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
	3) Offshore banks are permitted to extend payment and money transmission services to non-residents only. Only commercial banks are permitted to issue credit cards, debit cards or provide checking account services. Sale or purchase of foreign currency and purchase of travellers cheques other than by commercial banks require money changer's licence. Entry is limited to establishment of a locally incorporated joint-venture company and aggregate foreign shareholding in such company shall not exceed 30 per cent. 4) For banks, unbound except as indicated in the all financial services horizontal section. For non-banks, unbound	3) For commercial banks, unbound for branching (including off-premises ATMs) and networking with ATMs in Malaysia. Branching (including dispensers) is permitted for travellers cheques companies with foreign shareholding not exceeding 30 per cent. 4) For banks, unbound except as indicated in the all financial services horizontal section. For non-banks, unbound	

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
	except one foreign national for a management post which is not the CEO post, for each establishment. Entry shall be limited to a maximum period of five years.	except for the categories of natural persons referred to under market access.	
Charge cards	1), 2) None 3) Entry is limited to establishment of a company incorporated in Malaysia. Approval of the Central Bank is required 4) Unbound except for two senior managers for each establishment. Entry shall be limited to a maximum period of five years.	1), 2) None 3) None 4) Unbound except for the categories of natural persons referred to under market access	
Guarantees and commitments	1), 2) None except banks established in Malaysia may be given the right of first refusal 3) None	1), 2) None 3) None	