43.	Sector	:	Financial Services
	Subsector	:	-
	Industry Classification	:	-
	Type of Reservation	:	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) Prohibition of Performance Requirements (Article 10.6) Senior Management and Board of Directors (Article 10.7)
	Description	:	Trade in Services and Investment: Singapore reserves the right to adopt or maintain any measure affecting the supply of financial services with respect to Most-Favoured-Nation Treatment, Prohibition of Performance Requirements, and Senior Management and Board of Directors. Singapore reserves the right to adopt or maintain any measure with respect to National Treatment and Market Access, except as specified in the Appendix to this List (Commitments for Financial Services – Singapore) and subject to the limitations, conditions and qualifications specified therein.
	Existing Measure	:	-

44.	Sector	:	All
	Subsector	:	-
	Industry Classification	:	-
	Type of Reservation	:	Market Access (Article 8.5) Local Presence (Article 8.11)
	Description	:	Trade in Services: Singapore reserves the right to adopt or maintain any limit on the number of suppliers of credit bureau services where information provided by the supplier of credit bureau services is obtained from financial institutions in Singapore. The supplier must be established in Singapore.
	Existing Measure	:	*Monetary Authority of Singapore* Act, Cap. 186, 1999 Revised Edition