	
			MA	NT	MA	NT
Argentina	843		X	X	X	X
Australia	843		X	X	X	X
Austria	843		X	X	X	X
Brazil						
Canada	Part 843		X	X	X	X
Chile						
Czech Republic	843		X	X	X	X
Egypt						
European Communities	843		X	X	X	X
Finland	843		X	X	X	X
Hong Kong	Own definition		X	UB	X	UB
Hungary	Own definition		X	X	X	X
Iceland	843		X	O	X	X
India	843		UB	UB	UB	UB
Indonesia						
Japan	843		X	X	X	X
Korea	843		X	X	X	X
Malaysia						
Mexico	843		X	X	X	X
Morocco						
New Zealand	843		X	X	X	X
Norway	843		X	X	X	X
Philippines						
Poland	843		X	X	X	X
Singapore	Own definition		X	X	X	X
Slovak Republic	843		X	X	X	X
South Africa	843		X	X	X	X
Sweden	843		X	X	X	X
Switzerland	843		X	X	X	X
Thailand	Part 843		UB	UB	X	X
Turkey	843	Membership of Union of Chambers required.	X	X	X	X
USA	843		X	X	X	X

10. CHAPTER 1(B): Computer and related services -- (d) Data base services

Country	Scope	Article VI measures of general application listed in schedules	Bindings			
			Mode 1		Mode 2	
			MA	NT	MA	NT
Argentina	844		X	X	X	X
Australia						
Austria	844		X	X	X	X
Brazil						
Canada	Part 844		X	X	X	X
Chile						
Czech Republic	844		X	X	X	X
Egypt						
European Communities	844		X	X	X	X
Finland	844		X	X	X	X
Hong Kong	Own definition		X	UB	X	UB
Hungary	Own definition		X	X	X	X
Iceland	844		X	O	X	X
India	844		UB	UB	UB	UB
Indonesia						
Japan	844		X	X	X	X
Korea	844		X	X	X	X
Malaysia	844		X	X	X	X
Mexico						
Morocco						
New Zealand	844		X	X	X	X
Norway	844		X	X	X	X
Philippines						
Poland	844		X	X	X	X
Singapore	Own definition		X	X	X	X
Slovak Republic	844		X	X	X	X
South Africa	844		X	X	X	X
Sweden	844		X	X	X	X
Switzerland	844		X	X	X	X
Thailand	Part 844		UB	UB	X	X
Turkey						
USA	844		X	X	X	X

11. CHAPTER 1(B): Computer and related services -- (e) Other services (maintenance & repair, etc)

Country	Scope	Article VI measures of general application listed in schedules	Bindings			
			Mode 1		Mode 2	
			MA	NT	MA	NT
Argentina	845, 849		X	X	X	X
Australia	845		X	X	X	X
Austria	845, part 849		X	X	X	X
Brazil						
Canada	845, 849		X	X	X	X
Chile						
Czech Republic	845, 849		X	X	X	X
Egypt						
European Communities	845, 849		X	X	X	X
Finland	845, 849		X	X	X	X
Hong Kong						
Hungary						
Iceland	845		X	O	X	X
India	845		UB	UB	UB	UB
Indonesia						
Japan	845, 849		X	X	X	X
Korea	845, 849		X	X	X	X
Malaysia						
Mexico						
Morocco						
New Zealand						
Norway	845, 849		X	X	X	X
Philippines						
Poland						
Singapore						
Slovak Republic	845, 849		X	X	X	X
South Africa	845		X	X	X	X
Sweden	845, 849		X	X	X	X
Switzerland	845, part 849		X	X	X	X
Thailand						
Turkey						
USA	845, part 849		X	X	X	X

12. CHAPTER 1C: (a) Research and development services on natural sciences

Country	Scope	Article VI measures of general application listed in schedules	Bindings			
			Mode 1		Mode 2	
			MA	NT	MA	NT
Argentina						
Australia						
Austria	851		X	X	X	X
Brazil						
Canada						
Chile						
Czech Republic						
Egypt						
European Communities						
Finland						
Hong Kong						
Hungary	Own definition		X	X	X	X
Iceland	851	Licence requirements and permission for exports	X	O	X	O
India	Part 851		UB	UB	UB*	UB*
Indonesia						
Japan						
Korea						
Malaysia						
Mexico	851		X	X	X	X
Morocco						
New Zealand						
Norway						
Philippines						
Poland						
Singapore						
Slovak Republic						
South Africa						
Sweden						
Switzerland	Part 851		X	X	X	X
Thailand						
Turkey						
USA						

13. CHAPTER 1C: (b) Research and development services on social sciences and humanities

Country	Scope	Article VI measures of general application listed in schedules	Bindings			
			Mode 1		Mode 2	
			MA	NT	MA	NT
Argentina						
Australia	852		X	X	X	X
Austria	852		X	X	X	X
Brazil						
Canada	Part 852		X	X	X	X
Chile						
Czech Republic	852		X	X	X	X
Egypt						
European Communities	852		X	X	X	X
Finland	852		X	X	X	X
Hong Kong						
Hungary	Own definition		X	X	X	X
Iceland	852		X	X/O	X	X/O
India						
Indonesia						
Japan	852		X	X	X	X
Korea	852		UB	X	UB	X
Malaysia	Part 852		X	X	X	X
Mexico	852		X	X	X	X
Morocco						
New Zealand						
Norway	852		X	X	X	X
Philippines						
Poland						
Singapore						
Slovak Republic	852		X	X	X	X
South Africa						
Sweden	852		X	X	X	X
Switzerland	Part 852		X	X	X	X
Thailand						
Turkey						
USA						

14. CHAPTER 1C: (c) Interdisciplinary research and development services

Country	Scope	Article VI measures of general application listed in schedules	Bindings			
			Mode 1		Mode 2	
			MA	NT	MA	NT
Argentina						
Australia						
Austria	853		X	X	X	X
Brazil						
Canada						
Chile						
Czech Republic						
Egypt						
European Communities						
Finland						
Hong Kong						
Hungary	Own definition		X	X	X	X
Iceland	853		X	X	X	X
India						
Indonesia	Part 853		X/ UB	UB	X/ UB	UB
Japan						
Korea						
Malaysia						
Mexico	853		X	X	X	X
Morocco						
New Zealand						
Norway						
Philippines						
Poland						
Singapore						
Slovak Republic						
South Africa						
Sweden						
Switzerland	Part 853		X	X	X	X
Thailand						
Turkey						
USA						

15. CHAPTER 1(D): Real estate services – (a) Involving own or leased property

Country	Scope	Article VI measures of general application listed in schedules	Bindings			
			Mode 1		Mode 2	
			MA	NT	MA	NT
Argentina						
Australia	821		O	X	O	X
Austria	821		X	X	X	X
Brazil						
Canada	821		X/O	X/O	X	X
Chile						
Czech Republic						
Egypt						
European Communities	821		X/O	X/O	X	X
Finland	821		X	X	X	X
Hong Kong						
Hungary						
Iceland	821		X	X	X	X
India						
Indonesia						
Japan	821		X/O	X	X/O	X
Korea						
Malaysia						
Mexico						
Morocco						
New Zealand	821		X	X	X	X
Norway						
Philippines						
Poland						
Singapore						
Slovak Republic						
South Africa	821		X	X	X	X
Sweden	Part 821		X	X	X	X
Switzerland						
Thailand						
Turkey						
USA	Own definition		X	O	X	X

16. CHAPTER 1(D): Real estate services -- (b) On a fee or contract basis

Country	Scope	Article VI measures of general application listed in schedules	Bindings			
			Mode 1		Mode 2	
			MA	NT	MA	NT
Argentina						
Australia	822		O	X	O	X
Austria	822		X	X	X	X
Brazil						
Canada	822		X/O	X/O	X	X
Chile						
Czech Republic						
Egypt						
European Communities	822		X/O	X/O	X	X
Finland	822		X	X	X	X
Hong Kong	Own definition		UB	UB	X	UB
Hungary						
Iceland	822		X	X	X	X
India						
Indonesia						
Japan	822		X/O	X	X/O	X
Korea						
Malaysia						
Mexico						
Morocco						
New Zealand	822		X	X	X	X
Norway	822		X	X	X	X
Philippines						
Poland						
Singapore						
Slovak Republic						
South Africa	822		X	X	X	X
Sweden	Part 822		X	X	X	X
Switzerland						
Thailand						
Turkey						
USA	Own definition		X	O	X	X

17. CHAPTER 1(F): (a) Advertising services

Country	Scope	Article VI measures of general application listed in schedules	Bindings			
			Mode 1		Mode 2	
			MA	NT	MA	NT
Argentina	871		X	X	X	X
Australia	Part 871		X	X	X	X
Austria	871		X	X	X	X
Brazil	871		O	UB	UB	UB
Canada						
Chile						
Czech Republic	871		X	X	X	X
Egypt						
European Communities	871		X	X	X	X
Finland	871		X	X	X	X
Hong Kong	Own definition		X	UB	X	UB
Hungary	Own definition		X	X	X	X
Iceland	871		X	X	X	X
India						
Indonesia						
Japan	871		X	X	X	X
Korea	871		X	X	X	X
Malaysia	871		O	UB	X	X
Mexico	Part 871		X	X	X	X
Morocco						
New Zealand	871		X	X	X	X
Norway	871		X	X	X	X
Philippines						
Poland	Part 871		UB	UB	X	X
Singapore	Own definition		X	X	X	X
Slovak Republic						
South Africa						
Sweden	871		X	X	X	X
Switzerland	Part 871		X	X	X	X
Thailand	871		UB	UB	X	X
Turkey	871		X	X	X	X
USA	Own definition		X	X	X	X

18. CHAPTER 1(F): (b) Market research and public opinion polling services

Country	Scope	Article VI measures of general application listed in schedules	Bindings			
			Mode 1		Mode 2	
			MA	NT	MA	NT
Argentina	864		X	X	X	X
Australia	864		X	X	X	X
Austria	864		X	X	X	X
Brazil	864		UB	UB	UB	UB
Canada	864		X	X	X	X
Chile						
Czech Republic	864		X	X	X	X
Egypt						
European Communities	864		X	X	X	X
Finland	864		X	X	X	X
Hong Kong	Own definition		UB	UB	X	UB
Hungary	Own definition		X	X	X	X
Iceland	864		X	X/O	X	X
India						
Indonesia						
Japan	864		X	X	X	X
Korea	864		UB	X	UB	X
Malaysia	864		X	X	X	X
Mexico	864 ^a		UB	X	X	X
Morocco						
New Zealand						
Norway	864		X	X	X	X
Philippines						
Poland						
Singapore	Own definition		X	X	X	X
Slovak Republic						
South Africa	864		X	X	X	X
Sweden	864		X	X	X	X
Switzerland	864		X	X	X	X
Thailand	864		UB	UB	X	X
Turkey	864		X	X	X	X
USA	Own definition		X	X	X	X

a. Unclear from schedule whether or not this is a partial listing of CPC 864.

19. CHAPTER 1(F): (c) Management consulting services

Country	Scope	Article VI measures of general application listed in schedules	Bindings			
			Mode 1		Mode 2	
			MA	NT	MA	NT
Argentina	865		X	X	X	X
Australia	865		X	X	X	X
Austria	865		X	X	X	X
Brazil	865		UB	UB	UB	UB
Canada	865	Residency and citizenship requirements for accreditation and use of certain titles	O	X	O	X
Chile	Part 865		UB	UB	UB	UB
Czech Republic	865		X	X	X	X
Egypt						
European Communities	865		X	X	X	X
Finland	865		X	X	X	X
Hong Kong	Own definition		UB	UB	X	UB
Hungary	Own definition		X	X	X	X
Iceland	865		X	X	X	X
India						
Indonesia						
Japan	865		X	X	X	X
Korea	865		X	X	X	X
Malaysia	Part 865		X	X	X	X
Mexico	865		X	X	X	X
Morocco	865		UB	UB	UB	UB
New Zealand						
Norway	865		X	X	X	X
Philippines						
Poland	865		X	X	X	X
Singapore	Own definition		X	X	X	X
Slovak Republic						
South Africa	865		X	X	X	X
Sweden	865		X	X	X	X
Switzerland	865		X	X	X	X
Thailand	Part 865		X	X	X	X
Turkey	865		X	X	X	X
USA	Own definition		X	X	X	X

20. CHAPTER 1(F): (d) Services related to management consulting

Country	Scope	Article VI measures of general application listed in schedules	Bindings			
			Mode 1		Mode 2	
			MA	NT	MA	NT
Argentina						
Australia	Part 866		X	X	X	X
Austria	866		X	X	X	X
Brazil	Part 866		UB	UB	UB	UB
Canada	866		X	X	X	X
Chile						
Czech Republic	866		X	X	X	X
Egypt						
European Communities	866		X	X	X	X
Finland	866		X	X	X	X
Hong Kong						
Hungary						
Iceland	866		X	X	X	X
India						
Indonesia	Part 866		X/ UB	UB	X/ UB	UB
Japan	Part 866		X	X	X	X
Korea	Part 866		X	X	X	X
Malaysia						
Mexico	866		X	UB	X	X
Morocco						
New Zealand						
Norway	866		X	X	X	X
Philippines						
Poland						
Singapore						
Slovak Republic						
South Africa	866		X	X	X	X
Sweden	866		X	X	X	X
Switzerland	866		X	X	X	X
Thailand						
Turkey						
USA	Own definition		X	X	X	X

21. CHAPTER 2(D): Audiovisual services -- (a) Motion picture and video tape production and distribution services

Country	Scope	Article VI measures of general application listed in schedules	Bindings			
			Mode 1		Mode 2	
			MA	NT	MA	NT
Argentina						
Australia						
Austria						
Brazil						
Canada						
Chile						
Czech Republic						
Egypt						
European Communities						
Finland						
Hong Kong	Own definition		X	UB	X	UB
Hungary						
Iceland						
India	Part 9611		UB	UB	UB*	UB*
Indonesia						
Japan	9611		X	X	X	X
Korea	Part 9611		X	X	X	X
Malaysia	Part 9611		O	UB	X	X
Mexico	Part 9611		X	X	X	X
Morocco						
New Zealand	9611		X	O	X	X
Norway						
Philippines						
Poland						
Singapore	Own definition		X	X	X	X
Slovak Republic						
South Africa						
Sweden						
Switzerland	Own definition		X	X	X	X
Thailand	Part 9611		UB	UB	X	X
Turkey						
USA	Own definition		X	X/O	X	X

22. CHAPTER 2(D): Audiovisual services -- (b) Motion picture projection services

Country	Scope	Article VI measures of general application listed in schedules	Bindings			
			Mode 1		Mode 2	
			MA	NT	MA	NT
Argentina						
Australia						
Austria						
Brazil						
Canada						
Chile						
Czech Republic						
Egypt						
European Communities						
Finland						
Hong Kong						
Hungary						
Iceland						
India						
Indonesia						
Japan	9612		UB*	UB*	X	X
Korea						
Malaysia						
Mexico						
Morocco						
New Zealand	9612		X	O	X	X
Norway						
Philippines						
Poland						
Singapore	Own definition		X	X	X	X
Slovak Republic						
South Africa						
Sweden						
Switzerland						
Thailand						
Turkey						
USA	Own definition		X	X	X	X

23. CHAPTER 2(D): Audiovisual services -- (c) Radio and television services

Country	Scope	Article VI measures of general application listed in schedules	Bindings			
			Mode 1		Mode 2	
			MA	NT	MA	NT
Argentina						
Australia						
Austria						
Brazil						
Canada						
Chile						
Czech Republic						
Egypt						
European Communities						
Finland						
Hong Kong						
Hungary						
Iceland						
India						
Indonesia						
Japan						
Korea						
Malaysia						
Mexico						
Morocco						
New Zealand	9613		X	O	X	X
Norway						
Philippines						
Poland						
Singapore						
Slovak Republic						
South Africa						
Sweden						
Switzerland						
Thailand	Part 9613		UB	UB	X	X
Turkey						
USA	Own definition		X	X	X	X

24. CHAPTER 2(D): Audiovisual services -- (d) Radio and television transmission services

Country	Scope	Article VI measures of general application listed in schedules	Bindings			
			Mode 1		Mode 2	
			MA	NT	MA	NT
Argentina						
Australia						
Austria						
Brazil						
Canada						
Chile						
Czech Republic						
Egypt						
European Communities						
Finland						
Hong Kong						
Hungary						
Iceland						
India						
Indonesia						
Japan						
Korea						
Malaysia	Part 7542		O	X/ UB	X	X
Mexico						
Morocco						
New Zealand	7542		X	O	X	X
Norway						
Philippines						
Poland						
Singapore						
Slovak Republic						
South Africa						
Sweden						
Switzerland						
Thailand						
Turkey						
USA	Own definition		X	X	X	X

25. CHAPTER 2(D): Audiovisual services -- (e) Sound recording services; (f) Other

Country	Scope	Article VI measures of general application listed in schedules	Bindings			
			Mode 1		Mode 2	
			MA	NT	MA	NT
Argentina						
Australia						
Austria						
Brazil						
Canada						
Chile						
Czech Republic						
Egypt						
European Communities						
Finland						
Hong Kong	Services relating to the provision of sound-track and videotapes		X	UB	X	UB
Hungary						
Iceland						
India						
Indonesia						
Japan	Sound recording services		X	X	X	X
Korea	Record production and distribution services		X	X	X	X
Malaysia						
Mexico						
Morocco						
New Zealand	753		X	O	X	X
Norway						
Philippines						
Poland						
Singapore	Production, distribution and public display of sound recordings		X	X	X	X
Slovak Republic						
South Africa						
Sweden						
Switzerland						
Thailand						
Turkey						
USA	Sound recording; other AV services		X	X	X	X

26. CHAPTER 5 (A): Primary education services

Country	Scope	Article VI measures of general application listed in schedules	Bindings			
			Mode 1		Mode 2	
			MA	NT	MA	NT
Argentina						
Australia						
Austria	921		X	X	X	X
Brazil						
Canada						
Chile						
Czech Republic	Part 921		X	X	X	X
Egypt						
European Communities	921		X/O	X/O	X	X
Finland						
Hong Kong						
Hungary	Own definition		X	X	X	X
Iceland						
India						
Indonesia						
Japan	Part 921		UB*	UB*	UB*	UB*
Korea						
Malaysia						
Mexico	921		X	X	X	X
Morocco						
New Zealand	Part 921		X	X	X	X
Norway	Own definition		X/O	X	X	X
Philippines						
Poland	Part 921		O	X	O	X
Singapore						
Slovak Republic	921		X	X	X	X
South Africa						
Sweden						
Switzerland	Own definition		UB	UB	UB	UB
Thailand	Part 921		UB	UB	X	X
Turkey	921		O	X	X	X
USA						

27. CHAPTER 5 (B): Secondary education services

Country	Scope	Article VI measures of general application listed in schedules	Bindings			
			Mode 1		Mode 2	
			MA	NT	MA	NT
Argentina						
Australia	Part 922		X	X	X	X
Austria	922		X	X	X	X
Brazil						
Canada						
Chile						
Czech Republic	Part 922		X	X	X	X
Egypt						
European Communities	922		X/O	X/O	X	X
Finland						
Hong Kong						
Hungary	Own definition		X	X	X	X
Iceland						
India						
Indonesia						
Japan	Part 922		UB*	UB*	UB*	UB*
Korea						
Malaysia						
Mexico	922		X	X	X	X
Morocco						
New Zealand	Part 922		X	X	X	X
Norway	Own definition		X/O	X	X	X
Philippines						
Poland	Part 922		O	X	O	X
Singapore						
Slovak Republic	922		X	X	X	X
South Africa						
Sweden						
Switzerland	Own definition		X/ UB	X/ UB	X/ UB	X/ UB
Thailand	Part 922		X/ UB	X/ UB	X	X
Turkey			O	X	X	X
USA						

28. CHAPTER 5 (C): Higher education services

Country	Scope	Article VI measures of general application listed in schedules	Bindings			
			Mode 1		Mode 2	
			MA	NT	MA	NT
Argentina						
Australia	Part 923		X	X	X	X
Austria						
Brazil						
Canada						
Chile						
Czech Republic	Part 923		X	X	X	X
Egypt						
European Communities	923		X/O	X/O	X	X
Finland						
Hong Kong						
Hungary	Own definition		X	X	X	X
Iceland						
India						
Indonesia						
Japan	Part 923		UB*	UB*	UB*	UB*
Korea						
Malaysia						
Mexico	923		X	X	X	X
Morocco						
New Zealand	Part 923		X	X	X	X
Norway	Own definition		X/O	X	X	X
Philippines						
Poland	Part 923		O	X	O	X
Singapore						
Slovak Republic	Part 923		X	X	X	X
South Africa						
Sweden						
Switzerland	923		X	X	X	X
Thailand						
Turkey	923		X	X	X	X
USA						

29. CHAPTER 5 (D): Adult education services

Country	Scope	Article VI measures of general application listed in schedules	Bindings			
			Mode 1		Mode 2	
			MA	NT	MA	NT
Argentina						
Australia						
Austria	Part 924		X	X	X	X
Brazil						
Canada						
Chile						
Czech Republic	Part 924		X	X	X	X
Egypt						
European Communities	924		X	X	X	X
Finland						
Hong Kong						
Hungary	Own definition		X	X	X	X
Iceland						
India						
Indonesia						
Japan	Own definition		X	X	X	X
Korea						
Malaysia						
Mexico						
Morocco						
New Zealand						
Norway	Own definition		X/O	X	X	X
Philippines						
Poland	Own definition		O	X	O	X
Singapore						
Slovak Republic	924		X	X	X	X
South Africa						
Sweden						
Switzerland	924		X	X	X	X
Thailand	Part 924		UB	UB	X	X
Turkey						
USA	Own definition		X	O	X	O

30. CHAPTER 5 (E): Other education services

Country	Scope	Article VI measures of general application listed in schedules	Bindings			
			Mode 1		Mode 2	
			MA	NT	MA	NT
Argentina						
Australia	Part 929		X	X	X	X
Austria						
Brazil						
Canada						
Chile						
Czech Republic	Part 929		X	X	X	X
Egypt						
European Communities						
Finland						
Hong Kong						
Hungary						
Iceland						
India						
Indonesia						
Japan						
Korea						
Malaysia						
Mexico						
Morocco						
New Zealand						
Norway						
Philippines						
Poland						
Singapore						
Slovak Republic	929		X	X	X	X
South Africa						
Sweden						
Switzerland						
Thailand						
Turkey	929		O	X	X	X
USA	Own definition		X	O	X	O

31. CHAPTER 9: Tourism and travel related services -- (a) Hotels, restaurants, including catering

Country	Scope	Article VI measures of general application listed in schedules	Bindings			
			Mode 1		Mode 2	
			MA	NT	MA	NT
Argentina	641/643		X	X	X	X
Australia	641-643		UB*	UB*	X	X
Austria	641-643		UB*	UB*	X	X
Brazil	641-642		UB	UB	UB	UB
Canada	641-643		X	X	X	X
Chile	Part 641, part 642, 643		UB*	UB*	X	X
Czech Republic	641-643		UB*	UB*	X	X
Egypt	Own definition		UB*	UB*	X	X
European Communities	Part 641-643		X/ UB*	X/ UB*	X	X
Finland	641-643		X	X	X	X
Hong Kong	Own definition		UB	UB	X	UB
Hungary	Own definition		X	X	X	X
Iceland	641-643		X	X	X	X
India	Part 641		UB*	UB*	UB	UB
Indonesia	Own definition		X	X	X	X
Japan	Part 641, 642, 643		X/ UB*	X/ UB*	X	X
Korea	641, 642		UB*	UB*	X	X
Malaysia	641-643		UB*	UB*	X	X
Mexico	Part 641, 642, 643		X/ UB*	X/ UB*	X	X
Morocco	641, 643		X/ UB	X/ UB	X	X
New Zealand	641-643		X	X	X	X
Norway	641-643		X	X	X	X
Philippines	Own definition		UB	UB*	X	X
Poland	641, 642		UB*	UB*	X	X
Singapore	Own definition		X/ UB*	X/ UB*	X	X
Slovak Republic	641-643		UB*	UB*	X	X
South Africa	641-643		X/ UB	X	X	X
Sweden	641-643		X/ UB*	X	X	X
Switzerland	641-643		UB*/ UB	UB*/ UB	X	X
Thailand	Part 641-642		UB	UB	X	X
Turkey	641-643		UB*	X	X	X
USA	Own definition		X	X	X	X

32. CHAPTER 9: Tourism and travel related services -- (b) Travel agencies and tour operators services

Country	Scope	Article VI measures of general application listed in schedules	Bindings			
			Mode 1		Mode 2	
			MA	NT	MA	NT
Argentina	7471		X	X	X	X
Australia	7471		O	X	X	X
Austria	7471		X	X	X	X
Brazil						
Canada	7471		X/O	X/O	X	X
Chile	7471		UB*	UB*	X	X
Czech Republic	7471		UB	UB	X	X
Egypt	Own definition		UB	UB	X	X
European Communities	7471		X	X	X	X
Finland	7471		X	X	X	X
Hong Kong	Own definition		UB	UB	X	UB
Hungary	Own definition		UB	X	X	X
Iceland	7471		X	X	X	X
India	7471		UB	UB	UB	UB
Indonesia	7471		X	X	X	X
Japan	7471		X	X	X	X
Korea	7471		X	X	X	X
Malaysia	7471		UB*	UB*	X	X
Mexico	7471		UB	UB	X	X
Morocco	7471		UB	UB	X	X
New Zealand	7471		X	X	X	X
Norway	7471		X	X	X	X
Philippines	Own definition		O	X	X	X
Poland	7471		O	O	O	O
Singapore	Own definition		X	UB	X	X
Slovak Republic	7471		UB	UB	X	X
South Africa	7471		X	X	X	X
Sweden	7471		O	X	X	X
Switzerland	7471		X	X	X	X
Thailand	7471		UB	UB	X	X
Turkey	7471		O	O	X	X
USA	Own definition		X	X	X	X

33. CHAPTER 9 : Tourism and travel related services -- (c) Tourist guide services

Country	Scope	Article VI measures of general application listed in schedules	Bindings			
			Mode 1		Mode 2	
			MA	NT	MA	NT
Argentina	7472		X	X	X	X
Australia	7472		X	X	X	X
Austria	7472		UB*	UB*	X	X
Brazil						
Canada						
Chile	7472		UB*	UB*	X	X
Czech Republic	7472		UB*	UB*	X	X
Egypt						
European Communities	7472		X/O	X/O	X	X
Finland	7472		X	X	X	X
Hong Kong						
Hungary						
Iceland	7472		X	X	X	X
India						
Indonesia						
Japan	7472		UB*	UB*	X	X
Korea	7472		X	X	X	X
Malaysia						
Mexico	7472		UB	UB	X	X
Morocco	7472		UB	UB	X	X
New Zealand	7472		X	X	X	X
Norway	7472		X	X	X	X
Philippines						
Poland						
Singapore	Own definition		X	UB	X	X
Slovak Republic	7472		UB*	UB*	X	X
South Africa	7472		UB*	UB*	X	X
Sweden	7472		X	X	X	X
Switzerland	7472		UB*	UB*	X	X
Thailand						
Turkey						
USA	Own definition		X	X	X	X

34. CHAPTER 9: Tourism and travel related services -- (d) Other services

Country	Scope	Article VI measures of general application listed in schedules	Bindings			
			Mode 1		Mode 2	
			MA	NT	MA	NT
Argentina	Other		X	X	X	X
Australia						
Austria						
Brazil						
Canada						
Chile						
Czech Republic						
Egypt	Tourism management, etc.		X/UB	X/UB	X	X
European Communities						
Finland						
Hong Kong						
Hungary						
Iceland						
India						
Indonesia						
Japan						
Korea						
Malaysia						
Mexico						
Morocco	Other tourism		UB	UB	X	X
New Zealand						
Norway						
Philippines						
Poland						
Singapore						
Slovak Republic						
South Africa						
Sweden						
Switzerland						
Thailand	Hotel management		UB	UB	X	X
Turkey						
USA	Other		X	X	X	X

35. CHAPTER 10: Recreational, cultural and sporting services -- (a) Entertainment services (including theatre, live bands and circus services)

Country	Scope	Article VI measures of general application listed in schedules	Bindings			
			Mode 1		Mode 2	
			MA	NT	MA	NT
Argentina						
Australia						
Austria	9619		X	X	X	X
Brazil						
Canada						
Chile						
Czech Republic						
Egypt						
European Communities	9619		UB	UB	X	X
Finland						
Hong Kong						
Hungary	Own definition		UB	X	X	X
Iceland	9619		X	X	X	X
India						
Indonesia						
Japan	9619		UB*	UB*	X	X
Korea						
Malaysia	Part 9619		UB*	UB*	X	X
Mexico						
Morocco						
New Zealand						
Norway						
Philippines						
Poland						
Singapore						
Slovak Republic						
South Africa						
Sweden	9619		X	X	X	X
Switzerland						
Thailand						
Turkey						
USA	Own definition		X	X	X	X

36. CHAPTER 10: Recreational, cultural and sporting services -- (b) News agency services

Country	Scope	Article VI measures of general application listed in schedules	Bindings			
			Mode 1		Mode 2	
			MA	NT	MA	NT
Argentina						
Australia	962		X	X	X	X
Austria	962		X	X	X	X
Brazil						
Canada						
Chile						
Czech Republic						
Egypt						
European Communities	962		X	X	X	X
Finland	962		X	X	X	X
Hong Kong						
Hungary						
Iceland	962		X/O	X	X/O	X
India						
Indonesia						
Japan	962		X	X	X	X
Korea						
Malaysia						
Mexico						
Morocco						
New Zealand						
Norway	962		X	X	X	X
Philippines						
Poland						
Singapore						
Slovak Republic						
South Africa						
Sweden	962		X	O	X	X
Switzerland	962		X	X	X	X
Thailand						
Turkey						
USA	Own definition		X	X	X	X

37. CHAPTER 10: Recreational, cultural and sporting services -- (c) Libraries, archives, museums and other cultural services

Country	Scope	Article VI measures of general application listed in schedules	Bindings			
			Mode 1		Mode 2	
			MA	NT	MA	NT
Argentina						
Australia						
Austria	963		X	X	X	X
Brazil						
Canada						
Chile						
Czech Republic						
Egypt						
European Communities						
Finland						
Hong Kong			UB	UB	X	UB
Hungary						
Iceland	963		X	X	X	X
India						
Indonesia						
Japan	Part 963		UB*	UB*	X	X
Korea						
Malaysia						
Mexico						
Morocco						
New Zealand						
Norway						
Philippines						
Poland						
Singapore						
Slovak Republic						
South Africa						
Sweden						
Switzerland						
Thailand						
Turkey						
USA	Own definition		X	X	X	X

38. CHAPTER 10: Recreational, cultural and sporting services -- (d) Sporting and other recreational services; (e) Other

Country	Scope	Article VI measures of general application listed in schedules	Bindings			
			Mode 1		Mode 2	
			MA	NT	MA	NT
Argentina						
Australia	Part 964		X	X	X	X
Austria	Part 964		X	X	X	X
Brazil						
Canada						
Chile						
Czech Republic						
Egypt						
European Communities	Part 964		X	X	X	X
Finland	Part 964		X	X	X	X
Hong Kong						
Hungary	Own definition		X	X	X	X
Iceland	964, other		X	X	X	X
India						
Indonesia						
Japan	Part 964		UB*	UB*	X	X
Korea						
Malaysia	Part 964		UB*	UB*	X	X
Mexico						
Morocco						
New Zealand						
Norway						
Philippines						
Poland						
Singapore						
Slovak Republic						
South Africa						
Sweden	Part 964		X	X	X	X
Switzerland	Part 964		X	X	X	X
Thailand	Part 964		UB	UB	X	X
Turkey						
USA	Own definition		X	X	X	X

**ELECTRONIC COMMERCE:
EXISTING GATS COMMITMENTS FOR ONLINE SUPPLY OF SERVICES**

TELECOMMUNICATIONS, FINANCIAL AND DISTRIBUTION SERVICES

Introduction

32. As foreshadowed in TD/TC/WP(99)37, this paper provides further details of specific commitments made under the General Agreement on Trade in Services (GATS) for the cross-border supply and consumption abroad of telecommunications services, financial services and distribution services.¹⁶ As noted in TD/TC/WP(99)37, it is generally accepted that electronic supply of services takes place, for GATS scheduling purposes, via mode 1 (cross-border supply) and perhaps mode 2 (consumption abroad). As that issue is still under discussion in the WTO, this paper, like TD/TC/WP(99)37, covers commitments for both modes 1 and 2 in these three service sectors.

33. As in TD/TC/WP(99)37, the country coverage of the paper is all OECD members (taking the EC as one entity), plus the six non-member observers to the Trade Committee (Argentina, Brazil, Chile, Hong Kong China, Singapore, Slovak Republic) and some other developing economies (Egypt, India, Indonesia, Malaysia, Morocco, the Philippines, South Africa and Thailand).

34. The paper is structured in three parts. **Section I on telecommunications services** provides a set of charts showing the existing GATS specific commitments for modes 1 and 2 for the sector; together with a summary listing of the main types of limitations on market access and national treatment that have been inscribed. The basis for this assessment was the 1997 supplementary schedules arising from the post-Uruguay Round GATS negotiations on basic telecommunications, and 1993 Uruguay Round GATS schedules on value-added telecommunications. **Section II on financial services** provides a set of charts showing the existing GATS specific commitments for modes 1 and 2 for the sector; together with a summary listing of the main types of limitations on market access and national treatment that have been inscribed. The basis for this assessment was the 1997 supplementary schedules arising from the post-Uruguay Round GATS negotiations on financial services, and 1993 Uruguay Round GATS schedules in the case of a few countries which did not make further commitments in the 1997 negotiations (e.g. Argentina). **Section III on distribution services** provides a set of charts showing the existing GATS specific commitments for modes 1 and 2 for the sector; together with a summary listing of the main types of limitations on market access and national treatment that have been inscribed. The basis for this assessment was 1993 Uruguay Round GATS schedules.

35. The reason for supplementing the earlier paper with coverage of existing GATS commitments for these three sectors is that each of them is playing an important and growing role in electronic commerce and the online delivery of services (and, in the case of distribution services, also the delivery of goods). Internet banking, securities trading and insurance is a reality, albeit one that poses some sector-specific regulatory challenges. Internet telephony is growing rapidly; and other telecommunications functions such

¹⁶ TD/TC/WP(99)37 covered GATS specific commitments for cross-border supply and consumption abroad of business services (professional services, computer services, research and development services, real estate services, advertising services, market research services, management consultancy services), audio visual services, education services, tourism and travel related services, entertainment services, news services, library and museum services.

as email, online information transmission, management, storage and retrieval, and transaction processing are fundamental to commercial e-commerce operations. The use of the Internet as a channel for wholesale and retail distribution and auction services is growing at a phenomenal rate.

36. Existing GATS commitments for electronic delivery of these services play an important role in ensuring a predictable and transparent basis for the continuing growth of e-commerce in these areas. And the new GATS negotiating round, due to commence in early 2000, presents an important opportunity to remove or reduce trade barriers to that further growth. In this context, several Delegations and the OECD Business and Industry Advisory Committee (BIAC) requested the Secretariat to compile and present in an accessible manner a consolidated picture of the existing scope of GATS specific commitments for modes 1 and 2; as a basis for assessing the priority areas for e-commerce liberalisation in the new GATS round. With this paper that compilation process is completed. The Secretariat stands ready to undertake further analysis that Delegations consider would be useful.

Section I: Telecommunications Services

Box 1: Telecommunications services - sectoral limitations¹⁷

Licensing, standards, qualification requirements

- Licensing conditions may address the need to guarantee universal service, including through financing (Belgium)
- Licence requirement for supply of basic telecommunications services, only to juridical persons duly constituted in Brazil, with head office and management located on Brazilian territory (Brazil, BT).
- Each service requires a licence, based on generally available criteria, may contain requirements on universal service. Licences granted only to providers established according to Czech legislation (Czech Republic, BT)
- The foreign service supplier must be a worldclass operator with extensive international experience; type approval mechanism is in place (Indonesia).
- Installation and usage of telecommunication networks and the provision of telecommunications services require a license or permission, which are only available to entities registered in Poland. The National Operator is exempted from these requirements. The number of licences and permissions can be subject to the publicly available licensing criteria (Poland).
- Services (facilities-based) and mobile services are subject to licensing through public tender, the number of which may be limited due to scarce resources (Singapore, BT).
- Wireless networks subject to licensing (Switzerland).
- Each basic telecommunications service to be supplied in Thailand requires a specific licence; the number of which may be limited due to scarce resources. Licences are issued only to Thai established companies (Thailand, BT).

Monopolies, exclusive rights

- Embratel has exclusive rights to link with Intelsat and Inmarsat (Brazil).
- Period of exclusivity for local services expires in 2011, for long distance services in 2006 and international services 2005 (Indonesia).
- Federal monopoly on network infrastructure, services have to be provided over the public network or over leased lines; connection with the public network possible (Switzerland).
- Monopoly of network infrastructure and its setting up; monopoly in public mobile services and circuit-and-packet switched data services until 1996 (Slovak Republic, VA).
- The Communications Authority of Thailand has exclusive rights to link with Intelsat and Inmarsat (Thailand, BT).

¹⁷

A number of countries have inscribed commitments or limitations for the whole sector, as well as on a line-by-line basis for individual sub-sectors. Such “sectoral commitments” in 1997 supplementary schedules for basic telecommunications services are assumed, unless otherwise specified, to apply to all telecommunications services sub-sectors that the country has included in its overall schedule. In this summary listing, “BT” indicates that the commitment applies only to basic telecommunications services sub-sectors; and “VA” that it applies only to value-added services sub-sectors.

Box 1 (continued): Telecommunications services - sectoral limitations

Foreign equity limits

- For international and domestic long distance services and networks, the limits on foreign capital and voting rights is 49% (Poland).
- Foreign equity participation and the number of foreign shareholders is limited to 20% (Thailand, BT).

Nationality and residency requirements

- General horizontal requirements for legal entities shall not apply to this sector except that half of the founders, members of the board of directors and managing director must have permanent residence in the EEA. If the founder is a legal person, it must have residence in the EEA (market access); requirements concerning the Aland Islands shall continue to apply (national treatment) (Finland).
- Basic services can be supplied only by companies established in Portugal (Portugal, BT, Mode 1).
- Licences are granted only to service suppliers duly constituted according to Thai legislation, which requires head office and management located in the Thai territory (Thailand, BT).

Restrictions on bypass/requirement to use monopoly network facilities

- Services have to be provided over the public network or leased lines; connection with public network possible (Czech Republic, VA).
- Services have to be provided over the public network or leased lines; connection with public network possible (Slovak Republic, VA).
- Federal monopoly on network infrastructure, services have to be provided over the public network or over leased lines; pricing of leased lines not volume-sensitive, connection with the public network possible (Switzerland).

Limits on foreign supplier's activities

- Supply of space segment facilities of satellites that occupy orbital positions notified by foreign countries is allowed if they offer better technical, operational or commercial conditions; otherwise those which occupy orbital positions notified by Brazil must be used. The supply via satellites notified by other countries is contingent upon prior co-ordination with Brazil of their orbital positions and associated frequencies (Brazil, VA).
- Access through SA and the company must be exclusively engaged in the supply of telecommunication services (Greece, Mode 1, Market Access).
- Basic telecoms service tariffs are decided by the Government (Indonesia, BT).
- Division of revenue between the payphone operator and the PT Telkom is determined by the government (Indonesia).
- Enhanced value-added services must be provided from channels or lines obtained only from licensed network operators (Malaysia, VA).

Box 1 (continued): Telecommunications services - sectoral limitations

Limits on foreign supplier's activities (continued)

- Services (a) - (g) may only be provided on a facilities basis, for public use, using either wired or wireless technology except cable TV and satellite (Philippines, BT).
- Entities with foreign participation are not allowed to own international networks or to render international facilities based on services until 31/12/2002 (Poland).
- Only three technically different telecom systems - based on equipment mostly produced in Poland - can be applied within the public telecommunications networks or other networks larger than regional networks (Poland, VA).
- Services shall be supplied on a facilities basis (Thailand, BT).

Restrictions on type of legal entity

- Entities with foreign participation must take form of limited liability company or joint stock company established in Poland (Poland).

**Box 2: Telecommunications services --
Scheduled limitations on market access for modes 1 and 2**

Restrictions on bypass/requirement to use monopoly network facilities

- International traffic shall be routed through a gateway in Brazil and operated by a duly licensed supplier (Brazil, BT, Mode 1)
- Routing of basic telecoms services between points within Canada and between Canada and points outside are regulated to promote the use of Canadian transmission facilities, except some services (mobile satellite, international services except for fixed satellite services between Canada and the US) (Canada, BT, Mode 1). Routing of mobile satellite services were to be unrestricted as of January 1 1998 between points in Canada and between Canada and the US; all mobile satellite services to be unrestricted as of October 1, 1998.
- Value-added services subject to a correspondence convention with an international services concessionaire. (Chile, VA, Mode 1).
- Bypass is not allowed for facility basis domestic and long distance public telephony, leased line, satellite transmission and public land mobile services. (Hungary, BT, Mode 1).
- Some services may only be supplied through networks of PT Indosat and PT Satelindo. (Indonesia, BT, Mode 1).
- International traffic must be routed through the facilities of an enterprise that has a concession granted by the Ministry of Communications and Transport (Mexico, BT, Mode 1).
- Point to point telephone, telex and ISDN services are possible through the IAM telecommunications network, commercial presence required (Morocco, BT, Mode 1).
- Services to be supplied only through duly enfranchised and certified domestic public telecommunication carriers. (Philippines, VA, Mode 1).
- Use of the public network or the network of other authorised operators required (Poland, VA, Modes 1 and 2).
- Services may only be provided through the network of Telkom monopoly or subsequent duopoly on international traffic. Telkom monopoly to terminate not later than 31.12.2003; thereafter duopoly (South Africa, BT, Mode 1).
- Limits exist on the bypass of South African facilities for routing of domestic and international traffic. Telkom currently acts as de facto regulator by means of agreements entered into with Value-Added Network Services (VANS) providers in South Africa. VANS providers can only provide international services with the consent of Telkom SA Ltd - licensing applications are dealt with on an informal ad hoc basis (South Africa, VA, Modes 1 and 2).
- Traffic to be routed through a gateway in Thailand operated by a supplier duly licensed; provision of concerned services shall be agreed by the suppliers duly licensed of both ends (Thailand, BT, Modes 1 and 2).
- Service providers must use public telecommunication network under national telecommunication authorities; radio application service is subject to frequency availability (Thailand, VA, Mode 1).

**Box 2 (continued): Telecommunications services --
Scheduled limitations on market access for modes 1 and 2**

Restrictions on provision of services on a resale basis

- For international voice services (resale based only) public external telephone service (i.e. person to person voice telecommunications with places outside Hong Kong) is not allowed (Hong Kong, BT, Mode 1).
- For public voice telephony on a resale basis, (international, including satellite transmission) refile and hotline services are not allowed¹⁸ (Hungary, BT, Mode 1).
- Until end December 2000 resale of voice telephone services interconnected to the public communications network can only be supplied by companies established in Korea (Korea, BT, Mode 1).

Monopolies, exclusive rights

- Slovak Telecommunications (ST) has exclusive right to provide public telecommunications infrastructure and public voice services. International voice services are reserved for ST until 31.12.2002 (Slovak Republic, BT, Mode 1).
- The Thai Authority has exclusive rights to link with Intelsat and Inmarsat. (Thailand, BT, Mode 2).
- Public monopoly, revenue sharing model may be applied. (Turkey, VA, Mode 1).
- Existence of exclusive operator and exclusive service provider for some basic telecommunications services; (e.g. for telegraph services the Directorate-General of Posts is the exclusive service provider). Exclusive right will end by 31.1.2.2005; for “other” services (mobile, analogue/digital cellular, paging, cable TV) licences and authorisation to operate networks may be granted to private companies, with publicly available licensing criteria. (Turkey, BT, Mode 1)

Restrictions on interconnection

- For self-provision of external satellite circuits and virtual private network service, connection to the public-switched telephone network at the Hong Kong end may be restricted. (Hong Kong, BT, mode 1).
- Interconnection between private companies for some services is prohibited. (Turkey, BT, Mode 1).

Licensing, standards, qualification requirements

- Network facilities in Brazil shall be provided by a duly licensed supplier (Brazil, BT, Mode 1)
- Permit requirements for services using radio-electric space, to establish private networks and supply value-added services. The central equipment and systems for providing special telecommunications services must be located in Mexican territory. (Mexico, VA, Mode 1)
- The provision of value-added services is subject to a licence from the Telecommunications Authority of Singapore. This involves a local branch or agent in Singapore and no traffic that resembles any of the basic telecommunications services (Singapore, VA, Mode 1).

¹⁸ The entry in Hungary’s schedule reads: “Refile and hotline services are not”. On the basis of other entries, it is assumed that the entry was to be completed by “allowed”.

**Box 2 (continued): Telecommunications services --
Scheduled limitations on market access for modes 1 and 2**

Licensing, standards, qualification requirements (continued)

- Telkom currently acts as de facto regulator by means of agreements entered into with Value-Added Network Services (VANS) providers in South Africa. VANS providers can only provide international services with the consent of Telkom SA Ltd - licensing applications are dealt with on an informal ad hoc basis. (South Africa, VA, Modes 1 and 2).
- For “other” services (mobile analogue/digital cellular, paging, cable TV) licences and authorisation to operate networks may be granted to private companies, with publicly available licensing criteria. The licences and permissions are available only to companies dealing with the subject of the licence and registered in Turkey. Total Turkish citizens equity should not be less than 51%. (Turkey, BT, Mode 1).

Legal entity of the supplier

- For some services only operators that already have a commercial presence may also offer services under mode one. (Morocco, BT, Mode 1).

Limits on foreign firm's activities

- For mobile satellite service, gateway station for mobile satellite traffic is not allowed (Hong Kong, BT, Mode 1).
- Call-back for international services is not permitted (Indonesia, BT, Mode 2).
- Provision of all facilities and resale based services is subject to commercial arrangements with licensed Korean service suppliers (Korea, BT, Mode 1)
- Central equipment and systems for providing special telecommunication services must be located in Mexican territory. (Mexico, VA, Mode 1).
- Supply of basic telecommunications (facilities-based) and mobile services subject to commercial arrangements with licensed operator(s) (Singapore, BT, Mode 1).

Limits on participation of foreign capital

- The licences and permissions are available only to companies dealing with the subject of the licence and registered in Turkey. Total Turkish citizen's equity should not be less than 51%. (Turkey, BT, Mode 1).

Nationality and residency requirements

- Suppliers of satellite telecommunications transport services must have a branch or representative office in Brazil for all legal effects. (Brazil, VA, Mode 1).
- Where limitations on foreign participation are applied, Polish citizens domiciled in Poland must have majority on the board of directors and supervising body (Poland, BT, Modes 1 and 2).

**Box 3: Telecommunications services --
Scheduled limitations on national treatment for modes 1 and 2**

Licensing, standards, qualification requirements

- The licences and permissions required for some services are available only to companies dealing with the subject of the licence and registered in Turkey. (Turkey, BT, Mode 1).

Monopolies, exclusive suppliers

- Existence of exclusive operator for some services; exclusive right will end by 31.1.2.2005. For telegraph services the Directorate General of Posts is the exclusive provider. (Turkey, BT, Mode 1).
- Public monopoly for some services (Turkey, VA, Mode 1).

Nationality and residency requirements

- Where limitations on foreign participation are applied, Polish citizens domiciled in Poland must have majority on the board of directors and supervising body. (Poland, Modes 1 and 2).

Limitations on participation of foreign capital

- Only Polish companies with no foreign equity may be permitted to use equipment, lines and networks directly linked to equipment, lines and networks located abroad (Poland, VA, Modes 1 and 2).
- For some services, total Turkish citizens' equity should not be less than 51% (Turkey, BT, Mode 1).

Limits on foreign firm's activities

- For some services, interconnection between private companies is prohibited (Turkey, BT, Mode 1).

Box 4: Basic telecommunications services -- future liberalisation commitments

- All international services will be unrestricted as of December 31, 1999 except for fixed satellite services between Canada and points in the US; satellite services will be unrestricted as of March 1, 2000. (Canada).
- For public voice telephone services: binding of “none” after year 2000. (Czech Republic)
- Public voice telephony and facilities based services to be bound as “none” as of 1 January 2003 (Greece).
- Opening up of national long-distance service beyond the service area to competition to be reviewed in 1999. Opening up of international service to competition to be reviewed in 2004. (India).
- Period of exclusivity for local services expires in 2011, for long distance services in 2006 and international services 2005. (Indonesia).
- Public voice telephony and facilities based services to be bound as “none” as of 1 January 2000 (Ireland).
- Public voice telephony, telex and telegraph, bound as “none” as from 1 January 2000, and facilities-based services none from 1 July 1999 (Portugal).
- Slovak Telecom has exclusive right to provide public telecommunication infrastructure and public voice services, until 1.1.2003, after which there will be no limitations on foreign supply. For mobile services and personal communications services (excluding analogue cellular voice) international voice services are reserved for ST until 31.12.2002. (Slovak Republic).
- Telkom monopoly to terminate not later than 31.12.2003; thereafter duopoly. (South Africa).

Telecommunications Services
Key to symbols used in charts on GATS commitments

X	Binding of “none”(no limitations)
O	Limitation(s) are specified
X/O	Binding of “none except for (a limitation)”
UB	The schedule states the item is “unbound”
UB*	The schedule states the item is “unbound due to lack of technical feasibility” (to deliver the service via this mode)
X/UB and UB/O	Indicates that parts of a sector or sub-sector are bound differently. For example, X/UB indicating that a specified part of a sector is bound, the rest is unbound; UB/O indicating that part is unbound, while a specified part is subject of limitations.
--	No commitment made
	Sub-sector not included in schedule.

Symbols used to delineate scope of classification covered by commitments

CPC	Schedule follows the CPC classification.
CPC**	Schedule follows the CPC classification, but not all of the sub-sectors have been included.
CPC/o (Telecommunication Services)	Where commitments for sub-sector (o) were included with those for value-added telecommunications services.
OD	The country has used its own definition of services for which it has made commitments (see table below for telecommunications services).

Symbols used to refer to the reference paper on basic telecommunications services

Yes	Reference paper annexed, in its entirety, to the supplement on basic telecommunications services.
Yes, modified, (+)	Reference Paper annexed, with modifications, to the supplement on basic telecommunications services. The modifications have the effect of additional guarantees (e.g. European Communities guarantee, in addition, rights of suppliers of services or networks not generally available to the public to connect with public telecommunications transport network), or additional detail concerning Reference Paper principles.
Yes, modified, (-)	Reference Paper annexed, with modifications that either exclude some of the commitments therein or may have the effect of reducing the Reference Paper guarantees. E.g. India omits, inter alia, the requirement that the Regulatory Authority be independent, separate from and not accountable to any supplier of basic telecommunications services.

Definitions employed (other than the CPC) -- indicated in charts as OD (other definition)

Member	Definition
Canada	<i>Value-added services</i> - those for which the supply of which the underlying telecommunications transport facilities are leased from providers of public telecommunications transport networks. These include sub-sectors (h) - (n) (CPC references).
Japan	<i>Basic telecommunications services</i> supplied by either type I (being businesses which supply telecommunications services by establishing telecommunications circuit facilities) or type II (any business other than type I) businesses. <i>Value-added services</i> supplied by type II providers. Specific commitments do not include voice transmission services supplied through the use of domestic leased circuits interconnected with public switched networks.
Korea	<i>Value-added services</i> are provided through telecommunication network facilities leased from network service providers and which store and forward the customer's information on a non-real time basis.
Malaysia	<i>Basic telecommunications services</i> , local, inter-exchange and international services; supplied over public telecommunications transport networks using any network technology; facilities-based, in each market segment.
Mexico	<i>Value-added services</i> - those which utilise computerised processing systems that (a) affect the format, content, protocol or similar aspects of the information transmitted to the user; (b) give the client additional, different or restructured information; or (c) involve interaction between the user and the information stored.
Morocco	<i>Basic telecommunications services</i> : point to point voice telephone, telex, integrated service data network, packet-switched data transmission, frame relaying services, mobile telephone, paging, personal communications, mobile data transmission, private leased circuit services.
Singapore	<i>Basic telecommunications services</i> : (i) basic - (facilities- based, includes public switched voice, data and facsimile services, leased circuit services, local and international); (ii) mobile - public mobile data, public trunked radio, public radio paging, public cellular mobile telephone services); (iii) resale - public switched services (local and international) excluding the use of leased circuits connected to the public switched network; leased circuit services, local and international, without connection to the public switched network, public cellular mobile telephone, public radio paging services).
USA	<i>Value-added services</i> - enhanced telecommunications services as defined by the US Federal Communications Commission - services offered over common carrier transmission facilities (i.e. public telecommunications transport services) which employ computer processing applications that: (i) act on the format, content code, protocol or similar aspects of the subscriber's transmitted information; or (ii) provide the subscriber additional, different or restructured information; or, (iii) involve subscriber interaction with stored information.

Table 1. GATS Classification 2C: Basic telecommunications services^a

Country	Scope	Bindings				Reference paper annexed to schedule ^b	Sectoral commitments for telecommunications services - modes 1 and/or 2	Additional commitments
		Mode 1		Mode 2				
		MA	NT	MA	NT			
Argentina	CPC	X ^c	X	X	X	Yes, modified (-)	Services may be supplied by any technological means; offer does not include provision of satellite facilities of geostationary artificial satellites for the Fixed Satellite Service.	-
Australia	CPC	X	X	X	X	Yes, modified (+)	-	-
Brazil	CPC	O	X	X	X	-	O	Information re the introduction of regulations. Interconnection of closed user groups networks to the PTTNS ensured on a non-discriminatory basis, subject to conditions, regulatory functions entrusted to the legally independent Ministry of Communications.
Canada	CPC	X/O	X	X	X	Yes	-	-
Chile	CPC	X	X	X	X	Yes	Definitions; schedule excludes, <i>inter alia</i> , local basic telecommunications services. ^d	-

- a. In document W/120, telecommunications services classified as “basic telecommunications services” are: **(a) voice telephone, (b) packet-switched data transmission, (c) circuit-switched data transmission, (d) telex, (e) telegraph, (f) facsimile, (g) private leased circuit, and (o) “other” - including mobile communications, and various others, (e.g. satellite services, paging, trunked radio) depending upon the country.**
- b. Occasionally the attachment of the reference paper and/or some of the commitments contained in the reference paper are listed in the “additional commitments” column. For purposes of clarity, where a country adopts, partially or in its entirety, the Reference Paper, “yes” is marked in that column. Commitments that appear in this charts “Additional commitments” column are therefore commitments other than those appearing in the reference paper.
- c. For some sub-sectors, the binding of none comes into effect 8 November 2000.
- d. Also excluded are: one-way satellite transmissions of Direct-to-Home and Direct Broadcast Satellite television services, digital audio services, free reception broadcasting services.

Table 1 (continued). GATS Classification 2C: Basic telecommunications services^a

Country	Scope	Bindings				Reference paper annexed to schedule(4)	Sectoral commitments for telecommunications services - modes 1 and/or 2	Additional commitments
		Mode 1		Mode 2				
		MA	NT	MA	NT			
Czech Republic	CPC	X ^b	X	X	X	Yes	O	-
Egypt								
EC (15)	CPC	X/O	X	X	X	Yes, modified (+)	O (Fin, P, Gr)	O (B) Information re removal of foreign equity limits (P)
Hong Kong	CPC* *	X/O	X	X	X	Yes	-	-
Hungary	CPC	X/O	X	X	X	Yes	-	-
Iceland	CPC	X	X	X	X	Yes, modified (+)	-	-
India	CPC* *	UB	UB	UB	UB	Yes, modified (-)	-	Information as to review of policies on competition some services.
Indonesia	CPC* *	X/O	UB	X/O	UB	Yes, modified (-)	Definitions, e.g “director”, “joint venture”.	O
Japan	CPC	X	X	X	X	Yes, modified (-)	-	-
Korea	CPC	O	X	X	X	Yes	-	-
Malaysia	CPC	X	X	X	X	-	-	Regulatory principles for interconnection, universal service, availability of licensing criteria, independent regulators, competition safeguards.
Mexico	CPC* *	O	X	X	X	Yes	-	-
Morocco	OD	O	X	X	X	-	-	Details concerning regulator, interconnection, approval, transparency and safeguards against anti-competitive practices.
New Zealand	CPC	X	X	X	X	Yes, modified (-)	-	-

a. In document W/120, telecommunications services classified as “basic telecommunications services” are: **(a) voice telephone, (b) packet-switched data transmission, (c) circuit-switched data transmission, (d) telex, (e) telegraph, (f) facsimile, (g) private leased circuit, and (o) “other” - including mobile communications, and various others, (e.g. satellite services, paging, trunked radio) depending upon the country.**

b. For some sub-sectors, the binding of none comes into effect after 2000.

Table 1 (continued). GATS classification 2C: Basic telecommunications services¹⁹

Country	Scope	Bindings				Reference paper annexed to schedule(4)	Sectoral commitments for telecommunications services - modes 1 and/or 2	Additional commitments
		Mode 1		Mode 2				
		MA	NT	MA	NT			
Norway	CPC	X	X	X	X	Yes, modified (+)	-	-
Philippines	CPC	UB	X	UB	X	Yes, modified (-)	O	-
Poland	CPC	X/U B ²⁰	X	X/U B	X	Yes	O	-
Singapore	OD	X/O	X	X	X	Yes	O	-
Slovak Republic	CPC	O ²¹	X	X	X	Yes, modified (-)	-	-
South Africa	CPC**	O	X	X	X	Yes, modified (+)	-	Liberalisation of resale services to take place between 2000 and 2003 with authorities to define conditions and foreign investment limits, consideration of additional suppliers.
Switzerland	CPC	X	X	X	X	Yes	O	-
Thailand	CPC**	X/O	X	X/O	X	-	O	Regulatory commitments to be introduced after 2006.
Turkey	CPC	O	O	X	X	-	-	Regulatory body, availability of licensing criteria.
USA	CPC	X	X	X	X	Yes, modified (-)	-	-

¹⁹ In document W/120, telecommunications services classified as “basic telecommunications services” are: **(a) voice telephone, (b) packet-switched data transmission, (c) circuit-switched data transmission, (d) telex, (e) telegraph, (f) facsimile, (g) private leased circuit, and (o) “other” - including mobile communications, and various others, (e.g. satellite services, paging, trunked radio) depending upon the country.**

²⁰ Unbound for sub-sector (o) market access modes 1 and 2 (cable television and radio networks services, public cellular mobile telephone services and networks, mobile satellite services and networks, paging.); all others “none”.

²¹ This will become “none” on 1.1.2003.

Table 2. GATS classification 2C: Value-added telecommunications services ²²

Country	Scope	Bindings				Sectoral commitments for telecommunications services - modes 1 and/or 2	Additional commitments
		Mode 1		Mode 2			
		MA	NT	MA	NT		
Argentina	CPC	X	X	X	X	-	-
Australia	CPC**	X	X	X	X	-	-
Brazil	CPC/o	UB/O/X	X	X	X	O	The use of PTTNS will be ensured to any supplier of value-added services; details concerning regulatory functions. Interconnection with PTTNS ensured for “other” services.
Canada	CPC/O D	X	X	X	X	-	-
Chile	CPC**	X/O	X	UB	UB	-	-
Czech Republic	CPC	X	X	X	X	O	-
Egypt							
European Communities (12)	CPC**	X	X	X	X	O (FIN ²³ , Gr)	Licensing conditions (B)
- Austria	CPC**	X	X	X	X	-	-
- Finland	CPC**	X	X	X	X	-	-
- Sweden	CPC**	X	X	X	X	-	-
Hong Kong	CPC**	UB	UB	X	UB	-	-
Hungary	CPC	X/UB	X/UB	X	X	-	-
Iceland	CPC**	X	X	X	X	-	-
India	CPC**	X	X	UB	UB	-	Information, policy reviews
Indonesia	CPC**	X	X	X	X	-	O
Japan	CPC ^{OD}	X	X	X	X	-	-

²² In document W/120, the telecommunications services classified as “value-added”, following the CPC listings are: **(h) electronic mail, (i) voice mail, (j) on-line information and data base retrieval, (k) electronic data interchange, (l) enhanced/value-added facsimile services, including store and forward, store and retrieve, (m) code and protocol conversion, (n) on-line information and/or data processing (inc. transaction processing).**

²³ This limitation is listed in the supplement on telecommunications services to the European Communities schedule.

Table 2 (continued). GATS classification 2C: Value-added telecommunications services ²⁴

Country	Scope	Bindings				Sectoral commitments for telecommunications services - modes 1 and/or 2	Additional commitments
		Mode 1		Mode 2			
		MA	NT	MA	NT		
Korea	CPC/OD	X	X	X	X	-	Registered operating suppliers may supply data transmission services.
Malaysia	CPC	X	X	X	X	O	Regulatory principles for interconnection, universal service, availability of licensing criteria, independent regulators, competition safeguards.
Mexico	OD	O	X	X	X	-	-
Morocco	CPC**	X	X	X	X	-	Details concerning regulator, interconnection, approval, transparency and safeguards against anti-competitive practices.
New Zealand	CPC	X	X	X	X	-	-
Norway	OD	X	X	X	X	-	-
Philippines	CPC**	O	X	X	X	-	-
Poland	CPC**	O	O	O	O	O	-
Singapore	CPC**	O	X	X	X	-	-
Slovak Republic	CPC	X	X	X	X	O	-
South Africa	CPC	O	X	O	X	-	Liberalisation of resale services to take place between 2000 and 2003 with authorities to define conditions and foreign investment limits, consideration of additional suppliers.
Switzerland	CPC/o	X	X	X	X	O	-
Thailand	CPC**	O/UB	X/UB	X	X	O	Regulatory commitments to be introduced after 2006.
Turkey	CPC	O	X/O	X	X	-	Regulatory body, availability of licensing criteria.
USA	CPC/OD/o	X	X	X	X	-	-

²⁴

In document W/120, the telecommunications services classified as “value-added”, following the CPC listings are: **(h) electronic mail, (i) voice mail, (j) on-line information and data base retrieval, (k) electronic data interchange, (l) enhanced/value-added facsimile services, including store and forward, store and retrieve, (m) code and protocol conversion, (n) on-line information and/or data processing (inc. transaction processing).**

Section II: Financial Services

Box 5: All Financial Services: Scheduled 'horizontal' limitations under mode 1 and 2

Horizontal limitations applying to insurance and banking services

- The admission to the market of new financial services and instruments may be subject to the existence of, and consistency with the domestic regulatory framework aimed at achieving the objectives indicated in Article 2 a of the Annex on Financial services (Czech Republic, EC, Hungary, New Zealand, Turkey)
- Paragraph B4 of the Understanding does not impose any obligation to allow non-resident financial services suppliers to solicit business (Canada, Switzerland, US, Hong Kong, Japan).
- Mode 1 and mode 2 unbound for measures adopted or to be adopted by the Central Bank of Chile to ensure the stability of the currency (Chile)
- All the commitments are subject to entry requirements, domestic laws, rules and regulations and the terms and conditions of the Reserve Bank of India, Securities and Exchange Board and any other competent authority (India)
- For prudential reasons, Japan shall not be prevented from applying limitation concerning the admission to the market of new financial services (Japan)
- Some new financial services products, including derivatives are subject to approval (Korea)
- Korea shall not be prevented from taking prudential measures (Korea)
- Cross border supply and supply through consumer movement shall not be settled in the national currency (Korea)
- The management and operations of assets of a financial institution are restricted (Korea)
- Sub-sectors in financial services are classified based on the unit of business establishment. A financial institution must be established for one business defined in sub-sectors (1) through (14) and thus cannot engage in business activities in other sub-sectors (Korea)
- Some new financial services products are subject to approval (Korea)
- The offer of new financial services or products, is subject, on a non-discriminatory basis to relevant institutional and juridical form requirement (US)

Horizontal limitations applying to Banking

- Financial institutions are defined as multiple banks, commercial banks, investment banks, finance companies, real estate finance companies, leasing companies, brokers and dealer. Each may perform only those activities permitted by the National Monetary Council, the Central Bank and/or the Securities Commission. Financial instruments, such as securities, futures and options, when registered for negotiation on an exchange, can not be traded in an over-the counter-market (Brazil)
- The Chilean financial services sector is partially compartmentalised (Chile)

Box 6: Insurance Services: Scheduled limitations on market access for modes 1 and 2

Commercial presence requirement

- Commercial presence required for contracts on, and liability arising from imported goods dealing with insurance on freight (Brazil, mode 1)
- Commercial presence required for direct insurance (Canada, federal (except for marine insurance) and all provinces), reinsurance and retrocession (Canada, federal and all provinces excluding Alberta and New Brunswick, mode 1)
- The commercial presence in the Province in which the service is supplied is required for intermediation of insurance relating to maritime shipping, commercial aviation, space launching, freight and goods in international transit (Canada, mode 1)
- Foreign financial services suppliers may establish an insurance company with the seat in the Czech Republic in the form of a joint stock company or may exercise insurance activity through their branches with registered office in the Czech Republic (Czech Republic, mode 1)
- Commercial presence required to provide insurance services including reinsurance, and to conclude intermediation contract with an intermediary aimed at the conclusion of insurance contract between the provider of insurance services and third party (Czech Republic, mode 1).
- Establishment requirement for promotional activity(EC, Austria, mode 1)
- Establishment requirement for compulsory air insurance (EC, Austria Mode 1, Denmark, Germany mode 1 and 2)
- If a foreign insurance company has established a branch in Germany it may conclude insurance contracts in Germany relating to international transport only through the branch established in Germany (EC, Germany, mode 1 and 2)
- Only insurers having their head office in the EEA or having their branch in Finland may offer services as referred to in sub-paragraph 3 of the Understanding (EC, Finland, mode 1)
- Insurance broker services suppliers must have a permanent place of business in the EEA (EC, Finland, mode 1)
- Establishment in the EC required for insurance risks relating to ground transport (EC, France, mode 1 and 2).
- Establishment required for insurance risks relating to c.i.f. exports by residents, transport insurance of goods, insurance of vehicles, insurance regarding risks located in Italy (EC, Italy mode 1 and 2)
- Establishment required for air and maritime transport insurance covering goods, aircrafts, hull and liability and for persons or companies acting as intermediaries for such insurance business(EC, Portugal, mode 1)
- Commercial presence required for insurance contracts (goods transported within Japan, ships of Japanese registration which are not used for international maritime transport (Japan mode 1 and 2)
- Commercial presence is required for insurance auxiliary services (Philippines mode 1)
- Commercial presence is required for underwriting of aircraft liability (Switzerland mode 1 and 2)
- Commercial presence is required for the supply of life insurance of persons with permanent residence, the insurance of the property of Slovak Republic, the insurance of liability for loss of damage caused by the activity of natural and juridical persons, air, maritime insurance covering goods, aircraft, hull and liability (Slovak Republic, mode 1)
- Commercial presence required for the provision of investment and portfolio research and advice to the public (Singapore, mode 1)

Box 6 (continued): Insurance Services: Scheduled limitations on market access for modes 1 and 2

Registration requirements

- Body, machinery and civil liability insurance may be authorised for vessels registered in the Brazilian special registry (REB) (Brazil, mode 1)
- Foreign reinsurance companies must be enrolled (Chile mode 1)
- Foreign companies are required to register with the SHCP, which may authorise or refuse registration (Mexico, mode 1)

Authorisation, approval

- Authorisation required to provide insurance services including reinsurance, and to conclude intermediation contract with an intermediary aimed at the conclusion of insurance contract between the provider of insurance services and third party (Czech Republic, mode 1).
- Authorisation required for the intermediary in case of its intermediation activity to be exercised for a branch with registered office in the Czech Republic (Czech Republic, mode 1)
- Foreign exchange permit issued by the Czech Bank or Ministry of finance is required for non bank resident for the opening and funding of an account abroad by Czech residents, capital payments abroad, granting financial credits and guarantees, operation in financial derivatives, purchase of foreign securities except for the cases as described by the Foreign Exchange Act, issued of foreign securities for public and non-public trade in the Czech Republic or their introduction on the domestic market (Czech Republic, modes 1 and 2)
- Authorisation required for the supply of direct insurance (EC, Sweden, mode 1)
- Authorisation required for the statutory insurance including third parties liability in respect of vehicles and vessels and employer's liability insurance in respect of employees (Hong Kong, mode 2)
- Authorisation required for the supply of insurance broker services and direct insurance (Iceland, mode 1)
- Approval required for direct placement abroad of insurance for the property located in Malaysia, liability of resident (Malaysia, mode 1 and 2)
- Authorisation required for insurance services covering risks located in the Philippines (mode 1 and 2)

Residency requirements

- Licenses to act as an insurance agents and brokers are not issued to non residents of Canada for services auxiliary to insurance (Canada, Manitoba, mode 1)
- Licenses shall not be issued to a corporation whose head office is outside Canada, for services auxiliary to insurance (Canada, New Brunswick, mode 1)
- A license to act as a special broker authorised to place insurance coverage with unlicensed insurers is restricted to resident of the Province, for services auxiliary to insurance (Canada, Alberta and Manitoba, mode 1)
- Licences are only issued to residence of the Province, for services auxiliary to insurance (Canada, British Columbia, mode 1)
- Licences to act as insurance agent or adjuster are not issued to non-resident of the province (Canada, Prince Edward Island, mode 1)
- Non resident licenses are not issued to individuals not licensed in another US state for services auxiliary to insurance (some US states mode 1)

Box 6 (continued): Insurance Services: Scheduled limitations on market access for modes 1 and 2

Monopolies, exclusive rights

- Compulsory motor third party liability insurance is provided by an exclusive supplier (Czech Republic, mode 1)
- Compulsory health insurance is provided by licensed Czech owned suppliers only (Czech Republic, mode 1)
- The earthquake Commission is the sole insurer of residential property disaster (New Zealand, mode 1)
- Monopoly rights for insurance on fire and natural damages on building (Switzerland, some cantons, mode 1 and 2)
- 60% of amounts of reinsurance on the compulsory automobile third party liability insurance is subject to the compulsory coverage by the Government (Japan mode 1 and 2)

Intermediary prohibited

- Insurance services are not allowed to be supplied through an intermediary (Mode 1 and 2)

Local representation

- Authorised insurance company operating in Australia as a non-incorporated entity must appoint an Australian resident as agent of the insurer (Australia, mode 1)
- Unauthorised reinsurers should be represented by resident agents duly registered (Philippines, mode 1 and 2)
- Non resident insurance companies must supply the services listed in Paragraph B.3 of the Understanding through an insurance broker authorised in Norway (Norway, mode 1)

Limits on foreign suppliers activities

- Prohibition to purchase abroad life insurance of persons with permanent residence in the Czech Republic, the insurance of property on the territory of the Czech Republic, the insurance of liability for loss or damage caused by the activity of natural and legal persons on the territory of the Czech Republic (Czech Republic, mode 2)
- Reinsurance can be taken with foreign reinsurers to the extent of the residual uncovered risk after obligatory or statutory placements domestically with Indian insurance companies (India, modes 1 and 2)
- Insurance are not allowed to be supplied through an intermediary in Japan (Japan, modes 1 and 2)
- Soliciting and advertising in Malaysia are not allowed (Malaysia, mode 1)
- For reinsurance and retrocession, outward reinsurance is permitted only if local capacity is not available (Malaysia, mode 1 and 2)
- Direct insurance broking services can only be provided to offshore companies in Labuan (Malaysia, modes 1 and 2)
- Actuarial services can only be provided to offshore insurance companies and offshore reinsurance companies in Labuan (Malaysia, modes 1 and 2)
- Government-owned or government controlled insurance companies, whether US or foreign are not authorised to conduct business in some states for direct insurance, reinsurance and retrocession (US, mode 1)

Box 6 (continued): Insurance Services: Scheduled limitations on market access for modes 1 and 2

Other limitations

- Reinsurance services suppliers must be rated minimum as BBB by Standard and Poor or equivalent (Indonesia, modes 1 and 2)
- 10% of total insurance cessions to foreign unauthorised reinsurer should be ceded to the national reinsurance corporation (Philippines, modes 1 and 2)
- Requirement to use the public network or the network of other authorised operator for the provision and transfer of financial information and financial data (Poland, modes 1 and 2)

Box 7: Insurance Services – Scheduled limitations on national treatment for modes 1 and 2

Notification

- For direct insurance a regulatory notification is required on insurance of risks in the province by unlicensed insurers (Canada, Alberta, mode 2)

Registration

- Registration required for insurance on freight, except for contract on, and any liability arising from imported goods (Brazil, mode 1)

Authorisation

- Authorisation required for body, machinery and civil liability insurance may be authorised for vessels registered in the Brazilian Special Registry (REB), Brazil, mode 1

Taxation

- For direct insurance other than life, personal accident, sickness or marine insurance, an excise tax of 10% is applicable on net premiums paid to non-resident insurers or exchanges in regard to a contract against a risk ordinarily within Canada, unless such insurance is deemed not to be available in Canada (Canada, federal, mode 2)
- For Direct insurance, a fee payable to the Province of 50% of the premium paid on insurance of risks in the province by unlicensed insurers (Canada, Alberta, mode 2)
- Direct insurance, a fee payable to the Province of 10% of the premiums is required on insurance of risks in the province by unlicensed insured (Canada, Saskatchewan, mode 2)
- Excise tax of 10% on net premium for intermediation insurance related to commercial aviation, space launching, freight and goods in international transit (Canada mode 2)
- 60% tax on premiums under reinsurance and retrocession (Chile mode 1)
- Higher premium tax is due for insurance contracts (except for reinsurance and retrocession for subsidiary not established in the EC or branches not established in Austria (EC, Austria, mode ?
- 1% tax federal excise tax on all life insurance premiums (US, mode 1)
- 4% tax on non life insurance premiums covering us risks that are paid to companies not incorporated under US law(US, mode 1)
- 1% federal excise tax on reinsurance covering US risks that are paid to companies not incorporated under US law (US, mode 1)
- Higher licences fees for non residents in some States for services auxiliary to insurance(US, mode 1

Residence requirement

- For fire or hail insurance contracts have to be signed or countersigned by a licensed agent who resides in the Province (Canada, Saskatchewan, mode 1)

Box 8: Banking Services – Scheduled limitations on market access for modes 1 and 2

Commercial presence

- For assets management and advisory and auxiliary financial services, services must be supplied through a commercial presence in the jurisdiction in which the service is supplied, or in which the adviser is providing the advice (Canada, Alberta, British Columbia Nova Scotia, Ontario Quebec and Saskatchewan, mode 1)
- Established banks having a corresponding licence may provide deposit services, trade in foreign exchange assets, effect non cash cross-border payment (Czech Republic mode 1 and 2)
- Establishment required for banking services (EC, Belgium, mode 1)
- Commercial presence required for discretionary investment management services (Japan, mode 1)
- Commercial presence for underwriting, asset management, provision of investment and portfolio advice (Malaysia, mode 1)
- Commercial presence for provision of investment advisory services and credit reference services to residents (Malaysia, mode 1)
- Commercial presence is required for asset management (Malaysia, mode 1)
- Commercial presence required for the provision of investment advisory services and credit reference services to resident (Malaysia, mode 1)
- Broking services, involving Ringgit Malaysia and financial instruments issued in Malaysia must be effected through authorised dealers and money and foreign exchange brokers incorporated in Malaysia (Malaysia, mode 1 and 2)
- Trading on Malaysian stock exchanges must be transacted through companies incorporated in Malaysia, which are member companies of the exchange, for securities broking (Malaysia, mode 1 and 2)
- Trading on any Malaysian commodity futures exchange must be conducted through companies incorporated in Malaysia, which are member companies of the exchange (Malaysia, mode 1 and 2)
- Commercial presence required for commercial banking (mode 1), investment houses (mode 1), factoring (mode 1), financial leasing (mode 1), money broking, credit cards services, promotion and provision of information, securities dealership brokerage (Philippines)
- Commercial presence required for provision of investment and portfolio research and advice to the public (Singapore, mode 1)
- Swiss franc denominated issues can be lead-managed only by a bank or a securities dealer having a commercial presence (modes 1 and 2 Switzerland)
- Commercial presence is required for the supply of life insurance of persons with permanent residents in the Slovak Republic, the insurance of property on the territory of the Slovak Republic, the insurance of liability for loss or damage caused by the activity of natural and juridical persons on the territory of the Slovak Republic, air and maritime insurance covering goods, aircraft, hull and liability (Slovak Republic, mode 1)
- Only foreign exchange entities established in the Slovak Republic can grant and obtain guarantees and liabilities according to determined limits and provisions of the National Bank of Slovakia (Slovak Republic, mode 1 and 2)

Box 8 (continued): Banking Services – Scheduled limitations on market access for modes 1 and 2

Registration requirements

- For trading in securities and commodity futures –persons, requirement to register in order to trade through dealers and brokers that are neither resident nor registered in the province in which the trade is effected (Canada, all provinces, mode 2)
- Foreign re-guarantee companies may participate in re-guarantee operation. These institutions must register with the SHCP, which may authorise or refuse such registration (Mexico, mode 1)

Authorisations, licences, approvals

- Authorisation required to raise deposit funds or undertake business, but possibility to raise fund through the issue of debt securities provided that they are offered/traded in parcels of not less than \$A 5000.00(Australia, mode 1)
- Dealing in foreign exchange requires an authorisation (Australia, mode 1)
- Investment at interest of official reserve is approved by the Reserve Bank provided it obtains assurance that the investing authority will aim to be a stable holder of the Australian Dollar. (Australia, mode 1)
- Foreign exchange permit for opening and funding an account abroad by residents, capital payments abroad (except FDI), granting financial credits and guarantees, operation in financial derivatives, purchase of foreign securities, issues of foreign securities for public and non public trade (Czech Republic, mode 1 and 2)
- Only authorised banks and investment firms must comply with conduct of business rules in providing investment advice concerning financial instruments and advice to undertakings on capital structure, industrial strategy and related matters, and advice and service relating to mergers and acquisition of undertakings. Advisory activity should not include asset management (EC, mode 1)
- Authorisation required for provision of investment services or investment advice (EC, Ireland mode 1)
- Approval is required for transactions denominated or settled in foreign currency or transactions with non residents (Korea, mode 1 and 2)
- Some new financial products, including derivatives are subject to approval (Korea, mode 1 and 2)
- Electronic fund transfer system requires approval for all payment and money transmission, Malaysia, mode 1 and 2)
- Authorisation required for participation in issues and services related to such issues requires authorisation (Malaysia, mode 1 and 2)
- Broking services, involving Ringgit Malaysia and financial instruments issued in Malaysia must be effected through authorised dealers and money and foreign exchange brokers incorporated in Malaysia (Malaysia, mode 1 and 2)
- Promotion in Malaysia of Malaysian stocks requires approval (Malaysia, mode 1)
- residents may acquire foreign securities subject to prior authorisation in accordance with exchange regulations for trading for own account (Morocco, mode 1 and 2).

Box 8 (continued): Banking Services – Scheduled limitations on market access for modes 1 and 2

- Only authorised domestic banks, branches of foreign banks in the Slovak Republic and persons possessing a foreign exchange license may trade in foreign exchange assets.(Slovak Republic, mode 1 and 2)
- Non cash cross-border payments may be effected only by authorised domestic banks and branches of foreign banks in the Slovak Republic (Slovak Republic, mode 1 and 2)
- Foreign exchange licence issued by the National Bank of Slovakia is required for: opening an account abroad by a Slovak non bank resident, capital payment abroad, obtaining financial credits from abroad accepted by residents,
- Export and import of the Slovak currency and foreign exchange in cash exceeding value of 150 000 SKK is subject to reporting requirement Slovak Republic mode 1 and 2)
- Foreign exchange permission or licence granted by foreign exchange authorities is required for a deposit of financial assets by resident abroad (Slovak Republic, mode 1 and 2)

Monopolies, exclusive rights

- The management of pension funds of public and para-public institutions is provided by a public monopoly(Canada, Quebec, mode 1)
- A number of State and Territory Governments operate central financing authorities through which the Government's wholly or partly owned statutory authorities and business enterprises are obliged to borrow their funds or otherwise obtain certain financial services (Australia, mode 1)
- Two mortgage bonds issuance institutes have been granted an exclusive right for the issuance of specific mortgage bond (Switzerland)

Co-operation with residents

- Dealings in foreign exchange in Australia must be carried out through a dealer authorised by the Reserve Bank. Only banks and financial institutions incorporated in Australia with the required minimum capital base are eligible to seek authorisation as a foreign exchange dealer (Australia, mode 1)
- Mutual funds offering securities must use a resident custodian (Canada, all provinces, mode 1) For custodial services, mutual funds which offer securities in Canada must use a resident custodian. A non-resident sub-custodian may be used if it has a shareholder equity of at least \$100 million (Canada, mode 1)
- Financial services associated with lending to residents in any currency in excess of an equivalent of RM25 must be undertaken jointly with commercial banks or merchant banks in Malaysia (Malaysia, mode 1 and 2)
- Leasing services to residents in any currency must be undertaken jointly with leasing companies or merchant banks in Malaysia (Malaysia, mode 1 and 2).
- Services other than investment and portfolio advice to residents must be undertaken jointly with commercial banks or merchant banks (Malaysia mode 1 and 2)
- Trading on Malaysian Stock exchanges must be transacted through companies incorporated in Malaysia which are Member companies of the exchanges (Malaysia, mode 1 and 2)
- Trades on any Malaysian commodity futures exchange must be conducted through companies incorporated in Malaysia which are member companies of the exchange (Malaysia, mode 1 and 2)
- Foreign investment funds can only be marketed or distributed through a licensed representative agent resident (Switzerland, mode 1)
- Leasing contracts related to cross border leasing transactions must be permitted (Turkey, mode 1 and 2)

Box 8 (continued): Banking Services – Scheduled limitations on market access for modes 1 and 2

- For insurance intermediation, dependent intermediaries can act only on behalf of insurance companies authorised to operate in Turkey (Turkey, mode 1 and 2)

Limits on foreign suppliers' activities

- A foreign bank located overseas is able to offer its services to Australian enterprises, but is not allowed to raise deposit funds in Australia or undertake business within Australia unless it is an authorised bank (Australia, mode 1)
- For reinsurance and retrocession, the insurance company is a company incorporated outside Hong Kong and has no agent nor place of business in Hong Kong (Hong Kong, mode 1)
- Only entrepreneurs pursuing international business activity specified in the legal rules on foreign exchange are allowed to purchase services. Only insurance events occurring abroad can be insured (Hungary, mode 1 and 2)
- Soliciting, advertising and acceptance of deposits in Malaysia are not allowed (Malaysia, mode 1 and 2)
- Dealing is limited to contracts traded on specified exchanges abroad (Malaysia, mode 1)
- Requirement to use the public telecommunication network or the network of an authorised operator for the provision and transfer of financial information and financial data processing (Poland mode 1 and 2)
- Non-life insurance premiums, after holding the retention, are subject to a certain percent compulsory cede to Milli Reinsurance Co, for reinsurance (Turkey, mode 1 and 2)
- The State of Michigan limits, according to the country of their home charters, the banks in which corporate credit unions may place deposits (US, Michigan, mode 1 and 2)

Box 9: Banking Services – Scheduled limitations on national treatment for modes 1 and 2

- The financial operations of Some State or Territory owned entities may be guaranteed by the State or Territory Governments. A number of State or Territory Governments have also provided transitions guarantees to some of the assets and liabilities of former State-owned or controlled banks (Australia, mode 1)
- Domestic financial institutions shall inform the Central Bank of Iceland of the balances of service providers' account held by non-residents (Iceland, mode 1)
- Acquisition of real estate by foreigners is limited (Switzerland, mode 1)
- For the cross border transactions of financial leasing, the annual rent may not be less than the Turkish Lira equivalent of \$ 25.000 (Turkey, mode 1 and 2).

Financial Services
Key to symbols used in charts on GATS commitments

UCFS	“Understanding on Commitments for Financial Services” If a schedule states that commitments are made in accordance with the UCFS, this is indicated as ‘X’. If not, as “--“
ACs	Indicates whether Additional Commitments have been made (‘X’ if so, ‘--‘ if not)
Sectoral limitations	Indicates that limitations applying across the financial services sector have been specified (‘X’ if so, ‘--‘ if not)
X	Binding of “none”(no limitations)
O	Limitation(s) are specified
X/O	Binding of “none except for (a limitation)”
UB	The schedule states the item is “Unbound”
UB*	The schedule states the item is “unbound due to lack of technical feasibility” (to deliver the service via this mode)
X/UB and UB/O	Indicates that parts of a sector or sub-sector are bound differently. For example, X/UB indicating that a specified part of a sector is bound, the rest is unbound; UB/O indicating that part is unbound, while a specified part is subject of limitations.
--	No commitment made
	Sub-sector not included in schedule.

Symbols used to delineate scope of classification covered by commitments

CPC	Schedule follows the CPC classification.
CPC**	Schedule follows the CPC classification, but not all of the sub-sectors have been included.
W/120/A (Financial Services)	Schedule follows the W/120 classification or the Annex on Financial Services.
W/120** (Financial Services)	Schedule follows the W/120, or the Annex, but excluding some sub-sectors.
W/120/A+ CPC (Financial Services)	Schedule complements the W/120 or the Annex with the CPC codes.
W/120/A+ OD (Financial Services)	Schedule follows the W/120 or the Annex but complements it with its own definition.
OD	The country has used its own definition of services for which it has made commitments (see table below for telecommunications services).

Table 3. GATS classification 7A(a): Life, accident and health insurance related services

Country	Scope	UCFC	ACs	Sectoral limitations	Bindings			
					Mode 1		Mode 2	
					MA	NT	MA	NT
Argentina	W/120 / A +CPC	-	-	-	UB	UB	UB	UB
Australia	W/120 / A	X	-	-	O			
Brazil	OD	-	-	-	UB	UB	UB	UB
Canada	W/120 /A + CPC	X	-	O	O	X	X	O
Chile	CPC/OD	-	-	O	UB	UB	UB	UB
Czech Republic	W/120 /A + CPC	X	-	-	O	X	O	X
EC 15	W/120 /A	X	X	-	UB	UB	O	UB
Egypt	W/120 /A	-	-	O	X	X	X	X
Hong Kong	W/120 / A	-	-	-	UB	UB	X/O	UB
Hungary	W/120 /A	X	-	O	O	X	O	X
Iceland	W/120 /A	X	-	-	O	X	X	X
India								
Indonesia	CPC	-	-	-	UB	UB	UB/O	UB
Japan	W/120 /A	X	X	-	O	X	O	X
Korea	CPC	-	-	O	UB	UB	UB	UB
Malaysia	W/120 /A	-	-	O	UB	UB	UB	UB
Mexico	W/120 /A +CPC	-	-	-	UB	UB	UB	UB
Morocco	CPC	-	-	O	UB	UB	UB	UB
New Zealand	W/120 /A + CPC	X	-	-				
Norway	W/120 /A	X	-	-	O	X	X	X
Philippines	W/120 /A + OD	-	-	-	O	UB	O	UB
Poland	W/120 /A	-	-	-	UB	UB	UB	UB
Singapore	W/120 /A + OD				UB	UB	X	X
Slovak Rep.	CPC	X	-	-	O	X	O	X
South Africa	CPC	-	-	-	UB	UB	X	X
Switzerland	W/120 /A	X	-	O	X/O	O	X/O	X
Thailand	W/120 /A + CPC	-	-	-	X	X	X	O
Turkey	W/120 /A	X	-	-	UB	X	X	X
USA	W/120 ** /A	X	X	-	O	O	X	X

Table 4. GATS Classification 7A(b): Non-life insurance services

Country	Scope	UCFC	ACs	Sectoral limitations	Bindings			
					Mode 1		Mode 2	
					MA	NT	MA	NT
Argentina	W/120 /A + CPC	-	-	-	UB/X	UB/X	UB/X	UB/X
Australia	W/120 /A	X	-	-	O			
Brazil	OD	-	-	O	X/O /UB	X/O/ UB	UB	UB
Canada	W/120 /A +CPC	X	-	O	O	X	O	O
Chile	CPC **	-	-	O	UB	UB	UB	UB
Czech Republic	W/120 /A +CPC	X	-	-	O	X	O	X
Egypt	W/120 /A	-	-	O	UB	UB	X	X
EC15	W/120 /A	X	X	-	O	X/O	O	X/O
Hong Kong	W/120 /A +OD	-	-	-	UB	UB	O	UB
Hungary	W/120 /A + OD	X	-	O	O	X	O	X
Iceland	W/120 /A	X	-	-	O	X	X	X
India	W/120 /A +OD				UB/O	UB	UB	UB
Indonesia	CPC	-	-	O	UB	UB	UB/O	UB
Japan	W/120 /A	X	X	-	O	X	O	X
Korea	CPC	-	-	O	UB/X	UB	UB	UB
Malaysia	W/120 /A	-	-	O	O	X	O	X
Mexico	W/120 /A+CPC	-	-	-	UB	UB	UB	UB
Morocco	CPC	-	-	O	UB	UB	UB	UB
New Zealand	W/120 /A+CPC	X	-	-	O		U B	
Norway	W/120 /A	X	-	-	O	X	X	X
Philippines	OD	-	-	-	O/X	UB	/XO	UB
Poland	W/120 /A	-	-	-	UB/X	UB/X	UB/X	UB/X
Singapore	OD				UB	UB	X/O	X
Slovak Rep.	W/120 /A + CPC	X	-	-	O	X	O	X
South Africa	CPC	-	-	-	UB	UB	X	X
Switzerland	W/120 /A	X	-	O	X/O	O	X/O	X
Thailand	CPC	-	-	-	UB/X	UB	X	X
Turkey	W/120 /A	X	-	-	UB/X	X	UB/X	X
USA	W/120 /A	X	X	-	O	O	X	X

Table 5. GATS Classification 7A(c): Reinsurance and retrocession

Country	Scope	UCFC	AC's	Sectoral limitations	Bindings			
					Mode 1		Mode 2	
					MA	NT	MA	NT
Argentina	W/120 / A +CPC	-	-	-	X	X	X	X
Australia	W/120 /A	X	-	-	O			
Brazil	W/120 /A	-	-	-	UB	UB	UB	UB
Canada	W/120 /A+CPC	X	-	O	O	X	O	X
Chile	W/120 /A	-	-	O	O	O	UB	UB
Czech Republic	W/120 /A	X	-	-	O	X	O	X
Egypt	W/120 /A	-	-	O	X	X	X	X
EC 15	W/120 /A	X	X	-	O	X/O	O	X/O
Hong Kong	W/120 /A	-	-	-	O	UB	X	UB
Hungary	W/120 /A	X	-	O	X	X	X	X
Iceland	W/120 /A	X	-	-	O	X	X	X
India	W/120 / A				O	UB	O	UB
Indonesia	W/120** /A	-	-	-	O/UB	O/X	O/X	UB/X
Japan	W/120 /A	X	X	-	O	X	O	X
Korea	CPC	-	-	O	X	X	X	X
Malaysia	W/120 / A	-	-	O	O	O	O	O/UB
Mexico	W/120 A + CPC	-	-	-	O	X	UB	UB
Morocco	CPC**	-	-	O	O	X	O	X
New Zealand	W/120 /A +CPC	X	-	-				
Norway	W/120 /A	X	-	-	O	X	X	X
Philippines	W/120 /A	-	-	-	O	X	O	X
Poland	W/120 /A	-	-	-	X/UB	X/UB	X/UB	X/UB
Singapore	W/120 /A				X	X	X	X
Slovak Rep.	W/120 /A +CPC	X	-	-	X	X	X	X
South Africa	CPC**	-	-	-	UB	UB	X	X
Switzerland	W/120 /A	X	-	O	X/O	O	X/O	X
Thailand		-	-	-				
Turkey	W/120 /A	X	-	-	O	X	O	X
USA	W/120 /A	X	X	-	O	O	X/O	X

Table 6. GATS Classification 7A (d): Services auxiliary to insurance (including broking and agency services)

Country	Scope	UCFC	ACs	Sectoral limitations	Bindings			
					Mode 1		Mode 2	
					MA	NT	MA	NT
Argentina		-	-	-				
Australia	W/120 / A	X	-	-	O			
Brazil	Annexe	-	-	-	UB/X	UB/X	UB/X	UB/X
Canada	W/120 /A +CPC	X	-	O	O	X/O	X	O/X
Chile	CPC **	-	-	O	UB	UB	UB	UB
Czech Republic	W/120**A +CPC**	X	-	-	O	X	X	X
Egypt	OD	-	-	O	UB/X	UB/X	UB/X/	UB/X/
EC 15	W/120 / A	X	X	-	O	X/O	O	X/O
Hong Kong	W/120 /A	-	-	-	O	UB	X	UB
Hungary	Annexe	X	-	O	X	X	X	X
Iceland	W/120 /A	X	-	-	O	X	X	X
India	W/120**/A				O	UB	O	UB
Indonesia	CPC **	-	-	-	UB	X	X	X
Japan	W/120 /A	X	X	-	O	X	O	X
Korea	CPC**	-	-	O	UB	UB/X	UB	UB/X
Malaysia	OD	-	-	O	O	X	O	X
Mexico	W/120** +CPC	A	-	-	UB	UB	UB	UB
Morocco		-	-	O				
New Zealand	CPC+OD	X	-	-	UB/O		UB	
Norway	W/120 / A	X	-	-	O	X	X	X
Philippines	OD	-	-	-	O	UB	X	X
Poland	W/120 /A **	-	-	-	UB	UB	UB	UB
Singapore	W/120 /A + OD				UB/X	UB/X	O/X	X
Slovak Rep.	W/120 /A + CPC**	X	-	-	X	X	X	X
South Africa	CPC **	-	-	-	UB	UB	X	X
Switzerland	CPC	X	-	O	X/O	O	X/O	X
Thailand	OD	-	-	-	UB/X	X	UB/X	X
Turkey	W/120	X	-	-	O/X	X	X/O	X
USA	W/120 /A	X	X	-	O	O	X	X

Table 7. GATS Classification 7B(a): Acceptance of deposits and other repayable funds from the public

Country	Scope	UCFC	ACs	Sectoral limitations	Bindings			
					Mode 1		Mode 2	
					MA	NT	MA	NT
Argentina ²⁵	W/120 /A +CPC	-	-	-	UB	UB	X	X
Australia	W/120 / A	X	-	-	O			
Brazil ²⁶	OD	-	-	O	UB	UB	UB	UB
Canada	W/120 /A +CPC	X	-	O	X	X	X	X
Chile ²⁷	OD	-	-	O	UB	UB	UB	UB
Czech Republic	W/120/** /A	X	-	-	O	X	O	X
EC 15	W/120 / A	X	X	-	O	X	O	X
Egypt ²⁸	W/120 / A	-	-	O	UB	UB	UB	UB
Hong Kong	W/120 / A	-	-	O	UB	UB	X	UB
Hungary	W/120 / A	X	-	O	X	X	X	X
Iceland	W/120 / A	X	-	-	X	O	X	X
India	W/120 / A	-	-	-	UB	UB	UB	UB
Indonesia ²⁹	W/120 / A	-	-	-	X	X	X	X
Japan	W/120 / A	X	X	O	O	X	X	X
Korea ³⁰	CPC**	-	-	O	UB	UB	UB	UB
Malaysia ³¹	W/120 / A	-	-	O	O	X	O	X
Mexico	W/120 /A +CPC	-	-	-	UB	UB	UB	UB
Morocco ³²	W/120 / A +CPC	-	-	O	UB	X	UB	X

²⁵ 1994 schedule

²⁶ The schedule makes a distinction between services provided by Financial Institutions and by non-Financial Institutions.

²⁷ The schedule splits banking services and securities

²⁸ The schedule makes a distinction between Joint Ventures Banks, foreign Banks and representative offices of Foreign Banks, and splits banking services and securities.

²⁹ The schedule splits banking services and securities

³⁰ The Schedule splits banking services, securities, investments etc.

³¹ The Schedule splits banking services and securities

³² 1994 schedule

Table 7 (continued). GATS Classification 7B(a): Acceptance of deposits and other repayable funds from the public

Country	Scope	UCFC	ACs	Sectoral limitations	Bindings			
					Mode 1		Mode 2	
					MA	NT	MA	NT
New Zealand	CPC	X	-	-				
Norway	W/120 / A	X	-	-	X	X	X	X
Philippines ^a	W/120 / A + OD	-	-	-	O	X	X	X
Poland	W/120 / A +CPC	-	-	-	UB	UB	UB	UB
Singapore	W/120 / A	-			UB	UB	X	X
Slovak Rep.	W/120 / A	X	-	-	O	X	O	X
South Africa	W/120 /A +CPC	-	-	-	UB	UB	UB	UB
Switzerland	W/120 / A	X	-	-	O	O	O	X
Thailand	W/120 / A	-	-	-	UB/X	X	UB/X	X
Turkey	W/120** / A	X	-	-	X	X	X	X
USA	W/120 / A	X	X	O	X/O	X	X/O	X

a. The Schedule splits banking services and securities.

Table 8. GATS Classification 7B(b): Lending of all types, including inter alia, consumer credit, mortgage credit, factoring and financing of commercial transaction

Country	Scope	UCFC	ACs	Sectoral limitations	Bindings			
					Mode 1		Mode 2	
					MA	NT	MA	NT
Argentina	W/120 / A +CPC	-	-	-	UB	UB	X	X
Australia	W/120 / A	X	-	-	O	O		
Brazil	CPC **	-	-	O	UB	UB	UB	UB
Canada	W/120 / A +CPC	X	-	O	X	X	X	X
Chile	OD	-	-	O	UB	UB	UB	UB
Czech Republic	W/120 / A +CPC	X	-	-	O	X	O	X
Egypt	W/120 / A	-	-	O	UB	UB	UB	UB
EC 15	W/120 / A	X	X	-	O	X	O	X
Hong Kong	W/120 / A	-	-	O	UB	UB	X	UB
Hungary	W/120 / A	X	-	O	X	X	X	X
Iceland	W/120 / A	X	-	-	X	O	X	X
India	W/120** / A	-	-	-	UB	UB	UB	UB
Indonesia	W/120 / A + OD	-	-	-	X	X	X	X
Japan	W/120 / A	X	X	O	O	X	X	X
Korea	CPC **	-	-	O	UB	UB	UB	UB
Malaysia	W/120 / A +OD	-	-	O	O	X	O	X
Mexico	W/120 / A +CPC	-	-	-	UB	UB	UB	UB
Morocco	CPC+OD	-	-	O	X	X	UB	X
New Zealand	W/120 / A+CPC	X	-	-				
Norway	W/120 / A +CPC	X	-	-	X	X	X	X
Philippines	W/120 / A +OD	-	-	-	O	X	X	X
Poland	W/120 / A +CPC	-	-	-	UB	UB	UB	UB
Singapore	W/120 / A	-			UB	X	X	X
Slovak Rep.	W/120 / A	X	-	-	O	X	O	X
South Africa	W/120 / A +CPC	-	-	-	UB	UB	UB	UB
Switzerland	W/120 / A	X	-	-	O	O	O	X
Thailand	W/120 / A	-	-	-	UB	X	UB	X
Turkey	W/120** / A	X	-	-	X	X	X	X
USA	W/120 / A	X	X	O	X/O	X	X/O	X

Table 9. GATS Classification 7B(c): Financial leasing

Country	Scope	UCFC	ACs	Sectoral limitations	Bindings			
					Mode 1		Mode 2	
					MA	NT	MA	NT
Argentina	W/120 / A+CPC	-	-	-	UB	UB	X	X
Australia	W/120 / A	X	-	-	O	O		
Brazil	W/120 / A	-	-	O	UB	UB	UB	UB
Canada	W/120 / A +CPC	X	-	O	X	X	X	X
Chile	CPC **/OD	-	-	O	UB	UB	UB	UB
Czech Republic	W/120 / A + CPC	X	-	-	O	X	O	X
Egypt	OD ^a	-	-	O	X	X	X	X
EC 15	W/120 / A	X	X	-	O	X	O	X
Hong Kong	W/120 / A	-	-	O	X	UB	X	UB
Hungary	W/120 / A	X	-	O	X	X	X	X
Iceland	W/120 / A	X	-	-	X	O	X	X
India	W/120 / A	-	-	-	UB	UB	UB	UB
Indonesia	CPC + OD ^b	-	-	-	X	X	X	X
Japan	W/120 / A	X	X	O	O	X	X	X
Korea	CPC	-	-	O	UB	UB	UB	UB
Malaysia	W/120 / A	-	-	O	O	X	O	X
Mexico	W/120 / A + CPC	-	-	-	UB	UB	UB	UB
Morocco	W/120 / A + CPC	-	-	O	X	X	UB	X
New Zealand	W/120 / A + CPC	X	-	-				
Norway	W/120 / A	X	-	-	X	X	X	X
Philippines	W/120 / A	-	-	-	O	X	X	X
Poland		-	-	-				
Singapore	W/120 / A	-			X	X	X	X
Slovak Rep.	W/120 / A	X	-	-	O	X	O	X
South Africa	W/120 / A	-	-	-	UB	UB	UB	UB
Switzerland	W/120 / A	X	-	-	O	O	O	X
Thailand	W/120 / A	-	-	-	UB	X	UB	X
Turkey	W/120 / A	X	-	-	O	O	O	O
USA	W/120 / A	X	X	O	X/O	X	X/O	X

a. Only securities

b. Not classified in banking services as such

Table 10. GATS Classification 7B(d): All payment and money transmission services

Country	Scope	UCFS	ACs	Sectoral limitations	Bindings			
					Mode 1		Mode 2	
					MA	NT	MA	NT
Argentina	W/120 / A + CPC**	-	-	-	UB	UB	X	X
Australia	W/120 /A	X	-	-	O	O		
Brazil	W/120**/A	-	-	O	UB	UB	UB	UB
Canada	W/120 /A + CPC	X	-	O	X	X	X	X
Chile		-	-	O				
Czech Republic	W/120 /A + CPC	X	-	-	O	X	O	X
Egypt	W/120 / A	-	-	O	UB	UB	UB	UB
EC 15	W/120 / A	X	X	-	O	X	O	X
Hong Kong	W/120 / A	-	-	O	UB	UB	X	UB
Hungary	W/120 / A	X	-	O	X	X	X	X
Iceland	W/120 / A	X	-	-	X	O	X	X
India	W/	-	-	-	UB	UB	UB	UB
Indonesia	W/120 / A + OD	-	-	-	X	X	X	X
Japan	W/120 / A	X	X	O	O	X	X	X
Korea	CPC**	-	-	O	UB	UB	UB	UB
Malaysia	W/120 ** / A	-	-	O	O ^a	X	O	X
Mexico		-	-	-				
Morocco	W/120 /A + CPC	-	-	O	UB	X	UB	X
New Zealand	W/120 / A+ CPC	X	-	-				
Norway	W/120 / A	X	-	-	X	X	X	X
Philippines	W/120 / A +OD	-	-	-	O	X	X	X
Poland	W/120 /A + CPC	-	-	-	UB	UB	UB	UB
Singapore	W/120 /A	-			UB	UB	X	X
Slovak Rep.	W/120 /A	X	-	-	O	X	O	X
South Africa	W/120 /A + CPC	-	-	-	UB	UB	UB	UB
Switzerland	W/120 / A	X	-	-	O	O	O	X
Thailand	W/120 / A	-	-	-	UB	X	UB	X
Turkey	W/120 / A	X	-	-	X	X	X	X
USA	W/120 /A	X	X	O	X/O	X	X/O	X

a. Market Access mode 1 and 2: electronic fund transfer system requires approval

Table 11. GATS Classification 7B(e): Guarantees and commitments

Country	Scope	UCFC	ACs	Sectoral limitations	Bindings			
					Mode 1		Mode 2	
					MA	NT	MA	NT
Argentina	W/120 / A + CPC	-	-	-	UB	UB	X	X
Australia	W/120 / A	X	-	-	O	O		
Brazil	W/120 / A	-	-	O	UB	UB	UB	UB
Canada	W/120 / A + CPC	X	-	O	X	X	X	X
Chile		-	-	O				
Czech Republic	W/120 / A	X	-	-	O	X	O	X
Egypt	W/120 / A	-	-	O	UB	UB	UB	UB
EC 15	W/120 / A	X	X	-	O	X	O	X
Hong Kong	W/120 / A	-	-	O	X	UB	X	UB
Hungary	W/120 / A	X	-	-	X	X	X	X
Iceland	W/120 / A	X	-	-	X	O	X	X
India	W/120 / A	-	-	-	UB	UB	UB	UB
Indonesia	W/120 / A	-	-	-	X	X	X	X
Japan	W/120 / A	X	X	O	O	X	X	X
Korea								
Malaysia	W/120 / A	-	-	O	O	X	O	X
Mexico		-	-	-				
Morocco	W/120 / A +CPC	-	-	O	UB	X	UB	X
New Zealand	W/120 / A +PC	X	-	-				
Norway	W/120 / A	X	-	-	X	X	X	X
Philippines	W/120 / A	-	-	-	O	X	X	X
Poland	W/120 / A + CPC	-	-	-	UB	UB	UB	UB
Singapore	W/120 / A	-			X/O	X	X	X
Slovak Rep.	W/120 / A	X	-	-	O	X	O	X
South Africa	W/120 / A	-	-	-	UB	UB	UB	UB
Switzerland	W/120 / A	X	-	-	O	O	O	X
Thailand	W/120 / A	-	-	-	UB	X	UB	X
Turkey	W/120 / A	X	-	-	O/X	X	O	X
USA	W/120 / A	X	X	O	X/O	X	X/O	X

Table 12. GATS Classification 7B(f): Trading for own account or for account of customers, whether on an exchange, in an over-the-counter market or otherwise

Country	Scope	UCFC	ACs	Sectoral limitations	Bindings			
					Mode 1		Mode 2	
					MA	NT	MA	NT
Argentina	W/120 /A + CPC	-	-	-	UB	UB	X	X
Australia	W/120 / A	X	-	-	O	O		
Brazil	W/120 /A **/OD	-	-	O	UB	UB	UB	UB
Canada	W/120 +CPC	X	-	O	X	X	O	X
Chile		-	-	O				
Czech Republic	W/120 / A + CPC	X	-	-	O	X	O	X
Egypt	OD	-	-	O	UB	UB	UB	UB
EC 15	W/120 / A	X	X	-	O	X	O	X
Hong Kong	W/120 ** / A	-	-	O	UB	UB	X	UB
Hungary	W/120 / A	X	-	-	X	X	X	X
Iceland	W/120 / A	X	-	-	X	O	X	X
India	W/120 / A **	-	-	-	UB	UB	UB	UB
Indonesia	W/120 **/ A + OD	-	-	-	UB/X	UB/X	X	X
Japan	W/120 / A	X	X	O	O	X	X	X
Korea		-	-	O				
Malaysia	W/120 / A	-	-	O	O	X	X	X
Mexico	W/120 /A +CPC**	-	-	-	UB	UB	UB	UB
Morocco	W/120** / A+CPC	-	-	O	O	X	O	X
New Zealand	W/120 / A+CPC	X	-	-				
Norway	W/120 / A	X	-	-	X	X	X	X
Philippines	W/120 / A +OD	-	-	-	O	X	X	X
Poland	W/120 ** / A	-	-	-	O	X	X	X
Singapore	W/120 / A	-			UB/O	X	X	X
Slovak Rep.	W/120 ** / A	X	-	-	O	X	O	X
South Africa	W/120 / A + CPC	-	-	-	UB	UB	UB	UB
Switzerland	W/120 /A	X	-	-	O	O	O	X
Thailand	CPC**	-	-	-	UB	X	UB	X
Turkey	W/120 /A	X	-	-	X	X	X	X
USA	OD	X	X	O	X/O/ UB	X	X/O/ UB	X

Table 13. GATS Classification 7B(g): Participation in issues of all kinds of securities, including under-writing and placement as agent and provision of services related to such issues

Countries	Scope	UCFC	ACs	Sectoral limitations	Bindings			
					Mode 1		Mode 2	
					MA	NT	MA	NT
Argentina	W/120 / A + CPC	-	-	-	UB	UB	X	X
Australia	W/120 / A	X	-	-	O	O		
Brazil	OD	-	-	O	UB	UB	UB	UB
Canada	W/120 / A + CPC	X	-	O	O	X	O	X
Chile	OD	-	-	O	UB	UB	UB	UB
Czech Republic	W/120 / A	X	-	-	UB	X	O	X
EC 15	W/120 / A	-	-	-	O	X	O	X
Egypt	OD			O	UB/X	UB/X	UB/X	UB/X
Hong Kong	W/120 / A	-	-	O	UB	UB	X	UB
Hungary	W/120 / A	X	-	O	X	X	X	X
Iceland	W/120 / A	X	-	-	X	O	X	X
India	W/120 / A	-	-	-	UB	UB	UB	UB
Indonesia	W/120 / A + OD	-	-	-	UB	UB	X	X
Japan	W/120 / A	X	X	O	O	X	X	X
Korea	CPC**	-	-	O	UB	UB	UB	UB
Malaysia	OD	-	-	O	O	UB/X	O	X
Mexico	W/120 / A +CPC	-	-	-	UB	UB	UB	UB
Morocco	W/120 / A +CPC	-	-	O	UB	X	UB	X
New Zealand	W/120 / A+CPC	X	-	-				
Norway	W/120 / A	X	-	-	X	X	X	X
Philippines	W/120 / A +OD	-	-	-	O	X	X	X
Poland	W/120** / A	-	-	-	UB	UB	UB	UB
Singapore	W/120 / A	-			UB/X	X	X	X
Slovak Rep.	W/120 / A	X	-	-	UB	X	X	X
South Africa	CPC+W/120 / A	-	-	-	UB	UB	UB	UB
Switzerland	W/120 / A	X	-	-	O	O	O	X/O
Thailand	W/120 / A	-	-	-	UB	X	UB	X
Turkey	OD	X	-	-	X	X	X	X
USA	OD	X	X	O	X/O	X	X/O	X

Table 14. GATS Classification 7B(h): Money broking

Country	Scope	UCFS	ACs	Sectoral limitations	Bindings			
					Mode 1		Mode 2	
					MA	NT	MA	NT
Argentina	W/120 / A+CPC	-	-	-	UB	UB	X	X
Australia	W/120 / A	X	-	-	O	O		
Brazil	W/120 / A	-	-	O	UB	UB	UB	UB
Canada	W/120 / A+ CPC	X	-	O	X	X	X	X
Chile		-	-	O				
Czech Republic		X	-	-				
Egypt	W/120 / A	-	-	O	UB	UB	UB	UB
EC 15	W/120 / A	X	X	-	O	X	O	X
Hong Kong		-	-	O				
Hungary	W/120 / A	X	-	O	X	X	X	X
Iceland	W/120 / A	X	-	-	X	O	X	X
India	W/120 / A	-	-	-	UB	UB	UB	UB
Indonesia		-	-	-				
Japan	W/120 / A	X	X	O	O	X	X	X
Korea	CPC**	-	-	O	UB	UB	UB	UB
Malaysia	OD	-	-	O	O	X	O	X
Mexico	W/120 / A+ CPC**	-	-	-	UB	UB	UB	UB
Morocco		-	-	O				
New Zealand	W/120 / A+ CPC	X	-	-				
Norway	W/120 / A	X	-	-	X	X	X	X
Philippines	W/120 / A +OD	-	-	-	O	X	X	X
Poland		-	-	-				
Singapore	W/120 / A	-			UB	UB	X	X
Slovak Rep.		X	-	-				
South Africa	W/120 / A+ CPC	-	-	-	UB	UB	UB	UB
Switzerland	W/120 / A	X	-	-	O	O	O	X
Thailand		-	-	-				
Turkey	W/120 / A	X	-	-	X	X	X	X
USA	W/120 / A	X	X	O	X/O	X	X/O	X

Table 15. GATS Classification 7B(i): Asset management, such as cash or portfolio management, all forms of collective investment management, pension fund management, custodial depository and trust services

Country	Scope	UCFC	ACs	Sectoral limitations	Bindings			
					Mode 1		Mode 2	
					MA	NT	MA	NT
Argentina	W/120 / A+CPC	-	-	-	UB	UB	X	X
Australia	W/120 / A	X	-	-	O	O		
Brazil	W/120 ** / A +OD	-	-	O	UB	UB	UB	UB
Canada	CPC	X	-	O	O	X	O	X
Chile	OD ^a	-	-	O	UB	UB	UB	UB
Czech Republic	W/120 / A	X	-	-	UB	X	UB	X
Egypt	OD	-	-	O	X	X	X	X
EC 15	W/120 / A	X	X	-	O	X	O	X
Hong Kong	W/120 / A	-	-	O	UB	UB	X	UB
Hungary	W/120 / A	X	-	O	X	X	X	X
Iceland	W/120 / A	X	-	-	X	O	X	X
India	W/120 / A	-	-	-	UB	UB	UB	UB
Indonesia	OD	-	-	-	UB/X	UB/X	X	X
Japan	W/120 / A	X	X	O	O	X	X	X
Korea	CPC**	-	-	O	UB	UB	UB	UB
Malaysia	W/120** / A +OD	-	-	O	O	X	X	X
Mexico	W/120 / A +CPC	-	-	-	UB	UB	UB	UB
Morocco		-	-	O				
New Zealand	W/120 / A + CPC	X	-	-				
Norway	W/120 / A	X	-	-	X	X	X	X
Philippines	W/120 / A + OD	-	-	-	O	X	X	X
Poland	W/120 / A +CPC	-	-	-	UB	UB	UB	UB
Singapore	W/120 / A	-			UB	UB	X	X
Slovak Rep.	W/120** / A	X	-	-	UB	X	UB	X
South Africa	W/120 / A+ CPC	-	-	-	UB	UB	UB	UB
Switzerland	W/120 / A	X	-	-	O	O	O	X
Thailand	W/120** / A	-	-	-	UB	X	UB	X
Turkey	W/120 / A	X	-	-	X	X	X	X
USA	OD	X	X	O	X/O	X	X/O	X

a. Only for securities, banking services not covered.

Table 16. GATS Classification 7B(j): Settlement and clearing services for financial assets, incl. securities, derivative products and other negotiable instrument

Country	Scope	UCFC	ACs	Sectoral limitations	Bindings			
					Mode 1		Mode 2	
					MA	NT	MA	NT
Argentina	W/120 / A + CPC	-	-	-	UB	UB	X	X
Australia	W/120 / A	X	-	-	O	O		
Brazil	OD	-	-	O	UB	UB	UB	UB
Canada	W/120 / A + CPC	X	-	O	X	X	X	X
Chile		-	-	O				
Czech Republic	W/120** / A	X	-	-	UB	X	O	X
Egypt	OD	-	-	O	X	X	X	X
EC 15	W/120 / A	X	X	-	O	X	O	X
Hong Kong		-	-	O				
Hungary	W/120 / A	X	-	O	X	X	X	X
Iceland	W/120 / A	X	-	-	X	O	X	X
India	OD	-	-	-	UB	UB	UB	UB
Indonesia		-	-	-				
Japan	W/120 / A	X	X	O	O	X	X	X
Korea	CPC	-	-	O	UB	UB	UB	UB
Malaysia		-	-	O				
Mexico		-	-	-				
Morocco		-	-	O				
New Zealand	W/120 / A+ CPC	X	-	-				
Norway	W/120 / A	X	-	-	X	X	X	X
Philippines		-	-	-				
Poland		-	-	-				
Singapore	W/120 / A	-			UB/X	UB	X	X
Slovak Republic	CPC	X	-	-	UB	X	O	X
South Africa	W/120 /A + CPC	-	-	-	UB	UB	UB	UB
Switzerland	W/120 / A	X	-	-	O	O	O	O
Thailand		-	-	-				
Turkey	W/120 / A	X	-	-	X	X	X	X
USA	OD	X	X	O	X/O	X	X/O	X

Table 17. GATS Classification 7B(k): Advisory and other auxiliary financial services on all the activities listed in Article 1B of MTN.TNC/W/50

Country	Scope	UCFC	ACs	Sectoral limitations	Bindings			
					Mode 1		Mode 2	
					MA	NT	MA	NT
Argentina	W/120 / A + CPC	-	-	-	X	X	X	X
Australia	W/120 / A	X	-	-	O	O		
Brazil	OD	-	-	O	UB	UB	UB	UB
Canada	W/120 / A+ CPC	X	-	O	O	X	X	X
Chile	CPC**	-	-	O	UB	UB	UB	UB
Czech Republic	W/120 / A	X	-	-	UB	O	O	X
Egypt		-	-	O				
EC 15	W/120 / A	X	X	-	O	X	O	X
Hong Kong	W/120 / A	-	-	O	O/X	UB	X	UB
Hungary	W/120 / A	X	-	O	X	X	X	X
Iceland	W/120 / A	X	-	-	X	O	X	X
India	W/120 / A +OD	-	-	-	UB	UB	UB	UB
Indonesia	OD	-	-	-	UB	UB	X	X
Japan	W/120 / A	X	X	O	O	X	X	X
Korea	CPC**	-	-	O	UB	UB	UB	UB
Malaysia	OD	-	-	O	O	X	O	X
Mexico	W/120 / A+ CPC	-	-	-	UB	UB	UB	UB
Morocco		-	-	O				
New Zealand	W/120 / A+ CPC	X	-	-				
Norway	W/120 / A	X	-	-	X	X	X	X
Philippines	W/120 / A +OD	-	-	-	O/X	X	X	X
Poland	W/120** /A + CPC	-	-	-	UB	UB	UB	UB
Singapore	W/120 / A	-			O	X	X	X
Slovak Rep.	W/120 /A +CPC	X	-	-	O	X	O	X
South Africa	W/120 / A+ CPC	-	-	-	UB	UB	UB	UB
Switzerland	W/120 / A	X	-	-	O	O	O	X
Thailand	OD	-	-	-	X	X	X	X
Turkey	W/120 / A	X	-	-	X	X	X	X
USA	W/120 / A	X	X	O	X/O	X	X/O	X

Table 18. GATS Classification 7B(l): Provision and transfer of financial information and financial data processing and related software by providers of other financial services

Country	Scope	UCFC	ACs	Sectoral limitations	Bindings			
					Mode 1		Mode 2	
					MA	NT	MA	NT
Argentina	W/120 / A + CPC	-	-	-	X	X	X	X
Australia	W/120 / A	X	-	-	O	O		
Brazil		-	-	O				
Canada	W/120 / A + CPC	X	-	O	X	X	X	X
Chile		-	-	O				
Czech Republic	W/120 / A	X	-	-	X	X	X	X
Egypt		-	-	O				
EC 15	W/120 / A	X	X	-	O	X	O	X
Hong Kong	W/120 / A	-	-	O	X	UB	X	UB
Hungary	W/120 / A	X	-	-	X	X	X	X
Iceland	W/120 / A	X	-	-	X	O	X	X
India		-	-	-				
Indonesia		-	-	-				
Japan	W/120 / A	X	X	O	O	X	X	X
Korea		-	-	O				
Malaysia		-	-	O				
Mexico		-	-	-				
Morocco	CPC	-	-	O	X	X	X	X
New Zealand	CPC	X	-	-				
Norway	W/120 / A	X	-	-	X	X	X	X
Philippines		-	-	-				
Poland	W/120 / A	-	-	-	UB/X	X/O	O	X
Singapore	W/120 / A	-			O	O/X	O	X
Slovak Rep.	W/120 / A	X	-	-	O	X	O	X
South Africa	W/120 / A+ CPC	-	-	-	UB	UB	X	UB
Switzerland	W/120 /A	X	-	-	O	O	O	X
Thailand	W/120 /A	-	-	-	X	X	X	X
Turkey	W/120** / A	X	-	-	X	X	X	X
USA	W/120 / A	X	X	O	X/O	X	X/O	X

Section III: Distribution Services

Box 10: Distribution services -- Scheduled limitations on market access for modes 1 and 2

Commercial presence requirements

Wholesale trade services: provincial commercial presence requirements for some wholesale trade services (Quebec: sale of amusement machines; Saskatchewan: sale of motor vehicles; Newfoundland: automobile dealers and salvage dealers) (Canada, Mode 1).

Retail services: provincial commercial presence requirements for itinerant sellers (Ontario, Quebec); and for direct sellers (Nova Scotia, British Columbia) (Canada, Mode 1).

Residency/citizenship requirements

Wholesale trade services: provincial citizenship requirement for the sale of amusement machines (Quebec) (Canada, Mode 1).

Registration, licensing, approval

Wholesale trade services: residents of one province require ministerial approval to enter into agreements with non-residents for the marketing of fish products (Nova Scotia) (Canada, Mode 1).

Other limitations

Franchising services: provincial requirement for suppliers to designate a place within the province where they can be served legal documents (Alberta) (Canada, Mode 1).

Franchising services: contracts must be in conformity with the Industrial Property Code to be eligible for payment of royalties. (Brazil, Mode 1).

Wholesale trade services: state monopoly on tobacco (Spain, Italy, Portugal), (European Communities, Mode 1).

Box 11: Distribution services -- Scheduled limitations on national treatment for modes 1 and 2

Retail services: indirect tax measures that result in differences in treatment with respect to delivery by mail of goods in Canada (Canada, Mode 1).

Retail services: provincial residency requirement for direct sellers (Newfoundland) (Canada, Mode 1).

Wholesale trade services: provincial requirements for non-residents to be registered and licensed in order to purchase unprocessed fish from primary producers and/or process fish (Newfoundland) (Canada, Mode 1).

Distribution Services -- Key to symbols used in charts on GATS commitments

X	Binding of "none" (no limitations)
O	Limitation(s) are specified
X/O	Binding of "none except for (a limitation)"
UB	The schedule states the item is "unbound"
UB*	The schedule states the item is "unbound due to lack of technical feasibility" (to deliver the service via this mode)
X/UB And UB/O	Where parts of a sector or sub-sector are bound differently. For example, X/UB indicating that a specified part of a sector is bound, the rest is unbound; UB/O indicating that part is unbound, while a specified part is subject of limitations.
--	No commitment made
	Sub-sector not included in schedule.

Symbols used to delineate scope of classification covered by commitments

CPC	Schedule follows the CPC classification.
CPC**	Schedule follows the CPC classification, but not all of the sub-sectors have been included.

Table 19. GATS Classification 4(a): Commission agent's services

Country	Scope	Article VI measures of general application listed in schedules	Bindings			
			Mode 1		Mode 2	
			MA	NT	MA	NT
Argentina						
Australia	Part CPC 621		X	X	X	X
Austria	CPC 621		X	X	X	X
Brazil						
Canada	Part CPC 621		X	X	X	X
Chile						
Czech Republic						
Egypt						
European Communities	Part CPC 621		X/ UB ³³	X/ UB ¹	X	X
Finland	Part CPC 621		X	X	X	X
Hong Kong						
Hungary						
Iceland	Part CPC 621		X	X	X	X
India						
Indonesia						
Japan	Part CPC 621		X	X	X	X
Korea	Part CPC 621		UB	X	UB	X
Malaysia						
Mexico						
Morocco						
New Zealand	Part CPC 621		X	X	X	X
Norway						
Philippines						
Poland						
Singapore						
Slovak Republic						
South Africa						
Sweden	Part CPC 621		X	X	X	X
Switzerland	Part CPC 621		X	X	X	X
Thailand	CPC 621		UB	UB	X	X
Turkey						
USA	Own definition		X	X	X	X

³³ Two member states unbound.

Table 20. GATS Classification 4(b): Wholesale trade services

Country	Scope	Article VI measures of general application listed in schedules	Bindings			
			Mode 1		Mode 2	
			MA	NT	MA	NT
Argentina	CPC 622		X	X	X	X
Australia	Part CPC 622		X	X	X	X
Austria	CPC 622		X	X	X	X
Brazil	Part CPC 622		UB	UB	UB	UB
Canada	Part CPC 622	Registration and licencing for non-residents.	O	X/O ³⁴	X	X
Chile						
Czech Republic	Part CPC 622		X	X	X	X
Egypt						
European Communities	Part CPC 622		X/O/UB ³⁵	X	X	X
Finland	Part CPC 622		X	X	X	X
Hong Kong						
Hungary	Own definition		X	X	X	X
Iceland	Part CPC 622		X	X	X	X
India						
Indonesia						
Japan	Part CPC 622		X	X	X	X
Korea	Part CPC 622		UB	X	UB	X
Malaysia						
Mexico	Part CPC 622		X	X	X	X
Morocco						
New Zealand	Part CPC 622		X	X	X	X
Norway	Own definition		X	X	X	X
Philippines						
Poland	Part CPC 622		X	X	X	X
Singapore						
Slovak Republic	CPC 622		X	X	X	X
South Africa	CPC 622		X	X	X	X
Sweden	Part CPC 622		X	X	X	X
Switzerland	Part CPC 622		X	X	X	X
Thailand						
Turkey						
USA	Own definition		X/UB	X	X/UB	X

³⁴ Registration and licensing for certain activities in one province.

³⁵ State monopoly of tobacco in four member states, unbound for pharmacies in one member state.

Table 21. GATS Classification 4(c): Retailing services

Country	Scope	Article VI measures of general application listed in schedules	Bindings			
			Mode 1		Mode 2	
			MA	NT	MA	NT
Argentina	CPC ³⁶		X	X	X	X
Australia	Part CPC		X/ UB	X	X	X
Austria	CPC		X	X	X	X
Brazil	Part CPC		UB	UB	UB	UB
Canada	Part CPC		O	O	X	X
Chile						
Czech Republic	Part CPC		X/ UB	X	X	X
Egypt						
European Communities	Part CPC		X/ UB	X/ UB	X	X
Finland	Part CPC		X	X	X	X
Hong Kong	Own definition		UB	UB	X	UB
Hungary	Own definition		X	X	X	X
Iceland	Part CPC		X	X	X	X
India						
Indonesia						
Japan	Part CPC		X	X	X	X
Korea	Part CPC		UB	X	UB	X
Malaysia						
Mexico	Part CPC		X	X	X	X
Morocco						
New Zealand	Part CPC		X	X	X	X
Norway	Own definition		X	X	X	X
Philippines						
Poland	Part CPC		UB	UB	X	X
Singapore						
Slovak Republic	CPC		X/ UB	UB	X	X
South Africa	CPC		X	X	X	X
Sweden	Part CPC		X	X	X	X
Switzerland	Part CPC		X	X	X	X
Thailand						
Turkey						
USA	Own definition		X	X	X	X

³⁶ The CPC corresponding to retailing services is: 631, 632, 6111, 6113, 6121. "CPC" in this column refers to a listing that includes all of these categories, without any exclusions listed. "Part CPC" refers to schedules where only some of these categories are listed, or there are partial listings.

Table 22. GATS Classification 4(d): Franchising services and 4(e): Other distribution services^a

Country	Scope	Article VI measures of general application listed in schedules	Bindings			
			Mode 1		Mode 2	
			MA	NT	MA	NT
Argentina	CPC 8929		X	X	X	X
Australia	CPC 8929		X	X	X	X
Austria	CPC 8929		X	X	X	X
Brazil	CPC 8929		O	UB	UB	UB
Canada	Part CPC 8929, other ^b		X/O	X	X	X
Chile						
Czech Republic	Part CPC 8929		X	X	X	X
Egypt						
European Communities	Part CPC 8929		X	X	X	X
Finland	Part CPC 8929		X	X	X	X
Hong Kong						
Hungary	Own definition		X	X	X	X
Iceland	Part CPC 8929		X	X	X	X
India						
Indonesia						
Japan	Part CPC 8929		X	X	X	X
Korea	Part CPC 8929		X	X	X	X
Malaysia						
Mexico						
Morocco						
New Zealand						
Norway	Own definition		X	X	X	X
Philippines						
Poland						
Singapore						
Slovak Republic	CPC 8929		X	X	X	X
South Africa	CPC 8929		X	X	X	X
Sweden						
Switzerland	CPC 8929		X	X	X	X
Thailand						
Turkey						
USA	Own definition		X	X	X	X

a. Canada, the only country to include sub-sector E “other” in its Distribution Services commitments, binds modes 1 and 2 as “none”

b. Ibid.