(b) For the purposes of subparagraph 2(g) of Article 7.1, if a Party allows any of the activities referred to in subparagraph (a)(ii) or (a)(iii) to be conducted by its financial service suppliers in competition with a public entity or a financial service supplier, "services supplied in the exercise of governmental authority" shall not include such activities.

(c) Subparagraph (k) of Article 7.2 shall not apply to services covered by this Annex.

Article 3
Domestic Regulation

1. Notwithstanding any other provisions of Chapter 7 or the Annexes referred to therein, a Party shall not be prevented from adopting or maintaining measures for prudential reasons, including for:

(a) the protection of investors, depositors, policy-holders or persons to whom a fiduciary duty is owed by a financial service supplier; or

(b) ensuring the integrity and stability of the Party's financial system.

2. Where such measures do not conform with the provisions referred to in paragraph 1, they shall not be used as a means of avoiding the Party's obligations under those provisions.

3. Nothing in Chapter 7 or the Annexes referred to therein shall be construed to require a Party to disclose information related to the affairs and accounts of individual customers or any confidential or proprietary information in the possession of public entities.

Article 4
New Financial Services

A Party shall permit financial service suppliers of the other Party established in the Area of the former Party to offer in the Area of the former Party any new financial service. However, nothing in this Annex shall prohibit a Party from requiring the issuance of a decree or any kind of regulation by the executive branch, regulatory agencies or central bank, in order to authorize the supply of new financial services not specifically authorized in its law.

Note: Notwithstanding the provision of subparagraph 2(e) of Article 7.5, for prudential reasons within the context of paragraph 1 of Article 3 of this Annex, a Party may determine the institutional and juridical form through which the new financial service may be supplied and may require authorization for the supply of the service.

Article 5
Payment and Clearing Systems

Under terms and conditions that accord national treatment, a Party shall grant to financial service suppliers of the other Party established in the Area of the former Party access to payment and clearing systems operated by public entities, and to official funding and refinancing facilities available in the normal course of ordinary business. This Article is not intended to confer access to the former Party's lender of last resort facilities.

Article 6
Self-Regulatory Bodies

Where:

(a) membership or participation in, or access to, a self-regulatory body is required by a Party in order for financial service suppliers of the other Party to supply financial services on an equal basis with financial service suppliers of the former Party; or