

**ADDITIONAL PROTOCOL 6 ON TRADE IN SERVICES
TO THE AGREEMENT ON AMENDMENT OF AND ACCESSION TO
THE CENTRAL EUROPEAN FREE TRADE AGREEMENT**

Preamble

The Parties to the Agreement on Amendment of and Accession to the Central European Free Trade Agreement" (hereinafter called "the Parties")

Bearing in mind the Preamble, the objectives, as set out in Article 1, and Chapter VI (Articles 26 to 29) of the Central European Free Trade Agreement 2006 (CEFTA 2006) relating to trade in services, including electronic commerce, the Parties will gradually achieve a progressive liberalization of their services markets in accordance with Article V of the General Agreement on Trade in Services (GATS) of the World Trade Organization (WTO);

Recognising that the liberalization of both goods and services in the framework of CEFTA 2006 shall act as avenue for achieving the objectives of economic development and growth in the region by expanding intra-regional investment and production opportunities;

Desiring to create favourable conditions for the development and diversification of trade between the Parties and for the promotion of commercial and economic co-operation in services;

Considering that the services sector plays an increasing role in the economies and trade of the Parties, with great potential to enhance intra-regional trade in services in a mutually beneficial manner;

No provision of this Protocol may be interpreted as exempting the Parties from their respective rights and obligations under their international agreements, including their existing regional and bilateral trade agreements and the WTO Agreement;

Have agreed as follows:

Article 1
Definitions

1. For the purposes of this Protocol:
 - (a) "measure" means any measure by a Party, whether in the form of a law, regulation, rule, procedure, decision, administrative action, or any other form;

- (b) "supply of a service" includes the production, distribution, marketing, sale and delivery of a service;
- (c) "measures by Parties affecting trade in services" includes measures in respect of:
 - (i) the purchase, payment or use of a service;
 - (ii) the access to and use of, in connection with the supply of a service, services which are required by those Parties to be offered to the public generally;
 - (iii) the presence, including commercial presence, of persons of a Party for the supply of a service in the territory of another Party;
- (d) "commercial presence" means any type of business or professional establishment, including through:
 - (i) the constitution, acquisition¹ or maintenance of a juridical person, or
 - (ii) the creation or maintenance of a branch or a representative office, within the territory of a Party for the purpose of supplying a service;
- (e) "sector" of a service means:
 - (i) with reference to a specific commitment, one or more, or all, subsectors of that service, as specified in a Party's Schedule,
 - (ii) otherwise, the whole of that service sector, including all of its subsectors;
- (f) "service of another Party" means a service which is supplied:
 - (i) from or in the territory of that other Party, or in the case of maritime transport, by a vessel registered under the laws of that other Party, or by a person of that other Party which supplies the service through the operation of a vessel and/or its use in whole or in part; or
 - (ii) in the case of the supply of a service through commercial presence or through the presence of natural persons, by a service supplier of that other Party;

¹ The term "acquisition" shall be understood as including capital participation in a juridical person with a view to establishing or maintaining lasting economic links.

- (g) "service supplier" means any natural or juridical person that supplies a service;²
- (h) "monopoly supplier of a service" means any person, public or private, which in the relevant market of the territory of a Party is authorized or established formally or in effect by that Party as the sole supplier of that service;
- (i) "service consumer" means any person that receives or uses a service;
- (j) "person" means either a natural person or a juridical person;
- (k) "natural person" means a national of a Party according to its domestic legislation;
- (l) "natural person of another Party" means a natural person who resides in the territory of that other Party or any other Party, and who under the law of that other Party: (i) is a national of that other Party; or (ii) has the right of permanent residence in that other Party.
- (m) "juridical person" means any legal entity duly constituted or otherwise organized under applicable law, whether for profit or otherwise, and whether privately-owned or governmentally-owned, including any corporation, trust, partnership, joint venture, sole proprietorship or association;
- (n) "juridical person of a Party" means:

a juridical person set up in accordance with the laws of a Party, and having its registered office, central administration, or principal place of business in the territory of that Party. Should the juridical person have only its registered office or central administration in the territory of a Party it shall not be considered as a juridical person of that Party, unless it engages in substantive business operations in that Party;

a juridical person is:

 - (i) "owned" by persons of a Party if more than 50 per cent of the equity interest in it is beneficially owned by persons of that Party;

² Where the service is not supplied directly by a juridical person but through other forms of commercial presence such as a branch or a representative office, the service supplier (i.e. the juridical person) shall, nonetheless, through such presence be accorded the treatment provided for service suppliers under this Protocol. Such treatment shall be extended to the presence through which the service is supplied and need not be extended to any other parts of the supplier located outside the territory where the service is supplied.

- (ii) "controlled" by persons of a Party if such persons have the power to name a majority of its directors or otherwise to legally direct its actions;
- (iii) "affiliated" with another person when it controls, or is controlled by, that other person; or when it and the other person are both controlled by the same person;
- (o) "subsidiary" of a juridical person of a Party means a juridical person which is effectively controlled by another juridical person of that Party;
- (p) "branch" of a juridical person of a Party means a place of business not having legal personality which has the appearance of permanency, such as the extension of a parent body, has a management and is materially equipped to negotiate business with third parties so that the latter, although knowing that there will if necessary be a legal link with the parent body, the head office of which is abroad, does not have to deal directly with such parent body but may transact business at the place of business constituting the extension;
- (q) "direct taxes" comprises all taxes on total income, on total capital or on elements of income or of capital, including taxes on gains from the alienation of property, taxes on estates, inheritances and gifts, and taxes on the total amounts of wages or salaries paid by enterprises, as well as taxes on capital appreciation;
- (r) "Schedule" means the Schedule referred to in Article 6 and contained in Annex III;
- (s) "specific commitment" means a specific commitment set out in the Schedule referred to in Article 6;
- (t) "aircraft repair and maintenance services" means such activities when undertaken on an aircraft or a part thereof while it is withdrawn from service and do not include so-called line maintenance;
- (u) "selling and marketing of air transport services" means opportunities for the air carrier concerned to sell and market freely its air transport services including all aspects of marketing such as market research, advertising and distribution; these activities do not include the pricing of air transport services nor the applicable conditions;
- (v) "computer reservation system (CRS) services" means services provided by computerised systems that contain information about air carriers' schedules, availability, fares and fare rules, through which reservations can be made or tickets may be issued;

- (w) "air traffic rights" means the right for scheduled and non-scheduled air transport services to operate and/or to carry passengers, cargo and mail for remuneration or hire from, to, within, or over the territory of a Party, including points to be served, routes to be operated, types of traffic to be carried, capacity to be provided, tariffs to be charged and their conditions, and criteria for designation of airlines, including such criteria as number, ownership, and control.

Article 2

Scope and Coverage

1. This Protocol applies to measures adopted or maintained by the Parties affecting trade in services. It applies to all services sectors, except as indicated in paragraph 4.

2. For the purposes of this Protocol, trade in services is defined as the supply of a service:

- (a) from the territory of one Party into the territory of any other Party;
- (b) in the territory of one Party to the service consumer of any other Party;
- (c) by a service supplier of one Party, through commercial presence in the territory of any other Party;
- (d) by a service supplier of one Party, through presence of natural persons of a Party in the territory of any other Party.

3. For the purposes of this Protocol:

- (a) "measures by Parties" means measures taken by:
 - (i) central, regional or local governments and authorities; and
 - (ii) non-governmental bodies in the exercise of powers delegated by central, regional or local governments or authorities;

In fulfilling its obligations and commitments under the Protocol, each Party shall take such reasonable measures as may be available to it to ensure their observance by regional and local governments and authorities and non-governmental bodies within its territory;

- (b) "services" includes any service in any sector except services supplied in the exercise of governmental authority;
- (c) "a service supplied in the exercise of governmental authority" means any service which is supplied neither on a commercial basis, nor in competition with one or more service suppliers.

4. In respect of air transport services, this Protocol shall not apply to measures affecting air traffic rights or measures affecting services directly related to the exercise of

air traffic rights. This Protocol applies to aircraft repair and maintenance services, selling and marketing of air transport services and computer reservation system (CRS) services.

5. This Protocol shall not apply to laws, regulations or requirements governing the procurement by governmental agencies of services purchased for governmental purposes and not with a view to commercial resale or with a view to use in the supply of services for commercial sale.

6. This Protocol shall not apply to any subsidies or grants provided by a Party, including government-supported loans, guarantees and insurance.

Article 3 ***Most-Favoured-Nation Treatment***

1. Each Party shall accord immediately and unconditionally to services and service suppliers of any other Party treatment no less favourable than the treatment it accords to like services and service suppliers of any non-Party.

2. If a Party accords treatment to services and service suppliers under an existing or future international agreement with a non-Party, the Party concerned shall, upon request by another Party, enter into negotiations so as to incorporate into this Protocol treatment no less favourable than that accorded to services and service suppliers under the international agreement concerned.

3. Treatment accorded to services and service suppliers from the EU under a Stabilisation and Association Agreement with the EU, or under the Association Agreement between the Republic of Moldova and the EU, shall be exempted from the obligations provided for in paragraphs 1 and 2. Treatment accorded to services and service suppliers from the EU under the domestic legislation that a Party enacted for purposes of its accession to the EU shall be exempted from the obligations provided for in paragraphs 1 and 2.

4. This Article shall not be construed to prevent any Party from conferring or according advantages to adjacent countries in order to facilitate exchanges limited to contiguous frontier zones of services that are both locally produced and consumed.

Article 4 ***Market Access***

1. With respect to market access through the modes of supply identified in Article 2 paragraph 2, each Party shall accord services and service suppliers of any other Party treatment no less favourable than that provided for under the terms, limitations and conditions agreed and specified in its part of the Schedule.

2. In sectors where market-access commitments are undertaken, the measures which a Party shall not maintain or adopt either on the basis of a regional subdivision or on the basis of its entire territory, unless otherwise specified in its part of the Schedule, are defined as:

- (a) limitations on the number of service suppliers whether in the form of numerical quotas, monopolies, exclusive service suppliers or the requirement of an economic needs test;
- (b) limitations on the total value of service transactions or assets in the form of numerical quotas or the requirement of an economic needs test;
- (c) limitations on the total number of service operations or on the total quantity of service output expressed in terms of designated numerical units in the form of quotas or the requirement of an economic needs test;³
- (d) limitations on the total number of natural persons that may be employed in a particular service sector or that a service supplier may employ and who are necessary for, and directly related to, the supply of a specific service in the form of numerical quotas or the requirement of an economic needs test;
- (e) measures which restrict or require specific types of legal entity or joint venture through which a service supplier may supply a service; and
- (f) limitations on the participation of foreign capital in terms of maximum percentage limit on foreign shareholding or the total value of individual or aggregate foreign investment.

3. No Party shall introduce in its territory any new restrictions on the supply of services, as defined by Article 2 paragraph 2, except as otherwise provided for in this Protocol.

Article 5 ***National Treatment***

1. In the sectors inscribed in its part of the Schedule, and subject to any conditions and qualifications set out therein, each Party shall accord to services and service suppliers of any other Party, in respect of all measures affecting the supply of services, treatment no less favourable than that it accords to its domestic like services and service suppliers.⁴

³ Subparagraph 2(c) does not cover measures of a Party which limit inputs for the supply of services.

⁴ Specific commitments assumed under this Article shall not be construed to require any Party to compensate for any inherent competitive disadvantages which result from the foreign character of the relevant services or service suppliers.

2. A Party may meet the requirement of paragraph 1 by according to services and service suppliers of any other Party, either formally identical treatment or formally different treatment to that it accords to its domestic like services and service suppliers.

3. Formally identical or formally different treatment shall be considered to be less favourable if it modifies the conditions of competition in favour of services or service suppliers of the Party compared to like services or service suppliers of any other Party.

Article 6 ***Schedule of Specific Commitments***

1. Each Party shall set out in a consolidated Schedule the specific commitments it undertakes under this Protocol. With respect to sectors where such commitments are undertaken, the Schedule shall specify:

(a) terms, limitations and conditions on market access;

(b) conditions and qualifications on national treatment;

(c) where appropriate, the time-frame for the implementation of such commitments; and

(d) where appropriate, the date of entry into force of such commitments.

2. The Parties' Schedule of specific commitments is set out in Annex III and shall form an integral part of this Protocol.

Article 7 ***Modification of Schedules***

The Parties shall, upon written request by a Party notified to the Subcommittee on Trade in Services, hold consultations to consider any request to modify a specific commitment of the requesting Party. The consultations shall be held within three months after the requesting Party notified its request to the Subcommittee on Trade in Services. In the consultations, the Parties shall aim to maintain a general level of mutually advantageous commitments no less favourable to trade than that provided for in the Schedule of specific commitments prior to such consultations. Any modification of specific commitments is subject to the procedures set out in Article 47 of the CEFTA 2006.

Article 8 ***Movement of Natural Persons***

1. The rights and obligations of the Parties in respect of the movement of natural persons supplying services in a Party shall be governed by Annex I to this Protocol.

Natural persons covered by a specific commitment of a Party shall be allowed to supply the service in that Party in accordance with the terms of that commitment.

2. This Protocol shall not apply to measures affecting natural persons seeking access to the employment market of a Party, nor shall it apply to measures regarding citizenship, residence or employment on a permanent basis.

3. Nothing in this Protocol shall prevent the Parties from applying measures to regulate the entry of natural persons into, or their temporary stay in, their territory, including those measures necessary to protect the integrity of, and to ensure the orderly movement of natural persons across their borders, provided that such measures are not applied in such a manner as to nullify or impair the benefits accruing to any Party under the terms of a specific commitment.

Article 9 ***Transparency***

1. Each Party shall publish promptly and, except in emergency situations, at the latest by the time of their entry into force, all relevant measures of general application which pertain to or affect the operation of this Protocol. International agreements pertaining to or affecting trade in services to which a Party is a signatory shall also be published.

2. Where publication as referred to in paragraph 1 is not practicable, such information shall be made otherwise publicly available.

3. Each Party shall establish a Contact Point for Services as provided for in Article 44 of CEFTA 2006.

4. Each Party shall promptly and at least annually inform the Subcommittee on Trade in Services of the introduction of any new, or any changes to existing, laws, regulations or administrative guidelines which significantly affect trade in services covered by its specific commitments under this Protocol.

5. Each Party shall, to the extent practicable, provide in advance information on any relevant measure of general application that the Party proposes to adopt in order to allow an opportunity for other Parties to comment on the measure. The information shall be provided to the other Parties through the Subcommittee on Trade in Services and the Contact Points for Services shall be the means for such communications.

6. Any Party may notify to the Subcommittee on Trade in Services any measure by any other Party, which it considers to affect the operation of this Protocol.

Article 10 ***Domestic Regulation***

1. Consistent with the provisions of this Protocol, the Parties retain the right to regulate, and to adopt new regulations, to meet legitimate policy objectives.
2. In sectors where specific commitments are undertaken, each Party shall ensure that all measures of general application affecting trade in services are administered in a reasonable, objective and impartial manner.
3. (a) each Party shall maintain or institute as soon as practicable judicial, arbitral or administrative tribunals or procedures which provide, at the request of an affected service supplier, for the prompt review of, and where justified, appropriate remedies for, administrative decisions affecting trade in services. Where such procedures are not independent of the agency entrusted with the administrative decision concerned, the Party shall ensure that the procedures in fact provide for an objective and impartial review.

(b) the provisions of subparagraph (a) shall not be construed to require a Party to institute such tribunals or procedures where this would be inconsistent with its constitutional structure or the nature of its legal system.
4. Where authorization is required for the supply of a service on which a specific commitment has been made, the competent authorities of a Party shall, within a reasonable period of time after the submission of an application considered complete under domestic laws and regulations, inform the applicant of the decision concerning the application. At the request of the applicant, the competent authorities of the Party shall provide, without undue delay, information concerning the status of the application.
5. With a view to ensuring that measures relating to qualification requirements and procedures, technical standards and licensing requirements and procedures do not constitute unnecessary barriers to trade in services, the Subcommittee on Trade in Services shall, through appropriate bodies it may establish, develop any necessary disciplines. Such disciplines shall aim to ensure that such requirements are, *inter alia*:
 - (a) based on objective and transparent criteria, such as competence and the ability to supply the service;
 - (b) not more burdensome than necessary to ensure the quality of the service;
 - (c) in the case of licensing procedures, not in themselves a restriction on the supply of the service.
6. (a) in sectors in which a Party has undertaken specific commitments, pending the entry into force of disciplines developed in these sectors pursuant to paragraph 5, the Party shall not apply licensing and qualification requirements and technical standards that nullify or impair its specific commitments in a manner which:
 - (i) does not comply with the criteria outlined in subparagraphs 5(a), (b) or (c); and

(ii) could not reasonably have been expected of that Party at the time it made the specific commitments in those sectors.

(b) in determining whether a Party is in conformity with the obligation under paragraph (a), account shall be taken of international standards of relevant international organizations⁵ applied by that Party.

7. In sectors where specific commitments regarding professional services are undertaken, each Party shall provide for adequate procedures to verify the competence of professionals of any other Party.

8. The Parties will review issues of domestic regulation within two years of the entry into force of this Protocol. Upon the request of one or more Parties, the Parties will enter into negotiations on domestic regulation disciplines to be incorporated into this Protocol, as an Annex or otherwise.

Article 11 ***Recognition***

1. For the purpose of the fulfilment of its relevant standards or criteria for the authorisation, licensing or certification of service suppliers, each Party shall give due consideration to any requests by another Party to recognise the education or experience obtained, requirements met, or licences or certifications granted in that other Party. Such recognition may be based upon an agreement or arrangement with that other Party, or be accorded autonomously.

2. Where a Party recognises, by agreement or arrangement, the education or experience obtained, requirements met, or licences or certifications granted, in the territory of a non-party, that Party shall afford adequate opportunity for the other Parties to negotiate their accession to such an agreement or arrangement, whether existing or future, or to negotiate a comparable agreement or arrangement with it. Where a Party accords recognition autonomously, it shall afford adequate opportunity for any other Party to demonstrate that the education or experience obtained, requirements met, or licences or certifications granted in the territory of that other Party should also be recognised.

3. A Party shall not accord recognition in a manner which would constitute a means of discrimination between the Parties in the application of its standards or criteria for the authorization, licensing or certification of services suppliers, or a disguised restriction on trade in services.

⁵ The term "relevant international organizations" refers to international bodies whose membership is open to the relevant bodies of at least all Members of the World Trade Organization (WTO).

4. The Parties shall conclude the necessary processes to develop mutual recognition agreements or arrangements for the regulated professions after the entry into force of this Protocol.

Article 12
Monopolies and Exclusive Service Suppliers

1. Each Party shall ensure that any monopoly supplier of a service in its territory does not, in the supply of the monopoly service in the relevant market, act in a manner inconsistent with that Party's obligations under Article 3 and its specific commitments.

2. Where a Party's monopoly supplier competes, either directly or through an affiliated company, in the supply of a service outside the scope of its monopoly rights and which is subject to that Party's specific commitments, the Party shall ensure that such a supplier does not abuse its monopoly position to act in its territory in a manner inconsistent with such commitments.

3. The Subcommittee on Trade in Services may, at the request of a Party which has a reason to believe that a monopoly supplier of a service of any other Party is acting in a manner inconsistent with paragraph 1 or 2, request the Party establishing, maintaining or authorizing such supplier to provide specific information concerning the relevant operations.

4. The provisions of this Article shall also apply to cases of exclusive service suppliers, where a Party, formally or in effect, (a) authorizes or establishes a small number of service suppliers and (b) substantially prevents competition among those suppliers in its territory.

Article 13
Business Practices

1. The Parties recognize that certain business practices of service suppliers, other than those falling under Article 12, may restrain competition and thereby restrict trade in services.

2. Each Party shall, at the request of any other Party, enter into consultations with a view to eliminating practices referred to in paragraph 1. The Party addressed shall accord full and sympathetic consideration to such a request and shall cooperate through the supply of publicly available non-confidential information of relevance to the matter in question. The Party addressed shall also provide other information to the requesting Party, subject to its domestic law and to the conclusion of satisfactory agreement concerning the safeguarding of its confidentiality by the requesting Party.

Article 14
Payments and Transfers

1. Except under the circumstances envisaged in Article 15, a Party shall not apply restrictions on international transfers and payments for current transactions with another Party relating to its specific commitments.

2. If a Party undertakes a market access commitment in relation to the supply of a service through a mode of supply referred to in Article 2 paragraph 2, and if the cross-border movement of capital is an essential part of the service itself, that Party is thereby committed to allow such movement of capital. If a Party undertakes a market access commitment in relation to the supply of a service through a mode of supply referred to in Article 2 paragraph 2, it is thereby committed to allow related transfers of capital into its territory.

3. Nothing in this Protocol shall affect the rights and obligations of the Parties under the Articles of Agreement of the International Monetary Fund (hereinafter referred to as the "IMF"), including the use of exchange actions which are in conformity with the Articles of Agreement of the IMF, provided that a Party shall not impose restrictions on capital transactions inconsistently with its specific commitments regarding such transactions, except under Article 15 or at the request of the IMF.

Article 15 ***Restrictions to Safeguard the Balance of Payments***

1. The Parties shall endeavour to avoid the imposition of restrictions on the supply of services to safeguard the balance of payments.

2. Any restriction to safeguard the balance of payments adopted or maintained by a Party under and in conformity with Article XII of the GATS shall be deemed to be compatible with this Protocol.

Article 16 ***General Exceptions***

Subject to the requirement that such measures are not applied in a manner which would constitute a means of arbitrary or unjustifiable discrimination between Parties where like conditions prevail, or a disguised restriction on trade in services, nothing in this Protocol shall be construed to prevent the adoption or enforcement by any Party of measures:

- (a) necessary to protect public morals or to maintain public order;⁶
- (b) necessary to protect human, animal or plant life or health;

⁶ The public order exception may be invoked only where a genuine and sufficiently serious threat is posed to one of the fundamental interests of society.

- (c) necessary to secure compliance with laws or regulations which are not inconsistent with the provisions of this Protocol including those relating to:
 - (i) the prevention of deceptive and fraudulent practices or to deal with the effects of a default on services contracts;
 - (ii) the protection of the privacy of individuals in relation to the processing and dissemination of personal data and the protection of confidentiality of individual records and accounts;
 - (iii) safety;
- (d) inconsistent with Article 5 provided that the difference in treatment is aimed at ensuring the equitable or effective⁷ imposition or collection of direct taxes in respect of services or service suppliers of other Parties;
- (e) inconsistent with Article 3, provided that the difference in treatment is the result of an agreement on the avoidance of double taxation or provisions on the avoidance of double taxation in any other international agreement or arrangement by which the Party is bound.

Article 17 ***Security Exceptions***

1. Nothing in this Protocol shall be construed:
 - (a) to require any Party to furnish any information, the disclosure of which it considers contrary to its essential security interests; or

⁷ Measures that are aimed at ensuring the equitable or effective imposition or collection of direct taxes include measures taken by a Party under its taxation system which:

- (i) apply to non-resident service suppliers in recognition of the fact that the tax obligation of non-residents is determined with respect to taxable items sourced or located in the Party's territory; or
- (ii) apply to non-residents in order to ensure the imposition or collection of taxes in the Party's territory; or
- (iii) apply to non-residents or residents in order to prevent the avoidance or evasion of taxes, including compliance measures; or
- (iv) apply to consumers of services supplied in or from the territory of another Party in order to ensure the imposition or collection of taxes on such consumers derived from sources in the Party's territory; or
- (v) distinguish service suppliers subject to tax on worldwide taxable items from other service suppliers, in recognition of the difference in the nature of the tax base between them; or
- (vi) determine, allocate or apportion income, profit, gain, loss, deduction or credit of resident persons or branches, or between related persons or branches of the same person, in order to safeguard the Party's tax base.

Tax terms or concepts within the meaning of paragraph (d) and this footnote are determined according to tax definitions and concepts, or equivalent or similar definitions and concepts, under the domestic law of the Party adopting the measure.

- (b) to prevent any Party from taking any action which it considers necessary for the protection of its essential security interests:
 - (i) relating to the supply of services as carried out directly or indirectly for the purpose of provisioning a military establishment;
 - (ii) relating to fissionable and fusionable materials or the materials from which they are derived;
 - (iii) taken in time of war or other emergency in international relations;or
- (c) to prevent any Party from taking any action in pursuance of its obligations under the United Nations Charter for the maintenance of international peace and security.

2. The Subcommittee on Trade in Services shall be informed to the fullest extent possible of measures taken under paragraphs 1(b) and (c) and of their termination.

Article 18 ***Cooperation on Electronic Commerce***

1. The Parties, recognising that electronic commerce increases trade opportunities in many sectors, agree to promote the development of electronic commerce between them, in particular by cooperating on the issues raised by electronic commerce under the provisions of this Protocol.

2. The Parties agree that the development of electronic commerce must be fully compatible with the highest international standards of data protection, in order to ensure the confidence of users of electronic commerce.

3. The Parties agree that deliveries by electronic means shall be considered as the supply of services, within the meaning of Article 2 paragraph 2(a), and shall not be subject to customs duties.

4. The Parties shall maintain a dialogue on regulatory issues raised by electronic commerce, which will, *inter alia*, address the following issues:

- (a) the recognition of certificates of electronic signatures issued to the public and the facilitation of cross-border certification services;
- (b) the liability of intermediary service providers with respect to the transmission, or storage of information;
- (c) the treatment of unsolicited electronic commercial communications;
- (d) the protection of consumers in the ambit of electronic commerce;
- (e) any other issue relevant for the development of electronic commerce.

5. Such cooperation can take the form of exchange of information on the respective domestic legislation of the Parties on these issues as well as on the implementation of such legislation.

Article 19 ***Denial of Benefits***

A Party may deny the benefits of this Protocol to a service supplier of another Party if it establishes that the service is being supplied in that Party by a juridical person which is owned or controlled by persons of a non-Party who have no substantive business operations in the territory of any Party.

Article 20 ***Review***

1. With the objective of further liberalising trade in services between them, in particular eliminating substantially all discrimination between and among them within a period of five years, the Parties shall regularly review their Schedule of specific commitments, taking into account in particular any autonomous liberalisation and on-going work under the auspices of the WTO. The first such review shall take place no later than three years after the entry into force of this Protocol.

2. The regular reviews of the level of liberalisation pursuant to paragraph 1 shall take into account the assessment of the degree of restrictiveness of measures affecting trade in services by using the methodologies established by the World Bank and the Organisation for Economic Co-operation and Development (OECD).

Article 21 **Subcommittee on Trade in Service**

The Subcommittee on Trade in Services established pursuant to Article 41 paragraph 5 of the CEFTA 2006 shall facilitate and supervise the implementation and application of this Protocol by the Parties.

Article 22

According to Article 47 paragraph 1 of CEFTA 2006, this Protocol is an integral part of CEFTA 2006.

Article 23 ***Annexes***

The following Annexes form an integral part of this Protocol:

Annex I - Temporary Entry and Stay of Natural Persons for Business Purposes;

Annex II - Regulatory Principles Regarding Telecommunications;

Annex III - Consolidated Schedule of Specific Commitments on Trade in Services of CEFTA Parties.

Article 24 Entry into force

1. This Protocol is subject to ratification, acceptance or approval in accordance with the requirements foreseen by the domestic legislation of the Parties. The instruments of ratification, acceptance or approval shall be deposited with the Depositary.
2. This Protocol shall enter into force on the thirtieth day upon depositing of the third instrument of ratification, acceptance or approval.
3. For each Party depositing its instrument of ratification, acceptance or approval after the date of the deposit of the third instrument of ratification, acceptance or approval, this Protocol shall enter into force on the thirtieth day upon that Party depositing its instrument of ratification, acceptance or approval.
4. If its domestic legal requirements allow, a Party may apply this Protocol provisionally until that Party has deposited its instrument of ratification, acceptance or approval in accordance with paragraph 1. Any provisional application of this Protocol shall be notified to the Depositary.

IN WITNESS WHEREOF, the Plenipotentiaries of all CEFTA Parties, being duly authorized thereto, have adopted this Protocol.

Done in Tirana on 18 December 2019, in a single authentic copy in the English language, which shall be deposited with the Depositary of the CEFTA 2006, which shall transmit certified copies to all CEFTA Parties".

ANNEX I

Temporary Entry and Stay of Natural Persons for Business Purposes

This Annex applies to measures by the Parties concerning the temporary entry and stay in their territories of key personnel, trainees, business services sellers, contractual services suppliers, independent professionals and short term visitors for business purposes.

Section I

Key Personnel, Trainees, Business Service Sellers, Contractual Service Suppliers, and Independent Professionals

1. In accordance with the objectives of this Protocol, the Parties undertake to allow the temporary entry and stay in their territories of the following categories of natural persons subject to the conditions listed below: (a) key personnel; (b) trainees; (c) business service sellers; (d) contractual service suppliers; and (e) independent professionals.
2. For every sector liberalised in accordance with Article 4 of this Protocol and subject to any reservations listed in Annex III the Parties shall allow the temporary entry and stay of the following categories of natural persons.
3. **“Key personnel”** means natural persons employed within a juridical person of a Party, other than a non-profit organisation, who are responsible for the setting up or the proper control, administration and operation of an establishment.

Key personnel comprises business visitors responsible for setting up an establishment and intra-corporate transferees. The temporary entry and stay of key personnel shall be allowed for a period of six months in any 12-month period for business visitors; and three years, in the first instance, for intra-corporate transferees. Temporary entry and stay for intra-corporate transferees shall be extended for up to two additional years for a total period not exceeding five years.

(a) *“Business visitors”* (BV) means natural persons working in a senior position within a juridical person who are responsible for setting up an establishment. They do not engage in direct transactions with the general public and do not receive remuneration from a source located within the host Party; and

(b) *“Intra-corporate transferees”* (ICT) means natural persons who have been employed by a juridical person of a Party or have been partners in it for at least one year and who are temporarily transferred to an establishment (including subsidiaries, affiliates or branches) in the territory of another Party. The natural persons concerned shall belong to one of the following categories:

- (i) *Managers* are natural persons working in a senior position within a juridical person, receiving general supervision or direction of the business, who primarily direct the management of the establishment, including:
 - (a) directing the establishment, or a department or subdivision thereof;
 - (b) supervising and controlling the work of other supervisory, professional or managerial employees; and
 - (c) having the authority to personally recruit and dismiss or recommend recruiting, dismissing or other personnel actions.
- (ii) *Specialists* are natural persons working within a juridical person who possess specialized knowledge essential to the establishment's production, research equipment, techniques or management. In assessing such knowledge, account will be taken not only of knowledge specific to the establishment, but also of whether the person has a high level of qualification referring to a type of work or trade requiring specific technical knowledge, including membership of an accredited profession.

4. **"Trainees"** means natural persons who have been employed by a juridical person of a Party for at least one year, who possess a university degree and who are temporarily transferred to an establishment in the territory of another Party, for career development purposes or to obtain training in business techniques or methods. The recipient establishment may be required to submit a training programme covering the duration of stay for prior approval, demonstrating that the purpose of the stay is for training corresponding to the level of a university degree.

The temporary entry and stay for trainees shall be allowed for up to one year.

5. **"Business service sellers"** (BSS) means natural persons who are representatives of a service supplier of a Party seeking temporary entry into the territory of another Party for the purpose of negotiating the sale of services or goods or entering into agreements to sell services for that service supplier. They do not engage in making direct sales to the general public and do not receive remuneration from a source located within the host Party.

The temporary entry and stay of business service sellers shall be allowed for up to six months in any 12-month period.

6. **"Contractual service suppliers"** (CSS) means natural persons employed by a juridical person of a Party which has no establishment in the territory of another Party and which has concluded a *bona fide* contract to supply services with a consumer in that other Party requiring the presence on a temporary basis of its employees in that Party in order to fulfil the contract to provide services. The service contract hereby referred to shall comply with the laws, regulations and requirements of the Party where the contract is executed.

Contractual services suppliers that are allowed temporary entry and stay in a Party to supply services in that Party shall be subject to the conditions specified below:

- (a) The natural persons must be engaged in the supply of a service on a temporary basis as employees of a juridical person, which has obtained a service contract in another Party.
- (b) The natural persons should have at least two years experience in the particular sector of activity that is the subject of the service contract.
- (c) The natural persons must possess professional qualifications if this is required to exercise an activity pursuant to the laws, regulations or requirements of the Party where the service is supplied.
- (d) The natural persons shall not receive remuneration for the supply of services other than the remuneration paid by their employers during their stay in another Party.
- (e) The temporary entry and stay of natural persons within another Party shall be for a period of not more than six months in any twelve-month period or for the duration of the service contract, whichever is less.
- (f) The number of persons covered by the service contract shall not be greater than necessary to fulfil the contract, in accordance with the laws, regulations and requirements of the Party where the service is supplied.

7. “**Independent professionals**” (IP) means natural persons engaged in the supply of a service and registered as self-employed in the territory of a Party, who have concluded a *bona fide* contract to supply services with a consumer in another Party, requiring their presence on a temporary basis in that other Party in order to fulfil the contract to provide services.

Independent professionals that are allowed temporary entry and stay in a Party to supply services in that Party shall be subject to the conditions specified below:

- (a) The natural persons must be engaged in the supply of a service on a temporary basis as self-employed persons registered in another Party and must have obtained a service contract for a period not exceeding twelve months.
- (b) The natural persons must possess, at the date of submission of an application for entry into a Party, at least three years professional experience in the sector of activity which is the subject of the service contract.
- (c) The natural persons must possess professional qualifications if this is required to exercise an activity pursuant to the laws, regulations or requirements of the Party where the service is supplied.

- (d) The temporary entry and stay of natural persons in a Party shall be for a period of not more than six months in any twelve-month period or for the duration of the service contract, whichever is less.

8. A Party shall not maintain or adopt any limitations on the total number of natural persons that a juridical person of another Party may transfer as key personnel or trainees in a specific sector in the form of numerical quotas, or a requirement of an economic needs test or labour market test or any discriminatory limitations. A Party shall not require that an establishment appoint to senior management positions natural persons of any particular nationality.

Section II

Short term visitors for business purposes

1. The Parties shall facilitate, in conformity with their respective legislation, the temporary entry and stay in their territories of short-term visitors for business purposes from any other Party with a view to carrying out the following activities:

- (a) Research and Design: Technical, scientific and statistical researchers on behalf of a juridical person established in the territory of another Party;
- (b) Marketing research: Personnel conducting research or analysis, including market research, on behalf of a juridical person established in the territory of another Party;
- (c) Training seminars: Personnel of a juridical person in a Party who enter the territory of another Party to receive training in techniques and work practices employed by juridical persons or organisations in that other Party, provided that the training received is confined to observation, familiarisation and classroom instruction only;
- (d) Trade Fairs and Exhibitions: Personnel attending a trade fair for the purpose of promoting their juridical person or its products or services in another Party;
- (e) Sales: Sales representatives and agents taking orders or negotiating contracts for goods for a juridical person located in the territory of another Party, but not delivering goods;
- (f) Purchasing: Buyers purchasing for a juridical person or management and supervisory personnel engaging in a commercial transaction carried out in the territory of another Party.
- (g) Meetings and consultations: Natural persons attending meetings or conferences or engaged in consultations with business associates.

2. Persons engaging in the activities listed in paragraph 1 may be granted temporary entry and stay in a Party as short term visitors for business purposes, provided that they:

(i) are not engaged in selling their goods or services to the general public or in supplying their goods or services themselves; (ii) do not on their own behalf receive any remuneration from a source located within the Party where they are staying temporarily; and (iii) are not engaged in the supply of a service in the framework of a contract concluded between a juridical person who has no commercial presence in the Party where the short-term visitors for business purposes are staying temporarily and a consumer in that Party.

3. The temporary entry and stay of short term visitors for business purposes in the territories of the Parties, when allowed, shall be for a period of up to six months in any twelve-month period.

ANNEX II

Regulatory Principles Regarding Telecommunications

The following are definitions and principles on the regulatory framework for telecommunications networks and services.

Definitions

"Telecommunications" means the transmission and reception of signals by any electromagnetic means.

"Public telecommunications transport service" means any telecommunications transport service required, explicitly or in effect, by a Party to be offered to the public generally. Such services may include, *inter alia*, telegraph, telephone, telex, and data transmission typically involving the real-time transmission of customer-supplied information between two or more points without any end-to-end change in the form or content of the customer's information.

"Public telecommunications transport network" means the public telecommunications infrastructure which permits telecommunications between and among defined network termination points.

"User" means service consumer and service supplier.

"Essential facilities" means facilities of a public telecommunications transport network or service that:

- (a) are exclusively or predominantly provided by a single or limited number of suppliers; and
- (b) cannot feasibly be economically or technically substituted in order to provide a service.

A "major supplier" means a supplier, which has the ability to materially affect the terms of participation (having regard to price and supply) in the relevant market for telecommunications networks and services as a result of: (a) control over essential facilities; or (b) use of its position in the market.

1. Competitive safeguards

Prevention of anti-competitive practices in telecommunications

Appropriate measures shall be maintained or adopted for the purpose of preventing suppliers who, alone or together, are a major supplier from engaging in or continuing anti-competitive practices. These anti-competitive practices shall include in particular:

- (a) engaging in anti-competitive cross-subsidization;
 - (b) using information obtained from competitors with anti-competitive results;
- and
- (c) not making available to other services suppliers on a timely basis technical information about essential facilities and commercially relevant information, which are necessary for them to provide services.

2. Interconnection

2.1 Interconnection refers to linking with suppliers providing public telecommunications transport networks or services in order to allow the users of one supplier to communicate with users of another supplier and to access services provided by another supplier, where specific commitments are undertaken.

2.2 Interconnection to be ensured

Interconnection with a major supplier shall be ensured at any technically feasible point in the network. Such interconnection shall be provided⁸ :

- (a) under non-discriminatory terms, conditions (including technical standards and specifications) and rates and of a quality no less favourable than that provided for its own like services or for like services of non-affiliated service suppliers or for its subsidiaries or other affiliates;⁹
- (b) in a timely fashion, on terms, conditions (including technical standards and specifications) and cost-oriented rates that are transparent, reasonable, having regard to economic feasibility, and sufficiently unbundled so that the supplier need not pay for network components or facilities that it does not require for the service to be provided; and
- (c) upon request, at points in addition to the network termination points offered to the majority of users, subject to charges that reflect the cost of construction of necessary additional facilities.

2.3 Public availability of the procedures for interconnection negotiations

The procedures applicable for interconnection to a major supplier shall be made publicly available.

⁸ Suppliers of services or networks not generally available to the public, such as closed user groups, have guaranteed rights to connect with the public telecommunications transport network or services on terms, conditions and rates which are non-discriminatory, transparent and cost oriented. Such terms, conditions and rates may, however, vary from the terms, conditions and rates applicable to interconnection between public telecommunication networks and services.

⁹ Different terms, conditions and rates may be set for operators in different market segments, on the basis of non-discriminatory and transparent licensing provisions, where such differences can be objectively justified because these services are not considered "like services".

2.4 Transparency of interconnection arrangements

Each Party shall ensure that a major supplier makes publicly available either its interconnection agreements or a reference interconnection offer.

2.5 Interconnection: dispute settlement

A service supplier requesting interconnection with a major supplier shall have recourse, either:

- (a) at any time; or
- (b) after a reasonable period of time which has been made publicly known

to an independent domestic body, which may be a regulatory body as referred to in paragraph 5 below, to resolve disputes regarding appropriate terms, conditions and rates for interconnection within a reasonable period of time, to the extent that these have not been established previously.

3. Universal service

Any Party has the right to define the kind of universal service obligation it wishes to maintain. Such obligations shall not be regarded as anti-competitive per se, provided they are administered in a transparent, non-discriminatory and competitively neutral manner and are not more burdensome than necessary for the kind of universal service defined by the Party.

4. Public availability of licensing criteria

Where a licence is required, the following shall be made publicly available:

- (a) all the licensing criteria and the period of time normally required to reach a decision concerning an application for a licence; and
- (b) the terms and conditions of individual licences.

The reasons for the denial of a licence shall be made known to the applicant upon request.

5. Independent regulators

The regulatory body in each Party shall be separate from, and not accountable to, any supplier of telecommunications networks and services. The decisions of, and the procedures used by regulators shall be impartial with respect to all market participants.

6. Allocation and use of scarce resources

Any procedures for the allocation and use of scarce resources, including frequencies, numbers and rights of way, shall be carried out in an objective, timely,

transparent and non-discriminatory manner. The current state of allocated frequency bands shall be made publicly available, but detailed identification of frequencies allocated for specific government uses is not required.

ANNEX III

**Consolidated Schedule of Specific Commitments on Trade in
Services of CEFTA Parties**

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

EXPLANATORY NOTES

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

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

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

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

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

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

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

Party 1 – PI

Party 2 – PII

Party 3 – PIII

Party 4 - PIV

Party 5 – PV

Party 6 – PVI

Party 7 – PVII

A. HORIZONTAL COMMITMENTS

1. Acquisition of land and real estate

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

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

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

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

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

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

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

2. Capital movements

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

3. Registration of companies

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

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

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

4. Public utilities

All CEFTA Parties:

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

5. The presence of natural persons

All CEFTA Parties except PV:

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

PV:

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

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

- (i) Intra-corporate transferees (ICT)

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

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

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

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

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

(ii) Business Visitors (BV)

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

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

(iii) Contractual Service Suppliers (CSS)

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

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

- Legal services;
- Accounting and bookkeeping services;
- Architectural services, urban planning and landscape architectural services;
- Engineering services, integrated engineering services;
- Computer and related services;
- Advertising;
- Management consulting services;
- Services related to management consulting;
- Technical testing and analysis services;
- Related scientific and technical consulting services;
- Translation services;
- Environmental services; and
- Installation and maintenance of machinery or equipment.

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

B. SPECIFIC COMMITMENTS

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

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

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

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

SECTOR OR SUBSECTOR	LIMITATIONS ON MARKET ACCESS	LIMITATIONS ON NATIONAL TREATMENT
Related scientific and technical consulting services (CPC 8675) All CEFTA Parties	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
Maintenance and repair of equipment (CPC 633+8861 to 8866) Maintenance and Repair of motorcycles and snowmobiles (CPC 6122) All CEFTA Parties	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
Building cleaning services (CPC 874) All CEFTA Parties	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
Photographic services (CPC 875) All CEFTA Parties	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
Packaging services (CPC 876) All CEFTA Parties	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
Printing and publishing (88442), excluding printing and publication of the Official Gazette All CEFTA Parties	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
Convention services – Planning, Managing and Marketing Services for Conventions and Similar events (CPC 87909*) All CEFTA Parties	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
Translation and interpretation services (CPC 87905) excluding services of sworn interpreters All CEFTA Parties	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
Specialty design services (CPC 87907*) All CEFTA Parties	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
Hair dressing and Barbers' services (CPC 97021) All CEFTA Parties	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
2. COMMUNICATIONS SERVICES		
Postal and Courier Services² (CPC 68)		

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

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

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

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

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

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

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

SECTOR OR SUBSECTOR	LIMITATIONS ON MARKET ACCESS	LIMITATIONS ON NATIONAL TREATMENT
Other education services (CPC 929) PI, PII, PIV, PV, PVI, PVII PIII: Primary education services (CPC 921) excluded	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
6. ENVIRONMENTAL SERVICES		
<p>A. Wastewater management (wastewater services corresponds to sewage services) (CPC 9401)</p> <p>B. Solid/Hazardous waste management</p> <ul style="list-style-type: none"> - Refuse disposal services (CPC 9402) - Sanitation and similar services (CPC 9403) <p>C. Protection of ambient air and climate:</p> <ul style="list-style-type: none"> - Cleaning services of exhaust gases (CPC 9404) <p>D. Remediation and clean up of soil and waters:</p> <ul style="list-style-type: none"> - Treatment, remediation of contaminated/polluted soil and water (part of CPC 9406) <p>Corresponds to parts of Nature and landscape protection services.</p> <p>E. Noise and vibration abatement (CPC 9405)</p> <p>F. Protection of biodiversity and landscape:</p> <ul style="list-style-type: none"> - Nature and landscape protection services (parts of CPC 9406 not covered under D) <p>G. Other Environmental Services (CPC 9409)</p> <p>H. Environmental Consulting Services (CPC 83931)</p> <p>All CEFTA Parties</p>	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
7. FINANCIAL SERVICES		
Insurance and Insurance-related services (CPC 812) PI		
Life, accident and health insurance services, (CPC 8121)	Mode 1 – Unbound, (None for insurance of non-residents in PI and for foreign investments.	Mode 1 - Unbound, (None for insurance of non-residents in PI and for foreign investments)

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

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

SECTOR OR SUBSECTOR	LIMITATIONS ON MARKET ACCESS	LIMITATIONS ON NATIONAL TREATMENT
PIV		
Life, accident and health insurance services, (CPC 8121) Non-life insurance services (CPC 8129) Reinsurance and retrocession (CPC 81299*) Services auxiliary to insurance (including broking and agency services) (CPC 8140)	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
<u>Insurance and insurance-related services (CPC 812)</u> PV⁶		
Life, accident and health insurance services (CPC 8121)	Mode 1 - Unbound, except for the provision of life insurance to nationals of another Party - None. Modes 2, 3, 4 - None	Modes 1, 2, 3, 4 - None.
Non-life insurance services (CPC 8129)	Mode 1 - Unbound, except for insuring property of nationals of another Party, as well as insurance of risks relating to maritime shipping and commercial aviation and space launching and freight (including satellites), with such insurance to cover any or all of the following: the goods being transported, the vehicles transporting the goods and any liability arising therefrom, and goods in international transit. Modes 2, 3, 4 - None	Modes 1, 2, 3, 4 – None
Reinsurance and retrocession (CPC 81299*)	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
Services auxiliary to insurance (including broking and agency services) (CPC 8140)	Mode 1 - Unbound, except for provision of life insurance to nationals of another Party, insuring property of nationals of another Party, as well as insurance of risks relating to maritime shipping and commercial aviation and space launching and freight (including satellites), with such insurance to cover any or all of the following: the goods being transported, the vehicles transporting the goods and any liability arising therefrom, and goods in international transit. . Modes 2, 3, 4 - None	Modes 1, 2, 3, 4 - None

⁶ Insurance companies of another Party are required to establish subsidiaries which must be incorporated as joint stock companies in **PV**. A company for intermediation in insurance and agency for provision of other services may be established as a joint stock or limited liability company in **PV**.

SECTOR OR SUBSECTOR	LIMITATIONS ON MARKET ACCESS	LIMITATIONS ON NATIONAL TREATMENT
Insurance and insurance-related services, CPC 812 PVI⁷		
Life, accident and health insurance services (CPC 8121)	Modes 1, 2 - Unbound except for insurance to: (i) nationals of another Party in PVI (excluding compulsory insurance prescribed for such persons in PVI); (ii) employees of PVI companies founded for the performance of an activity abroad, owned by domestic persons or jointly by domestic and persons of another Party, if this is required by the jurisdiction of the other Party or if explicitly stipulated in the act of incorporation of such companies; Mode 3 - None, Mode 4 - None	Modes 1, 2 - Unbound except as indicated in the market access column Mode 3 - None Mode 4 - None
Non-life insurance services (CPC 8129)	Mode 1, 2 - Unbound except for: - insurance of risks relating to marine shipping, commercial aviation, space launching and freight (including satellites); with such insurance to cover any or all of the following: the goods being transported; the vehicle transporting the goods and any liability arising therefrom - insurance of goods in the international transit Mode 3 - None, Mode 4 - None	Mode 1, 2 - Unbound except as indicated in the market access column Mode 3 - None Mode 4 - None
Reinsurance and retrocession (CPC 81299*)	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
Services auxiliary to insurance (including broking and agency services) (CPC 8140)	Modes 1, 2 - Unbound, except for insurance services for which commitments are taken under subsectors (i) and (ii) CPC 8121 and CPC 8129 (except CPC 81299).	Mode 1, 2 - Unbound except as indicated in the market access column

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

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

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

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

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

SECTOR OR SUBSECTOR	LIMITATIONS ON MARKET ACCESS	LIMITATIONS ON NATIONAL TREATMENT
	Mode 2 - None for current transactions and direct investments. Mode 3 - This type of services may be provided by banks only. Mode 4 - None	
e. Guarantees and commitments	Mode 1 - Unbound Modes 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
f. Trading for own account or for account of customers, whether on an exchange, in an over-the-counter market or otherwise, of the following: <ul style="list-style-type: none"> - money market instruments (cheques, bills, certificate of deposits, etc.) - foreign exchange⁸ 	<p>Mode 1 - Unbound Mode 2 - Unbound. None for banks. None for trading with cheques and bills of exchange. Mode 3 - This type of services may be provided by banks and saving houses only. Mode 4 - None</p> <p>Mode 1 - Unbound Mode 2 - Unbound. None up to the level determined by the Government Mode 3 - This type of services may be provided by banks and exchange offices only. Mode 4 - None</p>	<p>Modes 1, 2, 3, 4 - None</p> <p>Modes 1, 2, 3, 4 - None</p>
<ul style="list-style-type: none"> - derivative products including, but not limited to, futures and options - exchange rate and interest rate instruments, including products such as swaps, forward rate agreements, etc. - transferable securities 	<p>Mode 1 - Unbound Mode 2 - Unbound. None for banks. Modes 3, 4 - None</p> <p>Mode 1 - Unbound Mode 2 - Unbound. None for banks. Modes 3, 4 - None</p> <p>Mode 1 - Unbound</p>	<p>Modes 1, 2, 3, 4 - None</p> <p>Modes 1, 2, 3, 4 - None</p> <p>Modes 1, 2, 3, 4 - None</p>

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

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

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

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

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

SECTOR OR SUBSECTOR	LIMITATIONS ON MARKET ACCESS	LIMITATIONS ON NATIONAL TREATMENT
g. Participation in issues of all kinds of securities, including under-writing and placement as agent (whether publicly or privately) and provision of service related to such issues	Modes 1, 2 - None, except as indicated in the footnote on "Banking and other financial services". Mode 3 - None, except as indicated in the footnote on "Banking and other financial services" and except that the National Bank of PV is a fiscal agency of the Government on the T-bills market. Mode 4 - None	Modes 1, 2, 3, 4 - None
h. Money brokering i. Asset management, such as cash or portfolio management, all forms of collective investment management, pension fund management, custodial depository and trust services j. Settlement and clearing services for financial assets, including securities, derivative products, and other negotiable instruments k. Advisory and other auxiliary financial services including credit reference and analysis, investment and portfolio research and advice, advice on acquisitions and on corporate restructuring and strategy l. Provision and transfer of financial information, and financial data processing and related software by providers of other financial services.	Modes 1, 2, 3 - None, except as indicated in the footnote on "Banking and other financial services". Mode 4 - None	Modes 1, 2, 3, 4 - None
<u>Banking and other financial services (excluding insurance)</u> PV¹¹		
a. Acceptance of deposits and other repayable funds from the public		

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

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

SECTOR OR SUBSECTOR	LIMITATIONS ON MARKET ACCESS	LIMITATIONS ON NATIONAL TREATMENT
	Mode 4 - None	
k. Advisory and other auxiliary financial services including credit reference and analysis, investment and portfolio research and advice, advice on acquisitions and on corporate restructuring and strategy	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None
l. Provision and transfer of financial information, and financial data processing and related software by providers of other financial services.	Modes 1, 2, 3, 4 - None	Modes 1, 2, 3, 4 - None.
Banking and Other Financial Services (excluding insurance) PVI¹²		
(a) Acceptance of deposits and other repayable funds from the public;	Modes 1, 2 - Unbound, except for banks which may hold foreign exchange in their accounts abroad freely, and for other entities which may hold foreign exchange in accounts abroad in certain cases, subject to approval of the National Bank of PVI . Modes 3, 4 - None	Modes 1, 2, 3, 4 - None
(b) Lending of all types, including consumer credit, mortgage credit, factoring and financing of commercial transaction;	Modes 1, 2 - Unbound for financial credits with a maturity of less than twelve (12) months other than those for imports, construction works abroad and agriculture. Unbound for all	Modes 1, 2, 3, 4 - None

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

Branches of banking and other licensed financial services companies commercially established outside of **PVI** will be allowed in **PVI** 5 years after entry into force of this Protocol.

Banks of another Party may establish subsidiaries or representative offices in the territory of the **PVI**. Representative offices of banks of another Party may not perform banking operations - their scope of work is limited to market research, preparatory activities and representation of their home bank. A bank may perform business activities of a broker-dealer company only if it has a separate organizational unit for performing these activities.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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