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
d) Services auxiliary to insurance, such as consultancy, actuarial, risk assessment, and claim settlement services (CPC 8140**)	(3) None (4) Unbound except as indicated in the Horizontal Commitments	(3) None (4) Unbound except as indicated in the Horizontal Commitments	
B. Banking and other Financial services (excluding insurance)[7]			
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 transactions (CPC 8113) c) Financial leasing (CPC 8112) d) All payment and money transmission services, including credit, charge and debit cards, travellers cheques, and bankers drafts (CPC 81339**) e) Guarantees and commitments (CPC 81199**)'	(3) None (4) Unbound except as indicated in the Horizontal Commitments	(3) None (4) Unbound except as indicated in the Horizontal Commitments	

[7] As defined in subparagraphs (b)(v) through (xvi) of Article 1 (Definitions) of Annex 8A (Financial Services).

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
g) Participation in issues of all kinds of securities, including underwriting and placement as agent (whether publicly or privately) and provision of services related to such issues (CPC 8132) h) Money broking (CPC 81339**) i) Asset management, such as cash or portfolio management; all forms of collective investment management, pension fund management, custodial depository and trust services (CPC 8119**, 81323*) j) Settlement and clearing services for financial assets, including securities, derivative products, and other negotiable instruments (CPC 81339**, 81319**) k) Advisory, intermediation, and other auxiliary financial services on all the activities listed in (a) through (l) including credit reference and analysis, investment and portfolio research and advice, advice on acquisitions and on corporate restructuring and strategy (CPC 8131, 8133)	(3) None (4) Unbound except as indicated in the Horizontal Commitments	(3) None (4) Unbound except as indicated in the Horizontal Commitments	