6. ENVIRONMENTAL SERVICES ***A. Sewage Services*** • Environmental consultancy on sewage system, refuse disposal, hazardous waste management, air pollution and noise management, sanitation and other environmental management services (CPC 9401**) • Environmental protection and environmental abatement services (CPC 9401**) • Sewage services (including industrial waste water treatment system) (CPC 9401**) ***B. Refuse Disposal Services*** (including hazardous waste management and incinerator) (CPC 9402) ***C. Sanitation and Similar Services (CPC 9403)*** ***D. Other*** • Cleaning services of exhaust gases (including industrial emission abatement) (CPC 9404) • Noise abatement services (CPC 9405) • Nature and landscape protection services (CPC 9406) • Other environmental protection services (CPC 9409)	
7. FINANCIAL SERVICES ***A. Insurance and Insurance-related Services*** • Life insurance services (CPC 81211) • Non-life insurance services (CPC 8129)	Only senior managerial personnel, specialists, and technical assistants with the approval of the Insurance Commissioner
• Services auxiliary to insurance (excluding pension funding services): Insurance broking and agency services (CPC 81401)	Only senior managerial personnel, specialists, and technical assistants with the approval of the Insurance Commissioner Unbound for individual broker and agent Brokers shall not induce, advise or do any acts so as to cause any person to enter into insurance contracts with insurers abroad, except for reinsurance contracts
• Insurance consultancy services (CPC 81402) • Average and loss adjustment services (CPC 81403) • Actuarial services (CPC 81404)	Only senior managerial personnel, specialists, and technical assistants with the approval of the Insurance Commissioner

B. Banking and Other Financial Services • Acceptance of deposits and other repayable funds from the public • Lending of all types, including consumer credit, mortgage credit, factoring and financing of commercial transaction • Financial leasing • Payment and money transmission services including credit, charge and debit cards, travellers cheques and bankers drafts • Guarantees and commitments • Trading for own account, or for account of customers in the following: - Money market instruments - Foreign exchange - Exchange rate and interest rate instruments - Transferable securities	Limitations on the number of foreign personnel per foreign bank office: (a) two persons for banks operating as representative office; (b) six persons for each foreign bank branch
• Participation in issues of all kinds of securities, including under-writing and placement as agent (whether publicly or privately) and provision of services related to such issues[5] • Asset management as follows: - Cash or portfolio management - Collective investment management - Custodian and depository services • Advisory, intermediation and other auxiliary financial service[6] • Provision and transfer of financial information, and financial data processing and related software	
• For securities companies[7]: - Securities brokerage and dealing - Trading for own account or for account of customers in transferable securities - Securities underwriting: Participation in issues of all kinds of securities, including underwriting and placement as agents (whether publicly or privately) and provision of services related to such issues - Investment advisory	The number of foreign personnel is limited to two persons for a representative office
• For asset management companies - Collective investment schemes	Only for a representative office, the number of foreign personnel is limited to two persons
• Credit card services (CPC 81133)	Mobilising funds from the public is prohibited, unless licensed under a financial law
• Financial consultancy services (CPC 81332)	

[5] The commitments for securities companies under this subsector are separately listed below.

[6] The commitments on investment advisory for securities companies under this subsector are separately listed below.

[7] "Securities companies" means securities companies which are not commercial banks and insurance companies.