14	Sector:	Finance
	Sub-Sector:	Banking Securities services Insurance services
	Industry Classification:	
	Type of Reservation:	National Treatment (Article 2)
	Measures:	Financial Institutions of Myanmar Law (1990), Section 13 and 14 Securities and Exchange Law (2013), Section 7 and 8 Insurance Business Law (1996), Chapter 5
	Description:	Foreign investors may be permitted to invest in the area of finance (banking, securities and insurance services) subject to relevant regulations under Financial Institutions of Myanmar Law, Securities and Exchange Law and Insurance Business Law. Note: Paragraph 1(d) of Article 7 of this agreement shall apply only after the issuance of relevant regulations under Financial Institutions of Myanmar Law, Securities and Exchange Law and Insurance Business Law.

15	Sector:	Postal and Telecommunication Services	
	Sub-Sector:	Postal Service	
		Courier Service	
		Telecommunication Services	
		Voice telephone services	
		Packet-switched data transmission service	
		Circuit-switched data transmission service	
		Telex services	
		Telegraphs services	
		Facsimile services	
		Private leased circuit services	
		Electronic mail services	
		Voice mail services	
		On-Line information and data base retrieval services	
		Electronic data interchange (EDI)	
		Enhanced/value-added facsimile services, including store and forward, store and retrieve	
		Code and protocol conversion	
		On-Line information and/or data processing (including transaction processing)	
	Industry Classification:	CPC 843	Data processing services
		CPC 7511	Postal services
		CPC 7512	Courier services
		CPC 7521	Public telephone services