

1. BUSINESS SERVICES

B. Computer and Related Services

a) Consultancy services related to the installation of computer hardware (CPC 841)	1)	None	1)
	2)	None	2)
	3)	None	3)
	4)	Unbound, except as indicated in the horizontal section	4)
b) Software implementation services (CPC 842)	1)	None	1)
	2)	None	2)
	3)	None	3)
	4)	Unbound, except as indicated in the horizontal section	4)
c) Data processing services (CPC 843)	1)	None	1)
	2)	None	2)
	3)	None	3)
	4)	Unbound, except as indicated in the horizontal section	4)
d) Database services (CPC 844)	1)	None	1)
	2)	None	2)
	3)	None	3)
	4)	Unbound, except as indicated in the horizontal section	4)
e) Others (CPC 849)	1)	None	1)
	2)	None	2)
	3)	None	3)
	4)	Unbound, except as indicated in the horizontal section	4)

D. Real Estate Services

a) Involving own or leased	1)	None	1)
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property (CPC 8210)	2)	None	2)
	3)	None	3)
	4)	Unbound, except as indicated in the horizontal section	4)
b) On a fee or contract basis (CPC 8220)	1)	None	1)
	2)	None	2)
	3)	None	3)
	4)	Unbound, except as indicated in the horizontal section	4)

E. Rental/Leasing Services
without Operators
(CPC 831)

a) Relating to private cars without operator (CPC 83101 + 83102)	1)	None	1)
	2)	None	2)
	3)	None	3)
	4)	Unbound, except as indicated in the horizontal section	4)
b) Relating to other machinery and equipment without operator (CPC 83106 + 83109)	1)	None	1)
	2)	None	2)
	3)	None	3)
	4)	Unbound, except as indicated in the horizontal section	4)
c) Other (CPC 832) (CPC 83201, 83203, 83204 & 83209)	1)	None	1)
	2)	None	2)
	3)	None	3)
	4)	Unbound, except as indicated in the horizontal section	4)

F. Other Business Services

b) Market research and public opinion polling services	1)	None	1)
	2)	None	2)

(CPC 864)	3)	None	3)
	4)	Unbound, except as indicated in the horizontal section	4)
c) Management consulting services (CPC 8650)	1)	None	1)
	2)	None	2)
	3)	None	3)
	4)	Unbound, except as indicated in the horizontal section	4)
d) Services related to management consulting (CPC 866)	1)	None	1)
	2)	None	2)
	3)	None	3)
	4)	Unbound, except as indicated in the horizontal section	4)
k) Placement and supply services of personnel (CPC 872)	1)	None	1)
	2)	None	2)
	3)	None	3)
	4)	Unbound, except as indicated in the horizontal section	4)
t) Other business services (CPC 8790)	1)	None	1)
	2)	None	2)
	3)	None	3)
	4)	Unbound, except as indicated in the horizontal section	4)
t1) Translation and interpretation services (CPC 87905)	1)	None	1)
	2)	None	2)
	3)	None	3)
	4)	Unbound, except as indicated in the horizontal section	4)
t2) Interior design services (CPC 87907)	1)	None	1)

- 2) None 2)
- 3) None 3)
- 4) Unbound, except as indicated in the horizontal section 4)

2. COMMUNICATION SERVICES

- B. Courier Services
Private mail and courier services
 - 1),3) The National Post Office grants operating licences of a precarious character which lapse at the end of three years unless prior to its lapse the licence-holding enterprise indicates its intention to renew it. 1)
 - 2) None 2)
 - 3) 3)
 - 4) Unbound, except as indicated in the horizontal section 4)

7. FINANCIAL SERVICES

B. Banking and Other Financial Services (excl. insurance)

- a) Acceptance of deposits and other repayable funds from the public (CPC 81115 + 81119)
 - 1),2) None 1),2)
 - 3) For banks, commercial presence is subject to the following quantitative limit: "in any one year the number of authorizations for new banks to operate may not exceed 10 per cent (ten per cent) of the banks existing in the year immediately preceding. This provision applies exclusively to those institutions which are defined by the law as banks and does not affect other financial intermediation enterprises. 3)

Financial intermediation enterprises comprise: banks, financial intermediation co-operatives, finance houses, off-shore financial institutions, consortium managers, and investment banks.

The banks carry out all types of financial operations and, jointly with the financial intermediation co-operatives, are the only ones authorized:

a) to accept current account deposits and allow them to be drawn on against cheques;

b) to accept demand deposits;

c) to accept term deposits from residents.

The finance houses may carry out all financial intermediation activities, except those restricted to the banks and co-operatives, drawing their resources exclusively from non-residents.

The off-shore financial institutions operate exclusively with non-residents.

The consortium management firms are those which organize or manage groups, associations or consortia whose members contribute funds to be applied, mutually or jointly, for the purchase of particular goods or services.

The investment banks may only accept deposits from and extend loans to non-residents for terms of more than one year; issue negotiable bonds or debentures; finance the issue of or place securities, bonds, debentures, stocks and shares on behalf of non-financial enterprises; acquire shares or capital interests in enterprises for the purpose of launching investment projects or reorganization, development or conversion schemes; accept and place bills linked with those enterprises and carry out bank giro operations with them (except for accepting current account deposits); medium and long-term credits and loans; arrange bonds, references, guarantees and security; do trust and commission business and advise on investments and business administration.

	4)	Unbound, except as indicated in the horizontal section	4)
c) Financial leasing with purchase option (CPC 8112)	1),2)	None	1),2)
	3)	Limitation as a) acceptance of deposits	3)
	4)	Unbound, except as indicated in the	4)

horizontal section

k) Advisory and other auxiliary financial services on all the activities listed in Article 1B of MTN.TNC/W/50, including credit reference and analysis, investment and portfolio research and advice, advice on acquisitions and on corporate restructuring and strategy (CPC 8131 and 8133)	1),2)	None	1),2)
	3)	Limitation as a) acceptance of deposits	3)
	4)	Unbound, except as indicated in the horizontal section	4)

9. TOURISM AND TRAVEL RELATED SERVICES

A. Hotels and Restaurants (including caterer services providing meals from outside) (CPC 641-643)	1)	None	1)
	2)	None	2)
	3)	None	3)
	4)	Unbound, except as indicated in the horizontal section	4)
B. Travel Agencies and Tour Operator Services (CPC 74710)	1)	None	1)
	2)	None	2)
	3)	None	3)
	4)	Unbound, except as indicated in the horizontal section	4)
C. Tourist Guide Services (CPC 74720)	1)	None	1)
	2)	None	2)
	3)	None	3)
	4)	Unbound, except as indicated in the horizontal section	4)

10. RECREATIONAL, CULTURAL AND SPORTING SERVICES (other than audiovisual services)

A. Entertainment Services (including theatre, live	1)	None	1)
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bands and circus services)	2)	None	2)
	3)	None	3)
	4)	Unbound, except as indicated in the horizontal section	4)

11. TRANSPORT SERVICES

H. Services Auxiliary to All Modes of Transport

b) Storage and warehouse services	1)	None	1)
(CPC 742)	2)	None	2)
(except the regime of fiscal storage or warehousing)	3)	None	3)
	4)	Unbound, except as indicated in the horizontal section	4)

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