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
B. Banking and other Financial services (excl. insurance)			
The commitments for subsectors a), b), and d) refer to commercial banking only. a) Acceptance of deposits and other repayable funds from the public (CPC 81115 – 81119) b) Lending of all types, including consumer credit, mortgage credit, factoring, and financing of commercial transaction (CPC 8113) d) All payment and money transmission services (CPC 81339**) - All payment and money transmission service, including credit, charge and debit cards, traveller cheques, and bankers drafts (CPC 81339**)	(1) Deposits from the public must be reinvested in Cambodia. (2) None (3) Only permitted through authorised financial institutions as banks. (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
The commitments for subsectors c) and e) refer to commercial banking only. c) Financial leasing (CPC 8112) e) Guarantees and commitments (CPC 81199**)	(1) Unbound (2) None (3) Unbound until related laws and regulations are established. (4) Unbound except as indicated in the horizontal commitments.	(1) None (2) None (3) None (4) Unbound except as indicated in the horizontal commitments.	