29.	Sector	:	Education Services
	Subsector	:	Adult Education, for courses with maximum duration of three months (Private Education) Other Education Services (Foreign Language Training Centre)
	Type of Obligation	:	National Treatment (Article 8.4 and Article 10.3) Market Access (Article 8.5) Senior Management and Board of Directors (Article 10.7)
	Description of Measure	:	<u>Trade in Services and Investment</u> 1. A foreign national or enterprise may not provide adult education services through a commercial presence, unless: (a) it is through an enterprise established in Brunei Darussalam that is a joint venture, where the foreign national or enterprise does not own more than 49 per cent equity shareholding in any such enterprise providing adult education services; and (b) foreign employees do not exceed 10 per cent of workforce. 2. A foreign national or enterprise may not provide foreign language training centres through a commercial presence, unless: (a) it is through an enterprise established in Brunei Darussalam that is a joint venture, where the foreign national or enterprise does not own more than 49 per cent equity shareholding in any such enterprise providing foreign language training services; and (b) a majority of the senior managers in any such enterprise established are Bruneian nationals.
	Source of Measure	:	*Education Act (Chapter 210)* Administrative Measures and Guidelines

30.	Sector	:	Financial Services
	Subsector	:	Finance Companies
	Type of Obligation	:	Market Access (Article 8.5)
	Description of Measure	:	<u>Trade in Services and Investment</u> A foreign national or enterprise may not carry on financing business or Islamic financing services unless they are incorporated in Brunei Darussalam.
	Source of Measure	:	*Finance Companies Act (Chapter 89)*