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
	to be in the best interest of Malaysia Authorisation includes grant of license, registration or approval, as the case may be; or (b) A representative office. Representative offices (including those of commercial banks, investment banks and securities companies) are permitted to undertake information research and liaison services only. 4) Unbound except one foreign national for a management post per establishment, subject to market test	4) Unbound except for the categories of natural persons referred to under market access	

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
B. Insurance Services			
Direct insurance (non-life)	1) Soliciting and advertising in Malaysia are not allowed. Approval of the Central Bank is required for direct placement abroad of insurance of: (a) movable or immovable property located in Malaysia, including any ship or aircraft registered in Malaysia; and (b) liability of residents to third party. Approval will be granted if such insurance is not available from direct insurance companies in Malaysia. 2) Approval of the Central Bank is required for direct placement abroad of insurance of: (a) movable or immovable property located in Malaysia, including	1) None 2) None	