SCHEDULE OF THE KINGDOM OF THAILAND

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or Sub-sector	SS	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
		assistants with the approval of the Insurance Commissioner		
Average and loss adjustment services (CPC 81403)		1) None 2) None 3) As indicated in 3.1 in the horizontal section 4) Only senior managerial personnel, specialists and technical assistants with the approval of the Insurance Commissioner	1) None 2) None 3) No limitation as long as foreign equity participation does not exceed 49 per cent 4) None	
Actuarial services (CPC 81404)		1) None 2) None 3) As indicated in 3.1 in the horizontal section 4) Only senior managerial personnel, specialists and technical assistants with the approval of the Insurance Commissioner	1) None 2) None 3) No limitation as long as foreign equity participation does not exceed 49 per cent 4) None	

SCHEDULE OF THE KINGDOM OF THAILAND

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or Sub-sector	SS	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
B. Banking and other financial services (excluding insurance) a) Acceptance of deposits and other repayable funds from the public b) Lending of all types, including consumer credit, mortgage credit, factoring and financing commercial transactions c) Financial leasing d) Payment and money transmission services including credit, charge and debit cards, travellers cheques and bankers drafts e) Guarantees and commitments f) Trading for own account, or for account of customers in the following: - money market instruments		1) None for financial advisory and financial data processing. Unbound for all other services 2) None for financial advisory and financial data processing. Unbound for all other services 3) (a) Representative office of banks: None (b) Foreign bank branches: I. None for existing foreign bank branches under present shareholding structure. New establishment is subject to licence approved by the Minister of Finance with the consent of the Cabinet II. ATM operations permitted under the following	1) None 2) None 3) (a) Representative office of banks: None (b) Foreign bank branches: None, except as indicated in the market access column	