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
(a) Acceptance of deposits and other repayable funds from the public (b) Lending of all types, including consumer credit, mortgage credit, factoring and financing of commercial transaction (c) Financial leasing (d) All 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, whether on an exchange, in an over-the-counter market or otherwise, the following: - Money market instrument (including cheques, bills, certificates of deposits);	(1) Unbound, except B.(k) and B.(1). (2) None. (3) None, except: (a) Japan's credit institutions are only permitted to establish commercial presence in Viet Nam in the following forms: (i) With respect to Japan's commercial banks: representative office, branch of Japan's commercial bank, commercial joint venture bank with foreign capital contribution not exceeding 50% of chartered capital, joint venture financial leasing company, 100% foreign-invested financial leasing company, joint venture finance company, 100% foreign-invested finance company, and 100% foreign-owned bank .	(1) Unbound, except B.(k) and B.(1). (2) None. (3) None, except: (a) the conditions for the establishment of a branch of a Japan's commercial bank in Viet Nam: - The parent bank has total assets of more than US$20 billion at the end of the year prior to application.	

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
- Foreign exchange; - Exchange rate and interest rate instrument including products such as swaps, forward rate agreements; and - Bullion. (h) Money broking (i) Asset management, such as cash or portfolio management, all forms of collective investment management, pension fund management, custodial, depository and trust services (j) Settlement and clearing services for financial assets, including securities, derivative products, and other negotiable instruments (k) Provision and transfer of financial information, and financial data processing and related software by suppliers of other financial services	(ii) With respect to Japan's finance companies: representative office, joint venture finance company, 100% foreign-invested finance company, joint venture financial leasing company and 100% foreign-invested financial leasing company. (iii) With respect to Japan's financial leasing companies: representative office, joint venture financial leasing company and 100% foreign-invested financial leasing company. (b) Viet Nam may limit the right of a Japan's bank branch to accept deposits in Vietnamese Dong from Vietnamese natural persons with which the bank does not have a credit relationship to a ratio of the branch's paid-in capital according to the schedule below:	(b) The conditions for the establishment of a joint venture bank or a 100% foreign-owned bank: - The parent bank has total assets of more than US$10 billion at the end of the year prior to application.	