

**SCHEDULE OF SPECIFIC COMMITMENTS FOR TRADE IN SERVICES
(GCC MEMBER STATES)**

INTRODUCTORY NOTE:

1. The specific commitments in this Schedule apply only to the territories of GCC Member States. The commitments and limitations contained herein apply only to the GCC Member States and Singapore.
2. The following abbreviations are used to indicate the GCC States:

GCC:	Member States of the Cooperation Council for the Arab States of the Gulf
UAE:	United Arab Emirates
BH:	Kingdom of Bahrain
KSA:	Kingdom of Saudi Arabia
OM:	Sultanate of Oman
QT:	State of Qatar
KW:	State of Kuwait
3. An Annex that sets forth the principles on the regulatory framework for the basic telecommunications services for GCC Member States is attached.
4. References to CPC Codes refer to the provisional CPC Codes as used in the Provisional Central Product Classification (Statistical Papers Series M No. 77, Department of International Economic and Social Affairs, Statistical Office of the United Nations, New York, 1991) and are meant to define the scope of the commitments unless otherwise stated.
5. Commitments inscribed by a GCC Member State, or the way they are scheduled, cannot be taken as reference to interpret the scope, meaning or effect of commitments by any other GCC Member State.

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

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
I. HORIZONTAL COMMITMENTS			
<p>ALL SECTORS AND SUB-SECTORS OF SERVICES INCLUDED IN THIS OFFER¹</p>	<p>3) <u>KSA</u>:</p> <p>(i) Commercial presence for all services listed in this Schedule, other than business services (as listed below)² subject to incorporation under the Companies Act either as joint-stock companies or as limited liability companies.</p> <p>(ii) Commercial presence for business services (as listed below)², subject to formation of a company, and registration of such a company under the Professional Companies Law.</p> <p>3) <u>OM</u>:</p> <ul style="list-style-type: none"> - Commercial presence in the form of a company incorporated in Oman is limited to foreign equity of 70%. Oman permits wholly foreign-owned subsidiaries in computer and related services, courier services, telecommunication services, insurance services, banking and other financial services. In the case of insurance, banking and other financial services suppliers foreign-owned branches are also allowed. - Commercial presence allowed for representative offices. <p>3) <u>BH</u>: Commercial Presence will be through either (i) a branch office or (ii) a company established in Bahrain with up to 100% foreign equity.</p>	<p>3) <u>KSA</u>:</p> <p>(i) Foreign service suppliers require approval from the Saudi Arabian General Investment Authority for establishing commercial presence in Saudi Arabia according to the Foreign Investment Law of April 2000 and Article 5:3 of the Regulation of the Foreign Investment Act.</p> <p>(ii) Non Saudi nationals may acquire the right to own real estate in Saudi Arabia by succession. Foreign establishments authorised to carry on their activities in the Kingdom under the Foreign Investment Law may own real estate in accordance with the present laws and regulations governing foreign ownership of real estate.</p> <p>(iii) Non Saudi business entities and foreign natural persons are subject to income tax while Saudi entities and Saudi individuals are subject to Zakat. Future changes in Saudi tax code will not be less favourable to foreign service providers than the existing code.</p> <p>(iv) Foreign service entities and foreign natural persons shall have access to subsidies available in the country. However some</p>	<p><u>KSA</u>:</p> <p>All modes of supply: In all respects other than Zakat, taxation measures will be applied in conformity with Articles II and XVII and all other relevant provisions of the GATS.</p>

¹ UAE, KW and QT will not offer any commitments in energy and energy related services. This offer does not include any commitment under these services.

² Professional Services (1A), as in document W/120.

Modes of supply: 1) Cross-border

2) Consumption abroad

3) Commercial presence

4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>3) <u>UAE</u>:</p> <p>Commercial presence will be through either:</p> <p>(i) a representative office or a branch with no limitations on the participation of foreign capital (foreign ownership of 100% is granted), provided that such office or branch appoints a UAE "services agent". The obligations of "services agent" shall be confined to rendering services, i.e., issuing necessary licenses without requiring a share in the capital or interfering in the management; or</p> <p>(ii) an incorporation as a company with maximum foreign equity as set out in the specific sectors below, which shall take any of the legal forms as allowed under UAE law.</p> <p>(iii) Free zones: 100% foreign ownership is permitted in Free Zones as set out in the specific sub-sectors below.</p> <p>3) <u>KW</u>:</p> <ul style="list-style-type: none"> • With the exemption of banks, financial institutions and other sectors and sub sectors which are not stipulated as areas of commitments in the attached schedules, foreign commercial presence should be through: <p>(i) a Kuwaiti Agent working in the same field of services or related to it (official agency contract must be registered with the Ministry of Commerce and Industry);</p>	<p>subsidies on certain services will be available to Saudis only.</p> <p>3) <u>OM</u>: Purchase of land and real estate is not permitted to foreign companies and foreign individuals. However, service suppliers will have the right to 50 year renewable leases for land and buildings necessary to engage in service activities.</p> <p>3) <u>BH</u>: Non-Bahraini national may not, other than bylaw or by succession acquire the right of ownership to real estate and land within Bahrain. However, foreign establishment authorised to carry their activities in Bahrain may own the real estate and the land only for the specific use related to the licensed projects in accordance with the present laws and regulations governing foreign ownership of real estate.</p> <p>3) <u>UAE</u>:</p> <p>(i) Acquisition of land and real estate is not permitted to foreigners or to companies in which foreign nationals have a share holding. However, foreign companies authorised to carry on their activities in UAE may own land and real estate only to the extent necessary to conduct their activities, in accordance with laws and regulations governing ownership of real estate at the Federal and Emirate levels.</p> <p>(ii) Government subsidised services</p>	

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Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>or</p> <p>(ii) a partnership with the capital of Kuwaiti Company, in which Kuwaiti portion should be 51% at least, and the aggregate portion of foreign capital should not exceed 49%.</p> <ul style="list-style-type: none"> • Through the Kuwaiti foreign investment law No 08 / 2001, the foreign investor can establish a Kuwaiti company with 100% foreign equity in the following sectors: <ol style="list-style-type: none"> 1. Construction. 2. Banks, investment corporations and foreign exchange companies which the Central Bank of Kuwait agrees to consider incorporation thereof. 3. Insurance companies which Ministry of Commerce & Industry agrees to incorporate. 4. Information Technology and Software development. 5. Hospital and other health services. 6. Tourism, hotels and entertainment. 7. Culture, information and marketing. <p>www.Kuwaitfib.com/en/</p> • Foreign commercial presence, must add some economic interests to the country, like high technology transfer, research and development programmes, technical or marketing assistance and educational or training of local manpower, including the condition to employ 30% of its work force with Nationals. 	<p>may only be extended to UAE nationals.</p> <p>3) <u>KW</u>:</p> <ul style="list-style-type: none"> • Acquisition of land or real estate by foreign natural persons or foreign juridical persons is not allowed. However, they can acquire land for economic activities in a short, medium or long term lease basis. <p>3) <u>QT</u>:</p> <ul style="list-style-type: none"> – All Foreign natural or juridical persons can participate in no more than 25% of any single listed enterprise. – Acquisition of land or real estate by foreign natural persons or foreign juridical persons are not allowed. Foreigners can acquire land for economic activities on long lease particularly for industrial use. <p>3) <u>UAE</u>: Foreign nationals or companies with foreign share holdings may be required to pay direct taxes on income derived from work or operations in the UAE, whereas local services suppliers or local UAE companies may not be required to pay similar taxes keeping in view the provisions of Article XIV, Para (d) of GATS</p> <p>3) <u>OM</u>: Companies established in Oman with foreign equity of up to 100% will pay income taxes at the same rates as wholly owned Omani companies. However, foreign branches are taxed differently.</p>	

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	<ul style="list-style-type: none"> • Commercial presence in all sectors and sub sectors of Services, shall need prior written permission from competent authorities. <p>3) <u>QT</u>: As stipulated in Qatari laws, decisions and regulations, National services and goods or services and goods of national origin should have priority in purchases of Governmental, Semi-Governmental and Public Sector Departments, as well as in purchases of national and foreign contractors, awarded contracts by the Government of Qatar or its affiliate bodies to fulfil in or outside the country. The priority referred to above is only applicable if the differential in price of goods or services of national origin is not in excess of 10 % compared to those of foreign origin (law nr. 6 of 1987).</p> <p>Except for Singapore service suppliers providing Financial Services as set out in this Schedule, Singapore service suppliers who are natural persons; and</p> <p>Singapore service suppliers who are juridical persons and which cannot demonstrate sufficient experience³ in the intended field;</p> <p>shall be required to establish partnerships with a minimum of 51% Qatari ownership as a condition for supplying services in Qatar.</p>	<p>3) <u>QT</u>: Foreign nationals or companies with foreign share holdings may be required to pay direct taxes on income derived from work or operations in Qatar, whereas local services suppliers or local Qatari companies may not be required to pay similar taxes (Law nr. 11 of 93). Foreign nationals or companies may obtain tax exemption for 5-10 years before making the investment.</p> <p>3) <u>KW</u>:</p> <ul style="list-style-type: none"> ▪ Foreigners are allowed to possess, shares in Kuwaiti share holding companies according to Law No. 20 of the year 2000. And foreigners must be residents in Kuwait. <p>National services industries and services may have some kind of incentives and assistance, like industrial land blocks, easy financial loans, market research and marketing programs including the organization of exhibitions of facilitating its taking part in Kuwaiti pavilion in international fairs and exhibitions, with free or lowered costs, establishing of marketing centres (inside or outside the country), and/or granting discount on the prices of its advertising programmes in national TV and national advertising agencies and some other incentives alike.</p>	

³ A Singapore service supplier may demonstrate that it has sufficient experience by supplying adequate and fully authenticated documentation showing that it has previously supplied such services in Singapore or elsewhere from recipients of such services.

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	<p>Foreign commercial presence may be required to provide certain benefits in the form of technology transfer, research and development programs, technical or marketing assistance and educational or training of local manpower.</p>	<p>3) <u>QT</u>:</p> <ul style="list-style-type: none"> ▪ Possessing, buying, selling or dealing in Qatari shares by foreigners is limited to 25% in the listed companies. ▪ Foreign nationals or companies with foreign share holdings may be required to pay direct taxes on income derived from work or operations in Qatar, whereas local services suppliers or local Qatari companies may not be required to pay similar taxes (Law nr. 11 of 93). Foreign nationals or companies may obtain tax exemption for 5 -10 years before making the investment. ▪ Acquisition of land or real estate by foreign natural persons or foreign juridical persons is not allowed. Foreigners can acquire land for economic activities on long lease particularly for industrial use. <p>3)</p> <p><u>OM</u>: Unbound with regards to making available to foreign service suppliers incorporating as a company in a GCC Member State, incentives and assistance available for national services industries.</p> <p><u>QT</u>: National services industries and services may have some kind of incentives and assistance, like industrial land blocks, easy financial loans, market research and marketing programmes including the organisation of exhibitions or facilitating its taking part in Qatari pavilion in international fairs and exhibitions, with free or lowered costs,</p>	

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		<p>establishing of marketing centres (inside or outside the country) and/or granting discounts on the prices of its advertising programmes in national TV and national advertising agencies and some other incentives alike.</p> <p>A service supplier may be required to hire a local manager who is a Qatari citizen or a Qatari resident.</p>	
	<p>4) Unbound, except for measures concerning the entry and temporary stay of natural persons in the following categories:</p> <ul style="list-style-type: none"> i. Business Visitors ii. Intra-corporate transferees iii. Contractual Service Suppliers iv. Independent Professionals v. Installers and maintainers <p>Presence of foreign natural persons as self-employers is not allowed.</p>	<p>4) Unbound, except for measures concerning the categories of natural persons referred to in the market access column.</p> <p><u>KW & QT:</u> Housing and social programmes and some aspects of free health care, are limited to Kuwaiti & Qatari citizens</p>	
	<p><u>i. Business Visitors</u></p> <p>A natural person who stays in a GCC Member State, without acquiring remuneration from within such GCC Member State and without engaging in making direct sales to the general public or supplying services, for the purposes of participating in business meetings, business contacts including negotiations for the sale of services and/or other similar activities including those to prepare for establishing a commercial presence in the GCC Member State:</p> <p><u>KSA:</u> Entry and stay shall be for a period of no more than 180 days, including</p>		

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Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>multiple entries.</p> <p><u>BH</u>: Entry and stay for persons in this category shall not be for more than two weeks.</p> <p><u>UAE</u>: Entry and stay for persons in this category shall not be for more than 90 days in any 12 month period.</p> <p><u>KW</u>: Entry and stay shall be for one month and renewable for a maximum period of 90 days during one year.</p> <p><u>OM</u>:</p> <p>(i) Persons not based in Oman, who visit Oman on behalf of a service supplier for business negotiations (and not for direct sale of services) or for doing preparatory work for establishing commercial presence in Oman. Entry for persons in this category shall be for a period of 90 days.</p> <p>(ii) Persons who are employees of an enterprise outside Oman, not having commercial presence in Oman, which has concluded a services contract with an enterprise engaged in substantive business in Oman and who provide a service in Oman as professionals on behalf of enterprise outside Oman. Entry and stay of persons in this category shall be for a period of 90 days.</p> <p><u>QT</u>: Business Visitors: may enter and stay for an initial period of no more than 90 days. A Business Visitor is a natural person who stays in Qatar for the purpose of participating in business meetings,</p>		

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Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>business negotiations, preparation for establishing a commercial presence and other similar activities, without receiving remuneration within Qatar and who does not engage in making direct sales to the general public.</p>		
	<p><u>ii. Intra-corporate Transferees:</u></p> <p>4)</p> <p><u>KSA:</u> Intra-corporate transferees of managers, executives and specialists (as defined below), who have work experience for a period of at least three years in the same field prior to the date of application for entry into the Kingdom, to an affiliate in Saudi Arabia of a juridical person. Entry and stay of such managers, executives and specialists shall be subject to the following conditions:</p> <ul style="list-style-type: none"> - Their number shall be limited to 25% of the total workforce of each service supplier. However, a minimum of three persons will be allowed. Alternatively to the above, the service supplier may have the following option, the number of managers, executives and specialists of each service supplier shall be limited to 15%; and the number of other foreign employees (i.e. other than managers, executives, or specialists) of each service supplier shall be limited to 10%, or vice versa. However, a minimum of two ICT will be allowed as compliant with the 15% threshold. - Their entry and stay shall be for a period of two years, renewable for 		

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	<p>similar periods.</p> <ul style="list-style-type: none"> - Certain positions in a company may be reserved for Saudi nationals in all categories. These positions are recruitment and personnel, receptionists, cashiers, civil security guards, and transaction (government relations) follow up. <p><u>OM:</u> Foreign employees of juridical persons are limited to 20% of the total number of personnel of a service supplier.</p> <p>The entry of such natural persons shall be for a period of two years subject to renewal for two additional years with a maximum of four years.</p> <p><u>UAE:</u> <u>Intra-corporate transferees:</u> Managers, executives and specialists (as defined below) who have been in the employment of a juridical person of another Member outside the UAE, for a period of not less than one year prior to the date of application for entry into the UAE and are being transferred to a branch or affiliate in the UAE of the aforesaid juridical person. Entry will be subject to the following conditions:</p> <ol style="list-style-type: none"> a) The number of managers, executives and specialists shall be limited to 50% of the total number of managers, executives and specialists of each service supplier. b) Their entry shall be for a period of three years subject to renewable for additional years. c) Their stay in the UAE will be subject to 		<p><u>UAE:</u></p> <ul style="list-style-type: none"> - The work right for the spouses of intra-corporate transferees is granted according to the UAE labour laws. - Transparency: All disciplines concerning labour, residency and work permits laws are publicly available. (Hard copies of the laws, Web site of the Ministry of Labour and Social Affairs – www.mol.gov.ae - and Guide Book for foreign employees).

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Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>UAE labour and immigration laws.</p> <p>BH: For managers, executives and specialists (as defined below):</p> <ol style="list-style-type: none"> 1. Establishments and companies constituted in Bahrain that have 10 or more employees must employ a minimum of Bahraini staff equivalent to between 15% and 50% of their total workforce. The exact percentage depends on the service sector in which the establishment/company operates, availability of Bahraini staff qualified to perform said services, date of establishment/company (number of years in the business), and proof that the business can sustain the number of employees. 2. Establishments and companies constituted in Bahrain with less than 10 employees must employ at least one Bahraini. <p>The entry and stay for such natural persons shall be for a period of two years, renewable for similar periods.</p> <p>KW: For managers, executives, specialists and skilled technicians. Skilled technicians: Natural persons who have acquired proficiency in some trade or profession through a diploma or long work experience.</p> <p>The entry for natural persons employed by juridical persons of the Party for a period of not less than one year and seek temporary entry to provide services as managers, executives and specialists (as</p>		

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	<p>defined below). Their entry shall be for a period of one year, renewable for additional one year.</p>		
	<p>Definitions:</p> <p><u>Managers:</u> persons within an organisation who primarily direct the organisation or a department or sub-division of the organisation, supervise and control the work of other supervisory, professional or managerial employees, have the authority to hire or fire or recommend hiring, firing, or other personnel action (such as promotion or leave authorisation), and exercise discretionary authority over day to day operation. It does not include first-line supervisor unless the employees supervised are professional, nor does it include employees who primarily perform tasks necessary for the provision of the service.</p> <p><u>Executives:</u> Persons within an organisation, who primarily direct the management of the organisation, establish the goals and policies of the organisation, exercise wide latitude in decision-making, and receive only general supervision or direction from higher-level executives, the board of directors or stockholders of the business. Executives would not directly perform tasks related to the actual provision of service or services of the organisation.</p> <p><u>Specialists:</u> Persons within an organisation who possess knowledge at an advanced level of expertise and who possess proprietary knowledge of the organisation's services, research,</p>		

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Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	equipment, techniques or management.		
	<p><u>QT:</u> Intra-corporate Transferees: Entry for intra-corporate transferees is limited to five years duration; subsequent extension may be renewed annually on a case-by-case basis.</p> <p>Presence of foreign natural persons as self employers is not allowed.</p> <p>An intra-corporate transferee is a natural person who has been employed by a juridical person of another GCC Member State for a period of not less than one year and who seeks temporary entry to provide services as a manager, and a specialist.</p> <p>A manager means a natural person who is responsible for running or directing the running of the company or is at least in charge of a division or a branch of the company and has the power to make decisions regarding the day-to-day operations.</p> <p>A specialist means a natural person within an organisation who possesses knowledge at an advance level of expertise and has proprietary knowledge of the organisation's services, research, equipment, techniques or management.</p> <p>A skilled technician, a natural person, employed by business entities in Qatar may enter and stay for a period of no more than three years.</p>		

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

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>A skilled technician means a natural person who has acquired proficiency in some trade or profession through a diploma or long work experience.</p>		
	<p>iii. <u>Contractual service suppliers</u></p> <p><u>KW, OM & QT:</u> Unbound.</p> <p><u>BH:</u> Employees of contractual service suppliers, i.e., employees of juridical persons with no commercial presence in Bahrain, who have obtained a service contract in Bahrain requiring the presence of their employees in order to fulfil the contract. Entry and stay of such persons shall be for a period of no more than 180 days which would be renewable only once.</p> <p><u>KSA:</u> Employees of contractual service suppliers, i.e., employees of juridical persons with no commercial presence in Saudi Arabia, who have obtained a service contract in Saudi Arabia requiring the presence of their employees in order to fulfil the contract. Entry and stay of such persons shall be for a period of no more than 180 days which would be renewable. Entry of such persons shall be allowed only for the following sub-sectors on business services:</p> <ul style="list-style-type: none"> - Legal services (Part of CPC 861) - Architectural services (CPC 8671) - Urban planning and landscape architectural services (CPC 8674) 		

Modes of supply: 1) Cross-border

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Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<ul style="list-style-type: none"> - Engineering services (CPC 8672) - Integrated engineering services (CPC 8673) - Related scientific and technical consulting (CPC 8675) - Technical testing & analysis services (CPC 8676) - Translation services (CPC 87905) - Environmental services (all-sub sectors) (CPC 94010 + 94020 + 9403 + 9404 + 9405 + 9406 + 9409) - Services incidental to mining (CPC 883 + 5115) - Management consulting services (CPC 8650) - Services related to management consulting (CPC 8660) - Maintenance and repair of equipment (not including maritime vessels, aircraft or other transport equipment) (CPC 633 + 8861-8866) - Accounting, auditing & bookkeeping (CPC 8621 + 8622) - Medical & dental services (CPC 9312) - Inter-disciplinary Research and Development Services (CPC 85300) - Computer & related services (CPC 841-845 + 849) - Construction and related engineering services (CPC 511-518) - Travel Agency and Tour Operator services, excluding for Umra and Hajj (CPC 7471) (Only KSA) - Restaurant Services, including catering services (except bars, nightclubs, etc.) (CPC 6421 + 6422 + 6423) 		

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Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p><u>UAE:</u></p> <ul style="list-style-type: none"> • The Directorates of Naturalisation and Residence in the Emirates of the UAE are authorised to issue a 90 day visa renewable for a further equal period to enter the UAE subject to approval by the Ministry of Labour and Social Affairs . • This visa is issued to an applicant who is entering the UAE on a temporary mission connected with a private or public company or corporation operating in the UAE on condition that she or he is sponsored by one of its competent staff or by an official body and is a member of any of the following professions: <ol style="list-style-type: none"> 1. Businessmen 2. Directors, Representatives, Sale Managers of companies and auditors. 3. Representatives of companies and commercial enterprises delegated on a mission connected with a trade activity in the UAE. 4. Engineers , Physicians , lawyers and qualified technicians 5. Wives and children of the above professionals. 		
	<p>iv. Independent Professionals</p> <p><u>All GCC Member States, except KSA:</u> Unbound.</p> <p><u>KSA:</u> Independent Professionals (i.e. natural persons) as part of a service contract with</p>		

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	<p>juridical person in Saudi Arabia for rendering professional services in which he/she possesses the necessary academic credentials and professional qualifications with 3 years' experience in the same field. Their entry and stay shall be for a period of 180 days, which may be renewable.</p> <p>Entry of such persons shall be allowed only for the following:</p> <ul style="list-style-type: none"> - Computer & related services (CPC 841-845 + 849) - Construction & related engineering services (CPC 512, 513, 516 + 517) - Accounting, auditing and bookkeeping services (CPC 8621 + 8622) - Taxation services (CPC 87905) - Architectural services (CPC 8671) - Pilot & Crews - Legal services (part of CPC 861) - Medical & dental services (CPC 9312) - Interdisciplinary Research and Development Services (CPC 85300) - Management consulting services (CPC 8650) - Building-cleaning services (CPC 874) - For other education services (only Thai cooking and Thai language (as part of CPC 9290)), entry and stay 		

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Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	shall be for a period of 90 days, which would be renewable for similar period.		
	<p>v. <u>Installers and Maintainers</u></p> <p><u>All GCC Member States, except BH & KSA:</u> Unbound.</p> <p><u>BH & KSA:</u> Qualified specialists supplying installation or maintenance services. The supply of that service has to occur on a contractual basis between the builder of the machinery or equipment and the owner of that machinery or equipment, both of them being juridical persons.</p> <p><u>BH:</u> Temporary entry is granted for a period of stay of no more than 180 days which would be renewable only once.</p> <p><u>KSA:</u> Temporary entry is granted for a period of stay of no more than 90 days which would be renewable.</p>		

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Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
II. SECTOR SPECIFIC COMMITMENTS			
<u>1. BUSINESS SERVICES</u>			
A. Professional Services			
<p>a. Legal Services (CPC 861)</p> <p><u>QT, OM, KSA & UAE:</u> Consultancy on the law of jurisdiction where the services supplier is qualified as a lawyer and on international law (Part of CPC 861)</p> <p><u>BH:</u> Legal advisory services for foreign law and international law (Part of CPC 861)</p>	<p>1) All GCC Member States except KW & QT: None KW & QT: Unbound</p> <p>2) All GCC Member States except KW & QT: None KW & QT: Unbound</p> <p>3) KSA & OM: None KW: Unbound UAE: Participation of foreign capital limited to 75%, after 5 years from the entry into force of the agreement up to 100% foreign equity will be allowed. BH: i) Non-Bahraini and non GCC lawyers, resident in Bahrain, may supply legal advisory services in the territory of Bahrain, if employed by a lawyer licensed to practice law in Bahrain. ii) for a greater certainty, legal consultant of Singapore, either as individual or firm, may supply legal advisory services in Bahrain, with respect to the laws of countries other than Bahrain upon obtaining a licence from the Bahraini authorities, if the individual providing the legal advice is licensed to practice in the jurisdiction with respect to which he is providing the advice. QT: Foreign equity is limited to 49%. Lawyers must be resident in Qatar and licensed to practice law in Qatar, non-Qatari lawyers can not appear in court to plead cases.</p> <p>4) All GCC Member States except KW & QT:</p>	<p>1) All GCC Member States except KW: None KW: Unbound</p> <p>2) All GCC Member States except KW: None KW: Unbound</p> <p>3) BH & OM: None KW: Unbound KSA: Non-KSA lawyers cannot appear in courts to plead cases. UAE: Non-UAE lawyers cannot plead in UAE courts, or act before official bodies, or perform notarial functions. QT: Foreign equity is limited to 49%. Lawyers must be resident in Qatar and licensed to practice law in Qatar, non-Qatari lawyers can not appear in court to plead cases.</p> <p>4) All GCC Member States except KW: Unbound, except as indicated in the horizontal section. KW: Unbound</p>	

Modes of supply: 1) Cross-border

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3) Commercial presence

4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>Unbound, except as indicated in the horizontal section. KW & QT: Unbound</p>		
<p>b. Accounting, auditing and book-keeping services (CPC 8621 & 8622)</p>	<p>1) All GCC Member States except KW: None KW: Unbound</p> <p>2) All GCC Member States except KW: None KW: Unbound</p> <p>3) OM & QT: None. KW: Unbound. BH: i) if an audit office is a corporation, it shall be in the form of a professional specialised partnership. ii) in the case of licensed foreign audit offices, each of them shall have an operational office in Bahrain under the responsibilities of Bahraini partner (whether salaried or actual partner). UAE: Foreign equity limited to 75% KSA: Foreign equity limited to 75%, to go to 80% after three years from the entry into force of this agreement.</p> <p>4) All GCC Member States except KW: Unbound, except as indicated in the horizontal section. KW: Unbound</p>	<p>1) All GCC Member States except KW: None KW: Unbound</p> <p>2) All GCC Member States except KW: None KW: Unbound</p> <p>3) All GCC Member States except KW: None KW: Unbound</p> <p>4) All GCC Member States, except KW: Unbound, except as indicated in the horizontal section. KW: Unbound</p>	

Modes of supply: 1) Cross-border

2) Consumption abroad

3) Commercial presence

4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
<p>c. Taxation Services (CPC 8630)</p> <p><u>UAE</u>: Only the following sub-sectors:</p> <ul style="list-style-type: none"> ▪ Business tax planning and consulting (CPC - 86301) ▪ Business tax preparation and review services (CPC - 86302) <p><u>QT</u>: Only the following sub-sectors:</p> <ul style="list-style-type: none"> ▪ Business tax planning and consulting (CPC - 86301) ▪ Business tax preparation and review services (CPC - 86302) ▪ Individual tax preparation and planning services (CPC 86303) ▪ Other tax related services (CPC 86309) 	<p>1) All GCC Member States except BH & KW: None BH & KW: Unbound</p> <p>2) All GCC Member States except KW: None KW: Unbound</p> <p>3) OM & QT: None BH & KW: Unbound UAE & KSA: Foreign equity limited to 75%.</p> <p>4) All GCC Member States except BH & KW: Unbound, except as indicated in the horizontal section. BH & KW: Unbound</p>	<p>1) All GCC Member States except BH & KW: None BH & KW: Unbound</p> <p>2) All GCC Member States except BH & KW: None BH & KW: Unbound</p> <p>3) All GCC States except BH & KW: None BH & KW: Unbound</p> <p>4) All GCC Member States except BH & KW: Unbound, except as indicated in the horizontal section. BH & KW: Unbound</p>	
<p>d. Architectural Services (CPC 8671)</p> <p>e. Engineering Services (CPC 8672)</p> <p>f. Integrated Engineering Services (CPC 8673)</p> <p>g. Urban planning and landscape architectural services (CPC 8674)</p>	<p>1) None</p> <p>2) None</p> <p>3) All GCC Member States except UAE, KSA & QT: None QT: None, except for Urban Planning services (CPC 86741) foreign equity participation is limited to 49%. UAE & KSA: Foreign equity limited to 75%.</p> <p>4) Unbound, except as indicated in the horizontal section.</p>	<p>1) None</p> <p>2) None</p> <p>3) None</p> <p>4) Unbound, except as indicated in the horizontal section.</p>	
<p>h. Medical and dental services (CPC 9312)</p>	<p>1) All GCC Member States except UAE, KSA & OM: Unbound UAE, KSA & OM: None</p> <p>2) All GCC Member States except KW: None KW: Unbound</p>	<p>1) All GCC Member States except BH & KW: None BH & KW: Unbound</p> <p>2) All GCC Member States except KW: None KW: Unbound</p>	

Modes of supply: 1) Cross-border

2) Consumption abroad

3) Commercial presence

4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>3) BH & KW: Unbound OM & QT: None KSA: Foreign equity is limited to 75%. UAE: Up to 70% foreign equity is allowed.</p> <p>4) All GCC Member States except BH & KW: Unbound, except as indicated in the horizontal section BH: Unbound, except as indicated in the horizontal section as well as for specialised surgeons providing specialised medical and dental services. KW: Unbound</p>	<p>3) All GCC Member States except BH & KW: None BH, KW: Unbound</p> <p>4) All GCC Member States except QT & KW: Unbound, except as indicated in the horizontal section. QT: Unbound, except as indicated in the horizontal section. Residency required. KW: Unbound</p>	
<p>i. Veterinary services. (CPC 93201) <u>QT</u>: (CPC 932)</p>	<p>1) All GCC Member States except KW: None KW: Unbound</p> <p>2) All GCC Member States except KW: None KW: Unbound</p> <p>3) All GCC Member States except KSA, UAE & KW: None KSA & UAE: Foreign equity is limited to 75%. KW: Unbound</p> <p>4) All GCC Member States except KW: Unbound, except as indicated in the horizontal section KW: Unbound</p>	<p>1) All GCC Member States except KW: None KW: Unbound</p> <p>2) All GCC Member States except KW: None KW: Unbound</p> <p>3) All GCC Member States except KW: None KW: Unbound</p> <p>4) All GCC Member States except QT & KW: Unbound, except as indicated in the horizontal section. QT: Unbound, except as indicated in the horizontal section. Residency required. KW: Unbound</p>	
<p>B. COMPUTER AND RELATED SERVICES</p> <p>a. Consultancy services related to the installation of computer hardware</p>	<p>1) None</p> <p>2) All GCC Member States except</p>	<p>1) None</p> <p>2) All GCC Member States except QT:</p>	

Modes of supply: 1) Cross-border

2) Consumption abroad

3) Commercial presence

4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
<p>(CPC 841)</p> <p>b. Software implementation services (CPC 842)</p> <p>c. Data processing services (CPC 843)</p> <p>d. Data base services (CPC 844)</p> <p>Maintenance and repair services of office machinery and equipment including computers (CPC 845) (Excluding <u>BH</u>)</p> <p>e. Other computer services (CPC 849) (Excluding <u>BH</u>)</p>	<p>QT:None</p> <p>QT: Unbound</p> <p>3) All GCC Member States except UAE, QT & OM: None</p> <p>UAE:</p> <ul style="list-style-type: none"> - None for services under (CPC 841-845). - For (CPC 849) foreign equity is limited to 70%. <p>OM: None. Commercial presence of wholly foreign-owned subsidiaries is permitted.</p> <p>QT: None for CPC's (841, 842, 843, 844). For CPC (845, 849): Foreign equity is limited to 49%.</p> <p>4) All GCC Member States: Unbound, except as indicated in the horizontal section.</p>	<p>None</p> <p>QT: Unbound</p> <p>3) All GCC Member States: None</p> <p>4) All GCC Member States: Unbound, except as indicated in the horizontal section.</p>	
<p><u>C. Research and Development Services</u></p> <p>a. R&D services on natural sciences (CPC 851) (Excluding <u>BH</u>)</p> <p>b. R&D services on social sciences and humanities (CPC 852)</p> <p>c. Interdisciplinary R&D services (CPC 853) (Excluding <u>BH</u>)</p>	<p>1) None</p> <p>2) None</p> <p>3) All GCC Member States except UAE: None</p> <p>UAE: Foreign equity is allowed up to 75%.</p> <p>4) All GCC Member States: Unbound, except as indicated in the horizontal section.</p>	<p>1) None</p> <p>2) None</p> <p>3) None</p> <p>4) All GCC Member States: Unbound, except as indicated in the horizontal section.</p>	
<p><u>Only QT:</u></p> <p><u>D. Real Estate Services</u></p>	<p>1) None</p> <p>2) None</p>	<p>1) None</p> <p>2) None</p>	

Modes of supply: 1) Cross-border

2) Consumption abroad

3) Commercial presence

4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
<p>a. Involving own or leased property (CPC 821)</p> <p>b. On a fee or contract basis (CPC 822)</p>	<p>3) Ownership is not allowed.</p> <p>Qatari Partnership of no less than 51% is required from companies and individuals for leasing services.</p> <p>Only in Khaleej Island, West Bay Lagoon/Lake and Al-Khor Resort, foreigners are allowed to lease a land for up to 99 years without partnership.</p> <p>4) Unbound except as indicated in the horizontal section</p>	<p>3) Only in designated areas, foreigners are allowed to lease a land for up to 99 years.</p> <p>4) Unbound except as indicated in the horizontal section.</p>	
<p><u>E. Rental and Leasing Services without Operators</u></p> <p><u>UAE:</u> Excluding Rental and Leasing Services relating to Cars</p> <p>a. Relating to ships (CPC 83103)</p> <p>b. Rental to aircraft (CPC 83104) (<u>Only QT & KSA</u>)</p> <p>c. Relating to other transport equipment (CPC 83101 + 83102 + 83105) (<u>Excluding BH</u>)</p> <p>d. Relating to other machinery and equipment (CPC 83106 – 83109) <u>QT:</u> Only CPC 83106 + 83109 <u>BH:</u> Only CPC 83106</p> <p>e. Leasing or rental services concerning household goods (CPC 832) (<u>Only KSA</u>)</p>	<p>1) All GCC Member States except KSA, QT & UAE: Unbound KSA, QT & UAE: None</p> <p>2) All GCC Member States except KSA, QT & UAE: Unbound KSA, QT & UAE: None</p> <p>3) All GCC Member States except UAE & QT: None UAE & QT: Foreign equity limited to 49%.</p> <p>4) All GCC Member States except KW, OM & QT: Unbound, except as indicated in the horizontal section KW, OM & QT: Unbound</p>	<p>1) All GCC Member States except KSA, QT & UAE: Unbound KSA, QT & UAE: None</p> <p>2) All GCC Member States except KSA, QT & UAE: Unbound KSA, QT & UAE: None</p> <p>3) None</p> <p>4) All GCC Member States except KW, OM & QT: Unbound, except as indicated in the horizontal section KW, OM & QT: Unbound</p>	
<p>F. OTHER BUSINESS SERVICES</p>			
<p>a. Advertising services (CPC 871)</p>	<p>1) None</p>	<p>1) None</p>	

Modes of supply: 1) Cross-border

2) Consumption abroad

3) Commercial presence

4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
<p><u>KSA</u>: Only for sale or leasing services of advertising space or time (CPC 8711)</p>	<p>2) None</p> <p>3) All GCC Member States except BH, QT & UAE: None UAE & QT: Foreign equity limited to 49%. BH: None. A 100% foreign owned company may be established in Bahrain in the form of With limited Liability or Joint Closed Stock Company if it uses Bahrain as a principal place for the distribution of its services.</p> <p>4) All GCC Member States: Unbound, except as indicated in the horizontal section.</p>	<p>2) None</p> <p>3) All GCC Member States except BH: None BH: Unbound.</p> <p>4) All GCC Member States except BH: Unbound, except as indicated in the horizontal section.</p>	
<p>b. Market research and public opinion polling services (CPC 864)</p> <p><u>KSA, QT & OM</u>: Only Market Research services (CPC 86401)</p>	<p>1) All GCC Member States except BH: None BH: Unbound</p> <p>2) All GCC Member States except BH: None BH: Unbound</p> <p>3) All GCC Member States except BH & UAE: None BH: Unbound UAE: Foreign equity limited to 75%.</p> <p>4) All GCC Member States except BH: Unbound, except as indicated in the horizontal section. BH: Unbound</p>	<p>1) All GCC Member States except BH: None BH: Unbound</p> <p>2) All GCC Member States except BH: None BH: Unbound</p> <p>3) All GCC Member States except BH: None BH: Unbound</p> <p>4) All GCC Member States except BH: Unbound, except as indicated in the horizontal section. BH: Unbound</p>	
<p>c. Management consulting services (CPC 8650)</p>	<p>1) None</p> <p>2) None</p>	<p>1) None</p> <p>2) None</p>	

Modes of supply: 1) Cross-border

2) Consumption abroad

3) Commercial presence

4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
QT: CPC 865	<p>3) All GCC Member States except UAE: None</p> <p>UAE: Foreign equity limited to 75%.</p> <p>4) All GCC Member States: Unbound, except as indicated in the horizontal section.</p>	<p>3) None</p> <p>4) All GCC Member States: Unbound, except as indicated in the horizontal section.</p>	
d. Services related to Management Consulting (CPC 8660)	<p>1) None</p> <p>2) None</p> <p>3) All GCC Member States except QT: None QT: Foreign equity is limited to 49%</p> <p>4) Unbound, except as indicated in the horizontal section.</p>	<p>1) None</p> <p>2) None</p> <p>3) None</p> <p>4) Unbound, except as indicated in the horizontal section.</p>	
e. Technical testing and analysis services (CPC 8676)	<p>1) All GCC Member States except BH: None BH: Unbound</p> <p>2) All GCC Member States except BH: None BH: Unbound</p> <p>3) All GCC Member States except BH & UAE: None BH: Unbound UAE: Foreign equity limited to 75%.</p> <p>4) All GCC Member States except BH: Unbound, except as indicated in the horizontal section. BH: Unbound</p>	<p>1) All GCC Member States except BH: None BH: Unbound.</p> <p>2) All GCC Member States except BH: None BH: Unbound</p> <p>3) All GCC Member States except BH: None BH: Unbound</p> <p>4) All GCC Member States except BH: Unbound, except as indicated in the horizontal section. BH: Unbound</p>	
f. Services incidental to agriculture, hunting	1) All GCC Member States except QT &	1) All GCC Member States except QT &	

Modes of supply: 1) Cross-border

2) Consumption abroad

3) Commercial presence

4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
<p>and forestry (CPC 881)</p> <p><u>BH</u>: Only the following sub-sector: – Services incidental to agriculture (CPC 88110)</p>	<p>UAE: None QT & UAE: Unbound.</p> <p>2) All GCC Member States except QT & UAE: None QT & UAE: Unbound</p> <p>3) All GCC Member States except QT & UAE: None QT & UAE: Unbound</p> <p>4) All GCC Member States except QT & UAE: Unbound, except as indicated in the horizontal section. QT & UAE: Unbound</p>	<p>UAE: None QT & UAE: Unbound</p> <p>2) All GCC Member States except QT & UAE: None QT & UAE: Unbound</p> <p>3) All GCC Member States except QT & UAE: None QT & UAE: Unbound</p> <p>4) All GCC Member States except QT & UAE: Unbound, except as indicated in the horizontal section. QT & UAE: Unbound</p>	
<p>g. Services incidental to fishing (CPC 882)</p>	<p>1) All GCC Member States except KW & OM: Unbound KW & OM: None</p> <p>2) All GCC Member States except KW & OM: Unbound KW & OM: None</p> <p>3) All GCC Member States except KW & OM: Unbound KW & OM: None</p> <p>4) All GCC Member States except KW & OM: Unbound KW & OM: Unbound, except as indicated in the horizontal section.</p>	<p>1) All GCC Member States except KW & OM: Unbound KW & OM: None</p> <p>2) All GCC Member States except KW & OM: Unbound KW & OM: None</p> <p>3) All GCC Member States except KW & OM: Unbound KW & OM: None</p> <p>4) All GCC Member States except KW & OM: Unbound KW & OM: Unbound, except as indicated in the horizontal section.</p>	
<p>h. Services incidental to mining (CPC 883+5115)</p> <p><u>OM & KSA only</u> <u>BH</u>: CPC 883 only.</p>	<p>1) None</p> <p>2) None</p> <p>3) None</p> <p>4) Unbound, except as otherwise indicated</p>	<p>1) None</p> <p>2) None</p> <p>3) None</p> <p>4) Unbound, except as otherwise indicated</p>	

Modes of supply: 1) Cross-border

2) Consumption abroad

3) Commercial presence

4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	in the horizontal section.	in the horizontal section.	
i. Services incidental to manufacturing (CPC 884+885, except for 88442)	1) All GCC Member States except BH: None BH: Unbound 2) All GCC Member States except BH: None BH: Unbound 3) All GCC Member States except BH, UAE & QT: None BH: Unbound UAE: Foreign equity limited to 75% QT: Foreign equity limited to 49% 4) All GCC Member States except BH: Unbound, except as indicated in the horizontal section. BH: Unbound	1) All GCC Member States except BH: None BH: Unbound 2) All GCC Member States except BH: None BH: Unbound 3) All GCC Member States except BH: None BH: Unbound 4) All GCC Member States except BH: Unbound, except as indicated in the horizontal section. BH: Unbound	
j. Services incidental to energy distribution (CPC 887) <u>KSA & OM only</u>	1) None 2) None 3) None 4) Unbound, except as otherwise indicated in the horizontal section.	1) None 2) None 3) None 4) Unbound, except as otherwise indicated in the horizontal section.	
m. Related scientific and technical consulting services. (CPC 8675)	1) All GCC Member States except BH: None BH: Unbound 2) All GCC Member States except BH & QT: None BH & QT: Unbound	1) All GCC Member States except BH: None BH: Unbound 2) All GCC Member States except BH: None BH: Unbound	

Modes of supply: 1) Cross-border

2) Consumption abroad

3) Commercial presence

4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>3) BH: Unbound KSA, KW & OM: None UAE: Foreign equity limited to 75% QT: Foreign equity limited to 49%</p> <p>4) All GCC Member States except BH: Unbound, except as indicated in the horizontal section. BH: Unbound</p>	<p>3) All GCC Member States except BH: None BH: Unbound</p> <p>4) All GCC Member States except BH: Unbound, except as indicated in the horizontal section. BH: Unbound.</p>	
<p>n. Maintenance and repair of equipment (not including maritime vessels, aircraft or other transport equipment) (CPC 633+ 8861-8866)</p>	<p>1) All GCC Member States except UAE, KSA & OM: Unbound UAE, KSA & OM: None</p> <p>2) All GCC Member States except UAE, KSA & OM: Unbound UAE, KSA & OM: None</p> <p>3) KSA, KW & OM: None BH & QT: Unbound UAE: foreign equity limited to 75%.</p> <p>4) All GCC Member States except BH & QT: Unbound, except as indicated in the horizontal section. BH & QT: Unbound</p>	<p>1) All GCC Member States except UAE, KSA & OM: Unbound UAE, KSA & OM: None</p> <p>2) All GCC Member States except UAE, KSA & OM: Unbound UAE, KSA & OM: None</p> <p>3) All GCC Member States except BH & QT: None BH & QT: Unbound.</p> <p>4) All GCC Member States except BH & QT: Unbound, except as indicated in the horizontal section. BH & QT: Unbound</p>	
<p>o. Building-Cleaning Services (CPC 874)</p>	<p>1) All GCC Member States except BH: None BH: Unbound</p> <p>2) All GCC Member States except BH: None BH: Unbound.</p>	<p>1) All GCC Member States except BH: None BH: Unbound</p> <p>2) All GCC Member States except BH: None BH: Unbound</p>	

Modes of supply: 1) Cross-border

2) Consumption abroad

3) Commercial presence

4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>3) BH: Unbound KW: None OM: Foreign equity limited to 70% UAE: Foreign equity limited to 75%. QT: Foreign equity is limited to 49% KSA: Unbound</p> <p>4) All GCC Member States except BH,; Unbound, except as indicated under horizontal section. BH: Unbound</p>	<p>3) All GCC Member States except BH: None BH: Unbound</p> <p>4) All GCC Member States except BH,; Unbound, except as indicated under horizontal section. BH: Unbound</p>	
<p>p. Photographic Services (CPC 8750) QT: (CPC 875)</p>	<p>1) All GCC Member States except BH & OM: None BH & OM: Unbound.</p> <p>2) All GCC Member States except BH & OM: None BH & OM: Unbound.</p> <p>3) BH & OM: Unbound KSA & KW: None. UAE: foreign equity limited to 70% QT: Foreign equity is limited to 49%</p> <p>4) All GCC Member States except BH, OM & QT: Unbound, except as indicated under horizontal section BH, OM & QT: Unbound</p>	<p>1) All GCC Member States except BH & OM: None BH & OM: None.</p> <p>2) All GCC Member States except BH & OM: None BH & OM: Unbound.</p> <p>3) All GCC Member States except BH & OM: None BH & OM: Unbound.</p> <p>4) All GCC Member States except BH, OM & QT: Unbound, except as indicated under horizontal section BH, OM & QT: Unbound</p>	
<p>q. Packaging Services (CPC 8760) For QT: CPC 876</p>	<p>1) All GCC Member States except BH & QT: None BH & QT: Unbound</p> <p>2) All GCC Member States except BH: None BH: Unbound</p>	<p>1) All GCC Member States except BH: None BH: Unbound</p> <p>2) All GCC Member States except BH: None BH: Unbound</p> <p>3) All GCC Member States except BH:</p>	

Modes of supply: 1) Cross-border

2) Consumption abroad

3) Commercial presence

4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>3) BH: Unbound KSA & KW: None OM: foreign equity limited to 51% UAE: foreign equity limited to 70%. QT: Foreign equity is limited to 49%.</p> <p>4) All GCC Member States except BH: Unbound, except as indicated under horizontal section BH: Unbound</p>	<p>None BH: Unbound</p> <p>4) All GCC Member States except BH: Unbound, except as indicated under horizontal section BH: Unbound</p>	
<p>r. Printing and publishing services (CPC 88442)</p>	<p>1) All GCC Member States except KSA & KW: Unbound. KSA & KW: None</p> <p>2) All GCC Member States except KSA & KW: Unbound. KSA & KW: None</p> <p>3) All GCC Member States except KSA & KW: Unbound. KSA & KW: None</p> <p>4) All GCC Member States except KSA & KW: Unbound. KSA & KW: Unbound, except as indicated under horizontal section</p>	<p>1) All GCC Member States except KSA & KW: Unbound. KSA & KW: None</p> <p>2) All GCC Member States except KSA & KW: Unbound. KSA & KW: None</p> <p>3) BH, OM, QT & UAE: Unbound. KSA & KW: None</p> <p>4) All GCC Member States except KSA & KW: Unbound. KSA & KW: Unbound, except as indicated under horizontal section</p>	
<p>s. Convention services (CPC 87909) (Note: The service specified in (s) is a component of a more aggregated CPC item specified elsewhere in this classification list.)</p>	<p>1) All GCC Member States except BH: None. BH: Unbound</p> <p>2) All GCC Member States except BH: None. BH: Unbound.</p> <p>3) All GCC Member States except BH, UAE & QT: None BH: Unbound</p>	<p>1) All GCC Member States except BH: None. BH: Unbound</p> <p>2) All GCC Member States except BH: None. BH: Unbound</p> <p>3) All GCC Member States except BH: None. BH: Unbound</p>	

Modes of supply: 1) Cross-border

2) Consumption abroad

3) Commercial presence

4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>UAE: foreign equity limited is allowed up to 49%</p> <p>QT: Foreign equity is limited to 49%</p> <p>4) All GCC Member States except BH: Unbound, except as indicated in the horizontal section. BH: Unbound</p>	<p>4) All GCC Member States except BH: Unbound, except as indicated in the horizontal section. BH: Unbound.</p>	
<p>t. Other (CPC 879)</p> <p>Only the following sub-sector:</p> <ul style="list-style-type: none"> ▪ Translation and Interpretation Services (CPC 87905) <p>For OM & QT:</p> <p>-Specialty design services (CPC 87907)</p> <p>For KSA: Other (e.g. public relations services)</p> <p>-Translation Services (CPC 87905)</p> <p>-Specialty design services (CPC 87907)</p>	<p>1) All GCC Member States except KSA, QT & OM: Unbound KSA, QT & OM: None.</p> <p>2) All GCC Member States except KSA, QT & OM: Unbound KSA, QT & OM: None</p> <p>3) All GCC Member States except KSA, QT & OM: Unbound KSA, QT & OM: None</p> <p>4) All GCC Member States except KSA, QT & OM: Unbound KSA, QT & OM: Unbound, except as indicated in the horizontal section.</p>	<p>1) All GCC Member States except KSA, QT & OM: Unbound KSA, QT & OM: None</p> <p>2) All GCC Member States except KSA, QT & OM: Unbound KSA, QT & OM: None</p> <p>3) All GCC Member States except KSA, QT & OM: Unbound KSA, QT & OM: None</p> <p>4) All GCC Member States except KSA, QT & OM: Unbound KSA, QT & OM: Unbound, except as indicated in the horizontal section.</p>	
<u>2. COMMUNICATION SERVICES</u>			

The State of Kuwait will submit an offer on postal, courier, telecommunication services by December 2012. This offer will be in conformity with international rules and standards pertaining to transparency. The conditions under which foreign services providers operate in this sector will not be made more restrictive than at the date of

Modes of supply: 1) Cross-border

2) Consumption abroad

3) Commercial presence

4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
<i>entry into force of this agreement.</i>			
<p>A. POSTAL SERVICES (CPC 7511)</p> <p>Handling of Documents, Letter Posts, and Parcels</p> <p>Only UAE</p>	<p>1) None</p> <p>2) None</p> <p>3) Foreign equity limited to 49%</p> <p>4) Unbound, except as indicated in the horizontal section</p>	<p>1) None</p> <p>2) None</p> <p>3) None</p> <p>4) Unbound, except as indicated in the horizontal section.</p>	



Modes of supply: 1) Cross-border

2) Consumption abroad

3) Commercial presence

4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
<u>B. Courier Services (CPC 7512)</u>			
<p><u>QT</u>: Land based international courier services</p> <p><u>BH</u>: Multi-modal Courier Services (Foreign destinations only, excluding letters) (CPC 75121)</p>	<p>1) All GCC Member States except QT: None, QT: Unbound</p> <p>2) All GCC Member States except QT: None, QT: Unbound</p> <p>3) KSA: None OM: None. Commercial presence in the form of wholly foreign-owned subsidiaries is permitted. UAE: foreign equity limited to 49% QT: The number of foreign suppliers is frozen at the level existing on March 1995 (6 firms)</p> <p>BH: None. The investment capital should be no less than 100,000 Bahraini Dinars</p> <p>4) Unbound, except as indicated in the horizontal section.</p>	<p>1) All GCC Member States except QT: None, QT: Unbound</p> <p>2) All GCC Member States except QT: None, QT: Unbound</p> <p>3) None</p> <p>4) Unbound, except as indicated in the horizontal section.</p>	<p><u>KSA</u>:</p> <ul style="list-style-type: none"> - Foreign express delivery operators will have treatment no less favourable than that accorded to the Postal Office for its activities in express delivery. - When Consultancy related to the provision of postal services (CPC 7511**) are privatised, they will also be opened to foreign service suppliers.
<p>TELECOMMUNICATION SERVICES: PART ONE (Excluding KSA & QT)</p>			
<p>HORIZONTAL COMMITMENTS:</p> <ul style="list-style-type: none"> • The commitments taken are based on the scheduling principles provided by the following documents: “Notes for Scheduling Basic Telecom Services Commitments (S/GBT/W/2/Rev.1)” and “Market Access Limitations on Spectrum Availability” (S/GBT/W/3). 			<p>BH, OM and the UAE undertake commitments as contained in the telecommunications</p>

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

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
<ul style="list-style-type: none"> This Schedule on basic telecommunication does not include any broadcasting services. This offer excludes KSA & QT⁴ <p><u>UAE:</u></p> <ul style="list-style-type: none"> This schedule on basic telecommunication does not include any broadcasting services as defined in the UAE Telecom Law and the applicable TRA regulatory framework.⁵ <p><u>OM:</u> Reference to CPC codes do not apply to OM</p>			reference paper, included in Annex A.
	<p><u>UAE:</u> Any network installed in the UAE must be operated by a company registered in the UAE, the foreign equity of which shall be limited to 49%.</p>		
<p>a. Voice telephone services (CPC 7521)</p> <p>BH⁶: Including the following sub sectors:</p> <ul style="list-style-type: none"> Public telephone services (CPC 75211) Public long distance telephone services (CPC 75212) Mobile telephone services (CPC 75213) 	<p>1) BH: Provision of telecom services is subject to licensing in Bahrain, which requires a commercial presence in Bahrain. Cross-border supply is possible through commercial agreement with a telecommunication licensee in Bahrain OM: None UAE: Only companies with commercial presence may provide telecom services.</p> <p>2) BH, OM & UAE: None.</p> <p>3) BH: Commercial presence will be through either (i) a branch or (ii) a company established in Bahrain with up to 100% foreign equity..</p> <p>OM: None: Commercial presence in the</p>	<p>1) BH: Provision of telecom services is subject to licensing in Bahrain, which requires a commercial presence in Bahrain. Cross-border supply is possible through commercial agreement with a telecommunication licensee in Bahrain. OM: None. UAE: None, except as indicated in the market access column.</p> <p>2) BH, OM & UAE: None</p> <p>3) BH, OM & UAE: None</p>	

⁴ QT: Places “Unbound” for all modes under Market Access and National Treatment for all sub-sectors under this sector pending the completion of the process of the Qatar Domestic Regulations.

⁵ “Broadcasting services” is defined as a radio communication service in which the transmissions are intended for direct reception by the general public, including sound transmissions, television transmissions or other types of transmissions. In the UAE Telecom law, broadcasting is not part of basic telecommunication services.

⁶ BH: According to the Telecom Law, no person shall operate or promote a call-back service in or to the Kingdom of Bahrain

Modes of supply: 1) Cross-border

2) Consumption abroad

3) Commercial presence

4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>form of wholly foreign-owned subsidiaries is permitted.</p> <p>UAE:</p> <p>a) Duopoly until 31 Dec 2015.</p> <p>b) Starting no later than Dec 2015, the TRA will consider the feasibility of the suppliers additional to the duopoly. The commercial presence is required and subject to 49% foreign equity limitation.</p> <p>4) Unbound, except as indicated in the horizontal section.</p>	<p>4) Unbound, except as indicated in the horizontal section.</p>	
<p>b. Packet-switched data transmission services (CPC 7523**)</p>	<p>1) BH: Provision of telecom services is subject to licensing in Bahrain, which requires a commercial presence in Bahrain. Cross-border supply is possible through commercial agreement with a telecommunication licensee in Bahrain</p> <p>UAE: Only companies with commercial presence may provide telecom services.</p> <p>OM: None</p> <p>2) BH, OM & UAE: None</p> <p>3) BH: Commercial presence will be through either (i) a branch or (ii) a company established in Bahrain with up to 100% foreign equity.</p> <p>UAE:</p> <p>a) Duopoly until 31 Dec 2015.</p> <p>b) Starting no later than Dec 2015, the TRA will consider the feasibility of the suppliers additional to the duopoly. The commercial presence is required and subject to 49% foreign equity limitation.</p> <p>OM: None: Commercial presence in the</p>	<p>1) OM: None.</p> <p>BH: Provision of telecom services is subject to licensing in Bahrain, which requires a commercial presence in Bahrain. Cross-border supply is possible through commercial agreement with a telecommunication licensee in Bahrain.</p> <p>UAE: None, except as indicated in the market access column.</p> <p>2) BH, OM & UAE: None</p> <p>3) BH, OM & UAE: None</p> <p>4) BH, OM & UAE: Unbound, except as indicated in the horizontal section.</p>	

Modes of supply: 1) Cross-border

2) Consumption abroad

3) Commercial presence

4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>form of wholly foreign-owned subsidiaries is permitted.</p> <p>4) BH, OM & UAE: Unbound, except as indicated in the horizontal section.</p>		
<p>c. Circuit-switched data transmission services (CPC 7523**)</p>	<p>1) BH: Provision of telecom services is subject to licensing in Bahrain, which requires a commercial presence in Bahrain. Cross-border supply is possible through commercial agreement with a telecommunication licensee in Bahrain OM: None UAE: Only companies with commercial presence may provide telecom services.</p> <p>2) BH, OM & UAE: None</p> <p>3) BH: Commercial presence will be through either (i) a branch or (ii) a company established in Bahrain with up to 100% foreign equity OM: None: Commercial presence in the form of wholly foreign-owned subsidiaries is permitted. UAE: a) Duopoly until 31 Dec 2015. b) Starting no later than Dec 2015, the TRA will consider the feasibility of the suppliers additional to the duopoly. The commercial presence is required and subject to 49% foreign equity limitation.</p> <p>4) BH, OM & UAE: Unbound, except as indicated in the horizontal section.</p>	<p>1) OM: None BH: Provision of telecom services is subject to licensing in Bahrain, which requires a commercial presence in Bahrain. Cross-border supply is possible through commercial agreement with a telecommunication licensee in Bahrain UAE: None, except as indicated in the market access column.</p> <p>2) BH, OM & UAE: None</p> <p>3) BH, OM & UAE: None</p> <p>4) BH, OM & UAE: Unbound, except as indicated in the horizontal section.</p>	

Modes of supply: 1) Cross-border

2) Consumption abroad

3) Commercial presence

4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
d. Telex services (CPC 7523**)	<p>1) BH: Provision of telecom services is subject to licensing in Bahrain, which requires a commercial presence in Bahrain. Cross-border supply is possible through commercial agreement with a telecommunication licensee in Bahrain</p> <p>OM: None. UAE: Only companies with commercial presence may provide telecom services.</p> <p>2) BH, OM & UAE: None</p> <p>3) BH: Commercial presence will be through either (i) a branch or (ii) a company established in Bahrain with up to 100% foreign equity</p> <p>OM: None: Commercial presence in the form of wholly foreign-owned subsidiaries is permitted.</p> <p>UAE: a) Duopoly until 31 Dec 2015. b) Starting no later than Dec 2015, the TRA will consider the feasibility of the suppliers additional to the duopoly. The commercial presence is required and subject to 49% foreign equity limitation.</p> <p>4) BH, OM & UAE: Unbound, except as indicated in the horizontal section.</p>	<p>1) BH: Provision of telecom services is subject to licensing in Bahrain, which requires a commercial presence in Bahrain. Cross-border supply is possible through commercial agreement with a telecommunication licensee in Bahrain</p> <p>OM: None UAE: None, except as indicated in the market access column</p> <p>2) BH, OM & UAE: None</p> <p>3) BH, OM & UAE: None</p> <p>4) BH, OM & UAE: Unbound, except as indicated in the horizontal section.</p>	
e. Telegraph services (CPC 7522**)	<p>1) BH: Provision of telecom services is subject to licensing in Bahrain, which requires a commercial presence in Bahrain. Cross-border supply is possible through commercial agreement with a</p>	<p>1) BH: Provision of telecom services is subject to licensing in Bahrain, which requires a commercial presence in Bahrain. Cross-border supply is possible through commercial agreement</p>	

Modes of supply: 1) Cross-border

2) Consumption abroad

3) Commercial presence

4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>telecommunication licensee in Bahrain OM: None UAE: Only companies with commercial presence may provide telecom services</p> <p>2) BH, OM & UAE: None</p> <p>3)BH: Commercial presence will be through either (i) a branch or (ii) a company established in Bahrain with up to 100% foreign equity..</p> <p>OM: None: Commercial presence in the form of wholly foreign-owned subsidiaries is permitted.</p> <p>UAE: Duopoly until 31 December 2015. Thereafter, none. Except that the commercial presence is subject to 49% foreign equity limitation.</p> <p>4) Unbound, except as indicated in the horizontal section.</p>	<p>with a telecommunication licensee in Bahrain OM: None. UAE: None, except as indicated in the market access column</p> <p>2) BH, OM & UAE: None</p> <p>3) BH: Unbound OM & UAE: None</p> <p>4) Unbound, except as indicated in the horizontal section.</p>	
<p>f. Facsimile services (CPC 7521** + 7529**)⁷</p>	<p>1) BH: Provision of telecom services is subject to licensing in Bahrain, which requires a commercial presence in Bahrain. Cross-border supply is possible through commercial agreement with a telecommunication licensee in Bahrain OM: None. UAE: Only companies with commercial presence may provide telecom services</p> <p>2) BH, OM & UAE: None</p>	<p>1) BH: Provision of telecom services is subject to licensing in Bahrain, which requires a commercial presence in Bahrain. Cross-border supply is possible through commercial agreement with a telecommunication licensee in Bahrain OM: None UAE: None, except as indicated in the market access column.</p> <p>2) BH, OM & UAE: None</p>	

⁷ For BH: According to the Telecom Law, no person shall operate or promote a call-back service in or to the Kingdom of Bahrain

Modes of supply: 1) Cross-border

2) Consumption abroad

3) Commercial presence

4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>3) BH: Commercial presence will be through either (i) a branch or (ii) a company established in Bahrain with up to 100% foreign equity.</p> <p>OM: None: Commercial presence in the form of wholly foreign-owned subsidiaries is permitted.</p> <p>UAE:</p> <p>a) Duopoly until 31 Dec 2015.</p> <p>b) Starting no later than Dec 2015, the TRA will consider the feasibility of the suppliers additional to the duopoly. The commercial presence is required and subject to 49% foreign equity limitation.</p> <p>4) OM, BH & UAE: Unbound, except as indicated in the horizontal section.</p>	<p>3) BH, OM & UAE: None</p> <p>4) OM, BH & UAE: Unbound, except as indicated in the horizontal section.</p>	
<p>g. Private leased circuit services (CPC 7522** + 7523**)</p>	<p>1) BH: Provision of telecom services is subject to licensing in Bahrain, which requires a commercial presence in Bahrain. Cross-border supply is possible through commercial agreement with a telecommunication licensee in Bahrain</p> <p>OM: None</p> <p>UAE: Only companies with commercial presence may provide telecom services</p> <p>2) BH, OM & UAE: None</p> <p>3) BH: Commercial presence will be through either (i) a branch or (ii) a company established in Bahrain with up to 100% foreign equity</p> <p>OM: None: Commercial presence in the</p>	<p>1) BH: Provision of telecom services is subject to licensing in Bahrain, which requires a commercial presence in Bahrain. Cross-border supply is possible through commercial agreement with a telecommunication licensee in Bahrain</p> <p>OM: None</p> <p>UAE: None, except as indicated in the market access column.</p> <p>2) BH, OM & UAE: None</p> <p>3) BH, OM & UAE: None</p>	

Modes of supply: 1) Cross-border

2) Consumption abroad

3) Commercial presence

4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>form of wholly foreign-owned subsidiaries is permitted.</p> <p>UAE:</p> <ul style="list-style-type: none"> a) Duopoly until 31 Dec 2015. b) Starting no later than Dec 2015, the TRA will consider the feasibility of the suppliers additional to the duopoly. The commercial presence is required and subject to 49% foreign equity limitation. <p>4) OM, BH & UAE: Unbound, except as indicated in the horizontal section.</p>	<p>4) OM, BH & UAE: Unbound, except as indicated in the horizontal section.</p>	
<p>h. Electronic mail (CPC 7523**)</p>	<ul style="list-style-type: none"> 1) BH: Provision of telecom services is subject to licensing in Bahrain, which requires a commercial presence in Bahrain. Cross-border supply is possible through commercial agreement with a telecommunication licensee in Bahrain. OM: None. UAE: Only companies with commercial presence may provide telecom services. 2) BH, OM & UAE: None 3) BH: Commercial presence will be through either (i) a branch or (ii) a company established in Bahrain with up to 100% foreign equity OM: None: Commercial presence in the form of wholly foreign-owned subsidiaries is permitted. UAE: <ul style="list-style-type: none"> a) Duopoly until 31 Dec 2015. b) Starting no later than Dec 2015, the TRA will consider the feasibility of the suppliers additional to the duopoly. The commercial presence 	<ul style="list-style-type: none"> 1) BH: Provision of telecom services is subject to licensing in Bahrain, which requires a commercial presence in Bahrain. Cross-border supply is possible through commercial agreement with a telecommunication licensee in Bahrain. OM: None UAE: None, except as indicated in the market access column 2) BH, OM & UAE: None 3) BH, OM & UAE: None 	

Modes of supply: 1) Cross-border

2) Consumption abroad

3) Commercial presence

4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>is required and subject to 49% foreign equity limitation.</p> <p>4) Unbound, except as indicated in the horizontal section.</p>	<p>4) Unbound, except as indicated in the horizontal section.</p>	
<p>i. Voice mail (CPC 7523**)</p>	<p>1) BH: Provision of telecom services is subject to licensing in Bahrain, which requires a commercial presence in Bahrain. Cross-border supply is possible through commercial agreement with a telecommunication licensee in Bahrain.</p> <p>OM: None UAE: Only companies with commercial presence may provide telecom services.</p> <p>2) BH, OM & UAE: None</p> <p>3) BH: Commercial presence will be through either (i) a branch or (ii) a company established in Bahrain with up to 100% foreign equity.</p> <p>OM: None: Commercial presence in the form of wholly foreign-owned subsidiaries is permitted. UAE:</p> <p>a) Duopoly until 31 Dec 2015. b) Starting no later than Dec 2015, the TRA will consider the feasibility of the suppliers additional to the duopoly. The commercial presence is required and subject to 49% foreign equity limitation.</p> <p>4) BH, OM & UAE: Unbound, except as indicated in the horizontal section.</p>	<p>1) BH: Provision of telecom services is subject to licensing in Bahrain, which requires a commercial presence in Bahrain. Cross-border supply is possible through commercial agreement with a telecommunication licensee in Bahrain</p> <p>OM: None UAE: None, except as indicated in the market access column</p> <p>2) BH, OM & UAE: None</p> <p>3) BH, OM & UAE: None</p> <p>4) BH, OM & UAE: Unbound, except as indicated in the horizontal section</p>	
<p>j. On-line information and database</p>	<p>1) BH: Provision of telecom services is</p>	<p>1) BH: Provision of telecom services is</p>	

Modes of supply: 1) Cross-border

2) Consumption abroad

3) Commercial presence

4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
retrieval (CPC 7523**)	<p>subject to licensing in Bahrain, which requires a commercial presence in Bahrain. Cross-border supply is possible through commercial agreement with a telecommunication licensee in Bahrain OM: None UAE: Only companies with commercial presence may provide telecom services.</p> <p>2) BH, OM & UAE: None 3) BH: Commercial presence will be through either (i) a branch or (ii) a company established in Bahrain with up to 100% foreign equity.</p> <p>OM: None: Commercial presence in the form of wholly foreign-owned subsidiaries is permitted. UAE: a) Duopoly until 31 Dec 2015. b) Starting no later than Dec 2015, the TRA will consider the feasibility of the suppliers additional to the duopoly. The commercial presence is required and subject to 49% foreign equity limitation.</p> <p>4) OM, BH & UAE: Unbound, except as indicated in the horizontal section.</p>	<p>subject to licensing in Bahrain, which requires a commercial presence in Bahrain. Cross-border supply is possible through commercial agreement with a telecommunication licensee in Bahrain... OM: None UAE: None, except as indicated in the market access column</p> <p>2) BH, OM & UAE: None 3) BH, OM & UAE: None</p> <p>4) OM, BH & UAE: Unbound, except as indicated in the horizontal section.</p>	
k. Electronic data interchange (EDI) (CPC 7523)	<p>1) BH: Provision of telecom services is subject to licensing in Bahrain, which requires a commercial presence in Bahrain. Cross-border supply is possible through commercial agreement with a telecommunication licensee in Bahrain OM: None UAE: Only companies with commercial presence may provide telecom services.</p>	<p>1) BH: Provision of telecom services is subject to licensing in Bahrain, which requires a commercial presence in Bahrain. Cross-border supply is possible through commercial agreement with a telecommunication licensee in Bahrain.. OM: None UAE: None, except as indicated in the</p>	

Modes of supply: 1) Cross-border

2) Consumption abroad

3) Commercial presence

4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>2) BH, OM & UAE: None</p> <p>3) BH: Commercial presence will be through either (i) a branch or (ii) a company established in Bahrain with up to 100% foreign equity.</p> <p>OM: None: Commercial presence in the form of wholly foreign-owned subsidiaries is permitted.</p> <p>UAE:</p> <p>a) Duopoly until 31 Dec 2015.</p> <p>b) Starting no later than Dec 2015, the TRA will consider the feasibility of the suppliers additional to the duopoly. The commercial presence is required and subject to 49% foreign equity limitation.</p> <p>4) OM, BH & UAE: Unbound, except as indicated in the horizontal section.</p>	<p>market access column.</p> <p>2) BH, OM & UAE: None</p> <p>3) BH, OM & UAE: None</p> <p>4) OM, BH & UAE: Unbound, except as indicated in the horizontal section.</p>	
<p>1. Enhanced/value-added facsimile services, incl. store and forward, store and retrieve (CPC 7523**)</p>	<p>1) BH: Provision of telecom services is subject to licensing in Bahrain, which requires a commercial presence in Bahrain. Cross-border supply is possible through commercial agreement with a telecommunication licensee in Bahrain</p> <p>OM: None</p> <p>UAE: Only companies with commercial presence may provide telecom services.</p> <p>2) BH, OM & UAE: None</p> <p>3) BH: Commercial presence will be through either (i) a branch or (ii) a company established in Bahrain with up to 100% foreign equity.</p> <p>OM: None: Commercial presence in the form of wholly foreign-owned subsidiaries is permitted.</p>	<p>1) BH: Provision of telecom services is subject to licensing in Bahrain, which requires a commercial presence in Bahrain. Cross-border supply is possible through commercial agreement with a telecommunication licensee in Bahrain</p> <p>OM: None</p> <p>UAE: None, except as indicated in the market access column.</p> <p>2) BH, OM & UAE: None</p> <p>3) BH, OM & UAE: None</p>	

Modes of supply: 1) Cross-border

2) Consumption abroad

3) Commercial presence

4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>UAE:</p> <p>a) Duopoly until 31 Dec 2015.</p> <p>b) Starting no later than Dec 2015, the TRA will consider the feasibility of the suppliers additional to the duopoly. The commercial presence is required and subject to 49% foreign equity limitation.</p> <p>4) OM, BH & UAE: Unbound, except as indicated in the horizontal section.</p>	<p>4) OM, BH & UAE: Unbound, except as indicated in the horizontal section.</p>	
<p>m. Code and protocol conversion (n.a.)</p>	<p>1) BH: Provision of telecom services is subject to licensing in Bahrain, which requires a commercial presence in Bahrain. Cross-border supply is possible through commercial agreement with a telecommunication licensee in Bahrain.</p> <p>OM: None UAE: Only companies with commercial presence may provide telecom services.</p> <p>2) BH, OM & UAE: None</p> <p>3) BH: Commercial presence will be through either (i) a branch or (ii) a company established in Bahrain with up to 100% foreign equity.</p> <p>OM: None: Commercial presence in the form of wholly foreign-owned subsidiaries is permitted. UAE:</p> <p>a) Duopoly until 31 Dec 2015.</p> <p>b) Starting no later than Dec 2015, the TRA will consider the feasibility of the suppliers additional to the duopoly. The commercial presence is required and subject to 49% foreign equity limitation.</p>	<p>1) BH: Provision of telecom services is subject to licensing in Bahrain, which requires a commercial presence in Bahrain. Cross-border supply is possible through commercial agreement with a telecommunication licensee in Bahrain</p> <p>OM: None. UAE: None, except as indicated in the market access column.</p> <p>2) BH, OM & UAE: None 3) BH, OM & UAE: None</p> <p>4) OM, BH & UAE: Unbound, except as</p>	

Modes of supply: 1) Cross-border

2) Consumption abroad

3) Commercial presence

4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	4) OM, BH & UAE: Unbound, except as indicated in the horizontal section.	indicated in the horizontal section.	
o. Others: (<u>Only OM</u>)			
<ul style="list-style-type: none"> ▪ Mobile and personal communications services and systems : including the following services: <ul style="list-style-type: none"> ○ Mobile/Cellular service. ○ Analogue/digital services ○ Personal communication services. ○ Mobile data services ○ Paging services ○ Data Services ○ Internet Services ○ Payphone and Calling Card Services. ○ On-Line information and/or data processing including transaction processing. 	<ul style="list-style-type: none"> 1) None 2) None 3) None : Commercial presence in the form of wholly foreign-owned subsidiaries is permitted 4) Unbound, except as indicated in the horizontal section. 	<ul style="list-style-type: none"> 1) None 2) None 3) None 4) Unbound, except as indicated in the horizontal section. 	

Modes of supply: 1) Cross-border

2) Consumption abroad

3) Commercial presence

4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
TELECOMMUNICATION SERVICES: PART TWO			
The commitment on telecommunication services of KSA is in the following section			
HORIZONTAL COMMITMENTS:			
<u>KSA:</u>			
General conditions for this sub-sector: The commitments taken by the Kingdom of Saudi Arabia are based on the scheduling principles provided by the following documents: “Notes for Scheduling Basic Telecom Services Commitments” (S/GBT/W/2/Rev.1) and “Market Access Limitations on Spectrum Availability” (S/GBT/W/3).			
This commitment is subject to the following general conditions:			
<ul style="list-style-type: none"> • The Kingdom of Saudi Arabia undertakes commitments as contained in the basic telecommunications reference paper, included in Annex. • Any telecom service supplied in Saudi Arabia on a commercial presence basis (Mode 3) must be supplied by a company registered in Saudi Arabia, the foreign equity of which shall be limited to the percentage levels mentioned below. • This Schedule on basic telecommunication does not include any broadcasting services⁸. • Cross-border supply is subject to commercial agreement with a legal entity/entities licensed or authorised by CITC in the Kingdom of Saudi Arabia. 			
1. <u>Basic telecommunication services</u>	1) None	1) None	
- Public Fixed – facilities-based	2) None	2) None	
a. Voice telephone services	3) None, except services offered as public telecommunications services must be provided by a public joint stock company. Foreign equity is limited to 51% to go to 60% by the end of 2008	3) None	
f. Facsimile services			
i. Voice mail	4) Unbound, except as indicated in the horizontal section	4) Unbound, except as indicated in the horizontal section	
<u>Public Fixed – non-facilities-based</u>	1) None	1) None	
<u>Private fixed – facilities-based or non-facilities based</u>	2) None	2) None	
a. Voice telephone services	3) None, except foreign equity shall be limited to 51%, to go to 70% by end of 2008	3) None	
f. Facsimile services			
i. Voice mail	4) Unbound, except as indicated in the		

⁸ A broadcasting service is defined as a radio communication service in which the transmissions are intended for direct reception by the general public, including sound transmissions, or television transmissions. However, carrying a signal between broadcasting stations and transmitters is part of telecommunications services.

Modes of supply: 1) Cross-border

2) Consumption abroad

3) Commercial presence

4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	horizontal section	4) Unbound, except as indicated in the horizontal section	
<p>2. <u>Public or Private – facilities-based or non-facilities-based</u></p> <p>b. Packet-switched data transmission services</p> <p>c. Circuit-switched data transmission services</p> <p>d. Telex services</p> <p>e. Telegraph services</p> <p>g. Private leased circuit services</p> <p>- Value-added services</p> <p>h. Electronic mail</p> <p>j. On-line information and data base retrieval</p> <p>k. Electronic data interchange (EDI)</p> <p>l. Enhanced/value-added facsimile services, including store and forward, store and retrieve</p> <p>m. Code and protocol conversion</p> <p>n. On-line information and/or data processing (incl. transaction processing)</p> <p>o. Paging</p> <p>p. Internet Services</p>	<p>1) None</p> <p>2) None</p> <p>3) None, except foreign equity shall be limited to 51%, to go to 70% by end of 2008</p> <p>4) Unbound, except as indicated in the horizontal section</p>	<p>1) None</p> <p>2) None</p> <p>3) None</p> <p>4) Unbound, except as indicated in the horizontal section</p>	
<p>3. <u>Others</u></p> <p>Mobile telephone services</p> <p>A.1. Public Mobile – facilities-based</p> <p>a. Voice</p> <p>f. Facsimile</p> <p>i. Voice mail</p>	<p>1) None</p> <p>2) None</p> <p>3) None, except that mobile voice services offered as a facilities-based public telecommunications service must be provided by a public joint stock company. Foreign equity shall be limited to 51% to go to 60% by the end 2008.</p> <p>4) Unbound, except as indicated in the</p>	<p>1) None</p> <p>2) None</p> <p>3) None</p> <p>4) Unbound, except as indicated in the</p>	

Modes of supply: 1) Cross-border

2) Consumption abroad

3) Commercial presence

4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	horizontal section	horizontal section	
A.2. Private Mobile (facilities-based or non-facilities based) and Public Mobile non-facilities-based a. Voice f. Facsimile i. Voice mail Satellite services ⁹ : - VSAT - GMPCS - Sale of satellite capacity to legal entities licensed or authorised by CITC to use such capacity in the Kingdom of Saudi Arabia.	1) None 2) None 3) None, except foreign equity shall be limited to 51%, to go to 70% by end of 2008 4) Unbound, except as indicated in the horizontal section	1) None 2) None 3) None 4) Unbound, except as indicated in the horizontal section	
D. Audiovisual Services			
KSA:			
1. References below to "home video entertainment" include, but are not limited to, video tapes and digitally encoded video. 2. Nothing in this commitment shall require Saudi Arabia to provide a means of exhibition or transmission of audiovisual services not offered by the Saudi Government to the public generally.			
a. Motion picture and home video entertainment distribution services (CPC 96113) to other industries for public entertainment, television broadcasting, or sale or rental to others ¹⁰	1) KSA: None 2) KSA: None 3) KSA: Unbound 4) KSA: Unbound, except as indicated in the horizontal section	1) KSA: None 2) KSA: None 3) KSA: Unbound 4) KSA: Unbound, except as indicated in the horizontal section	
b. Radio and television production and distribution services (licensing of radio and television programs whether live, on tape, on other recording medium or on digitally	1) KSA: Unbound 2) KSA: None 3) KSA: Unbound 4) KSA: Unbound, except as indicated in the horizontal section	1) KSA: Unbound 2) KSA: None 3) KSA: Unbound 4) KSA: Unbound, except as indicated in the horizontal section	

⁹ The GMPCS and VSAT Satellite Operators shall be required until 1 January 2006 to pass traffic via STC network through transit and gateway exchanges, especially in the case of overseas communication from Saudi Arabia.

¹⁰ For purposes of clarity, this commitment relates only to the distribution, i.e., licensing of motion pictures of videotapes, and does not cover their television broadcast.

Modes of supply: 1) Cross-border

2) Consumption abroad

3) Commercial presence

4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
<p>encoded video for subsequent broadcast, whether by terrestrial broadcasting, by satellite television, by cable, or by other similar medium, including DTH and DBS. These programs, and channels of programming, may be for entertainment, for promotion or plays that are normally produced in television studios. Also included are products such as sports coverage, weather forecasting, interviews, etc.)</p>			
<p><u>Only OM:</u></p> <p>a) Motion picture and videotape distribution services (CPC 9611)</p>	<p>1) None 2) None 3) Foreign equity limited to 49% 4) Unbound, except as indicated in the horizontal section</p>	<p>1) None 2) None 3) None 4) Unbound, except as indicated in the horizontal section</p>	
<p><u>Only OM:</u></p> <p>b) Cinema ownership & operation (CPC 9612)</p>	<p>1) None 2) None 3) Foreign equity limited to 51% 4) Unbound, except as indicated in the horizontal section</p>	<p>1) None 2) None 3) None 4) Unbound, except as indicated in the horizontal section</p>	
<p><u>3. CONSTRUCTION AND RELATED ENGINEERING SERVICES</u></p>			
<p>General Construction Work for Buildings (CPC 512)</p>	<p>1) UAE: Unbound* BH: Unbound KSA & KW: Unbound* except for consultancy and advisory related services OM & QT: None. 2) All GCC Member States except KW: None KW: Unbound</p>	<p>1) UAE: Unbound* BH & KW: Unbound KSA: Unbound* except for consultancy and advisory related services OM & QT: None. 2) All GCC Member States except KW: None KW: Unbound</p>	

Modes of supply: 1) Cross-border

2) Consumption abroad

3) Commercial presence

4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>3) BH, KSA & KW: None UAE:</p> <p>(i) Foreign equity is allowed up to 49%. After two years from the entry into force of the Agreement, foreign equity is allowed up to 51% and after seven years, 70%.</p> <p>(ii) High scale infrastructure projects such as airports, highways and sports facilities and projects that exceed 450 million US dollars, foreign equity is allowed up to 75%. After five years from the entry into force of the Agreement, participation of foreign capital for such high scale projects will be allowed up to 100%. For further clarity, foreign companies established pursuant to this paragraph (ii) will not be allowed to participate in any project that is below 450 million US dollar.</p> <p>QT: None except that Qatari partnership of no less than 51% is required for projects of under SDR 30 million or the equivalent amount in other currencies.</p> <p>OM: Up to 100% foreign equity is allowed. Any examination of credentials of foreign companies to undertake construction works in OM will take into account references, resources, and assets of their related and parent construction companies.</p> <p>4) All GCC Member States: Unbound, except as indicated in the horizontal section.</p>	<p>3) All GCC Member States except QT: None QT: None, except as indicated in the horizontal section</p> <p>4) All GCC Member States: Unbound, except as indicated in the horizontal section.</p>	

Modes of supply: 1) Cross-border

2) Consumption abroad

3) Commercial presence

4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
<p>General Construction Work for Civil Engineering (CPC 513)</p>	<p>1) UAE: Unbound* BH & KW: Unbound</p> <p>KSA: Unbound* except for consultancy and advisory related services OM & QT: None.</p> <p>2) All GCC Member States except KW: None KW: Unbound</p> <p>3) BH, KSA, KW: None UAE: (i) Foreign equity is allowed up to 49%. After two years from the entry into force of the Agreement, foreign equity is allowed up to 51% and after seven years, 70%. (ii) High scale infrastructure projects such as airports, highways and sports facilities and projects that exceed 450 million US dollars, foreign equity is allowed up to 75%. After five years from the entry into force of the Agreement, participation of foreign capital for such high scale projects will be allowed up to 100%. For further clarity, foreign companies established pursuant to this paragraph (ii) will not be allowed to participate in any project that is below 450 million US dollar.</p> <p>QT: None except that Qatari partnership of no less than 51% is required for projects of under SDR 30 million or the equivalent amount in other currencies.</p> <p>OM: Up to 100% foreign equity is</p>	<p>1) UAE: Unbound* BH & KW: Unbound</p> <p>KSA: Unbound* except for consultancy and advisory related services OM & QT: None.</p> <p>2) All GCC Member States except KW: None KW: Unbound</p> <p>3) All GCC Member States except QT: None QT: None, except as indicated in the horizontal section</p> <p>4) All GCC Member States: Unbound, except as indicated in the horizontal section.</p>	

Modes of supply: 1) Cross-border

2) Consumption abroad

3) Commercial presence

4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>allowed. Any examination of credentials of foreign companies to undertake construction works in OM will take into account references, resources, and assets of their related and parent construction companies.</p> <p>4) All GCC Member States: Unbound, except as indicated in the horizontal section.</p>		
<p>Installation and Assembly Work (CPC 514 + 516)</p>	<p>1) UAE: Unbound* BH & KW: Unbound</p> <p>KSA: Unbound* except for consultancy and advisory related services OM & QT: None.</p> <p>2) All GCC Member States except KW: None KW: Unbound</p> <p>3) BH, KSA & KW: None</p> <p>UAE:</p> <p>(i) Foreign equity is allowed up to 49%. After two years from the entry into force of the Agreement, foreign equity is allowed up to 51% and after seven years, 70%.</p> <p>(ii) High scale infrastructure projects such as airports, highways and sports facilities and projects that exceed 450 million US dollars, foreign equity is allowed up to 75%. After five years from the entry into force of the Agreement, participation of foreign capital for such high scale projects will be allowed up to 100%. For further</p>	<p>1) UAE: Unbound* BH & KW: Unbound KSA: Unbound* except for consultancy and advisory related services OM & QT: None.</p> <p>2) All GCC Member States except KW: None KW: Unbound</p> <p>3) All GCC Member States except QT: None QT: None, except as indicated in the horizontal section</p> <p>4) All GCC Member States: Unbound, except as indicated in the horizontal section.</p>	

Modes of supply: 1) Cross-border

2) Consumption abroad

3) Commercial presence

4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>clarity, foreign companies established pursuant to this paragraph (ii) will not be allowed to participate in any project that is below 450 million US dollar.</p> <p>QT: None except that Qatari partnership of no less than 51% is required for projects of under SDR 30 million or the equivalent amount in other currencies.</p> <p>OM: Up to 100% foreign equity is allowed. Any examination of credentials of foreign companies to undertake construction works in OM will take into account references, resources, and assets of their related and parent construction companies.</p> <p>4) All GCC Member States: Unbound, except as indicated in the horizontal section.</p>		
<p>Building Completion and Finishing Work (CPC 517)</p>	<p>1) UAE: Unbound* BH & KW: Unbound</p> <p>KSA: Unbound* except for consultancy and advisory related services OM & QT: None.</p> <p>2) All GCC Member States except BH & KW: None BH & KW: Unbound</p> <p>3) BH, KSA, KW: None</p> <p>UAE: (i) Foreign equity is allowed up to 49%. After two years from the entry</p>	<p>1) UAE: Unbound* BH & KW: Unbound</p> <p>KSA: Unbound* except for consultancy and advisory related services OM & QT: None.</p> <p>2) All GCC Member States except KW: None KW: Unbound</p> <p>3) None</p>	

Modes of supply: 1) Cross-border

2) Consumption abroad

3) Commercial presence

4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>into force of the Agreement, foreign equity is allowed up to 51% and after seven years, 70%.</p> <p>(ii) High scale infrastructure projects such as airports, highways and sports facilities and projects that exceed 450 million US dollars, foreign equity is allowed up to 75%. After five years from the entry into force of the Agreement, participation of foreign capital for such high scale projects will be allowed up to 100%. For further clarity, foreign companies established pursuant to this paragraph (ii) will not be allowed to participate in any project that is below 450 million US dollar.</p> <p>QT: None except that Qatari partnership of no less than 51% is required for projects of under SDR 30 million or the equivalent amount in other currencies.</p> <p>OM: Up to 100% foreign equity is allowed. Any examination of credentials of foreign companies to undertake construction works in OM will take into account references, resources, and assets of their related and parent construction companies.</p> <p>4) All GCC Member States: Unbound, except as indicated in the horizontal section.</p>	<p>4) All GCC Member States: Unbound, except as indicated in the horizontal section.</p>	
<p>Other: (<u>Excluding KW</u>)</p> <p>Pre-erection work at construction sites (CPC 511)</p>	<p>1) UAE: Unbound*</p> <p>KSA: Unbound* except for consultancy and advisory related services</p> <p>BH: Unbound</p>	<p>1) UAE: Unbound*</p> <p>KSA: Unbound* except for consultancy and advisory related services</p> <p>BH: Unbound</p>	

Modes of supply: 1) Cross-border

2) Consumption abroad

3) Commercial presence

4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
<p>Special trade construction work (CPC 515)</p> <p>Renting services related to equipment for construction or demolition of buildings or civil engineering works, with operator (CPC 518)</p> <p><u>QT only:</u> Pre-erection work at construction sites (CPC 511)</p>	<p>OM & QT: None.</p> <p>2) All GCC Member States except BH: None BH: Unbound</p> <p>3) KSA: None BH: Unbound UAE: (i) Foreign equity is allowed up to 49%. After two years from the entry into force of the Agreement, foreign equity is allowed up to 51% and after seven years, 70%. (ii) High scale infrastructure projects such as airports, highways and sports facilities and projects that exceed 450 million US dollars, foreign equity is allowed up to 75%. After five years from the entry into force of the Agreement, participation of foreign capital for such high scale projects will be allowed up to 100%. For further clarity, foreign companies established pursuant to this paragraph (ii) will not be allowed to participate in any project that is below 450 million US dollar.</p> <p>QT: None except that Qatari partnership of no less than 51% is required for projects of under SDR 30 million or the equivalent amount in other currencies.</p> <p>OM: Up to 100% foreign equity is allowed. Any examination of credentials of foreign companies to undertake construction works in OM will take into account references, resources, and assets</p>	<p>OM & QT: None.</p> <p>2) All GCC Member States except BH: None BH: Unbound</p> <p>3) All GCC Member States except BH: None BH: Unbound</p> <p>4) All GCC Member States except BH: Unbound, except as indicated in the horizontal section. BH: Unbound</p>	

Modes of supply: 1) Cross-border

2) Consumption abroad

3) Commercial presence

4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>of their related and parent construction companies.</p> <p>4) KSA, OM, QT & UAE: Unbound, except as indicated in the horizontal section. BH: Unbound</p>		
<u>4. DISTRIBUTION SERVICES</u>			
<p><u>A. Commission Agents' Services</u> (CPC 621) (KSA, UAE & QT: Excluded) (BH: Excluding CPC 62113)</p>	<p>1) BH & OM: None. KW: Unbound</p> <p>2) BH & OM: None. KW: Unbound</p> <p>3) BH, KW & OM: None.</p> <p>4) BH, KW & OM: Unbound, except as provided in the horizontal section.</p>	<p>1) BH & OM: None. KW: Unbound</p> <p>2) BH & OM: None. KW: Unbound</p> <p>3) BH, KW & OM: None.</p> <p>4) BH, KW & OM: Unbound, except as provided in the horizontal section.</p>	
<p><u>B. Wholesale Trade Services</u> (CPC 622)</p> <p><u>KSA:</u> Including CPC 6111, 6113, 6121 <u>KSA:</u> For purposes of this schedule wholesale trade in country includes engaging private national individuals on a contract basis to sell products and services at retail for which compensation is received both for the sales effort and for sales support services that result in additional sales by other contracted distributors.</p> <p>(BH: Excluding CPC 62271)</p>	<p>1) BH, KSA & OM: None KW, QT & UAE: Unbound</p> <p>2) BH, KSA & OM: None KW, QT & UAE: Unbound</p> <p>3) BH, OM: None. KSA: None, except: - Foreign equity limited to 75% - Minimum foreign investment of Saudi Riyals 20 million by each service supplier. - Minimum size of outlets may be prescribed. - Minimum of 15% Saudi employees to be trained each year.</p> <p>UAE & QT: Foreign equity is allowed up to 49%</p>	<p>1) BH, KSA & OM: None KW, QT & UAE: Unbound</p> <p>2) BH, KSA & OM: None KW, QT & UAE: Unbound</p> <p>3) All GCC Member States except KW: None KW: Unbound</p> <p>4) All GCC Member States except KW: Unbound except as indicated in the horizontal section. KW: Unbound</p>	

Modes of supply: 1) Cross-border

2) Consumption abroad

3) Commercial presence

4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>KW: Unbound</p> <p>4) All GCC Member States except KW: Unbound except as indicated in the horizontal section. KW: Unbound</p>		
<p>C. Retailing Services</p> <ul style="list-style-type: none"> • Food Retailing Services (CPC 631) • Non-food Retailing Services (CPC 632) • <u>KW</u>: (Excluding: CPC 63297) <p>KSA For purposes of this Schedule, retail trade in country includes engaging private national individuals on a contract basis to sell products and services at retail for which compensation is received both for the sales effort and for sales support services that result in additional sales by other contracted distributors.</p> <p><u>(BH: Excluding CPC 63297)</u></p>	<p>1) BH, KSA & OM: None KW, QT & UAE: Unbound</p> <p>2) BH, KSA & OM: None KW, QT & UAE: Unbound</p> <p>3) All GCC Member States except KSA & UAE: None KSA: None, except: - Foreign equity limited to 75% - Minimum foreign investment of Saudi Riyals 20 million by each service supplier. - Minimum size of outlets may be prescribed. - Minimum of 15% Saudi employees to be trained each year.</p> <p>UAE: Foreign equity is allowed up to 49%</p> <p>4) All GCC Member States: Unbound, except as indicated in the horizontal section.</p>	<p>1) BH, KSA & OM: None KW, QT & UAE: Unbound</p> <p>2) BH, KSA & OM: None KW, QT & UAE: Unbound</p> <p>3) All GCC Member States except QT: None QT: Unbound.</p> <p>4) All GCC Member States: Unbound, except as indicated in the horizontal section.</p>	
<ul style="list-style-type: none"> • Sales of motor vehicles (CPC 6111) • Sales of parts and accessories of motor vehicles (CPC 6113).<u>(Excluding KW)</u> • Sales of motorcycles and snowmobiles and related parts and accessories (CPC 6121) 	<p>1) BH, KSA & OM: None KW, QT & UAE: Unbound</p> <p>2) BH, KSA & OM: None KW, QT & UAE: Unbound</p> <p>3) BH, KW & OM: None.</p>	<p>1) BH, KSA & OM: None KW, QT & UAE: Unbound</p> <p>2) BH, KSA & OM: None KW, QT & UAE: Unbound</p>	

Modes of supply: 1) Cross-border

2) Consumption abroad

3) Commercial presence

4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>KSA: None, except:</p> <ul style="list-style-type: none"> - Foreign equity limited to 75% - Minimum foreign investment of Saudi Riyals 20 million by each service supplier. - Minimum size of outlets may be prescribed. - Minimum of 15% Saudi employees to be trained each year. <p>UAE: Foreign equity is allowed up to 49%</p> <p>QT: Unbound.</p> <p>4) All GCC Member States except QT: Unbound, except as indicated in the horizontal section. QT: Unbound.</p>	<p>3) All GCC Member States except QT: None QT: Unbound.</p> <p>4) All GCC Member States except QT: Unbound, except as indicated in the horizontal section. QT: Unbound.</p>	
<ul style="list-style-type: none"> • Retail Sale of Motor Fuel (CPC 613) <u>UAE, QT & BH: Excluded</u> 	<p>1) KW & OM: Unbound KSA: None</p> <p>2) KW & OM: Unbound KSA: None</p> <p>3) KW & OM: Unbound KSA: None, except:</p> <ul style="list-style-type: none"> - Foreign equity limited to 75% - Minimum foreign investment of Saudi Riyals 20 million by each service supplier. - Minimum size of outlets may be prescribed. - Minimum of 15% Saudi employees to be trained each year. <p>4) KW & OM: Unbound KSA: Unbound, except as indicated in the horizontal section.</p>	<p>1) KW & OM: Unbound KSA: None</p> <p>2) KW & OM: Unbound KSA: None</p> <p>3) KW & OM: Unbound KSA: None</p> <p>4) KW & OM : Unbound KSA: Unbound, except as indicated in the horizontal section.</p>	

Modes of supply: 1) Cross-border

2) Consumption abroad

3) Commercial presence

4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
<p><u>D. Franchising (CPC 8929)</u></p> <p><u>BH & KW:</u> Excluded</p>	<p>1) OM: None. UAE, QT & KSA : Unbound</p> <p>2) KSA & OM: None QT & UAE: Unbound</p> <p>3) OM: None. KSA: None, except: - Foreign equity limited to 75% - Foreigner should be authorised in his own country to practice franchising or be a partner in an authorised company for a period no less than five years without interruption.</p> <p>UAE & QT: Foreign equity is allowed up to 49%</p> <p>4) UAE, KSA & OM: Unbound, except as indicated in the horizontal section.</p> <p>QT: Unbound</p>	<p>1) OM: None. UAE, QT & KSA: Unbound</p> <p>2) KSA & OM: None QT & UAE: Unbound</p> <p>3) UAE, KSA & OM: None QT: Unbound</p> <p>4) UAE, KSA & OM: Unbound, except as indicated in the horizontal section. QT: Unbound</p>	
<u>5. EDUCATIONAL SERVICES</u>			
<p>A. Primary Education Services (CPC 921) (<u>KSA only</u>)</p> <p>B. Secondary Education services (CPC 922)</p> <p>C. Higher Education Services (CPC 923)</p> <p>D. Adult Education (CPC 924)</p> <p>E. Other Education Services (CPC 929) (<u>OM only</u>) <u>KSA:</u> (CPC 929) (technical + Thai cooking and Thai language)</p> <p><u>UAE:</u> Excluding public education</p>	<p>1) All GCC Member States except BH & KW: None. BH & KW: Unbound</p> <p>2) All GCC Member States except KW: None. KW: Unbound</p> <p>3) BH, KSA & OM: None. KW: Unbound</p> <p>UAE: (i) Participation of foreign equity is allowed up to 100%</p>	<p>1) All GCC Member States except BH & KW: None BH & KW: Unbound</p> <p>2) All GCC Member States except KW: None KW: Unbound</p> <p>3) All GCC Member States except KW: None KW: Unbound</p> <p>4) All GCC Member States except KW & BH: Unbound, except as indicated in the horizontal section.</p>	

Modes of supply: 1) Cross-border

2) Consumption abroad

3) Commercial presence

4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
<p><u>BH</u>: Excluding CPC (923 & 929)</p>	<p>(ii) Singapore's nationals may be required to obtain authorisation from competent authorities to establish and direct an education institution and to teach; this may also be subject to the condition of suitability of school facilities and ensuring high quality level of education.</p> <p>QT: Foreign equity is limited to 49%, except for CPC 92900 (Short term training, including English language course): None.</p> <p>4) All GCC Member States except KW: Unbound, except as indicated in the horizontal section. KW: Unbound</p>	<p>KW: Unbound</p> <p>BH: Unbound, except as indicated in the horizontal section. In addition, non-Bahraini teacher or instructor's employment must be approved by the Ministry of Education and such approval should be renewed once every two years</p>	
<p><u>6. ENVIRONMENTAL SERVICES</u></p>			
<p><u>A. WATER FOR HUMAN USE & WASTEWATER MANAGEMENT</u></p>			
<p>• Waste water services (CPC 9401)</p> <p><u>KSA & OM</u>: Applies only to CPC 94010</p> <p><u>BH</u>: Only i) Municipal and industrial sewage removal. Treatment and disposal. ii) Maintenance, and repair of existing sewage systems, pollution abatement services, analytical and sampling collection services, as well as monitoring evaluation and consultancy for treatment systems</p>	<p>1) All GCC Member States except BH, KW & QT: None. BH, KW & QT: Unbound</p> <p>2) All GCC Member States except BH & KW: None. BH & KW: Unbound</p> <p>3) All GCC Member States except UAE: None. UAE: Participation of foreign equity is allowed up to 70%.</p>	<p>1) All GCC Member States except BH, KW & QT: None. BH, KW & QT: Unbound.</p> <p>2) All GCC Member States except BH & KW: None BH & KW: Unbound.</p> <p>3) None.</p> <p>4) Unbound, except as indicated under</p>	

Modes of supply: 1) Cross-border

2) Consumption abroad

3) Commercial presence

4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	4) Unbound, except as indicated under the horizontal commitments.	the horizontal commitments.	
<u>B. SOLID / HAZARDOUS WASTE MANAGEMENT</u>			
<ul style="list-style-type: none"> • Refuse disposal services (CPC 94020) • Sanitation and similar services (CPC 94030) 	<ol style="list-style-type: none"> 1) All GCC Member States except BH & QT: None BH & QT: Unbound 2) All GCC Member States except BH: None BH: Unbound 3) All GCC Member States except UAE: None. UAE: Participation of foreign equity is allowed up to 70%. 4) Unbound, except as indicated under the horizontal commitments. 	<ol style="list-style-type: none"> 1) All GCC Member States except BH & QT: None. BH & QT: Unbound 2) All GCC Member States except BH: None BH: Unbound 3) None 4) Unbound, except as indicated under the horizontal commitments. 	
<u>C. PROTECTION OF AMBIENT AIR AND CLIMATE</u>			
<ul style="list-style-type: none"> • Cleaning services for exhaust gases (CPC 94040) <p><u>KSA</u>: CPC 9404</p>	<ol style="list-style-type: none"> 1) KW, KSA & OM: None BH, QT & UAE: Unbound 2) All GCC Member States except BH & UAE: None BH & UAE: Unbound 3) All GCC Member States except UAE: None. UAE: participation of foreign equity is allowed up to 70%. 4) Unbound, except as indicated under the horizontal commitments. 	<ol style="list-style-type: none"> 1) KW, KSA & OM: None BH, QT & UAE: Unbound 2) All GCC Member States except BH & UAE: None BH & UAE: Unbound 3) All GCC member States except UAE: None. UAE: Unbound 4) Unbound, except as indicated under the horizontal commitments. 	

Modes of supply: 1) Cross-border

2) Consumption abroad

3) Commercial presence

4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
<u>D. REMEDIATION AND CLEANUP OF SOIL AND WATER</u>			
<ul style="list-style-type: none"> Treatment, remediation of contaminated / polluted soil and water (part of CPC 94060) 	<ol style="list-style-type: none"> All GCC Member States except UAE: Unbound UAE: None All GCC Member States except UAE & QT: Unbound UAE & QT: None All GCC Member States except UAE & QT: Unbound. UAE: Participation of foreign equity is allowed up to 70% QT: None All GCC Member States except UAE & QT: Unbound UAE & QT: Unbound, except as indicated under the horizontal commitments. 	<ol style="list-style-type: none"> All GCC Member States except UAE: Unbound UAE: None All GCC Member States except UAE & QT: Unbound UAE & QT: None All GCC Member States except UAE & QT: Unbound. UAE & QT: None All GCC Member States except UAE & QT: Unbound UAE & QT: Unbound, except as indicated under the horizontal commitments. 	
<u>E. NOISE & VIBRATION ABATEMENT</u>			
Noise abatement services (CPC 94050)	<ol style="list-style-type: none"> All GCC Member States except UAE, BH, KSA & OM: Unbound. UAE, BH, KSA & OM: None All GCC Member States except KW: None KW: Unbound All GCC Member States except KW & UAE : None. KW: Unbound UAE: Participation of foreign equity is allowed up to 70%. All GCC Member States except KW: Unbound, except as indicated under the horizontal commitments. KW: Unbound 	<ol style="list-style-type: none"> All GCC Member States except BH, UAE, KSA & OM: Unbound. BH, UAE, KSA, & OM: None All GCC Member States except KW: None KW: Unbound None All GCC Member States except KW: Unbound, except as indicated under the horizontal commitments. KW: Unbound 	

Modes of supply: 1) Cross-border

2) Consumption abroad

3) Commercial presence

4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
F. PROTECTION OF BIODIVERSITY AND LANDSCAPE			
<ul style="list-style-type: none"> Nature and landscape protection services (part of CPC 94060) <p><u>KSA & OM</u> (CPC 94060)</p>	<ol style="list-style-type: none"> BH, KW & QT: Unbound. UAE, KSA, & OM: None All GCC Member States except KW: None KW: Unbound BH, KSA, QT & OM: None. KW & UAE: Unbound All GCC Member States except KW: Unbound, except as indicated under the horizontal commitments. KW: Unbound 	<ol style="list-style-type: none"> BH, KW & QT: Unbound. UAE, KSA, & OM: None All GCC Member States except KW: None. KW: Unbound All GCC Member States except KW: None. KW: Unbound All GCC Member States except KW: Unbound, except as indicated under the horizontal commitments. KW: Unbound 	
G. OTHER ENVIRONMENTAL & ANCILLARY SERVICES			
<ul style="list-style-type: none"> Other environmental protection services not classified elsewhere CPC 94090 <p><u>BH</u>: Only monitoring, controlling and damage assessment (CPC 9409)</p> <p><u>KSA</u>: Including environmental impact assessment.</p>	<ol style="list-style-type: none"> All GCC Member States except KW & QT: None KW & QT: Unbound All GCC Member States except KW: None KW: Unbound All GCC Member States except KW & UAE: None. KW: Unbound UAE: Participation of foreign equity is allowed up to 70%. All GCC Member States except KW: Unbound, except as indicated under the horizontal commitments. KW: Unbound 	<ol style="list-style-type: none"> All GCC Member States except KW & QT: None KW & QT: Unbound. All GCC Member States except KW: None KW: Unbound All GCC Member States except KW: None KW: Unbound All GCC Member States except KW: Unbound, except as indicated under the horizontal commitments. KW: Unbound. 	

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

Sector or Sub-Sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
7. FINANCIAL SERVICES			
<p><u>Horizontal Commitments:</u></p> <p>All the commitments in this Schedule are also subject to entry requirements, domestic laws, guidelines, rules and regulations, terms and conditions of the Monetary authorities or any other relevant regulatory authority or body in the GCC Member States, as the case may be, which are consistent with Article 5.8 (Domestic Regulation) and paragraph 2 of the Annex on Financial Services.</p> <p><u>KSA:</u> The commitment on Financial Services of KSA is in the Second Part:</p>			
A. INSURANCE AND INSURANCE RELATED SERVICES (First Part)			
<p><u>Horizontal Commitments:</u></p> <p><u>UAE:</u> General conditions:</p> <ul style="list-style-type: none"> • The absence of any limitation on the ability of a service consumer in UAE to purchase the service in the territory of Singapore does not signify a commitment to allow a non-resident service supplier to solicit business or to conduct active marketing in the territory of the UAE. • Commercial presence is subject to the provisions regarding the licensing and registration of foreign companies as contained in the applicable laws of the UAE. • Within the context of paragraph 2 of the Annex on Financial Services, UAE shall not be prevented from taking measures for prudential reasons such as minimum capital requirement; minimum operating funds requirement and approval for business activities. 			
(i) Direct insurance (including co-insurance):			
<p>(a) Life <u>BH & UAE:</u> Life and health insurance services <u>UAE:</u></p> <ul style="list-style-type: none"> • CPC 81211 and CPC 81212 • Excluding pension fund management • <u>OM:</u> CPC 8121 <p><u>KW:</u> Including annuity, disability, income, accident and health insurance services</p>	<p>1) UAE: Commercial presence is required OM & QT: None. BH: Unbound KW: Unbound</p> <p>2) All GCC Member States except UAE: None UAE: Unbound</p> <p>3) BH: None. Up to 100% foreign ownership is permitted. Life and health insurance activities must be undertaken by private or public joint</p>	<p>1) UAE: Commercial presence is required OM & QT: None. BH: Unbound KW: Unbound, except for individual insurance policies.</p> <p>2) All GCC Member States except UAE: None UAE: Unbound</p> <p>3) None</p> <p>4) All GCC Member States except BH:</p>	

Sector or Sub-Sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>stock companies only. Foreign companies may set up a branch or a representative office</p> <p>UAE:</p> <ul style="list-style-type: none"> • Transparent Economic Needs Test (ENT) shall apply to the commercial presence for branches of the new foreign insurance companies as well as new branches of the existing foreign insurance companies. This ENT shall be based on criteria such as the provision of new insurance services, increase of local demand and the conformance with international standards. • The establishment of joint ventures with UAE life and non-life insurance companies is not allowed. <p><u>OM</u>: None. Commercial presence in the form of wholly foreign-owned subsidiaries and branches are permitted.</p> <p><u>QT</u>: None, except:</p> <ol style="list-style-type: none"> (i) The number of foreign insurance suppliers (other than those supplying any of the services as provided for in the Law for the Qatar Financial Centre [Law No. (7) of Year 2005]¹¹) is frozen at the level existing on March 1995 (5 firms); and (ii) Any entity (including a foreign insurance supplier) supplying any 	<p>Unbound, except as indicated in the horizontal section. BH: Unbound</p>	

¹¹ The Law for the Qatar Financial Centre [Law No. (7) of Year 2005] is attached as an appendix to this Schedule.

Modes of supply: 1) Cross-border		2) Consumption abroad	3) Commercial presence	4) Presence of natural persons
Sector or Sub-Sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments	
	<p>insurance or insurance-related services (including insurance and reinsurance businesses of all categories and the business of insurance broking) in accordance with and as provided for in the Law for the Qatar Financial Centre (Law No. (7) of Year 2005) must obtain the approval, authorisation or licence of the Council of Ministers before supplying such services outside any area that is designated by the Council of Ministers as the Qatar Financial Centre.</p> <p>KW: Market access is through the following means only:</p> <ul style="list-style-type: none"> ▪ Appointment of Kuwaiti agent. ▪ Joint venture with a Kuwaiti partner and the share of the Kuwaiti partner is at least 60% of the capital. <p>4) All GCC Member States except BH: Unbound, except as indicated in the horizontal section. BH: Unbound</p>			
<p>(b) Non-life insurance services <u>BH & UAE</u>: Including accidents insurance services</p> <p><u>UAE & OM</u>: CPC 8129</p> <p><u>KW</u>: Includes the following only:</p> <ul style="list-style-type: none"> ▪ disability income ▪ accident and health insurance and contracts of fidelity bonds. ▪ Performance bonds or similar 	<p>1) <u>UAE & KW</u>: Commercial presence is required <u>OM & QT</u>: None <u>BH</u>: Unbound</p> <p>2) All GCC Member States except UAE: None UAE: Unbound</p>	<p>1) UAE: Commercial presence is required OM & QT: None. BH: Unbound KW: Unbound</p> <p>2) All GCC Member States except UAE: None UAE: Unbound. KW: None</p> <p>3) None</p>		

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

Sector or Sub-Sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
<p>contracts of guarantee</p> <ul style="list-style-type: none"> ▪ Marine and aviation insurance services (MAT) 	<p>3) BH: None. Up to 100% foreign ownership is permitted. Non-life insurance activities including accidents insurance services must be undertaken by private or public joint stock companies only. Foreign companies may set up a branch or a representative office.</p> <p>UAE:</p> <ul style="list-style-type: none"> - Transparent Economic Needs Test (ENT) shall apply to the commercial presence for branches of the new foreign insurance companies as well as new branches of the existing foreign insurance companies. This ENT shall be based on criteria such as the provision of new insurance services, increase of local demand and the conformance with international standards. - The establishment of joint ventures with UAE life and non-life insurance companies is not allowed. <p>OM: None. Commercial presence in the form of wholly foreign-owned subsidiaries and branches are permitted.</p> <p>QT: None, except:</p> <ul style="list-style-type: none"> (i) The number of foreign insurance suppliers (other than those supplying any of the services as provided for in the Law for the Qatar Financial Centre [Law No. (7) of Year 2005]) is frozen at the level existing on March 1995 (5 firms); and 	<p>4) Unbound, except as indicated in the horizontal section.</p>	

Modes of supply: 1) Cross-border 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons			
Sector or Sub-Sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>(ii) Any entity (including a foreign insurance supplier) supplying any insurance or insurance-related services (including insurance and reinsurance businesses of all categories and the business of insurance broking) in accordance with and as provided for in the Law for the Qatar Financial Centre [Law No. (7) of Year 2005] must obtain the approval, authorisation or licence of the Council of Ministers before supplying such services outside any area that is designated by the Council of Ministers as the Qatar Financial Centre.</p> <p>KW: Market access is through the following means only:</p> <ul style="list-style-type: none"> ▪ Appointment of Kuwaiti agent. ▪ Joint venture with a Kuwaiti partner and the share of the Kuwaiti partner is at least 60% of the capital <p>4) All GCC Member States except QT: Unbound, except as indicated in the horizontal section. QT: Unbound</p>		
<p>(ii) Reinsurance & retrocession; <u>UAE & OM: CPC 81299</u></p>	<p>1) None</p> <p>2) None</p> <p>3) BH: None. Up to 100% foreign ownership is permitted. Reinsurance and retrocession activities must be undertaken by private or public joint stock companies only. Foreign companies may set up a branch or a representative office..</p>	<p>1) None</p> <p>2) None</p> <p>3) None</p> <p>4) Unbound, except as indicated in the horizontal section.</p>	

Modes of supply: 1) Cross-border

2) Consumption abroad

3) Commercial presence

4) Presence of natural persons

Sector or Sub-Sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>UAE: Foreign equity limited to 49%.</p> <p>OM: None. Commercial presence in the form of wholly foreign-owned subsidiaries and branches is permitted.</p> <p>QT: None, except:</p> <p>(i) The number of foreign insurance suppliers (other than those supplying any of the services as provided for in the Law for the Qatar Financial Centre Law No. (7) of Year 2005) is frozen at the level existing on March 1995 (5 firms); and</p> <p>(ii) Any entity (including a foreign insurance supplier) supplying any insurance or insurance-related services (including insurance and reinsurance businesses of all categories and the business of insurance broking) in accordance with and as provided for in the Law for the Qatar Financial Centre [Law No. (7) of Year 2005] must obtain the approval, authorisation or licence of the Council of Ministers before supplying such services outside any area that is designated by the Council of Ministers as the Qatar Financial Centre.</p> <p><u>KW</u>: Market access is through the following means only:</p> <ul style="list-style-type: none"> ▪ Appointment of Kuwaiti agent. ▪ Joint venture with a Kuwaiti partner and the share of the Kuwaiti partner is at least 60% of the capital 		

Modes of supply: 1) Cross-border 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons			
Sector or Sub-Sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	4) Unbound, except as indicated in the horizontal section.		
(iii) Insurance intermediation, such as brokerage and agency services <u>UAE:</u> Only brokers dealing with direct insurance ¹² (CPC 8140**) <u>OM:</u> CPC 8140	<p>1) OM & QT: None BH: Unbound UAE: Commercial presence is required KW: Unbound</p> <p>2) All GCC Member States except UAE: None <u>UAE:</u> Commercial presence is required</p> <p>3) BH: None. 100% foreign ownership is permitted. Foreign companies may set up a branch or a representative office. UAE: Foreign equity limited to 49% OM: Foreign equity limited to 70%</p> <p>QT: None, except:</p> <p>(i) The number of foreign insurance suppliers (other than those supplying any of the services as provided for in the Law for the Qatar Financial Centre [Law No. (7) of Year 2005]) is frozen at the level existing on March 1995 (5 firms); and</p> <p>(ii) Any entity (including a foreign insurance supplier) supplying any insurance or insurance-related services (including insurance and</p>	<p>1) OM & QT: None BH: Unbound UAE: None, except as indicated in the Market Access Column KW: Unbound</p> <p>2) All GCC Member States except UAE: None UAE: None, except as indicated in the Market Access column.</p> <p>3) None</p> <p>4) Unbound, except as indicated in the horizontal section.</p>	

¹² For greater certainty "Direct Insurance" means: Life and health services (CPC 81211 and CPC 81212) (excluding pension fund management) and Non-life insurance services (including accident insurance (CPC 8129).

** Indicates that the service specified constitutes only a part of the total range of activities covered by the CPC concordance.

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

Sector or Sub-Sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>reinsurance businesses of all categories and the business of insurance broking) in accordance with and as provided for in the Law for the Qatar Financial Centre [Law No. (7) of Year 2005] must obtain the approval, authorisation or licence of the Council of Ministers before supplying such services outside any area that is designated by the Council of Ministers as the Qatar Financial Centre.</p> <p><u>KW</u>: Market access is through the following means only:</p> <ul style="list-style-type: none"> ▪ Appointment of Kuwaiti agent. ▪ Joint venture with a Kuwaiti partner and the share of the Kuwaiti partner is at least 60% of the capital ▪ Loss adjusters and average adjusters can establish branch offices <p>4) Unbound, except as indicated in the horizontal section</p>		
<p>(iv) Services auxiliary to insurance, such as consultancy, actuarial, risk assessment and claim settlement services</p> <p><u>(OM CPC 8140)</u></p> <p><u>(Excluding UAE</u>: UAE's offer is listed below)</p> <p><u>KW</u>: Only for services auxiliary to insurance that comprises of actuarial, loss adjusters,</p>	<p>1) All GCC Member States except BH& KW: None BH& KW: Unbound</p> <p>2) None</p> <p>3) BH: 100% foreign ownership is permitted. Foreign companies may set up a branch or a representative office. OM: Foreign equity limited to 70%</p> <p>QT: None, except:</p>	<p>1) All GCC Member States except BH & KW: None BH& KW: Unbound</p> <p>2) None</p> <p>3) None</p> <p>4) Unbound, except as indicated in the horizontal section.</p>	

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

Sector or Sub-Sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
average adjusters and consultancy services	<p>(i) The number of foreign insurance suppliers (other than those supplying any of the services as provided for in the Law for the Qatar Financial Centre Law No. (7) of Year 2005) is frozen at the level existing on March 1995 (5 firms); and</p> <p>(ii) Any entity (including a foreign insurance supplier) supplying any insurance or insurance-related services (including insurance and reinsurance businesses of all categories and the business of insurance broking) in accordance with and as provided for in the Law for the Qatar Financial Centre (Law No. (7) of Year 2005) must obtain the approval, authorisation or licence of the Council of Ministers before supplying such services outside any area that is designated by the Council of Ministers as the Qatar Financial Centre.</p> <p>KW: Market access is through the following means only:</p> <ul style="list-style-type: none"> ▪ Appointment of Kuwaiti agent. ▪ Joint venture with a Kuwaiti partner and the share of the Kuwaiti partner is at least 60% of the capital. ▪ Loss adjusters and average adjusters can establish branch offices. <p>4) All GCC States: Unbound, except as indicated in the horizontal section.</p>		
Insurance consultancy (CPC 81402) (UAE only)	1) Commercial presence is required	1) None, except as indicated in the Market Access column	

Modes of supply: 1) Cross-border 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons			
Sector or Sub-Sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	2) Commercial presence is required 3) Foreign equity limited to 49% 4) Unbound, except as indicated in horizontal section.	2) None, except as indicated in the Market Access column 3) None 4) Unbound, except as indicated in horizontal section.	
Actuarial services (CPC 81404) (UAE only)	1) Foreign service supplier must be registered at the UAE Ministry of Economy and Planning. 2) None 3) Participation of foreign capital limited to 49% 4) Unbound, except as indicated in the horizontal section.	1) None, except as indicated in the Market access column 2) None 3) None 4) Unbound, except as indicated in the horizontal section.	
Loss Adjustment, risk assessment and claim settlement services (CPC 81403) (UAE only)	1) Commercial presence is required 2) Commercial presence is required 3) Foreign equity limited to 49% 4) Unbound, except as indicated in the horizontal section.	1) Commercial presence is required 2) Commercial presence is required 3) None 4) Unbound, except as indicated in the horizontal section.	
<u>B. BANKING AND OTHER FINANCIAL SERVICES (EXCLUDING INSURANCE)</u> (First Part)			
HORIZONTAL COMMITMENTS:	3) <u>OM:</u> (i) None. Commercial presence is allowed in the form of wholly foreign-owned subsidiaries and branches of foreign banks and other financial services suppliers.		

Modes of supply: 1) Cross-border 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons			
Sector or Sub-Sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	(ii) The aggregate holding by (a) an individual and his relating parties; (b) an incorporated body and its related parties; (c) a Joint-Stock Company or a Holding Company and its related parties, in a locally incorporated bank (other than wholly foreign-owned subsidiaries), shall not exceed 35% of the voting shares of the bank.		
(v) Acceptance of deposits and other repayable funds from the public	<p>1) All GCC Member States, except QT & UAE: Unbound QT & UAE: None.</p> <p>2) None.</p> <p>3) OM & QT: None.</p> <p>BH: Up to 100% foreign ownership is allowed and for juridical persons constituted under the laws of Bahrain, banking activities must be undertaken by private or public joint stock companies only¹³.</p> <p>Foreign companies may also set up a branch or a representative office.</p> <p>UAE:</p> <p>(i) No limitation for establishment of representative offices;</p> <p>(ii) Unbound for new licences for operating bank branches;</p> <p>(iii) Unbound for the expansion of activities of existing financial entities.</p>	<p>1) All GCC Member States except QT & UAE: Unbound. QT & UAE: None</p> <p>2) None.</p> <p>3) All GCC Member States except BH & KW: None BH: Unbound for sub-branching. Otherwise, none. KW: Unbound except as indicated in Mode (3) in the Market Access column of this sub-sector</p> <p>4) All GCC Member States except KW: Unbound, except as indicated in the horizontal section. KW: Unbound except as indicated in Mode (4) in the Market Access column of this sub-sector.</p>	

¹³ The requirement on the types of legal entity is applied to both foreign and national suppliers of such a service in a non-discriminatory manner.

Modes of supply: 1) Cross-border

2) Consumption abroad

3) Commercial presence

4) Presence of natural persons

Sector or Sub-Sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>(iv) Foreign Equity limited to 49%.</p> <p>KW: Unbound except for:</p> <ul style="list-style-type: none"> ▪ Banking business maybe practised by institutions set up in the form of joint-stock companies, the shares of which are placed for public subscription. Branches of foreign banks licensed to operate in the State of Kuwait, maybe exempted from this provision by a decision of the Council of Ministers. Funds allocated for opening a foreign bank's branch in the State of Kuwait should not be less than fifteen million Dinars. ▪ Foreign bank branches located in the State of Kuwait, should maintain independent accounts for all their operations in Kuwait, including balance sheet and profit and loss accounts. A foreign bank's branch is deemed as one bank in the application of the provisions of the law No.32 of the year 1968. The Central Bank of Kuwait lays down the minimum principles, rules and regulations to be complied with in regard to the licensing and operations of foreign bank's branches in Kuwait. ▪ Non-Kuwaiti investors are permitted to own and trade in bank shares in the Kuwait Exchange Market (KSE). An 		

Modes of supply: 1) Cross-border

2) Consumption abroad

3) Commercial presence

4) Presence of natural persons

Sector or Sub-Sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>approval of the Central Bank of Kuwait is required to own more than 5% of a domestic bank shares. This applies to any individual or group of investors, connected by juristic or economic means, either by mutual ownership or by consolidated management or by joint interest, that will be considered as a single investor entity. Non-Kuwaiti investors may exceed the ownership of 49% in the capital of any individual domestic bank, after attaining the approval of the council of Ministers, upon consulting the Central Bank of Kuwait.</p> <ul style="list-style-type: none"> ▪ No institutions other than those registered in the Register of Banks are allowed to practise banking business or use in their business addresses, publications or advertisements the terms: "bank, banker, bank owner" or any other wording the usage of which may mislead the public as to the nature of the institution. No institutions other than those registered in the Central Bank Register of Banks or Register of Investment Companies are allowed to receive money for investment from third parties. <p><u>QT:</u> None, except:</p> <ul style="list-style-type: none"> (i) The number of branches of foreign banking institutions 		

Modes of supply: 1) Cross-border		2) Consumption abroad	3) Commercial presence	4) Presence of natural persons
Sector or Sub-Sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments	
	<p>(other than those supplying any of the services as provided for in the Law for the Qatar Financial Centre (Law No. (7) of Year 2005) is frozen at the level existing on March 1995 (8 branches); and</p> <p>(ii) Any entity (including a foreign banking institution) supplying any banking or other financial services¹⁴ in accordance with and as provided for in the Law for the Qatar Financial Centre (Law No. (7) of Year 2005) must obtain the approval, authorisation or licence of the Council of Ministers before supplying such services outside any area that is designated by the Council of Ministers as the Qatar Financial Centre</p> <p>4) All GCC Member States except KW: Unbound, except as indicated in the horizontal section. KW: Unbound except for the following:</p> <ul style="list-style-type: none"> - The cases indicated in Mode (3) "KW" above. - The ratio of Kuwaiti national labour 			

¹⁴ This includes all banking and financial services (other than insurance or insurance-related services) that are permitted to be provided in Qatar, including the following: (i) financial business, banking business of whatever nature, and investment business, including (without limit) all business activities that are customarily provided by investment, corporate and wholesale financing banks, as well as Islamic and electronic banking business; (ii) money market, stock exchange and commodity market business of all categories, including trading in and dealing in precious metals, stocks, bonds, securities, and other financial activities derived therefrom, or associated therewith; (iii) money and asset management business, investment fund business, the provision of project finance and corporate finance in all business fields and Islamic banking and financing business; (iv) funds administration, fund advisory and fiduciary business of all kinds; (v) pension fund business and the business of credit companies; (vi) the business of stock broking, and all other financial brokerage business; (vii) financial agency business and the business of provision of corporate finance and other financial advice, investment advice and investment services of all kinds; (viii) the provision of financial custodian services and the business of acting as legal trustees.

Modes of supply: 1) Cross-border 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons			
Sector or Sub-Sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	force in a bank to the bank's total labour force should be not less than 50%, or the ratio defined by the Council of Ministers whichever is higher. Branches of foreign banks are bound to comply with that ratio within three years from the date of their licensing to operate in the State of Kuwait.		
(vi) Lending of all types, including consumer credit, mortgage credit, factoring and financing of commercial transaction	<p>1) All GCC Member States except QT & UAE: Unbound QT & UAE: None</p> <p>2) None</p> <p>3) OM & QT: None. UAE: (i) No limitation for establishment of representative offices; (ii) Unbound for new licences for operating bank branches; (iii) Unbound for the expansion of activities of existing financial entities. (iv) Foreign Equity limited to 49%.</p> <p>- BH: Up to 100% foreign ownership is allowed and for juridical persons constituted under the laws of Bahrain, banking activities must be undertaken by private or public joint stock companies only¹⁵.</p> <p>- Foreign companies may also set up a branch or a representative</p>	<p>1) All GCC Member States except QT & UAE: Unbound QT & UAE: None</p> <p>2) None</p> <p>3) All GCC Member States except BH & KW: None BH: Unbound for sub-branching. Otherwise, none. KW: Unbound except for the cases in Mode (3) in the Market Access column of sub-sector (v).</p> <p>4) All GCC Member States except KW: Unbound, except as indicated in the horizontal section. KW: Unbound except for the two cases in Mode (4) in the Market Access column of sub-sector (v).</p>	

¹⁵ The requirement on the types of legal entity is applied to both foreign and national suppliers of such a service in a non-discriminatory manner.

Sector or Sub-Sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>office.</p> <p>KW: Unbound except for the cases in Mode (3) in the Market Access column of sub-sector (v).</p> <p>QT: None, except:</p> <p>(i) The number of branches of foreign banking institutions (other than those supplying any of the services as provided for in the Law for the Qatar Financial Centre (Law No. (7) of Year 2005) is frozen at the level existing on March 1995 (8 branches); and</p> <p>(ii) Any entity (including a foreign banking institution) supplying any banking or other financial services¹⁶ in accordance with and as provided for in the Law for the Qatar Financial Centre [Law No. (7) of Year 2005] must obtain the approval, authorisation or licence of the Council of Ministers before supplying such services outside any area that is designated by the Council of Ministers as the Qatar Financial Centre</p> <p>4) All GCC Member States except KW:</p>		

¹⁶ This includes all banking and financial services (other than insurance or insurance-related services) that are permitted to be provided in Qatar, including the following: (i) financial business, banking business of whatever nature, and investment business, including (without limit) all business activities that are customarily provided by investment, corporate and wholesale financing banks, as well as Islamic and electronic banking business; (ii) money market, stock exchange and commodity market business of all categories, including trading in and dealing in precious metals, stocks, bonds, securities, and other financial activities derived therefrom, or associated therewith; (iii) money and asset management business, investment fund business, the provision of project finance and corporate finance in all business fields and Islamic banking and financing business; (iv) funds administration, fund advisory and fiduciary business of all kinds; (v) pension fund business and the business of credit companies; (vi) the business of stock broking, and all other financial brokerage business; (vii) financial agency business and the business of provision of corporate finance and other financial advice, investment advice and investment services of all kinds; (viii) the provision of financial custodian services and the business of acting as legal trustees.

Modes of supply: 1) Cross-border		2) Consumption abroad	3) Commercial presence	4) Presence of natural persons
Sector or Sub-Sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments	
	Unbound, except as indicated in the horizontal section. KW: Unbound except as indicated in Mode (4) in the Market Access column of sub-sector (v).			
(vii) Financial leasing	1) All GCC Member States except QT & UAE: Unbound QT & UAE: None 2) None 3) OM: None QT: None, except: (i) The number of branches of foreign banking institutions (other than those supplying any of the services as provided for in the Law for the Qatar Financial Centre [Law No. (7) of Year 2005] is frozen at the level existing on March 1995 (8 branches); and (ii) Any entity (including a foreign banking institution) supplying any banking or other financial services ¹⁷ in accordance with and as provided for in the Law for the Qatar Financial Centre (Law No. (7) of Year 2005)	1) All GCC Member States except QT & UAE: Unbound. QT & UAE: None 2) None 3) All GCC Member States except BH & KW: None BH: Unbound for sub-branching; otherwise, none. KW: Unbound except for the cases referred to Mode (3) in the Market Access column of this sub-sector. 4) All GCC Member States except KW: Unbound, except as indicated in the horizontal section. KW: Unbound except for the cases referred to in Mode (4) in the Market Access column of sub-sector (v).		

¹⁷ This includes all banking and financial services (other than insurance or insurance-related services) that are permitted to be provided in Qatar, including the following: (i) financial business, banking business of whatever nature, and investment business, including (without limit) all business activities that are customarily provided by investment, corporate and wholesale financing banks, as well as Islamic and electronic banking business; (ii) money market, stock exchange and commodity market business of all categories, including trading in and dealing in precious metals, stocks, bonds, securities, and other financial activities derived therefrom, or associated therewith; (iii) money and asset management business, investment fund business, the provision of project finance and corporate finance in all business fields and Islamic banking and financing business; (iv) funds administration, fund advisory and fiduciary business of all kinds; (v) pension fund business and the business of credit companies; (vi) the business of stock broking, and all other financial brokerage business; (vii) financial agency business and the business of provision of corporate finance and other financial advice, investment advice and investment services of all kinds; (viii) the provision of financial custodian services and the business of acting as legal trustees.

Sector or Sub-Sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>must obtain the approval, authorisation or licence of the Council of Ministers before supplying such services outside any area that is designated by the Council of Ministers as the Qatar Financial Centre</p> <p>UAE:</p> <ul style="list-style-type: none"> (i) No limitation for establishment of representative offices; (ii) Unbound for new licences for operating bank branches; (iii) Unbound for the expansion of activities of existing financial entities. (iv) Foreign Equity limited to 49%. <ul style="list-style-type: none"> - BH: Up to 100% foreign ownership is allowed and for juridical persons constituted under the laws of Bahrain, banking activities must be undertaken by private or public joint stock companies only¹⁸. - Foreign companies may also set up a branch or a representative office. <p>KW: Unbound except for the following:</p> <ul style="list-style-type: none"> • The cases referred to in Mode (3) in the Market Access column of sub-sector (v); • License may be issued for 		

¹⁸ The requirement on the types of legal entity is applied to both foreign and national suppliers of such a service in a non-discriminatory manner.

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

Sector or Sub-Sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>incorporating Kuwaiti Companies wherein foreigners may own 100% equity of the company capital in accordance with the terms and conditions determined by the Council of Ministers;</p> <ul style="list-style-type: none"> Licensing for incorporating companies for leasing and investment maybe issued in Kuwaiti or foreign capital, totally or partially. The headquarters of leasing and investment companies should be located in the State of Kuwait. Memoranda and Articles of Association of each company shall be approved by the Ministry of Commerce and Industry and the Central Bank of Kuwait. <p>4) All GCC Member States except KW: Unbound, except as indicated in the horizontal section.</p> <p>KW: Unbound except for the cases referred to in Mode (4) in the Market Access column of sub-sector (v).</p>		
(viii) All payment and money transmission services, including credit, charge and debit cards, travellers cheques and bankers drafts	<p>1) All GCC Member States except QT & UAE: Unbound QT & UAE: None</p> <p>2) None</p> <p>3) OM: None QT: None, except: (i) The number of branches of</p>	<p>1) All GCC Member States except QT & UAE: Unbound QT & UAE: None</p> <p>2) None</p> <p>3) All GCC Member States except BH & KW: None BH: Unbound for sub-branching. Otherwise, none</p>	

Modes of supply: 1) Cross-border		2) Consumption abroad	3) Commercial presence	4) Presence of natural persons
Sector or Sub-Sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments	
	<p>foreign banking institutions (other than those supplying any of the services as provided for in the Law for the Qatar Financial Centre (Law No. (7) of Year 2005) is frozen at the level existing on March 1995 (8 branches); and</p> <p>(ii) Any entity (including a foreign banking institution) supplying any banking or other financial services¹⁹ in accordance with and as provided for in the Law for the Qatar Financial Centre [Law No. (7) of Year 2005] must obtain the approval, authorisation or licence of the Council of Ministers before supplying such services outside any area that is designated by the Council of Ministers as the Qatar Financial Centre.</p> <p>UAE:</p> <p>(i) No limitation for establishment of representative offices;</p> <p>(ii) Unbound for new licences for operating bank branches;</p> <p>(iii) Unbound for the expansion of activities of existing financial entities.</p> <p>(iv) Foreign Equity limited to 49%.</p>	<p>KW: Unbound except for the cases in Mode (3) in the Market Access column of this sub-sector.</p> <p>4) All GCC Member States except KW: Unbound, except as indicated in the horizontal section.</p> <p>KW: Unbound except for the cases referred to in Mode (4) in the Market Access column of this sub-sector.</p>		

¹⁹ This includes all banking and financial services (other than insurance or insurance-related services) that are permitted to be provided in Qatar, including the following: (i) financial business, banking business of whatever nature, and investment business, including (without limit) all business activities that are customarily provided by investment, corporate and wholesale financing banks, as well as Islamic and electronic banking business; (ii) money market, stock exchange and commodity market business of all categories, including trading in and dealing in precious metals, stocks, bonds, securities, and other financial activities derived therefrom, or associated therewith; (iii) money and asset management business, investment fund business, the provision of project finance and corporate finance in all business fields and Islamic banking and financing business; (iv) funds administration, fund advisory and fiduciary business of all kinds; (v) pension fund business and the business of credit companies; (vi) the business of stock broking, and all other financial brokerage business; (vii) financial agency business and the business of provision of corporate finance and other financial advice, investment advice and investment services of all kinds; (viii) the provision of financial custodian services and the business of acting as legal trustees.

Modes of supply: 1) Cross-border 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons			
Sector or Sub-Sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<ul style="list-style-type: none"> - BH: Up to 100% foreign ownership is allowed and for juridical persons constituted under the laws of Bahrain, banking activities must be undertaken by private or public joint stock companies only²⁰. - Foreign companies may also set up a branch or a representative office. <p>KW: Unbound except for the following:</p> <ul style="list-style-type: none"> ▪ The cases referred to in Mode (3) in the Market Access column of sub-sector (v); ▪ License may be issued for incorporating Kuwaiti companies wherein foreigners may own 100% equity of the company capital in accordance with the terms and conditions determined by the Council of Ministers. <p>4) All GCC Member States except KW: Unbound, except as indicated in the horizontal section.</p> <p>KW: Unbound except for the cases referred to in Mode (4) in the Market Access column of sub-sector (v).</p>		
(ix) Guarantees and commitments	1) All GCC Member States except QT & UAE: Unbound QT & UAE: None	1) All GCC Member States except QT & UAE: Unbound QT & UAE: None	

²⁰ The requirement on the types of legal entity is applied to both foreign and national suppliers of such a service in a non-discriminatory manner.

Modes of supply: 1) Cross-border Sector or Sub-Sector	2) Consumption abroad Limitations on Market Access	3) Commercial presence Limitations on National Treatment	4) Presence of natural persons Additional Commitments
	<p>2) None</p> <p>3) OM: None</p> <p>BH: Up to 100% foreign ownership is allowed and for juridical persons constituted under the laws of Bahrain, banking activities must be undertaken by private or public joint stock companies only²¹.</p> <p>Foreign companies may also set up a branch or a representative office.</p> <p>UAE:</p> <p>(i) No limitation for the establishment of representative offices;</p> <p>(ii) Unbound for new licences for operating bank branches;</p> <p>(iii) Unbound for the expansion of activities of existing financial entities.</p> <p>(iv) Foreign Equity limited to 49%.</p> <p>KW: Unbound except for cases referred to in Mode (3) in the Market Access column of sub-sector (vii).</p> <p>QT: None, except:</p> <p>(i) The number of branches of foreign banking institutions (other than those supplying any of the services as provided for in the Law for the Qatar Financial Centre) Law No. (7)</p>	<p>2) None</p> <p>3) All GCC Member States except BH & KW: None</p> <p>BH: Unbound for sub-branching. Otherwise, none.</p> <p>KW: Unbound except for the cases in Mode (3) in the Market Access column of this sub-sector.</p> <p>4) All GCC Member States except KW:: Unbound, except as indicated in the horizontal section.</p> <p>KW: Unbound except for the cases referred to in Mode (4) in the Market Access column of this sub-sector.</p>	

²¹ The requirement on the types of legal entity is applied to both foreign and national suppliers of such a service in a non-discriminatory manner.

Modes of supply: 1) Cross-border				2) Consumption abroad				3) Commercial presence				4) Presence of natural persons			
Sector or Sub-Sector				Limitations on Market Access				Limitations on National Treatment				Additional Commitments			
				<p>of Year 2005) is frozen at the level existing on March 1995 (8 branches); and</p> <p>(ii) Any entity (including a foreign banking institution) supplying any banking or other financial services²² in accordance with and as provided for in the Law for the Qatar Financial Centre (Law No. (7) of Year 2005) must obtain the approval, authorisation or licence of the Council of Ministers before supplying such services outside any area that is designated by the Council of Ministers as the Qatar Financial Centre.</p> <p>4) All GCC Member States except KW: Unbound, except as indicated in the horizontal section.</p> <p>KW: Unbound except for the cases referred to in Mode (4) in the Market Access column of sub-sector (vii).</p>											
(x) Trading for own account or for account of customers, whether on an exchange, in an over-the-counter market or otherwise, the				<p>1) QT & UAE: None BH: Unbound for equities. None, for fixed income trading.</p>				<p>1) QT & UAE: None BH: Unbound for equities; none, for fixed income trading.</p>							

²² This includes all banking and financial services (other than insurance or insurance-related services) that are permitted to be provided in Qatar, including the following: (i) financial business, banking business of whatever nature, and investment business, including (without limit) all business activities that are customarily provided by investment, corporate and wholesale financing banks, as well as Islamic and electronic banking business; (ii) money market, stock exchange and commodity market business of all categories, including trading in and dealing in precious metals, stocks, bonds, securities, and other financial activities derived therefrom, or associated therewith; (iii) money and asset management business, investment fund business, the provision of project finance and corporate finance in all business fields and Islamic banking and financing business; (iv) funds administration, fund advisory and fiduciary business of all kinds; (v) pension fund business and the business of credit companies; (vi) the business of stock broking, and all other financial brokerage business; (vii) financial agency business and the business of provision of corporate finance and other financial advice, investment advice and investment services of all kinds; (viii) the provision of financial custodian services and the business of acting as legal trustees.

Modes of supply: 1) Cross-border		2) Consumption abroad	3) Commercial presence	4) Presence of natural persons
Sector or Sub-Sector	Limitations on Market Access	Limitations on National Treatment	Limitations on National Treatment	Additional Commitments
following: A. money market instruments (including cheques, bills, certificates of deposits); B. foreign exchange; C. derivative products including, but not limited to, futures and options; D. exchange rate and interest rate instruments, including products such as swaps, forward rate agreements; E. transferable securities; F. other negotiable instruments and financial assets, including bullion.	KW & OM: Unbound 2) None 3) BH: Foreign companies may also set up a branch or a representative office. OM: None KW: Unbound except for the cases in Mode (3) in the Market Access column of sub-sector (vii). QT: None, except: (i) The number of branches of foreign banking institutions (other than those supplying any of the services as provided for in the Law for the Qatar Financial Centre (Law No. (7) of Year 2005) is frozen at the level existing on March 1995 (8 branches); and (ii) Any entity (including a foreign banking institution) supplying any banking or other financial services ²³ in accordance with and as provided for in the Law for the Qatar Financial Centre	KW & OM: Unbound 2) None 3) All GCC Member States except KW: None KW: Unbound except for the cases in Mode (3) in the Market Access column of this sub-sector. 4) All GCC Member States except KW: Unbound, except as indicated in the horizontal section. KW: Unbound except for the cases referred to in Mode (4) in the Market Access column of this sub-sector.		

²³ This includes all banking and financial services (other than insurance or insurance-related services) that are permitted to be provided in Qatar, including the following: (i) financial business, banking business of whatever nature, and investment business, including (without limit) all business activities that are customarily provided by investment, corporate and wholesale financing banks, as well as Islamic and electronic banking business; (ii) money market, stock exchange and commodity market business of all categories, including trading in and dealing in precious metals, stocks, bonds, securities, and other financial activities derived therefrom, or associated therewith; (iii) money and asset management business, investment fund business, the provision of project finance and corporate finance in all business fields and Islamic banking and financing business; (iv) funds administration, fund advisory and fiduciary business of all kinds; (v) pension fund business and the business of credit companies; (vi) the business of stock broking, and all other financial brokerage business; (vii) financial agency business and the business of provision of corporate finance and other financial advice, investment advice and investment services of all kinds; (viii) the provision of financial custodian services and the business of acting as legal trustees.

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

Sector or Sub-Sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>(Law No. (7) of Year 2005) must obtain the approval, authorisation or licence of the Council of Ministers before supplying such services outside any area that is designated by the Council of Ministers as the Qatar Financial Centre</p> <p>UAE: (i) No limitation for establishment of representative offices; (ii) Unbound for new licences for operating bank branches; (iii) Unbound for the expansion of activities of existing financial entities. (iv) Foreign Equity limited to 49%.</p> <p>4) All GCC Member States except KW: Unbound, except as indicated in the horizontal section. KW: Unbound except for the cases referred to in Mode (4) of the Market Access column of sub-sector (vii).</p>		
(xi) Participation in issues of all kinds of securities, including under-writing and placement as agent (whether publicly or privately) and provision of services related to such issues	<p>1) All GCC Member States except QT & UAE: Unbound QT & UAE: None</p> <p>2) All GCC Member States except BH: None BH: Unbound for equity and other securities listed in the Bahrain Stock Exchange (BSE).</p> <p>3) OM: None BH: None,. Foreign companies may</p>	<p>1) All GCC Member States except QT & UAE: Unbound QT & UAE: None</p> <p>2) All GCC Member States except BH: None BH: Unbound</p> <p>3) All GCC Member States except KW: None KW: Unbound except for the cases referred to in Mode (3) in the Market Access column of sub-sector (v).</p>	

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

Sector or Sub-Sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>also set up a branch or a representative office.</p> <p>UAE:</p> <ul style="list-style-type: none"> (i) No limitation for establishment of representative offices; (ii) Unbound for new licences for operating bank branches; (iii) Unbound for the expansion of activities of existing financial entities. (iv) Foreign Equity limited to 49%. <p>KW: Unbound except for the following:</p> <ul style="list-style-type: none"> ▪ The cases referred to in Mode (3) in the Market Access column of sub-sector (v). ▪ The underwriting and the exchange of foreign securities (shares, bonds, mutual funds unitsetc.) are allowed in Kuwait through a Kuwaiti agent, only after the necessary license is issued by the Ministry of Commerce and Industry, and after approval of the Central Bank of Kuwait if that agent is under the supervision of the CBK. <p>QT: None, except:</p> <ul style="list-style-type: none"> (i) The number of branches of foreign banking institutions (other than those supplying any of the services as provided for in the Law for the Qatar Financial Centre (Law No. (7) of Year 2005) is frozen at the level existing on March 1995 (8 	<p>4) All GCC Member States except KW: Unbound, except as indicated in the horizontal section. KW: Unbound except for the cases referred to in Mode (4) in the Market Access column of sub-sector (v).</p>	

Modes of supply: 1) Cross-border 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons			
Sector or Sub-Sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>branches); and</p> <p>(ii) Any entity (including a foreign banking institution) supplying any banking or other financial services²⁴ in accordance with and as provided for in the Law for the Qatar Financial Centre (Law No. (7) of Year 2005) must obtain the approval, authorisation or licence of the Council of Ministers before supplying such services outside any area that is designated by the Council of Ministers as the Qatar Financial Centre</p> <p>4) All GCC Member States except KW: Unbound, except as indicated in the horizontal section. KW: Unbound except for the cases referred to in Mode (4) in the Market Access column of sub-sector (v).</p>		
(xii) Money broking	<p>1) All GCC Member States except KW & OM: None KW & OM: Unbound</p> <p>2) None</p> <p>3) OM: None</p> <p>BH: None. Foreign companies may also set up a branch or a representative office.</p>	<p>1) All GCC Member States except KW & OM: None KW & OM: Unbound</p> <p>2) None</p> <p>3) All GCC States except KW: None KW: Unbound except for the cases in Mode (3) in the Market Access column of this sub-sector.</p> <p>4) All GCC Member States except KW:</p>	

²⁴ This includes all banking and financial services (other than insurance or insurance-related services) that are permitted to be provided in Qatar, including the following: (i) financial business, banking business of whatever nature, and investment business, including (without limit) all business activities that are customarily provided by investment, corporate and wholesale financing banks, as well as Islamic and electronic banking business; (ii) money market, stock exchange and commodity market business of all categories, including trading in and dealing in precious metals, stocks, bonds, securities, and other financial activities derived therefrom, or associated therewith; (iii) money and asset management business, investment fund business, the provision of project finance and corporate finance in all business fields and Islamic banking and financing business; (iv) funds administration, fund advisory and fiduciary business of all kinds; (v) pension fund business and the business of credit companies; (vi) the business of stock broking, and all other financial brokerage business; (vii) financial agency business and the business of provision of corporate finance and other financial advice, investment advice and investment services of all kinds; (viii) the provision of financial custodian services and the business of acting as legal trustees.

Modes of supply: 1) Cross-border 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons			
Sector or Sub-Sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>KW: Unbound except for the cases in Mode (3) in the Market Access column of sub-sector (vii)</p> <p>QT: None, except:</p> <p>(i) The number of branches of foreign banking institutions (other than those supplying any of the services as provided for in the Law for the Qatar Financial Centre (Law No. (7) of Year 2005) is frozen at the level existing on March 1995 (8 branches); and</p> <p>(ii) Any entity (including a foreign banking institution) supplying any banking or other financial services²⁵ in accordance with and as provided for in the Law for the Qatar Financial Centre (Law No. (7) of Year 2005) must obtain the approval, authorisation or licence of the Council of Ministers before supplying such services outside any area that is designated by the Council of Ministers as the Qatar Financial Centre</p> <p>UAE:</p> <p>(i) No limitation for establishment of representative offices;</p>	<p>Unbound, except as indicated in the horizontal section.</p> <p>KW: Unbound except for the cases referred to in Mode (4) in the Market Access column of this sub-sector.</p>	

²⁵ This includes all banking and financial services (other than insurance or insurance-related services) that are permitted to be provided in Qatar, including the following: (i) financial business, banking business of whatever nature, and investment business, including (without limit) all business activities that are customarily provided by investment, corporate and wholesale financing banks, as well as Islamic and electronic banking business; (ii) money market, stock exchange and commodity market business of all categories, including trading in and dealing in precious metals, stocks, bonds, securities, and other financial activities derived therefrom, or associated therewith; (iii) money and asset management business, investment fund business, the provision of project finance and corporate finance in all business fields and Islamic banking and financing business; (iv) funds administration, fund advisory and fiduciary business of all kinds; (v) pension fund business and the business of credit companies; (vi) the business of stock broking, and all other financial brokerage business; (vii) financial agency business and the business of provision of corporate finance and other financial advice, investment advice and investment services of all kinds; (viii) the provision of financial custodian services and the business of acting as legal trustees.

Modes of supply: 1) Cross-border 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons			
Sector or Sub-Sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>(ii) Unbound for new licences for operating bank branches; (iii) Unbound for the expansion of activities of existing financial entities; (iv) Foreign Equity limited to 49%.</p> <p>4) All GCC Member States except KW: Unbound, except as indicated in the horizontal section. KW: Unbound except for the cases referred to in Mode (4) in the Market Access column of sub-sector (vii).</p>		
(xiii) Asset management, (only cash or portfolio management, all forms of collective investment schemes and management)	<p>1) QT & UAE: None. BH: Unbound for BSE listed equity and other securities. Otherwise, none. KW & OM: Unbound</p> <p>2) All GCC Member States except BH: None. BH: Unbound for BSE Listed equity and securities</p> <p>3) OM: None BH: None, except that for juridical persons constituted under the laws of Bahrain, only private or public joint stock companies²⁶ may make investments on behalf of third parties. Foreign companies may also set up a branch or a representative office. QT: None, except: (i) The number of branches of</p>	<p>1) QT & UAE: None BH, KW & OM: Unbound</p> <p>2) None</p> <p>3) All GCC Member States except KW: None KW: Unbound except for the cases in Mode (3) in the Market Access column of this sub-sector.</p> <p>4) All GCC Member States except KW: Unbound, except as indicated in the horizontal section. KW: Unbound except for the cases referred to in Mode (4) in the Market Access column of this sub-sector.</p>	

²⁶ The requirement on the types of legal entity is applied to both foreign and national suppliers of such a service in a non-discriminatory manner.

Modes of supply: 1) Cross-border		2) Consumption abroad	3) Commercial presence	4) Presence of natural persons
Sector or Sub-Sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments	
	<p>foreign banking institutions (other than those supplying any of the services as provided for in the Law for the Qatar Financial Centre (Law No. (7) of Year 2005) is frozen at the level existing on March 1995 (8 branches); and</p> <p>(ii) Any entity (including a foreign banking institution) supplying any banking or other financial services²⁷ in accordance with and as provided for in the Law for the Qatar Financial Centre (Law No. (7) of Year 2005) must obtain the approval, authorisation or licence of the Council of Ministers before supplying such services outside any area that is designated by the Council of Ministers as the Qatar Financial Centre.</p> <p>KW: Unbound except for the cases in Mode (3) in the Market Access column of sub-sector (vii).</p> <p>UAE:</p> <p>(i) No limitation for establishment of representative offices;</p> <p>(ii) Unbound for new licences for operating bank branches;</p> <p>(iii) Unbound for the expansion of activities of existing financial entities;</p>			

²⁷ This includes all banking and financial services (other than insurance or insurance-related services) that are permitted to be provided in Qatar, including the following: (i) financial business, banking business of whatever nature, and investment business, including (without limit) all business activities that are customarily provided by investment, corporate and wholesale financing banks, as well as Islamic and electronic banking business; (ii) money market, stock exchange and commodity market business of all categories, including trading in and dealing in precious metals, stocks, bonds, securities, and other financial activities derived therefrom, or associated therewith; (iii) money and asset management business, investment fund business, the provision of project finance and corporate finance in all business fields and Islamic banking and financing business; (iv) funds administration, fund advisory and fiduciary business of all kinds; (v) pension fund business and the business of credit companies; (vi) the business of stock broking, and all other financial brokerage business; (vii) financial agency business and the business of provision of corporate finance and other financial advice, investment advice and investment services of all kinds; (viii) the provision of financial custodian services and the business of acting as legal trustees.

Modes of supply: 1) Cross-border		2) Consumption abroad	3) Commercial presence	4) Presence of natural persons
Sector or Sub-Sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments	
	<p>(iv) Foreign Equity limited to 49%.</p> <p>4) All GCC Member States except KW: Unbound, except as indicated in the horizontal section.</p> <p>KW: Unbound except for the cases referred to in Mode (4) in the Market Access column of sub-sector (vii).</p>			
<p>(xiv) Settlement and clearing services for financial assets, including securities, derivative products, and other negotiable instruments</p> <p><u>UAE</u>: is not committed to this sub-sector.</p>	<p>1) QT: None BH: Unbound, except for cross-listed equities that may be cleared on exchanges offering reciprocal privileges and that meet Bahrain information requirements. KW & OM: Unbound</p> <p>2) None</p> <p>3) OM: None BH: Unbound. Bahraini Dinar (BD) clearing must be through the Central Bank of Bahrain (CBB). BSE listed equities/securities must be cleared through the BSE. QT: None, except: (i) The number of branches of foreign banking institutions (other than those supplying any of the services as provided for in the Law for the Qatar Financial Centre (Law No. (7) of Year 2005) is frozen at the level existing on March 1995 (8 branches); and (ii) Any entity (including a foreign banking institution) supplying any</p>	<p>1) QT & UAE: None BH, KW & OM: Unbound</p> <p>2) None</p> <p>3) All GCC Member States except BH & KW: None. BH: Unbound KW: Unbound except for the cases referred to in Mode (3) in the Market Access column of this sub-sector.</p> <p>4) All GCC Member States except KW: Unbound, except as indicated in the horizontal section. KW: Unbound except for the cases referred to in Mode (4) in the Market Access column of sub-sector (vii).</p>		

Modes of supply: 1) Cross-border 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons			
Sector or Sub-Sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>banking or other financial services²⁸ in accordance with and as provided for in the Law for the Qatar Financial Centre (Law No. (7) of Year 2005) must obtain the approval, authorisation or licence of the Council of Ministers before supplying such services outside any area that is designated by the Council of Ministers as the Qatar Financial Centre.</p> <p>KW: Unbound except for the cases in Mode (3) in the Market Access column of sub-sector (vii).</p> <p>4) All GCC Member States except KW: Unbound, except as indicated in the horizontal section. KW: Unbound except for the cases referred to in Mode (4) in the Market Access column of sub-sector (vii).</p>		
(xv) Provision and transfer of financial information, and financial data processing and related software.	<p>1) OM ,QT & UAE: None BH: Unbound for BSE listed equities and securities; otherwise, none. KW: Unbound</p> <p>2) All GCC Member States except BH: None</p>	<p>1) OM ,QT & UAE: None BH: Unbound, except as indicated in the column for limitations on market access. KW: Unbound</p> <p>2) All GCC Member States except BH: None BH: Unbound, except as indicated in the</p>	

²⁸ This includes all banking and financial services (other than insurance or insurance-related services) that are permitted to be provided in Qatar, including the following: (i) financial business, banking business of whatever nature, and investment business, including (without limit) all business activities that are customarily provided by investment, corporate and wholesale financing banks, as well as Islamic and electronic banking business; (ii) money market, stock exchange and commodity market business of all categories, including trading in and dealing in precious metals, stocks, bonds, securities, and other financial activities derived therefrom, or associated therewith; (iii) money and asset management business, investment fund business, the provision of project finance and corporate finance in all business fields and Islamic banking and financing business; (iv) funds administration, fund advisory and fiduciary business of all kinds; (v) pension fund business and the business of credit companies; (vi) the business of stock broking, and all other financial brokerage business; (vii) financial agency business and the business of provision of corporate finance and other financial advice, investment advice and investment services of all kinds; (viii) the provision of financial custodian services and the business of acting as legal trustees.

Modes of supply: 1) Cross-border		2) Consumption abroad	3) Commercial presence	4) Presence of natural persons
Sector or Sub-Sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments	
	<p>BH: Unbound for BSE listed equities and securities; otherwise, none.</p> <p>3) All GCC Member States except BH, KW & UAE: None BH: Unbound for BSE listed equities and securities; otherwise, none and foreign companies may also set up a branch or a representative office.</p> <p>QT: None, except:</p> <p>(i) The number of branches of foreign banking institutions (other than those supplying any of the services as provided for in the Law for the Qatar Financial Centre (Law No. (7) of Year 2005) is frozen at the level existing on March 1995 (8 branches); and</p> <p>(ii) Any entity (including a foreign banking institution) supplying any banking or other financial services²⁹ in accordance with and as provided for in the Law for the Qatar Financial Centre (Law No. (7) of Year 2005) must obtain the approval, authorisation or licence of the</p>	<p>column for limitations on market access.</p> <p>3) All GCC Member States except BH & KW: None BH: Unbound, for BSE listed equities and securities; otherwise, none. KW: Unbound except for the cases referred to in Mode (3) in the Market Access column of this sub-sector.</p> <p>4) All GCC Member States except KW: Unbound, except as indicated in the horizontal section. KW: Unbound except for the cases referred to in Mode (4) in the Market Access column of sub-sector (v).</p>		

²⁹ This includes all banking and financial services (other than insurance or insurance-related services) that are permitted to be provided in Qatar, including the following: (i) financial business, banking business of whatever nature, and investment business, including (without limit) all business activities that are customarily provided by investment, corporate and wholesale financing banks, as well as Islamic and electronic banking business; (ii) money market, stock exchange and commodity market business of all categories, including trading in and dealing in precious metals, stocks, bonds, securities, and other financial activities derived therefrom, or associated therewith; (iii) money and asset management business, investment fund business, the provision of project finance and corporate finance in all business fields and Islamic banking and financing business; (iv) funds administration, fund advisory and fiduciary business of all kinds; (v) pension fund business and the business of credit companies; (vi) the business of stock broking, and all other financial brokerage business; (vii) financial agency business and the business of provision of corporate finance and other financial advice, investment advice and investment services of all kinds; (viii) the provision of financial custodian services and the business of acting as legal trustees.

Modes of supply: 1) Cross-border 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons			
Sector or Sub-Sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>Council of Ministers before supplying such services outside any area that is designated by the Council of Ministers as the Qatar Financial Centre</p> <p>KW: Unbound, except for the cases referred to in Mode (3) in the Market Access column of sub-sector (vii).</p> <p>UAE:</p> <p>(i) No limitation for the establishment of representative offices;</p> <p>(ii) Unbound for new licences for operating bank branches;</p> <p>(iii) Unbound for the expansion of activities of existing financial entities;</p> <p>(iv) Foreign Equity limited to 49%.</p> <p>4) All GCC Member States except KW: Unbound, except as indicated in the horizontal section.</p> <p>KW: Unbound except for the cases referred to in Mode (4) in the Market Access column of sub-sector (v).</p>		
(xvi) Advisory and other auxiliary financial services on all the activities 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	<p>1) All GCC Member States except KW & OM: None KW: Unbound OM: None for financial advisory services; otherwise, Unbound</p> <p>2) None</p> <p>3) OM: None BH: None. Foreign companies may also set up a branch or a representative office</p>	<p>1) All GCC Member States except KW & OM: None KW: Unbound OM: None for financial advisory services; otherwise, Unbound</p> <p>2) None</p> <p>3) All GCC Member States except KW: None. KW: Unbound except for the cases referred to in Mode (3) in the market</p>	

Modes of supply: 1) Cross-border 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons			
Sector or Sub-Sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>QT: None, except:</p> <p>(i) The number of branches of foreign banking institutions (other than those supplying any of the services as provided for in the Law for the Qatar Financial Centre [Law No. (7) of Year 2005]) is frozen at the level existing on March 1995 (8 branches); and</p> <p>(ii) Any entity (including a foreign banking institution) supplying any banking or other financial services³⁰ in accordance with and as provided for in the Law for the Qatar Financial Centre [Law No. (7) of Year 2005] must obtain the approval, authorisation or licence of the Council of Ministers before supplying such services outside any area that is designated by the Council of Ministers as the Qatar Financial Centre.</p> <p>KW: Unbound except for the cases in Mode (3) in the market access column of sub-sector (xiv).</p>	<p>access column of this sub-sector.</p> <p>4) All GCC Member States except KW: Unbound, except as indicated in the horizontal section. KW: Unbound except for the cases referred to in Mode (4) in the market access column of sub-sector (xiv).</p>	

³⁰ This includes all banking and financial services (other than insurance or insurance-related services) that are permitted to be provided in Qatar, including the following: (i) financial business, banking business of whatever nature, and investment business, including (without limit) all business activities that are customarily provided by investment, corporate and wholesale financing banks, as well as Islamic and electronic banking business; (ii) money market, stock exchange and commodity market business of all categories, including trading in and dealing in precious metals, stocks, bonds, securities, and other financial activities derived therefrom, or associated therewith; (iii) money and asset management business, investment fund business, the provision of project finance and corporate finance in all business fields and Islamic banking and financing business; (iv) funds administration, fund advisory and fiduciary business of all kinds; (v) pension fund business and the business of credit companies; (vi) the business of stock broking, and all other financial brokerage business; (vii) financial agency business and the business of provision of corporate finance and other financial advice, investment advice and investment services of all kinds; (viii) the provision of financial custodian services and the business of acting as legal trustees.

Modes of supply: 1) Cross-border 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons			
Sector or Sub-Sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>UAE: (i) No limitation for the establishment of representative offices; (ii) Unbound for new licences for operating bank branches; (iii) Unbound for the expansion of activities of existing financial entities; (iv) Foreign Equity limited to 49%.</p> <p>4) All GCC Member States except KW: Unbound, except as indicated in the horizontal section. KW: Unbound except for the cases referred to in Mode (4) in the Market Access column of sub-sector (xiv).</p>		
7. FINANCIAL SERVICES (Part II) The commitment on financial services of KSA is in the following section			
A. Insurance and Insurance-Related Services: (Market access allowed only for cooperative insurance services)			
a. Protection and savings insurance ³¹ b. Non-life insurance (General insurance and health insurance)	1) Unbound except none for: b) Insurance of risks relating to marine shipping and commercial aviation and space launching and freight (including satellites), with such insurance to cover any or all of	1) Unbound except none for: b) Insurance of risks relating to marine shipping and commercial aviation and space launching and freight (including satellites), with such insurance to cover any or all of the following:	

³¹ As defined in Article 3, Part 3:1-3 of the Cooperative Insurance Companies Control Law Implementing Regulations, published 25 April 2004, including protection against longevity.

Modes of supply: 1) Cross-border 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons			
Sector or Sub-Sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
c. Reinsurance and retrocession d. Insurance Intermediation (Brokerage and Agency). e. Services auxiliary to insurance (consultancy, actuarial, risk assessment and claims settlement services)	the following: - the goods being transported, the vehicle transporting the goods and any liability arising there from - insurance of risks relating to goods in international transit. c) Reinsurance and retrocession d) Brokerage and Agency e) Services auxiliary to insurance, consultancy, actuarial, risk assessment and claims settlement services. 2) None 3) For a) b) and c), commercial presence is permissible in the form of a locally incorporated cooperative insurance public joint-stock company, or as an established direct branch of an international insurance company operating in Saudi Arabia as a cooperative insurance provider ³² . Non-Saudi participation in the public joint-stock company in Saudi Arabia is permitted up to 60%. For d), commercial presence is permissible in the form of a locally incorporated joint-stock company or a limited liability company. Non-Saudi participation is permitted up to 60%. For e), commercial presence for claims services and risk assessment is permissible in the form of a locally incorporated joint-stock company or a limited liability company. Non-Saudi participation is permitted up to 60%. For actuarial and consultancy	- the goods being transported, the vehicle transporting the goods and any liability arising there from, - Insurance of risks relating to goods in international transit. c) Reinsurance and retrocession d) Brokerage and Agency e) Services auxiliary to insurance, consultancy, actuarial, risk assessment and claims settlement services. 2) None 3) None 4) Unbound, except as indicated in the horizontal section.	

³² For clarity's sake, branches of foreign insurance companies operating as cooperative insurance providers are not required to operate as public joint-stock companies in Saudi Arabia.

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

Sector or Sub-Sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	commercial presence is permitted as a natural person or a juristic entity. 4) Unbound, except as indicated in the horizontal section.		
<u>B. Banking and other financial services (excluding insurance)</u>			



Modes of supply: 1) Cross-border		2) Consumption abroad	3) Commercial presence	4) Presence of natural persons
Sector or Sub-Sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments	
a. Acceptance of deposits and other repayable funds from the public b. Lending of all types, including consumer credit, mortgage credit, factoring and financing of commercial transaction c. Financial leasing d. All payment and money transmission services, including credit, charge and debit cards, travellers cheques and bankers drafts 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, the following: <ul style="list-style-type: none"> - money market instruments (including cheques, bills, certificates of deposits); - 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; - transferable securities; - other negotiable instruments and financial assets, including bullion. 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 h. Money broking i. Asset management, such as cash or portfolio management, all forms of collective investment management, pension fund management, custodial, depository and trust services	1) Unbound, except for 'l.', 'k.' and, under 'i.', only for cash or portfolio management, all forms of collective investment, custodial, depository and trust services to be provided by institutions to institutional clients, including collective investment schemes. 2) None, except unbound for pension fund management under 'i.' and all domestic settlement and clearing services provided exclusively by Saudi Arabian Monetary Agency (SAMA) under 'j.' This also limits national treatment. 3) None, except: <ul style="list-style-type: none"> - Commercial presence of banks is permissible in the form of a locally incorporated public joint-stock company or as a branch of an international bank. - Non-Saudi participation in a joint-venture in Saudi Arabia is permitted up to 60%. - These financial services are to be provided by commercial banks except that asset management 'i.' and advisory services 'k.' may be provided by non-commercial banking financial institutions under the capital market law. - Unbound for pension fund management under 'i.'. This also limits national treatment. - Unbound for all domestic settlement and clearing services provided exclusively by Saudi Arabian Monetary Agency 	1) Unbound, except as indicated in the Market Access column 2) None 3) None	When pension schemes supplementary to the public pension scheme are provided by Saudi Financial institutions, these will also be open for foreign service suppliers for Modes (2) and (3) only.	

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

Sector or Sub-Sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
<p>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 on all the activities listed in subparagraphs 'a.' through 'l.', 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.</p>	<p>(SAMA) under 'j.'. This also limits national treatment.</p> <p>4) Unbound, except as indicated in the horizontal section</p>	<p>4) Unbound, except as indicated in the horizontal section</p>	

Modes of supply: 1) Cross-border

2) Consumption abroad

3) Commercial presence

4) Presence of natural persons

Sector or Sub-Sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
			

Modes of supply: 1) Cross-border 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons			
Sector or Sub-Sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
8. HEALTH AND RELATED SOCIAL SERVICES			
A. Hospital Services (CPC 9311)	<p>1) All GCC Member States except UAE, KW, KSA & OM: Unbound UAE, KW & KSA: Unbound* OM: None</p> <p>2) All GCC Member States except UAE, KW, BH, KSA & OM: Unbound UAE, KW, KSA BH, & OM: None</p> <p>3) QT: Unbound KW: None OM: Only for hospitals of more than 50 beds. KSA: None, except subject to formation of a company between a foreign hospital company and a licensed Saudi medical professional. UAE: <ul style="list-style-type: none"> ▪ Foreign Equity limited to 49%. ▪ Participation of foreign equity is allowed up to 100% in Dubai Health Care City. BH: A private hospital may be established by Bahraini doctors with no less than 5 years of continuous experience or by organisations, companies and societies established in Bahrain.</p> <p>4) All GCC Member States except QT: Unbound, except as indicated in the horizontal section. QT: Unbound</p>	<p>1) All GCC Member States except UAE, KW, KSA & OM: Unbound OM: None UAE, KW & KSA: Unbound*</p> <p>2) All GCC Member States except UAE, KW, KSA & OM: Unbound UAE, KW, KSA & OM: None</p> <p>3) All GCC Member States except BH & QT: None BH & QT: Unbound</p> <p>4) All GCC Member States except QT: Unbound, except as indicated in the horizontal section. QT: Unbound</p>	

Modes of supply: 1) Cross-border		2) Consumption abroad	3) Commercial presence	4) Presence of natural persons
Sector or Sub-Sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments	
<p>B. Other Human Health Services (CPC 9319, except CPC 93191)</p> <p><u>BH</u>: Only Services of medical laboratories (CPC 93199)</p>	<p>1) All GCC Member States except OM, BH & QT: Unbound*. OM & QT: Unbound BH: None.</p> <p>2) All GCC Member States except UAE, KW, BH & KSA: Unbound UAE, KW, BH & KSA: None</p> <p>3) All GCC Member States except UAE, KSA, BH & KW: Unbound KW: None KSA: None, except subject to formation of a company between a foreign health company and a licensed Saudi medical professional. BH: None UAE: <ul style="list-style-type: none"> ▪ Foreign Equity limited to 49%. ▪ Participation of foreign equity is allowed up to 100% in Dubai Health Care City. </p> <p>4) All GCC Member States except QT & OM: Unbound, except as indicated in the horizontal section. QT & OM: Unbound</p>	<p>1) All GCC Member States except OM & QT: Unbound*. OM & QT: Unbound</p> <p>2) All GCC Member States except UAE, BH, KW & KSA: Unbound UAE, BH, KW, & KSA: None</p> <p>3) All GCC Member States except UAE, KSA & KW: Unbound UAE, KSA & KW: None</p> <p>4) All GCC Member States except QT & OM: Unbound, except as indicated in the horizontal section. QT & OM: Unbound</p>		
<p>C. <u>Social Services</u> (CPC 933)</p> <p>KW only.</p>	<p>1) None</p> <p>2) None</p> <p>3) None</p> <p>4) Unbound, except as indicated in the horizontal section.</p>	<p>1) None</p> <p>2) None</p> <p>3) None</p> <p>4) Unbound, except as indicated in the horizontal section.</p>		

Modes of supply: 1) Cross-border 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons			
Sector or Sub-Sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
9. TOURISM AND TRAVEL RELATED SERVICES			
<p>A. <u>Hotels and restaurants</u> (CPC 64110, 64120 & 642)</p> <p><u>QT</u>: Including Catering (CPC 641-643) <u>KSA & UAE</u>: Including CPC 643 <u>KSA</u>: Except bars, nightclubs, etc. <u>KW</u>: Only Restaurants and Catering.</p>	<p>1) All GCC Member States except BH: None BH: Unbound</p> <p>2) All GCC Member States except BH: None BH: Unbound</p> <p>3) QT: None only for four and five stars hotels. KSA & OM: None BH: Unbound KW: Economic Needs Test is required. UAE: Foreign equity is allowed up to 49%</p> <p>4) All GCC Member States except BH: Unbound, except as indicated in the horizontal section. BH: Unbound</p>	<p>1) All GCC Member States except BH: None BH: Unbound</p> <p>2) All GCC Member States except BH: None BH: Unbound</p> <p>3) All GCC Member States except BH: None BH: Unbound</p> <p>4) All GCC Member States except BH: Unbound, except as indicated in the horizontal section. BH: Unbound</p>	
<p>B. <u>Travel agencies and tour operators services</u> (CPC 7471)</p> <p>Excluding Umra and Haj related services (i.e. Islamic pilgrimages related services)</p> <p><u>KSA</u>: (excluding for Umra and Hajj) <u>UAE</u>: Committed only in Modes 1) & 2)</p>	<p>1) All GCC Member States except BH: None BH: Unbound</p> <p>2) UAE, QT, KSA & OM: None BH, KW: Unbound</p> <p>3) BH, KW & UAE: Unbound OM: None. KSA: None, except Economic Needs Test is applied to travel agencies only, based on the ratio of the total population to the number of travel</p>	<p>1) All GCC Member States except BH: None BH: Unbound</p> <p>2) UAE, QT, KSA & OM: None BH, KW: Unbound</p> <p>3) All GCC Member States except QT, KSA & OM: Unbound KSA, QT & OM: None</p> <p>4) All GCC Member States except BH & UAE: Unbound, except as indicated in the</p>	

Modes of supply: 1) Cross-border		2) Consumption abroad	3) Commercial presence	4) Presence of natural persons
Sector or Sub-Sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments	
	agencies. QT: Foreign equity is limited to 49% 4) All GCC Member States except BH & UAE: Unbound, except as indicated in the horizontal section. BH & UAE: Unbound	horizontal section. BH & UAE: Unbound		
C. <u>Tourist guides services (CPC 74720)</u> <u>QT: CPC 7472</u> <u>UAE: Excluding Umra and Haj related services (i.e. Islamic pilgrimages related services)</u> <u>KSA: (excluding for Umra and Hajj)</u>	1) KSA, QT & UAE: None BH, KW & OM: Unbound 2) KSA, QT KW & UAE: None BH & OM: Unbound 3) KSA, QT & KW: None BH & OM: Unbound UAE: Foreign equity limited to 49%. 4) All GCC Member States except BH & OM: Unbound, except as indicated in the horizontal section. BH & OM: Unbound	1) KSA, QT & UAE: None BH, KW & OM: Unbound 2) KSA, QT & UAE: None BH, KW & OM: Unbound 3) KSA, QT, KW & UAE: None BH & OM: Unbound 4) All GCC Member States except BH & OM: Unbound, except as indicated in the horizontal section. BH & OM: Unbound		
<u>10. RECREATIONAL CULTURAL AND SPORTING SERVICES (OTHER THAN AUDIO/VISUAL SERVICES)</u>				
A. <u>Entertainment Services (including theatre, live bands and circus services) (CPC 9619)</u> <u>Only KW</u>	1) Unbound 2) Unbound 3) None 4) Unbound except as indicated under horizontal commitments	1) Unbound 2) Unbound 3) None 4) Unbound except as indicated under horizontal commitments		
B. <u>News Agency Services (CPC 962)</u>	1) All GCC Member States except KSA & OM: Unbound KSA & OM: None	1) All GCC Member States except KSA: Unbound KSA: None 2) All GCC Member States except KSA:		

Modes of supply: 1) Cross-border 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons			
Sector or Sub-Sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	2) All GCC Member States except KSA & OM: Unbound KSA & OM: None 3) All GCC Member States except KSA & OM: Unbound KSA & OM: None 4) All GCC Member States except KSA & OM: Unbound KSA & OM: Unbound, except as indicated in the horizontal section.	Unbound KSA: None 3) All GCC Member States except KSA & OM: Unbound KSA & OM: None 4) All GCC Member States except KSA & OM: Unbound KSA & OM: Unbound, except as indicated in the horizontal section.	
<u>C. Sporting and Other Recreational Services</u> (CPC (964) <u>KSA & KW: CPC 96491</u> (Only parks and public gardens services)	1) All GCC Member States except KSA: Unbound KSA: None 2) All GCC Member States except KSA: Unbound KSA: None 3) All GCC Member States except KSA & KW: Unbound KSA & KW: None 4) All GCC Member States except KSA & KW: Unbound KSA & KW: Unbound except as indicated under horizontal commitments.	1) All GCC Member States except KSA: Unbound KSA: None 2) All GCC Member States except KSA: Unbound KSA: None 3) All GCC Member States except KSA & KW: Unbound KSA & KW: None 4) All GCC Member States except KSA & KW: Unbound KSA & KW: Unbound except as indicated under horizontal commitments.	
<u>11. TRANSPORT SERVICES</u>			
<u>A. MARITIME TRANSPORT</u>			
The state of Kuwait will submit an offer on maritime transport services by December 2012. This offer will be in conformity with international rules and standards pertaining to transparency. The conditions under which foreign services providers operate in this sector will not be made more restrictive than at the date of entry into force of this Agreement.			

Modes of supply: 1) Cross-border 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons			
Sector or Sub-Sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
A. <u>MARITIME TRANSPORT SERVICES</u> (PART I: <u>BH, QT, OM & UAE</u>) (PART II: <u>KSA offer</u>)			
<u>International transport</u> Freight and passengers (CPC 7211 and 7212, less cabotage transport services) <u>BH:</u> Including the following: - Rental of vessels with crew (CPC 72130)	1) None 2) None 3) All GCC Member States except QT & UAE: None QT: None, except that such services can only be supplied by partnership with a minimum of 51% Qatari ownership UAE: foreign equity is allowed up to 49% 4) Unbound, except as indicated in the horizontal section	1) None 2) None 3) None 4) Unbound, except as indicated in the horizontal section	<u>OM:</u> The following services at the port are made available to international maritime transport suppliers on non-discriminatory terms and conditions: <ul style="list-style-type: none"> • Pilotage • Towing and tug assistance • Provisioning, fuelling and watering • Garbage collecting and ballast waste disposal • Port Captain's services • Navigation aid services • Shore-based operational services essential to ship operations, including communications, water and electrical supplies • Emergency repair facilities <u>BH & UAE:</u> The following services at the port are made available to international maritime transport suppliers on non-discriminatory terms and conditions: <ul style="list-style-type: none"> • Pilotage • Towing and tug assistance • Provisioning, fueling and watering

Modes of supply: 1) Cross-border 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons			
Sector or Sub-Sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
			<ul style="list-style-type: none"> • Garbage collecting and ballast waste disposal • Port Captain's services • Navigation aid services • Shore-based operational services essential to ship operations, including communications, water and electrical supplies • Emergency repair facilities • Anchorage, berth and berthing services.
<u>Maritime Auxiliary services (BH only)</u> - Shipping brokerage services - Maritime agency services (as defined below ³³) - Maritime freight forwarding services(as defined below ³⁴)	1) None 2) None 3) None 4) Unbound, except as indicated in the horizontal section	1) None 2) None 3) None 4) Unbound, except as indicated in the horizontal section	
<u>UAE:</u> - Storage and warehousing services (CPC 742)	1) None 2) None 3) UAE ³⁵ : Foreign equity is allowed up to 49%. 4) Unbound, except as indicated in the	1) None 2) None 3) None 4) Unbound, except as indicated in the horizontal section	

³³ "Maritime agency services, means activities consisting in representing, within a given geographic area, as an agent the business interests of one or more shipping lines or shipping companies, for the following purposes:

- marketing and sales of maritime transport and related services, from quotation to invoicing, and issuance of bills of lading on behalf of the companies, acquisition resale of the necessary related services, preparation of documentation, and provision of business information;
- acting on behalf of the companies organizing the call of the ship or taking over cargoes when required."

³⁴ "Freight forwarding services" means the activity consisting of organizing and monitoring shipment operations on behalf of shippers, through the acquisition of transport and related services, preparation of documentation and provision of business information."

³⁵ Operations and functions may be subject to specific services obligations set out by operators with concession from public authorities.

Modes of supply: 1) Cross-border 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons			
Sector or Sub-Sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	horizontal section.		
<u>QT:</u> - International Towing Services	1) None 2) None 3) None, except that such service can only be supplied by partnership with a minimum of 51% Qatari ownership. 4) Unbound, except as indicated in the horizontal section.	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section.	
<u>A. MARITIME TRANSPORT SERVICES</u> (PART II: <u>KSA only</u>)			
a. Passengers transportation (CPC 7211) b. Freight transportation (CPC 7212) c. Rental of vessels with crew (CPC 72130) d. Maintenance and repair of vessels	1) None 2) None 3) None 4) Unbound, except as indicated in the horizontal section	1) None 2) None 3) None 4) Unbound, except as indicated in the horizontal section	<u>KSA:</u> The following services at the port are made available to international maritime transport suppliers on reasonable and non-discriminatory terms and conditions: <ul style="list-style-type: none"> • Port and waterway operation services (excluding cargo handling) • Pilotage and berthing services • Navigation aid services • Vessel salvage and re-floating services All other supporting services for water transport
<u>C. AIR TRANSPORT</u>			
1A) Maintenance and repair of aircraft and parts thereof	1) KW, BH, KSA & OM: None QT & UAE: Unbound	1) KW, BH, KSA & OM: None QT & UAE: Unbound	

Modes of supply: 1) Cross-border 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons			
Sector or Sub-Sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
<p>BH: excluding line maintenance KSA: excluding (and parts thereof)</p> <p>1B) <u>KSA</u>: Only: Supporting services for air transport (CPC 746)</p>	<p>2) QT & UAE: Unbound KW, BH, KSA & OM: None</p> <p>3) KW, BH, KSA & OM: None QT & UAE: Unbound</p> <p>4) All GCC Member States except UAE & QT: Unbound, except as indicated in the horizontal section. UAE & QT: Unbound</p>	<p>2) KW, BH, KSA & OM: None QT & UAE: Unbound</p> <p>3) KW, BH, KSA & OM: None QT & UAE: Unbound</p> <p>4) All GCC Member States except UAE & QT: Unbound, except as indicated in the horizontal section. UAE & QT: Unbound</p>	
<p>2) Selling and marketing <u>KW & OM only</u></p>	<p>1) None</p> <p>2) None</p> <p>3) None.</p> <p>4) Unbound, except as indicated in the horizontal section.</p>	<p>1) None</p> <p>2) None</p> <p>3) None</p> <p>4) Unbound, except as indicated in the horizontal section.</p>	
<p>3) Computer Reservation Systems</p>	<p>1) KW, KSA & OM: None BH, QT & UAE: Unbound</p> <p>2) KW, KSA OM: None BH, QT & UAE: Unbound</p> <p>3) KW, KSA & OM: None BH, QT & UAE: Unbound</p> <p>4) All GCC Member States except UAE, BH & QT: Unbound, except as indicated in the horizontal section. UAE, BH & QT: Unbound</p>	<p>1) KW, KSA & OM: None BH, QT & UAE: Unbound</p> <p>2) KW, KSA & OM: None BH, QT & UAE: Unbound</p> <p>3) KW, KSA & OM: None BH, QT & UAE: Unbound</p> <p>4) All GCC Member States except UAE, BH & QT: Unbound, except as indicated in the horizontal section. UAE, BH & QT: Unbound</p>	
<p><u>E. Rail Transport Services</u> <u>(Only KSA & UAE)</u></p>			

Modes of supply: 1) Cross-border 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons			
Sector or Sub-Sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
(a) Passenger transportation (CPC 7111) (b) Freight transportation (CPC 7112) (c) Pushing and towing services (CPC 7130) (d) Maintenance and repair of rail transport equipment (CPC 8868) (e) Supporting services for rail transport services (CPC 743)	1) None 2) None 3) KSA: Foreign investment in the form of Build, Operate and Transfer (BOT) arrangement. UAE: Foreign equity is allowed up to 70%. 4) Unbound, except as indicated in the horizontal section.	1) None 2) None 3) None 4) Unbound, except as indicated in the horizontal section.	
<u>G. Pipeline transport</u> <u>Only KSA</u> (a) Transportation of fuels (CPC 7131) (b) Transportation of other goods (CPC 7139)	1) None 2) None 3) None 4) Unbound, except as indicated in the horizontal section.	1) None 2) None 3) None 4) Unbound, except as indicated in the horizontal section.	
<u>H. SERVICES AUXILIARY TO ALL MODES OF TRANSPORT</u> <u>OM & KSA only.</u> <u>OM: (EXCLUDING NATIONAL MARITIME CABOTAGE AND AIR TRANSPORT)</u> <u>KSA Only:</u> (Limited to maritime, rail, and air transport services in accordance with the GATS Annex on Air Transport Services)			

Modes of supply: 1) Cross-border 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons			
Sector or Sub-Sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
(a) Cargo handling services (CPC 741)	1) None 2) None 3) KSA: None OM: Foreign equity limited to 70% 4) Unbound, except as indicated in the horizontal section.	1) None 2) None 3) None 4) Unbound, except as indicated in the horizontal section.	
(b) Storage and warehouse services (CPC 742)	1) None 2) None 3) KSA: None OM: Foreign equity limited to 70% 4) Unbound, except as indicated in the horizontal section.	1) None 2) None 3) None 4) Unbound, except as indicated in the horizontal section.	
(c) Freight transport agency services (CPC 748)	1) None 2) None 3) KSA: None OM: Foreign equity limited to 70% 4) Unbound, except as indicated in the horizontal section.	1) None 2) None 3) None 4) Unbound, except as indicated in the horizontal section.	
(d) Other (CPC 749) OM only. Excluding KSA, except as indicated in	1) None 2) None 3) Foreign equity limited to 51%	1) None. 2) None 3) None	<u>For KSA:</u> The services related to CPC 749 are currently provided by the public sector. In the event market access to services included in CPC 749

Modes of supply: 1) Cross-border 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons			
Sector or Sub-Sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
additional commitments	4) Unbound, except as indicated in the horizontal section.	4) Unbound, except as indicated in the horizontal section.	is open to private entities under Saudi legislation , national treatment will be granted.



ANNEX A

REFERENCE PAPER

Scope

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

Definitions

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.

Major supplier is a supplier who has the ability to materially affect the terms of participation (having regard to price and supply) in the relevant market for basic telecommunications services as a result of:

- (a) control over essential facilities; or
- (b) use of its position in the market.

User means service consumers and service suppliers.

1. Competitive safeguards

1.1 Prevention of anti-competitive practices in the telecommunications sector

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

1.2 Safeguards

The anti-competitive practices referred to above shall include, in particular:

- (a) engaging in anti-competitive cross-subsidisation;
- (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 This section applies 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 will be ensured at any technically feasible point in the work. Such interconnection is provided:

- (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;
- (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 will be made publicly available.

2.4 Transparency of interconnection arrangements

A major supplier shall make 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 will 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

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

4. Public availability of licensing criteria

Where a licence is required, the following will 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 will be known to the applicant upon request.

5. Independent regulations

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

6. Allocations and use of scarce resources

Any procedures for the allocation and use of scarce resources, including frequencies, numbers and rights of way, will be carried out in an objective, timely, transparent and non-discriminatory manner. The current state of allocated frequency bands will be made publicly available, but detailed identification of frequencies allocated for specific government uses is not required.