18.	Sector	:	Financial Services
	Subsector	:	-
	Level of Government	:	Central
	Obligations Concerned	:	National Treatment (Article 8.4 and Article 10.3)
	Description	:	Trade in Services and Investment Liabilities of the Commonwealth Bank, previously Commonwealth Government-owned, are covered by transitional guarantee arrangements.
	Source of Measure	:	*Commonwealth Banks Act 1959* (Commonwealth)

19.	Sector	:	Financial Services
	Subsector	:	Life insurance services
	Level of Government	:	Central
	Obligations Concerned	:	National Treatment (Article 8.4 and Article 10.3) Market Access (Article 8.5) Most-Favoured-Nation Treatment (Article 8.6 and Article 10.4)
	Description	:	Trade in Services and Investment Approval of non-resident life insurers is restricted to subsidiaries incorporated under Australian law.
	Source of Measure	:	*Life Insurance Act 1995* (Commonwealth)