SCHEDULE OF THE KINGDOM OF CAMBODIA

Modes of supply: 1) Cross-border supply 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 (CPC 81299)	1) None 2) None 3) None, except companies must reinsure 20% of their risk in Cambodia Re 4) Unbound, except as indicated in Cambodia's Schedule of MNP Commitments	1) None 2) None 3) None 4) Unbound, except as indicated in Cambodia's Schedule of MNP Commitments	
d) Services auxiliary to insurance (including broking and agency services) (CPC 8140)	1) None 2) None 3) None 4) Unbound, except as indicated in Cambodia's Schedule of MNP Commitments	1) None 2) None 3) None 4) Unbound, except as indicated in Cambodia's Schedule of MNP Commitments	

SCHEDULE OF THE KINGDOM OF CAMBODIA

Modes of supply: 1) Cross-border supply 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
B. Banking and Other Financial Services			
The commitments for sub-sectors a), b) and d) refer to commercial banking only.			
a) Acceptance of deposits and other repayable funds from the public (CPC 81115 - 81119)	1) None, except deposits from the public must be reinvested in Cambodia	1) None	
b) Lending of all types, including, inter alia, consumer credit, mortgage credit, factoring and financing of commercial transaction (CPC 8113)	2) None 3) None, except only permitted through authorized financial institutions as banks 4) Unbound, except as indicated in Cambodia's Schedule of MNP Commitments	2) None 3) None 4) Unbound, except as indicated in Cambodia's Schedule of MNP Commitments	
d) All payment and money transmission service, including credit, charge and debit cards, traveller cheques and bankers drafts (CPC 81339[3])			

3 According to Services sectoral classification list, this refers to only part of the total range of activities covered by the CPC concordance.