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
d) Insurance and intermediation comprising broking and agency services (CPC 8140)		1) Unbound 2) Insurance intermediation is not allowed to act for unregistered insurers, 3) (i) Broking for direct insurance of Bruneian risks requires approval from MOF (ii) Broker, underwriting and insurance managers require approval 4) Unbound	1) Unbound 2) None 3) Unbound 4) Unbound	

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

Sector or Sub-sector	SS	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
d) Services auxiliary to insurance, as follows: a) Consultancy (excludes insurance agency services to insurance industry) b) actual risk assessment c) Risk management d) Maritime loss adjusting		1) None 2) None 3) None 4) Unbound	1) None 2) None 3) None 4) Unbound	
B. Banking and other financial services				
l) Provision and transfer of financial information, financial data processing and related software by providers of other financial services (CPC 8131)		1) None 2) None 3) Ministry of Finance approval is required 4) Unbound	1) None 2) None 3) Ministry of Finance approval is required 4) Unbound	