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

Sector or Subsector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
5. EDUCATIONAL SERVICES			
C. Higher education services (CPC 923) **D. Adult education (CPC 924)** **E. Other education services (CPC 929)**	(1) None (2) None (3) None (4) Unbound except as indicated in the horizontal commitments.	(1) None (2) None (3) None (4) Unbound except as indicated in the horizontal commitments.	Cambodia will seek to establish an independent national accrediting process for market purposes in education and professional services which is in keeping with global practice.
6. ENVIRONMENTAL SERVICES			
A. Sewage services (CPC 9401) **B. Refuse disposal services (CPC 9402)** **C. Sanitation and similar services (CPC 9403)** **D. Other** - Cleaning of exhaust gases (CPC 9404) - Noise abatement services (CPC 9405) - Nature and landscape protection services (CPC 9406) - Other environmental services not elsewhere classified (CPC 9409)	(1) None (2) None (3) None (4) Unbound except as indicated in the horizontal commitments.	(1) None (2) None (3) None (4) Unbound except as indicated in the horizontal commitments.	

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

Sector or Subsector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
7. FINANCIAL SERVICES			
A. All insurance and insurance-related services (CPC 812)**			
a) Life, accident, and health insurance services (CPC 8121) - Life insurance services (CPC 81211)	(1) Natural or juridical persons can enter into contracts only with the insurance companies that are licensed to carry out insurance business in Cambodia. (2) None (3) None (4) Unbound except as indicated in the horizontal commitments.	(1) None (2) None (3) None (4) Unbound except as indicated in the horizontal commitments.	