37.	Sector	:	Financial Services
	Subsector	:	Banking and Other Financial Services
	Type of Obligation	:	National Treatment (Article 8.4) Market Access (Article 8.5)
	Description of Measure	:	Trade in Services and Investment A foreign national or enterprise is not allowed to provide any activities related to the acceptance of deposits and other repayable funds unless it is through banking, Islamic banking, or Finance Companies established and licensed in Brunei Darussalam.
	Source of Measure	:	*Banking Order, 2006* *Islamic Banking Order, 2008* *Autoriti Monetari Brunei Darussalam Order, 2010*

38.	Sector	:	Financial Services
	Subsector	:	All Sectors
	Type of Obligation	:	Market Access (Article 8.5)
	Description of Measure	:	Trade in Services and Investment A foreign national or enterprise is not allowed to conduct any cross border activities related to the provision and transfer of financial information, financial data processing, and related software unless it is through entities established and licensed in Brunei Darussalam.
	Source of Measure	:	*Banking Order, 2006* *Islamic Banking Order, 2008* *Finance Companies Act (Chapter 89)* *Insurance Order, 2006* *Takaful Order, 2008* *Securities Markets Order, 2013* *Securities Markets Regulations, 2015* *Money-Changing and Remittance Business Act (Chapter 174)* Outsourcing Guidelines *Autoriti Monetari Brunei Darussalam Order, 2010*