

BRUNEI DARUSSALAM – SCHEDULE OF SPECIFIC COMMITMENTS
(For the Second Package of Commitments)

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub sector	Limitations on market access	Limitations on national treatment	Additional commitments
k. Advisory and other auxiliary financial services, including credit reference and analysis, investment and portfolio research and advice, advice on acquisitions and on corporate restructuring and strategy	(1) Unbound (2) None (3) Ministry of Finance approval is required and subject to existing domestic laws. (4) Presence of natural person is allowed temporarily if there is a commercial presence and subject to Ministry of Finance approval.	(1) Unbound (2) None (3) Ministry of Finance approval is required and subject to existing domestic laws. (4) Presence of natural person is allowed temporarily if there is a commercial presence and subject to Ministry of Finance approval.	

CAMBODIA – SCHEDULE OF SPECIFIC COMMITMENTS
(For the Second Package of Commitments)

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub sector	Limitation on market access	Limitation on national treatment	Additional commitments
<p>FINANCIAL SERVICES</p> <p>- Lending of all types, including consumer credit, mortgage credit, factoring and financing of commercial transaction</p> <p>- Financial Leasing</p>	<p>(1) Unbound</p> <p>(2) None</p> <p>(3) Only permitted through licensed financial institutions as banks.</p> <p>(4) As specified in the horizontal commitments.</p> <p>(1) None</p> <p>(2) None</p> <p>(3) As specified in the horizontal commitments.</p> <p>(4) As specified in the horizontal commitments.</p>	<p>(1) None</p> <p>(2) None</p> <p>(3) Subject to existing laws.</p> <p>(4) As specified in the horizontal commitments.</p> <p>(1) None</p> <p>(2) None</p> <p>(3) As specified in the horizontal commitments.</p> <p>(4) As specified in the horizontal commitments.</p>	

CAMBODIA – SCHEDULE OF SPECIFIC COMMITMENTS

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Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub sector	Limitation on market access	Limitation on national treatment	Additional commitments
- Acceptance of deposits and other repayable funds from the public	(1) Commercial presence is required (2) None (3) Only permitted through licensed financial institutions as banks. (4) Subject to the Labor Law, Immigration Law, Law on the Investment of the Kingdom of Cambodia and regulations.	(1) None (2) None (3) As specified in the horizontal commitments. (4) As specified in the horizontal commitments.	

INDONESIA – SCHEDULE OF SPECIFIC COMMITMENTS
(For the Second Package of Commitments)

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub sector	Limitations on market access	Limitations on national treatment	Additional commitments
<p>Financial Services Sector</p> <p>A. General conditions on Non-Banking Financial Services Sub-sector :</p> <ol style="list-style-type: none"> 1. All Market Access and National Treatment limitations specified in the Non-Banking Financial Services Sub-sector will be eliminated by the year 2020 subject to similar commitment by other Members. 2. The share ownership of foreign services supplier is bound at the prevailing laws and regulations. The conditions of ownership and percentage share of ownership as stipulated in the respective shareholder agreement establishing the existing individual joint venture in non-banking financial services shall be respected. No transfer of ownership shall take place without the consent of all parties in the joint venture concerned. 3. Limitation on national treatment in terms of taxation which is specified in the Horizontal Measures is not applied on the Non-Banking Financial Services Sub-sector. 4. In addition to the Horizontal Measures, temporary entry will be granted to technical expert(s)/adviser(s) for no longer than 3 (three) months per person for any given year. 5. Share of non-bank financial companies listed in the stock exchange may be 100% owned by foreign investors. 6. In relation to the presence of natural persons, only directors, managers, and expert(s)/adviser(s) can be assumed by expatriates with maximum stay of 3 (three) years and can be extended. 7. All joint ventures companies shall provide training for their employee. 			

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Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub sector	Limitations on market access	Limitations on national treatment	Additional commitments
<p>B. General conditions on Banking Sub-sector :</p> <p>8. All Market Access and National Treatment limitations specified in the banking sub-sector will be eliminated by the year 2010 subject to similar commitment by other Members.</p> <p>9. Foreign bank(s) and foreign legal entity(ies) are, in cooperation with Indonesian national(s) and/or Indonesian legal entity(ies), allowed to establish or acquire locally incorporated banks in accordance with existing regulations.</p> <p>10. Branch office of the foreign bank and joint venture bank may open their offices in the cities of Jakarta, Surabaya, Semarang, Bandung, Medan, Denpasar, Batam Island, Padang, Manado, Ambon, and all other capitals of the provinces of Indonesia subject to economic need test.</p> <p>11. Acquisition of local existing banks through the purchase of shares in the stock exchange is allowed up to 51% of the listed shares in the stock exchange.</p> <p>12. The conditions of ownership and percentage share of ownership as stipulated in the respective shareholder agreement establishing the existing individual joint venture bank shall be respected as the basis of ownership of the foreign service provider(s) and their respective Indonesian partner(s).</p> <p>13. With respect to the presence of natural persons, no economic need test will apply. A non Indonesian employed as manager or as technical expert shall have at least two Indonesian understudies during his/her term.</p> <p>14. In addition to the Horizontal Measures, temporary entry will be granted to technical expert(s)/adviser(s) of branch office of the foreign bank and joint venture bank for no longer than 3 (three) months per person for any given year.</p>			

Please note that Indonesia maintains the right to withdraw, modify or make technical changes to these offers due to the pending process of getting government approval.

LAO PDR – SCHEDULE OF SPECIFIC COMMITMENTS
(For the Second Package of Commitments)

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub sector	Limitations on market access	Limitations on national treatment	Additional commitments
<p>B. BANKING AND OTHER FINANCIAL SERVICES</p> <p>a. Acceptance of deposits and other repayable funds from the public (CPC 81115 - 81119);</p> <p>b. Lending of all types, incl., inter alia, consumer credit, mortgage credit, factoring and financing of commercial transaction (CPC 8113);</p> <p>c. Guarantees and commitments (CPC 81199**); and</p> <p>d. Provision and transfer of financial information, and financial data processing and related software by providers of other financial services (CPC 8131).</p>	<p>(1) None</p> <p>(2) None</p> <p>(3) Unbound except the following: foreign bank branches allowed to establish only in Vientiane - Capital of the Lao PDR.</p> <p>(4) Unbound except the following: Intra-corporate transferees of executives and senior managers; specialist personnel subject to economic needs.</p>	<p>(1) Unbound</p> <p>(2) Unbound</p> <p>(3) Unbound</p> <p>(4) Unbound except for categories of natural persons referred to in the market access column.</p>	

MALAYSIA – SCHEDULE OF SPECIFIC COMMITMENTS
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Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub sector	Limitations on market access	Limitations on national treatment	Additional commitments
FINANCIAL SECTOR HORIZONTAL SECTION 3. Direct insurance companies	(1), (2) Unbound* except as otherwise specified in this schedule.	(1), (2) Unbound* except as otherwise specified in this schedule.	

* Due to lack of technical feasibility

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Sector or sub sector	Limitations on market access	Limitations on national treatment	Additional commitments
(All financial services - Direct insurance companies - cont'd)	<p>(3) Branches of foreign insurance companies are required to be locally incorporated by 30 June 1998 and foreign shareholding not exceeding 51% is permitted.</p> <p>Foreign shareholding not exceeding 51% is also permitted for the existing foreign shareholders of locally incorporated insurance companies which were the original owners of these companies, provided aggregate foreign shareholding in such companies does not exceed 51%.</p> <p>New entry is limited to equity participation by foreign insurance companies in locally incorporated insurance companies and aggregate foreign shareholding in such company shall not exceed 30%.</p>	<p>(3) None except as indicated in the financial sector horizontal section and in the respective activity listed below.</p>	

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Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub sector	Limitations on market access	Limitations on national treatment	Additional commitments
(All financial services - Direct insurance companies - cont'd)	<p>Unbound for new licences.</p> <p>Acquisition by a foreign insurance company of an aggregate of more than 5 per cent shareholding in a locally incorporated insurance company must meet at least one of the following criteria:</p> <p>(a) The foreign insurance company has the ability to facilitate trade and contribute to financial and economic development of Malaysia;</p> <p>(b) The country of the foreign insurance company has significant trade and investment interests in Malaysia;</p>		

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Sector or sub sector	Limitations on market access	Limitations on national treatment	Additional commitments
(All financial services - Direct insurance companies - cont'd)	<p>(c) The country of the foreign insurance company does not have a significant representation in the Malaysian insurance industry; or</p> <p>(d) The foreign insurance company has the ability to provide technical expertise and know-how to contribute to the financial and economic development of Malaysia</p> <p>An insurance company is not allowed to acquire more than 5% share:</p> <p>(a) In another insurance company in Malaysia that carries on the same class of insurance business as that carried on by it; or</p> <p>(b) In an insurance broking company.</p>		

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Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub sector	Limitations on market access	Limitations on national treatment	Additional commitments
(All financial services - Direct insurance companies - cont'd)	<p>Other persons holding more than 5 per cent shareholding in an insurance company are not permitted to acquire more than 5 per cent shareholding in:</p> <p>(a) Another insurance company carrying on the same class of insurance business as that carried on by the insurance company in which the person is a shareholder; or</p> <p>(b) An insurance broking company.</p>		

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Sector or sub sector	Limitations on market access	Limitations on national treatment	Additional commitments
(All financial services - Direct insurance companies - cont'd)	<p>(4) Unbound except the following:</p> <p>(a) Unless otherwise specified, temporary presence of natural persons is offered only in respect of supply through the mode of commercial presence.</p> <p>(b) two (2) senior managers for branches of foreign insurance companies and locally incorporated insurance companies with an aggregate foreign shareholding of 50% or more.</p> <p>A senior manager is an individual possessing proprietary knowledge and authority essential to the establishment, control and operation of the services of the financial service supplier.</p>	<p>(4) Unbound except for the categories of natural persons referred to under market access.</p>	

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Sector or sub sector	Limitations on market access	Limitations on national treatment	Additional commitments
(All financial services - Direct insurance companies - cont'd)	<p>(c) five (5) specialists are to be allowed for each institution which is locally incorporated and owned or controlled by natural or juridical persons of Member State(s) for areas relating to:</p> <p style="margin-left: 40px;">(i) underwriting of specialized classes of general business; (ii) information technology; and (iii) actuarial functions.</p> <p>(d) Entry shall be limited to a maximum period of five years.</p>		

MYANMAR – SCHEDULE OF SPECIFIC COMMITMENTS
(For the Second Package of Commitments)

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub sector	Limitations on market access	Limitations on national treatment	Additional commitments
Average and loss adjustment services (CPC 81403)	(1) None (2) None (3) None (4) Only senior managerial personnel, specialists and technical assistants with the approval of the Insurance Supervisory Board.	(1) None (2) None (3) None (4) None	

PHILIPPINES – SCHEDULE OF SPECIFIC COMMITMENTS
(For the Second Package of Commitments)

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub sector	Limitation on market access	Limitation on national treatment	Additional commitments
<ul style="list-style-type: none"> - Health and accident - Annuities 	<p>(2) Same as (1) above</p> <p>(3) Market access is limited to:</p> <ul style="list-style-type: none"> a. Acquisition of up to sixty percent (60%) of the voting stock of an existing domestic insurance company. b. Investing in up to sixty percent (60%) of the voting stock of a new locally incorporated insurance company. <p>Participation of non-Filipino citizens in the Board of Directors of a locally incorporated insurance company is limited to one-third of the Board's total membership.</p> <p>(4) Unbound, except as those provided in the horizontal section.</p>	<p>(2) Unbound</p> <p>(3) None</p> <p>(4) Unbound</p>	

PHILIPPINES – SCHEDULE OF SPECIFIC COMMITMENTS
(For the Second Package of Commitments)

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub sector	Limitations on market access	Limitations on national treatment	Additional commitments
<p>General non-life, as follows:</p> <ul style="list-style-type: none"> - fire and allied risks/ earthquakes/ shock/typhoons/ floods/tidal wave - marine ocean marine/ inland marine/ marine hull/ aviation - casualty motor car/health and accident/ burglary/ engineering miscellaneous - suretyship fidelity/surety bonds 	<p>(1) Except for marine hull and marine cargo insurance, risks located in the Philippines shall be insured with the companies authorized* to transact business in the Philippines.</p> <p>(2) Same as (1) above</p> <p>(3) Market access is limited to:</p> <p style="padding-left: 20px;">(a) Acquisition of up to sixty percent (60%) of the voting stock of an existing domestic insurance company.</p> <p style="padding-left: 20px;">(b) Investing in up to sixty percent (60%) of the voting stock of a new locally incorporated insurance company.</p> <p>Participation of non-Filipino citizens in the Board of Directors of a locally incorporated insurance company is limited to one-third of the Board's total membership.</p> <p>(4) Unbound, except as those provided in the horizontal section.</p>	<p>(1) Unbound</p> <p>(2) Unbound</p> <p>(3) None</p> <p>(4) Unbound</p>	

* The company which had been issued a licence or a certificate of authority by the Insurance Commission to transact business in the Philippines prior to 1 October 1994.

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Insurance auxiliary services, as follows: - actuarial consultancies - average adjustors	(1) Commercial presence is required. (2) None (3) Subject to foreign equity limitation of forty per cent (40%). Participation of non-Filipino citizens in the Board of Directors of domestic companies is limited to one-third of the Board's total membership. (4) Unbound, except as those provided in the horizontal section.	(1) Unbound (2) None (3) None (4) Unbound	
Reinsurance/retrocession	(1) Priority cessions to authorized insurance / reinsurance companies. Foreign unauthorized reinsurers should be represented by resident agents duly registered with the Insurance Commission. Ten per cent (10%) of total insurance cessions to foreign unauthorized reinsurers should be ceded to the National Reinsurance Corporation of the Philippines.	(1) None	

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Sector or sub sector	Limitations on market access	Limitations on national treatment	Additional commitments
	<p>(2) Same as (1) above</p> <p>(3) Market access is limited to:</p> <p style="padding-left: 20px;">(a) Acquisition of up to sixty percent (60%) of the voting stock of an existing domestic reinsurance company.</p> <p style="padding-left: 20px;">(b) Investing in up to sixty percent (60%) of the voting stock of a new locally incorporated reinsurance company.</p> <p>Participation of non-Filipino citizens in the Board of Directors of a locally incorporated reinsurance company is limited to one-third of the Board's total membership.</p> <p>(4) Unbound, except as those provided in the horizontal section.</p>	<p>(2) None</p> <p>(3) None</p> <p>(4) Unbound</p>	

SINGAPORE - SCHEDULE OF SPECIFIC COMMITMENTS

(For the Second Package of Commitments)

Modes of Supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub sector	Limitation on market access	Limitation on national treatment	Additional commitments
<p>A. <u>Insurance and Insurance-related services</u></p> <p>The commitments on financial services are made in accordance with the General Agreement on Trade in Services (GATS) and the Annex on Financial Services. All the commitments in this Schedule are subject to horizontal commitments in Singapore's GATS Schedule of Specific Commitments. All the commitments in this Schedule are also subject to entry requirements, domestic laws, guidelines, rules and regulations, terms and conditions of the Monetary Authority of Singapore (MAS) or any other relevant authority or body in Singapore, as the case may be, which are consistent with Article VI of the GATS and paragraph 2 of the Annex on Financial Services.</p>			
<p>a. Life insurance services including annuity, disability income, accident and health insurance services</p>	<p>(1) Unbound</p> <p>(2) None</p> <p>(3) Foreign parties can only acquire equity stakes of up to 49% in aggregate in locally-owned insurance companies.</p> <p style="padding-left: 40px;">Unbound for issuance of new insurance licences and establishment of new representative offices.</p> <p>(4) Unbound except as indicated in the horizontal section.</p>	<p>(1) Unbound</p> <p>(2) None</p> <p>(3) None</p> <p>(4) Unbound except as indicated in the horizontal section</p>	
<p>b. Non-life insurance services including disability income, accident and health insurance and contracts of fidelity bonds, performance bonds or similar contracts of guarantee</p>	<p>(1) Unbound</p> <p>(2) None except for compulsory insurance of Motor Third Party Liability and Workmen's Compensation which can be purchased only from licensed insurance companies in Singapore.</p>	<p>(1) Unbound</p> <p>(2) None</p>	

SINGAPORE - SCHEDULE OF SPECIFIC COMMITMENTS
(For the Second Package of Commitments)

Modes of Supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub sector	Limitation on market access	Limitation on national treatment	Additional commitments
	<p>(3) Foreign parties can only acquire equity stakes of up to 49% in aggregate in locally owned insurance companies.</p> <p>Unbound for issuance of new insurance licences and establishment of new representative offices.</p> <p>(4) Unbound except as indicated in the horizontal section.</p>	<p>(3) None</p> <p>(4) Unbound except as indicated in the horizontal section.</p>	
d. Insurance intermediation comprising broking and agency services	<p>(1) Unbound</p> <p>(2) Agents are not allowed to act for unregistered insurers. With the exception of reinsurance risks and risks insured by protection and indemnity clubs, brokers can only place domestic risks outside Singapore with the approval of MAS.</p> <p>(3) None except that direct and reinsurance brokers must be established as subsidiaries.</p> <p>(4) Unbound except as indicated in the horizontal section.</p>	<p>(1) Unbound</p> <p>(2) None</p> <p>(3) Unbound</p> <p>(4) Unbound except as indicated in the horizontal section.</p>	

THAILAND – SCHEDULE OF SPECIFIC COMMITMENTS
(For the Second Package of Commitments)

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub sector	Limitations on market access	Limitations on national treatment	Additional commitments
<p>A. <u>Insurance including reinsurance and retrocession</u></p> <p>(c) Services auxiliary to insurance (excluding pension funding services) Insurance consultancy services (CPC 81402)</p>	<p>(1) None</p> <p>(2) None</p> <p>(3) None other than that indicated in the horizontal section.</p> <p>(4) Only senior managerial personnel, specialists and technical assistants with the approval of the Insurance Commissioner.</p>	<p>(1) None</p> <p>(2) None</p> <p>(3) No limitations as long as foreign equity participation does not exceed 49 per cent</p> <p>(4) None</p>	

THAILAND – SCHEDULE OF SPECIFIC COMMITMENTS
(For the Second Package of Commitments)

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub sector	Limitations on market access	Limitations on national treatment	Additional commitments
<p>B. <u>Banking and other financial services</u> (excluding insurance)</p> <p>Acceptance of deposits and other repayable funds from the public</p> <p>Lending of all types, including consumer credit, mortgage credit, factoring and financing of commercial transactions</p> <p>Financial leasing</p> <p>Payment and money transmission services including credit, charge and debit cards, travelers cheques and bankers drafts</p>	<p>(f) Securities companies securities brokerage, securities dealing, investment advisory service and securities underwriting :</p> <p>(1) Unbound</p> <p>(2) None</p> <p>(3) I. None for representative offices</p> <p style="padding-left: 40px;">II. Market access limited to share acquisition of existing companies only. Unbound for new license</p> <p style="padding-left: 40px;">III. Maximum foreign equity participation is allowed up to 100 per cent of paid-up</p>	<p>(1) None</p> <p>(2) None</p> <p>(3) None, except as indicated in the market access column.</p>	

THAILAND – SCHEDULE OF SPECIFIC COMMITMENTS
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Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub sector	Limitations on market access	Limitations on national treatment	Additional commitments
<p>Guarantees and commitments</p> <p>Trading for own account, or for account of customers in the following:</p> <ul style="list-style-type: none"> (a) money market instruments (b) foreign exchange (c) exchange rate and interest rate instruments (d) transferable securities <p>Participation in issues of all kinds of securities, including underwriting and placement as agents (whether publicly or privately) and provision of services related to such issues</p> <p>Asset management as follows:</p> <ul style="list-style-type: none"> - cash or portfolio management - collective investment management - custodian and depository services 	<p>capital. However, a securities company which has foreign equity participation equal to or more than 50 per cent of paid-up capital has to comply with the terms and conditions stipulated in the Royal Decree on Permission for Non-Thai to engage in Securities Brokerage Business under Annex A of the Announcement of the Nation Executive Council No.281 dated 24 November B.E. 2541 and other regulations.</p> <p>IV. For a securities company which has foreign equity participation not exceeding 50 per cent of paid- up capital, one-half of the directors must be Thai national.</p>		

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Sector or sub sector	Limitations on market access	Limitations on national treatment	Additional commitments
<p>Advisory, intermediation and other auxiliary financial services</p> <p>Provision and transfer of financial information, and financial data processing and related software</p>	<p>V. For a securities company which has foreign equity participation equal to or more than 50 per cent of paid-up capital, managing directors and executive directors who are foreign nationals have to be present in Thailand for not less than 60 days per year.</p> <p>(4) For a representative office, the number of foreign personnel is limited to three persons on condition that the third person must be in the senior management level.</p> <p>For securities companies, as indicated in the horizontal section</p>	<p>(4) None</p>	

VIETNAM – SCHEDULE OF SPECIFIC COMMITMENTS

(For the Second Package of Commitments)

(Regulations of this Offer shall be applicable to foreign bank branches and joint-venture banks from ASEAN countries operating in Vietnam)

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub sector	Limitation on market access	Limitation on national treatment	Additional commitments
GUARANTEE	(1) Unbound (2) Unbound (3) None except I. Provisions in the general conditions on banking services and the Horizontal Commitments; II. Foreign bank branch, joint-venture bank shall only be permitted to conduct banking guarantee operations specifically stipulated as follows: A. Providing banking guarantee in Vietnamese Dong to: a. Individuals who are foreign citizens living and doing business in Vietnam;	(1) Unbound (2) Unbound (3) None except Provisions in the general conditions on banking services and the Horizontal Commitments;	

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Sector or sub sector	Limitation on market access	Limitation on national treatment	Additional commitments
	<p>b. Legal entities which are diplomatic corps, representatives of international organizations, foreign economic, social and charity organizations operating in Vietnam;</p> <p>c. Legal entities which are economic organizations in Vietnam having 100% foreign invested capital; joint- ventures between Vietnamese and foreign parties having offices in Vietnam, Vietnamese economic organizations obtaining foreign funds;</p> <p>d. Legal entities which are Vietnamese economic organizations, other than objects indicated in (c), receiving loans from foreign bank branches and/or joint-venture banks operating in Vietnam;</p> <p>e. Individual who are Vietnamese and legal entities which are Vietnamese organizations, those do not have credit relation with foreign bank branches and/or joint-venture banks operating in Vietnam.</p>		

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Sector or sub sector	Limitation on market access	Limitation on national treatment	Additional commitments
	<p>B. Providing banking guarantee in foreign currency to objects indicated in (a,b,c,d) of Part (A), in borrowing and/or payment relations with foreign counterparts.</p> <p>C. Providing guarantee and re-guarantee in foreign currency to borrowing and payment of commercial banks of Vietnam, foreign bank branches and joint-venture banks operating in Vietnam.</p> <p>(4) Unbound except as indicated in the general conditions on banking services and the Horizontal Commitments.</p>	<p>(4) Unbound except as indicated in the general conditions on banking services and the Horizontal Commitments.</p>	