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	FL/MFN
- Insurance consultancy services (CPC 81402)	(1) None (2) None (3) None (4) Only senior managerial personnel, specialists, and technical assistants with the approval of the Insurance Commissioner	(1) None (2) None (3) No limitation as long as foreign equity participation does not exceed 49 per cent (4) Unbound, except as indicated in the horizontal section		
- Average and loss adjustment services (CPC 81403)	(1) None (2) None (3) None (4) Only senior managerial personnel, specialists, and technical assistants with the approval of the Insurance Commissioner	(1) None (2) None (3) No limitation as long as foreign equity participation does not exceed 49 per cent (4) Unbound, except as indicated in the horizontal section		
- Actuarial services (CPC 81404)	(1) None (2) None (3) None (4) Only senior managerial personnel, specialists, and technical assistants with the approval of the Insurance Commissioner	(1) None (2) None (3) No limitation as long as foreign equity participation does not exceed 49 per cent (4) Unbound, except as indicated in the horizontal section		

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	FL/MFN
B. Banking and Other Financial Services				
a. Acceptance of deposits and other repayable funds from the public b. Lending of all types, including consumer credit, mortgage credit, factoring and financing of commercial transaction c. Financial leasing d. Payment and money transmission services including credit, charge and debit cards, travellers cheques and bankers drafts e. Guarantees and commitments f. Trading for own account or for account of customers in the following: (A) Money market instruments (B) Foreign exchange (C) Exchange rate and interest rate instruments (D) Transferable securities	(1) None for financial advisory and financial data processing. Unbound for all other services (2) None for financial advisory and financial data processing. Unbound for all other services (3) (a) Representative office of banks: None (b) Foreign bank branches: I. None for existing foreign bank branches under present shareholding structure. New establishment is subject to licence approved by the Minister of Finance with the consent of the Cabinet. II. Automated Teller Machine (ATM) operations permitted under the following conditions only: i) joining ATM pools operated by Thai banks; or ii) operation within own premises or sharing the facilities with	(1) None (2) None (3) (a) Representative office of banks: None (b) Foreign bank branches: None		