SCHEDULE OF BRUNEI DARUSSALAM

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

Sector or Sub-sector	SS	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
5. EDUCATIONAL SERVICES				
E. Foreign Language Training Centre (CPC 929)		1) None 2) None 3) Only through a joint venture with foreign equity not exceeding 49% 4) Unbound	1) None 2) None 3) a majority of the senior managers in any such enterprise are Bruneian nationals 4) Unbound	
7. FINANCIAL SERVICES				
A. All insurance and insurance-related services				
a) Direct insurance (life) including annuity, disability income, accident and health insurance services (CPC 8121)		1) None 2) None 3) Commercial presence is permitted only through insurance companies that are registered in Brunei Darussalam 4) Unbound	1) Unbound 2) None 3) None 4) Unbound	

SCHEDULE OF BRUNEI DARUSSALAM

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

Sector or Sub-sector	SS	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
b) Direct insurance (non-life) including disability income, accident and health insurance and contracts of fidelity bonds, performance body or similar contracts of guarantee (CPC 8129)		1) Unbound 2) Compulsory insurance of Motor Third Party Liability and Workmen's Compensation can be purchased only from insurance companies established in Brunei. 3) Commercial presence is permitted only through insurance companies that are registered 4) Unbound	1) Unbound due to lack of technical feasibility 2) None 3) None 4) Unbound	
c) Reinsurance and retrocession (life and non-life) (CPC 81299*)		1) Unbound 2) Unbound 3) Unbound 4) Unbound	1) None 2) None 3) None 4) Unbound	