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 the establishment, control and operation of the services of the financial service supplier. Specialists or experts are individuals who possess knowledge and expertise relating to new products and services, technique or management of the financial service supplier. (b) Movement of a senior manager, specialist or expert can be through intra-corporate transfers or otherwise. (c) Entry shall be limited to a maximum period of five years. For offshore reinsurance companies, unbound except as indicated		

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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
	in the all financial services horizontal section.		
Insurance intermediation – insurance broking (excluding agency)	1), 2) Direct insurance broking services can only be provided to offshore companies in Labuan. Reinsurance broking is permitted. 3) Unbound for onshore insurance broking. Broking of direct insurance of Malaysian risks by offshore insurance brokers is not permitted. This limitation does not apply to broking of reinsurance of Malaysian risks. 4) Unbound except as indicated in the all financial services horizontal section	1), 2) None 3) None 4) Unbound except as indicated in the all financial services horizontal section	