d) Payment and money transmission services, including, credit, charge and debit cards, travellers cheques and bankers drafts e) Guarantees and commitments f) Trading for own account or for account of customers, whether on an exchange, in an over-the-counter market or otherwise, the following: - money market instruments (including cheques, bills, certificates of deposit) - foreign exchange - derivative products, including financial futures and options - exchange rate and interest rate instruments, including swaps and forward rate agreements - transferable securities - other negotiable instruments and financial assets, including bullion g) Participation in issues of all kinds of securities, including underwriting and placement as agent and provision of service related to such issues h) Money broking i) Asset management, such as cash or portfolio management, all forms of collective investment management, pension fund management, custodial, depository and trust services j) Settlement and clearing services for financial assets, including securities, derivative products and other negotiable instruments k) Advisory and other auxiliary financial services, including credit reference and analysis, investment and portfolio research and advice, advice on acquisitions and on corporate restructuring and strategy	

l) Provision and transfer of financial information, and financial data processing and related software by providers of other financial services.	