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 |
|---|---|---|---|
| | Offshore banks and offshore investment banks are permitted to carry on financial leasing business in foreign currencies only.<br><br>(4) Unbound except two foreign nationals, one for a management post which is not the Chief Executive Officer post and one technical post, for each establishment.<br><br>For each representative office, two foreign nationals subject to one foreign national for the two top posts.<br><br>Entry shall be limited to a maximum period of five years.<br><br>For offshore leasing companies, unbound except for presence of natural persons in respect of supply of a service through the mode of commercial presence. | (4) Unbound except for the categories of natural persons referred to under market access.<br><br>For offshore leasing companies, unbound except for presence of natural persons in respect of supply of a service through the mode of commercial presence. | |
| All payment and money transmission services, namely credit and debit cards, travellers cheques, and bankers drafts | (1) Electronic fund transfer system requires approval.<br><br>(2) None<br><br>(3) Offshore banks are permitted to extend payment and money transmission services to non-residents only. | (1) None<br><br>(2) None<br><br>(3) For commercial banks, unbound for branching (including off-premises Automated Teller Machines) and networking with | |

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 |
|---|---|---|---|
| | Only commercial banks are permitted to issue credit cards or debit cards, or to provide checking account services.<br><br>Sale or purchase of foreign currency and purchase of travellers cheques other than by commercial banks require money changer's licence. Entry is limited to establishment of a locally incorporated joint venture company and aggregate foreign shareholding in such company shall not exceed 30 per cent.<br><br>(4) For banks, unbound except as indicated in the Financial Services Horizontal Commitments.<br><br>For non-banks, unbound except one foreign national for a management post which is not the Chief Executive Officer post for each establishment.<br><br>Entry shall be limited to a maximum period of five years. | Automated Teller Machines in Malaysia.<br><br>Branching (including dispensers) is permitted for travellers cheques companies with foreign shareholding not exceeding 30 per cent.<br><br>(4) For banks, unbound except as indicated in the Financial Services Horizontal Commitments.<br><br>For non-banks, unbound except for the category of natural persons referred to under market access. | |
| Charge cards | (1) None<br><br>(2) None<br><br>(3) Entry is limited to establishment of a company incorporated in Malaysia. Approval of the Central Bank is required. | (1) None<br><br>(2) None<br><br>(3) None | |