SCHEDULE OF MALAYSIA

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
	services. Provision of factoring services by a commercial bank requires the setting up of a separate entity and shareholding by a foreign-controlled commercial bank shall not exceed 30 per cent. Investment banks are not permitted to provide consumer credit and home mortgages. Only commercial banks are permitted to provide overdraft facilities. Offshore banks and offshore investment banks are permitted to lend in foreign currencies only. 4) For banks, unbound except as indicated in the all financial services horizontal section. For non-banks, unbound except one foreign national for a	4) For banks, unbound except as indicated in the all financial services horizontal section. For non-banks, unbound except for the categories of natural	

SCHEDULE OF MALAYSIA

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
	management post which is not the CEO post, for each establishment. For representative offices of non-banks, two foreign nationals subject to only one foreign national for the two top posts. Entry shall be limited to a maximum period of five years.	persons referred to under market access.	
Financial leasing	1), 2) Leasing services to residents in any currency must be undertaken jointly with leasing companies or investment banks in Malaysia 3) Provision of leasing services by a commercial bank requires the setting up of a separate entity and shareholding by a foreign-controlled commercial bank shall not exceed 49 per cent. Entry as a non-bank is limited to:	1), 2) None 3) None	