SCHEDULE OF THE LAO PEOPLE'S DEMOCRATIC REPUBLIC

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. Higher Education Services (Part of CPC 923) D. Adult Education Services (part of CPC 924) E. Other Education services: - Short term foreign language training only (Part of CPC 929)	1) Unbound 2) None 3) Foreign equity participation limited to 51% 4) Unbound, except as indicated in the horizontal section	1) Unbound 2) None 3) Directors must be qualified teachers who are Lao PDR national 4) Unbound, except as indicated in the horizontal section	
6. ENVIRONMENTAL SERVICES[12] Services considered as public utilities at a national or local level may be subject to public monopolies or to exclusive rights granted to private operators.			
A. Wastewater management (part of CPC 9401) B. Waste management (part of CPC 9402 and 9403) C. Protection of ambient air and climate	1) Unbound, except related consulting services 2) None 3) None 4) Unbound, except as indicated in the	1) Unbound, except related consulting services 2) None 3) None 4) Unbound, except as indicated in the	

[12] Environmental services exclude the provision of water for human use, including water collection, purification and distribution through mains.

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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	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
(part of CPC 9404) D. Remediation and cleanup of soil and water (part of CPC 9406) E. Noise and vibration abatement (part of CPC 9405)	horizontal section	horizontal section	
7. FINANCIAL SERVICES Access by foreign services suppliers and the provision of new financial services within the scope of the commitments below and that have not yet been provided by the private sector in Lao PDR at the date of accession, may be subject to measures adopted for prudential reasons. Direct branching is not allowed. Financial institutions in Lao PDR must adopt a specific legal form. All the commitments are subject to entry requirements, domestic laws, rules and regulations and the terms and conditions of the Bank of Lao PDR, the Ministry of Finance and/or any other competent authority in Lao PDR, as the case may be, which are consistent with Article VI of the GATS and paragraph 2 of the Annex on Financial Services and do not impair the commitments undertaken herewith. A. All Insurance and Insurance-Related Services Insurance companies are restricted from offering both Life and Non-life insurance services. Excluded from the scope of these commitments are compulsory insurance, including but not limited to motor vehicle insurance, collective accident insurance for workers, depositors' protection fund and social security fund.			
i) Direct insurance (A) Life insurance	1) Unbound 2) Unbound 3) Unbound for 5 years after the date of WTO accession. Thereafter,	1) Unbound 2) Unbound 3) None	