31.	Sector	:	Financial Services
	Subsector	:	Money-Changing and Remittance Businesses
	Type of Obligation	:	National Treatment (Article 8.4 and Article 10.3) Market Access (Article 8.5)
	Description of Measure	:	Trade in Services and Investment A foreign national or enterprise may not provide services relating to money-changing and money remittance businesses. The number of licences awarded for these businesses are limited.
	Source of Measure	:	*Money-Changing and Remittance Businesses Act (Chapter 174)*

32.	Sector	:	Financial Services
	Subsector	:	Insurance
	Type of Obligation	:	Market Access (Article 8.5)
	Description of Measure	:	Trade in Services A foreign national or enterprise may not provide compulsory insurance of motor third party liability and workmen's compensation unless they are purchased, directly or through an intermediary, from licensed insurance companies or *takaful* operators in Brunei Darussalam.
	Source of Measure	:	*Motor Vehicles Insurance (Third Party Risks) Act, (Chapter 90)* *Workmen's Compensation Act (Chapter 74)*