

APPENDIX 1 TO ANNEX VII

**GCC MEMBER STATES – SCHEDULE OF SPECIFIC COMMITMENTS
REFERRED TO IN ARTICLE 3.16**

INTRODUCTORY NOTE:

1. The specific commitments in this Schedule apply only to the territories of GCC Member States. The commitments and limitations contained herein apply only to the GCC Member States and EFTA States.
2. The following abbreviations are used to indicate the GCC Member States:

GCC: Member States of the Cooperation Council for the Arab States of the Gulf
UAE: United Arab Emirates
BH: Kingdom of Bahrain
KSA: Kingdom of Saudi Arabia
OM: Sultanate of Oman
QT: State of Qatar
KW: State of Kuwait
3. References to CPC codes refer to the CPC codes as used in the Provisional Central Product Classification (Statistical Papers Series M No. 77, Department of International Economic and Social Affairs, Statistical Office of the United Nations, New York, 1991) and are meant to define the scope of the commitments, unless otherwise stated.
4. Commitments inscribed by a GCC Member State, or the way they are scheduled, can not be taken as reference to interpret the scope, meaning or effect of commitments by any other GCC Member State.

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
<p>I. HORIZONTAL COMMITMENTS</p>			
<p>ALL SECTORS AND SUB-SECTORS OF SERVICES INCLUDED IN THIS SCHEDULE¹</p>	<p>3) UAE: Commercial presence will be through either:</p> <p>(i) a representative office or a branch with no limitations on the participation of foreign capital (foreign ownership of 100% is granted), provided that such office or branch appoints a UAE “services agent”. The obligations of “services agent” shall be confined to rendering services i.e. issuing necessary licenses without requiring a share in the capital or interfering in the management; or</p> <p>(ii) an incorporation as a company with maximum foreign equity as set out in the specific sectors below, which shall take any of the legal forms as allowed under UAE law.</p> <p>For some specific sectors and sub-sectors, commercial presence may be conditioned on benefits</p>	<p>3) UAE:</p> <p>(i) Acquisition of land and real estate is not permitted to foreigners or to companies in which foreign nationals have a share holding. However, foreign companies authorized to carry on their activities in UAE may own land and real estate only to the extent necessary to conduct their activities as allowed and in accordance with laws and regulations governing ownership of real estate at the Federal and Emirate levels.</p> <p>(ii) Government subsidized services may only be extended to UAE nationals.</p> <p>(iii) Foreign nationals or companies with foreign share holdings may be required to pay direct taxes on income derived from work or operations in the UAE, whereas local services suppliers or local UAE companies may not be required to pay similar taxes</p>	

¹ The UAE, KW and QT will not offer any commitments in energy and energy related services. This offer does not include any commitment under these services.

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>in the form of technology transfer, Research & Development programmes, technical assistance, and educational and training of local human resources.</p> <p>(iii) Free zones: 100% foreign ownership is permitted in Free Zones as set out in the specific sub-sectors below.</p>	<p>keeping in view the provisions of Article XIV, Paragraph (d) of GATS.</p>	
	<p>3) BH: Commercial Presence will be through:</p> <p>(i) a branch office or</p> <p>(ii) a representative office, or</p> <p>(iii) a company established in Bahrain with up to 100% foreign equity.</p>	<p>3) BH: Non-Bahraini nationals may not, other than by law or by succession, acquire the right of ownership to real estate and land within Bahrain. However, foreign establishments authorized to carry their activities in Bahrain may own the real-estate and the land only for the specific use related to the licensed project in accordance with the present laws and regulations governing foreign ownership of real estate.</p>	
	<p>3) KSA: (i) Commercial presence for all services listed in this Schedule,</p>	<p>3) KSA: (i) Foreign service suppliers require approval from the Saudi Arabian</p>	<p>KSA: All modes of supply: In all respects other than Zakat,</p>

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>other than business services (as listed below)² subject to incorporation under the Companies Act either as joint-stock companies or as limited liability companies.</p> <p>(ii) Commercial presence for business services (as listed below)³ subject to formation of a company, and registration of such a company under the Professional Companies Law.</p>	<p>General Investment Authority for establishing commercial presence in Saudi Arabia according to the Foreign Investment Law of April 2000 and Article 5:3 of the Regulation of the Foreign Investment Act.</p> <p>(ii) Non Saudi nationals may acquire the right to own real estate in Saudi Arabia by succession. Foreign establishments authorized to carry on their activities in the Kingdom under the Foreign Investment Law may own real estate in accordance with the present laws and regulations governing foreign ownership of real estate.</p> <p>(iii) Non Saudi business entities and foreign natural persons are subject to income tax while Saudi entities and Saudi individuals are subject to Zakat. Future changes in Saudi tax code will not be less favourable to foreign service providers than the existing code.</p>	<p>taxation measures will be applied in conformity with Articles II and XVII and all other relevant provisions of the GATS.</p>

² Professional Services (1A), as in document MTN.GNS/W/120.

³ Professional Services (1A), as in document MTN.GNS/W/120.

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
		<p>(iv) Foreign service entities and foreign natural persons shall have access to subsidies available in the country. However some subsidies on certain services will be available to Saudis only.</p>	
	<p>3) OM: Commercial presence may be through either:</p> <p>(i) a representative office (in all sectors); or</p> <p>(ii) an incorporation as a company with maximum foreign equity as set out in the specific sectors below, which shall take any of the legal forms as allowed under Omani law (in all sectors); or</p> <p>(iii) a wholly foreign owned subsidiary and branch in sectors where specified in the Schedule.</p>	<p>3) OM:</p> <ul style="list-style-type: none"> • Foreign nationals and foreign enterprises may own real estate only in designated tourist areas of Oman. However, foreign nationals and foreign enterprises may enter into 50-years renewable leases in most areas of Oman. • Companies established in Oman with foreign equity of up to 100% will pay income taxes at the same rates as wholly owned Omani companies. However, foreign branches are taxed differently. • Unbound with regards to making available to foreign service suppliers incorporating as a company in a GCC Member State incentives and assistance available for national services industries. 	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>3) QT:</p> <ul style="list-style-type: none"> • Except in the banking sector, insurance companies, commercial agencies and purchase of real estate, investment up to 49 % in joint ventures locally incorporated under Qatari law with Qatar partner having not less than 51% equity. • Foreign commercial presence may be required to provide certain benefits in the form of technology transfer, research and development programs, technical or marketing assistance and educational or training of local manpower. • Energy services or services supplied to the energy sector are subject to public monopolies or to exclusive right granted to private operators. 	<p>3) QT:</p> <ul style="list-style-type: none"> • All Foreign natural or juridical persons can participate in no more than 25% of any single listed enterprise. • Possessing, buying, selling or dealing in Qatari shares by foreigners is limited to 25% in the listed companies. • Foreign nationals or companies with foreign share holdings may be required to pay direct taxes on income derived from work or operations in Qatar, whereas local services suppliers or local Qatari companies may not be required to pay similar taxes (Law nr. 11 of 93). Foreign nationals or companies may obtain tax exemption for 5-10 years before making the investment. • Acquisition of land or real estate by foreign natural persons or foreign juridical persons is not allowed. Foreigners can acquire land for economic activities on long lease particularly for industrial use. 	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
		<ul style="list-style-type: none"> • National services industries and services may have some kind of incentives and assistance, like industrial land blocks, easy financial loans, market research and marketing programmes including the organization of exhibitions or facilitating its taking part in Qatari pavilion in international fairs and exhibitions, with free or lowered costs, establishing of marketing centres (inside or outside the country) and/or granting discount on the prices of its advertising programmes in national television and national advertising agencies and some other incentives alike. 	
	<p>3) KW:</p> <ul style="list-style-type: none"> • With the exemption of banks, financial institutions and other sectors and sub-sectors which are not stipulated as areas of commitments in the attached schedules, foreign commercial presence should be through: <p>(i) a Kuwaiti Agent working in the same field of services or related to it (official agency contract</p>	<p>3) KW:</p> <ul style="list-style-type: none"> • Acquisition of land or real estate by foreign natural or juridical persons is not allowed. However, they can acquire land for economic activities in a short, medium or long term lease basis. • Foreigners are allowed to possess, in Kuwaiti share holding companies according to Law No. 20 of the year 2000. And 	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>must be registered with the Ministry of Commerce and Industry); or</p> <p>(ii) a partnership with the capital of Kuwaiti Company, in which Kuwaiti portion should be 51% at least, and the aggregate portion of foreign capital should not exceed 49%; or</p> <p>(iii) Established of a Kuwaiti company with 100% foreign equity through the Kuwaiti foreign investment law No 08 / 2001 in the following sectors:</p> <p>(a) Construction.</p> <p>(b) Banks, investment corporations and foreign exchange companies which the Central Bank of Kuwait agrees to consider incorporation thereof.</p> <p>(c) Insurance companies which Ministry of Commerce and Industry agrees to incorporate.</p> <p>(d) Information technology and Software development.</p>	<p>foreigners must be residents in Kuwait.</p> <ul style="list-style-type: none"> • National services industries and services may have some kind of incentives and assistance, like industrial land blocks, easy financial loans, market research and marketing programs including the organization of exhibitions of facilitating its taking part in Kuwaiti pavilion in international fairs and exhibitions, with free or lowered costs, establishing of marketing centers (inside or outside the country), and/or granting discount on the prices of its advertising programmes in national television and national advertising agencies and some other incentives alike. 	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>(e) Hospital and other health services.</p> <p>(f) Tourism, hotels and entertainment.</p> <p>(g) Culture, information and marketing.</p> <ul style="list-style-type: none"> • Foreign commercial presence, must add some economic interests to the country, like high technology transfer, research and development programs, technical or marketing assistance and educational or training of local manpower, including condition to employ 30% of his work force with nationals. • Commercial presence in all sectors and sub-sectors of Services shall need prior written permission from competent authorities according to Kuwaiti regulations. 		
	<p>4) Unbound, except for measures concerning the entry and temporary stay of natural persons in the following categories:</p>	<p>4) Unbound, except for measures concerning the categories of natural persons referred to in the market access column.</p>	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>A. Business Visitors B. Intra-Corporate Transferees C. Contractual Service Suppliers D. Independent Professionals E. Installers and Maintainers</p> <p>Presence of foreign natural persons as self-employers is not allowed.</p>	<p>KW & QT: Housing and social programmes and some aspects of free health care, are limited to Kuwaiti and Qatari citizens.</p> <p>KW: National services industries and services may have some kind of incentives and assistance, like industrial land blocks, easy financial loans, market research and marketing programs including the organization of exhibitions of facilitating its taking part in Kuwaiti pavilion in international fairs and exhibitions, with free or lowered costs, establishing of marketing centers (inside or outside the country), and/or granting discount on the prices of its advertising programmes in national television and national advertising agencies and some other incentives alike.</p>	
	<p>A. Business Visitors</p> <p>A natural person who stays in a GCC Member State, without acquiring remuneration from within such Member State and without engaging in making</p>		

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>direct sales to the general public or supplying services, for the purposes of participating in business meetings, business contacts including negotiations for the sale of services and/or other similar activities including those to prepare for establishing a commercial presence in GCC Member States:</p> <p>UAE: Entry and stay for persons in this category shall not be for more than 90 days in any 12 month period.</p> <p>BH: Entry and stay for persons in this category shall not be for more than three weeks.</p> <p>KSA: Entry and stay shall be for a period of no more than 180 days, including multiple entries.</p> <p>OM: Persons not based in Oman who visit Oman on behalf of a service supplier for business negotiations (and not for direct sale of services) or for doing preparatory work for establishing commercial presence in Oman. Entry for persons in this category</p>		

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>shall be for a period of 90 days.</p> <p>QT: Business Visitors: may enter and stay for an initial period of no more than 90 days.</p> <p>Business Visitors being a natural person who stays in Qatar for the purpose of participating in business meetings, business negotiations, preparation for establishing a commercial presence and other similar activities, without receiving remuneration within Qatar and does not engage in making direct sales to the general public.</p> <p>KW: Entry and stay shall be for one month and renewable for a maximum period of 90 days during one year.</p>		
	<p>B. Intra-corporate Transferees</p> <p>UAE: <u>Intra-corporate transferees:</u> managers, executives and specialists (as defined below) who have been in the employment of a juridical person of another Party outside the UAE, for a period of</p>		<p>UAE:</p> <ul style="list-style-type: none"> - The work right for the spouses of intra-corporate transferees is granted according to the UAE labour laws. - Transparency: all

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>not less than one year prior to the date of application for entry into the UAE and are being transferred to a branch or affiliate in the UAE of the aforesaid juridical person. Entry will be subject to the following conditions:</p> <ul style="list-style-type: none"> (i) The number of managers, executives and specialists shall be limited to 50% of the total number of managers, executives and specialists of each service supplier. (ii) Their entry shall be for a period of three years subject to renewable for additional years. (iii) Their stay in the UAE will be subject to UAE labour and immigration laws. <p>BH: <u>Intra-corporate transferees:</u> managers, executives and specialists (as defined below) who have been in the employment of a juridical person of an EFTA State outside Bahrain, for a period of not less than one year prior to the date of application for entry into</p>		<p>disciplines concerning labour, residency and work permits laws are publicly available.</p>

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>Bahrain and are being transferred to a branch or affiliate in Bahrain of the aforesaid juridical person. Entry will be subject to the following conditions:</p> <p>(i) Establishments and companies constituted in Bahrain that have 10 or more employees must employ a minimum of Bahraini staff equivalent to between 15% and 50% of their total workforce. The exact percentage depends on the service sector in which the establishment/company operates, availability of Bahraini staff qualified to perform said services, date of establishment/company (number of years in the business), and proof that the business can sustain the number of employees.</p> <p>(ii) Establishments and companies constituted in Bahrain with less than 10 employees must employ at least one Bahraini.</p> <p>The entry and stay for such natural persons shall be for a</p>		

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>period of two years, renewable for similar periods.</p> <p>KSA: Intra-corporate transferees of managers, executives and specialists (as defined below), who have work experience for a period of at least three years in the same field prior to the date of application for entry into the Kingdom, to an affiliate in Saudi Arabia of a juridical person. Entry and stay of such managers, executives and specialists shall be subject to the following conditions:</p> <p>(i) Their number shall be limited to 25% of the total workforce of each service supplier. However, a minimum of three persons will be allowed. Alternatively to the above, the service supplier may have the following option, the number of managers, executives and specialists of each service supplier shall be limited to 15%; and the number of other foreign employees (i.e. other than managers, executives, or specialists) of each service</p>		

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>supplier shall be limited to 10%, or vice versa. However, a minimum of two intra-corporate transferees will be allowed as compliant with the 15% threshold.</p> <p>(ii) Their entry and stay shall be for a period of two years, renewable for similar periods.</p> <p>(ii) Certain positions in a company may be reserved for Saudi nationals in all categories. These positions are recruitment and personnel, receptionists, cashiers, civil security guards, and transaction (government relations) follow up.</p> <p>OM: Foreign employees of juridical persons are limited to 20% of the total number of personnel of a service supplier.</p> <p>The entry of such natural persons shall be for a period of two years subject to renewal for two additional years with a maximum of four years.</p>		

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>QT: Intra-corporate transferee being a natural person who has been employed by a juridical person of the other Party for a period of not less than one year and who seeks temporary entry to provide services as a manager, an executive and a specialist (as defined below):</p> <ul style="list-style-type: none"> • Managers and executives: Their entry and stay in Qatar for a three year initial period, renewable annually, even beyond the initial three-year period. • Specialists: may enter and stay for a period of no more than three years. <p>KW: Natural persons employed by a juridical person of a Party for a period of not less than one year and who seek temporary entry to provide services as managers, executives and specialists (as defined below). Their entry shall be for a period of one year, renewable for additional one year.</p>		

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p><u>Definitions:</u></p> <p><u>Managers:</u> persons within an organization who primarily direct the organization or a department or sub-division of the organization, supervise and control the work of other supervisory, professional or managerial employees, have the authority to hire or fire or recommend hiring, firing, or other personnel action (such as promotion or leave authorization), and exercise discretionary authority over day to day operation, doesn't include first-line supervisor unless the employees supervised are professional, nor does include employees who primarily perform tasks necessary for the provision of the service.</p> <p><u>Executives:</u> Persons within an organization, who primarily direct the management of the organization, establish the goals and policies of the organization, exercise wide latitude in decision-making, and receive</p>		

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>only general supervision or direction from higher-level executives, the board of directors or stockholders of the business. Executives would not directly perform tasks related to the actual provision of service or services of the organization.</p> <p><u>Specialists</u>: persons within an organization who possess knowledge at an advanced level of expertise and who possess proprietary knowledge of the organization's services, research, equipment, techniques or management.</p> <p>QT: A Specialist means a natural person who has acquired proficiency in some trade or profession through a diploma or long work experience.</p>		
	<p>C. Contractual service suppliers</p> <p>UAE:</p> <ul style="list-style-type: none"> The Directorates of Naturalization and Residence in the emirates of the UAE are authorized to issue a 90 (ninety) day visa renewable for a further 		

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>equal period to enter the UAE subject to approval by the Ministry of Labour and Social Affairs.</p> <ul style="list-style-type: none"> • This visa is issued to an applicant who is entering the UAE on a temporary mission connected with a private or public company or corporation operating in the UAE on condition that she or he is sponsored by one of its competent staff or by an official body and is a member of any of the following professions: <ul style="list-style-type: none"> (i) Businessmen (ii) Directors, Representatives, Sale Managers of companies and auditors. (iii) Representatives of companies and commercial enterprises delegated on a mission connected with a trade activity in the UAE. (iv) Engineers, physicians, lawyers and qualified technicians. <p>BH:</p>		

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>Employees of contractual service suppliers, i.e. employees of juridical persons with no commercial presence in Bahrain, who have obtained a service contract in Bahrain requiring the presence of their employees in order to fulfil the contract.</p> <p>Entry and stay of such persons shall be for a period of no more than 180 days.</p> <p>KSA: Employees of contractual service suppliers, i.e. employees of juridical persons with no commercial presence in Saudi Arabia, who have obtained a service contract in Saudi Arabia requiring the presence of their employees in order to fulfil the contract.</p> <p>Entry and stay of such persons shall be for a period of no more than 180 days which would be renewable.</p> <p>Entry of such persons shall be allowed only for the following sub-sectors on business services:</p>		

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<ul style="list-style-type: none"> - Legal services (Part of CPC 861) - Architectural services (CPC 8671) - Urban planning and landscape architectural services (CPC 8674) - Engineering services (CPC 8672) - Integrated engineering services (CPC 8673) - Related scientific and technical consulting (CPC 8675) - Technical testing & analysis services (CPC 8676) - Translation services (CPC 87905) - Environmental services (all sub-sectors) (CPC 94010 + 94020 + 9403 + 9404 + 9405 + 9406 + 9409) - Services incidental to mining (CPC 883 + 5115) 		

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<ul style="list-style-type: none"> - Management consulting services (CPC 8650) - Services related to management consulting (CPC 8660) - Maintenance and repair of equipment (not including maritime vessels, aircraft or other transport equipment) (CPC 633 + 8861-8866) - Accounting, auditing & bookkeeping (CPC 8621 + 8622) - Medical & dental services (CPC 9312) - Inter-disciplinary research and development services (CPC 85300) - Computer & related services (CPC 841-845 + 849) - Construction and related engineering services (CPC 511-518) - Travel agency and tour operator services, excluding for Umra and Hajj (CPC 7471) (Only KSA) 		

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>- Restaurant services, including catering services (except bars, nightclubs, etc.) (CPC 6421 + 6422 + 6423)</p> <p>QT & KW: Unbound.</p> <p>OM: Persons who are employees of an enterprise outside Oman, not having commercial presence in Oman, which has concluded a services contract with an enterprise engaged in substantive business in Oman and who provide a service in Oman as professionals on behalf of enterprise outside Oman. Entry and stay of persons in this category shall be for a period of 90 days.</p>		
	<p>D. Independent Professionals</p> <p>All GCC Member States except KSA: Unbound.</p> <p>KSA: Independent Professionals (i.e. natural persons) as part of a service contract with juridical</p>		

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>person in Saudi Arabia for rendering professional services in which he/she possesses the necessary academic credentials and professional qualifications with three years experience in the same field. Their entry and stay shall be for a period of 180 days, which may be renewable.</p> <p>Entry of such persons shall be allowed only for the following:</p> <ul style="list-style-type: none"> - Computer & related services (CPC 841-845 + 849) - Construction & related engineering services (CPC 512, 513, 516 + 517) - Accounting, auditing and bookkeeping services (CPC 8621 + 8622) - Taxation services (CPC 87905) - Architectural services (CPC 8671) - Pilot & Crews - Legal services (part of CPC 861) 		

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<ul style="list-style-type: none"> - Medical & dental services (CPC 9312) - Interdisciplinary research and development services (CPC 85300) - Management consulting services (CPC 8650) - Building cleaning services (CPC 874) <p>Entry and stay shall be for a period of 90 days, which would be renewable for a similar period.</p>		
	<p>E. Installers and Maintainers</p> <p>All GCC Member States except BH & KSA: Unbound.</p> <p>BH & KSA: Qualified specialists supplying installation or maintenance services. The supply of that service has to occur on a contractual basis between the builder of the machinery or equipment and the owner of that machinery or equipment, both of them being juridical persons.</p>		

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>BH: Temporary entry is granted for a period of stay of no more than 180 days.</p> <p>KSA: Temporary entry is granted for a period of stay of no more than 90 days which would be renewable.</p>		

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
II. SECTOR SPECIFIC COMMITMENTS			
1. <u>BUSINESS SERVICES</u>			
A. <u>Professional Services</u>			
<p>a. Legal Services (CPC 861)</p> <p>UAE, KSA & QT: Consultancy on the law of jurisdiction where the services supplier is qualified as a lawyer and on international law (Part of CPC 861)</p> <p>BH: Legal advisory services for foreign law and international law (Part of CPC 861)</p> <p>OM: Only for consultancy for home country law, third country law and international law (Part of CPC 861)</p>	<p>1) All GCC Member States except KW: None.</p> <p>KW: Unbound.</p> <p>2) All GCC Member States except, KW: None.</p> <p>KW: Unbound.</p> <p>3) UAE: Foreign equity is limited to 75%. After 5 years from the entry into force of the Agreement up to 100% foreign equity will be allowed.</p> <p>BH:</p> <p>(i) Non-Bahraini and non-GCC lawyers, resident in Bahrain, may supply legal advisory services in the territory of Bahrain, if employed by a lawyer licensed to</p>	<p>1) All GCC Member States except KW: None.</p> <p>KW: Unbound.</p> <p>2) All GCC Member States except KW: None.</p> <p>KW: Unbound.</p> <p>3) UAE: Non-UAE lawyers cannot plead in UAE courts, or act before official bodies, or perform notarial functions.</p> <p>BH & OM: None.</p> <p>KSA: Non-Saudi lawyers cannot appear in courts to plead cases.</p> <p>QT: Non-Qatari lawyers cannot plead in Qatar courts.</p>	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>practice law in Bahrain.</p> <p>(ii) For greater certainty, legal consultants of an EFTA State, either as individuals or firms, may supply legal advisory services in Bahrain, with respect to the laws of countries other than Bahrain, upon obtaining a license from the Bahrain authorities, if the individual providing the legal advice is licensed to practice in the jurisdiction with respect to which he is providing the advice.</p> <p>KSA: Foreign equity limited to 75%.</p> <p>OM: Foreign equity is limited up to 70%.</p> <p>QT: None other than that commercial presence must take the form of a sole proprietorship or a partnership.</p> <p>KW: Unbound.</p> <p>4) All GCC Member States except QT and KW: Unbound, except as indicated in the horizontal section.</p>	<p>KW: Unbound.</p> <p>4) All GCC Member States except QT and KW: Unbound, except as indicated in the horizontal section.</p>	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	QT & KW: Unbound.	QT & KW: Unbound.	
b. Accounting, auditing and book-keeping services (CPC 8621 & 8622)	<p>1) All GCC Member States except KW: None. KW: Unbound.</p> <p>2) All GCC Member States except KW: None. KW: Unbound.</p> <p>3) UAE: Foreign equity is allowed up to 75%. After 10 years from the entry into force of the Agreement foreign equity will be allowed up to 100%. BH: (i) If an audit office is a corporation, it shall be in the form of a professional specialized partnership. (ii) In the case of licensed foreign audit offices, each of them shall have an operational office in Bahrain under the responsibility of Bahraini partner (whether salarized or actual partner).</p>	<p>1) All GCC Member States except KW: None. KW: Unbound.</p> <p>2) All GCC Member States except KW: None. KW: Unbound.</p> <p>3) All GCC Member States except QT & KW: None. QT: None, except that services provider must demonstrate sufficient experience in the same field. KW: Unbound.</p>	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>KSA: Foreign equity limited to 75%, to go to 80% after three years from the entry into force of the Agreement.</p> <p>OM: Foreign equity is limited up to 70%.</p> <p>QT: None other than that commercial presence must take the form of a sole proprietorship or a partnership.</p> <p>KW: Unbound.</p> <p>4) All GCC Member States except KW: Unbound, except as indicated in the horizontal section.</p> <p>KW: Unbound.</p>	<p>4) All GCC, except KW: Unbound, except as indicated in the horizontal section.</p> <p>KW: Unbound.</p>	
<p>c. Taxation Services (CPC 8630)</p> <p>UAE & QT: Only the following sub-sectors:</p> <ul style="list-style-type: none"> - Business tax planning and consulting (CPC 86301) - Business tax preparation and review services (CPC 86302) 	<p>1) All GCC Member States except KW: None.</p> <p>KW: Unbound.</p> <p>2) All GCC Member States except KW: None.</p> <p>KW: Unbound.</p>	<p>1) All GCC Member States except KW: None.</p> <p>KW: Unbound.</p> <p>2) All GCC Member States except KW: None.</p> <p>KW: Unbound.</p>	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>3) QT: None.</p> <p>UAE & KSA: Foreign equity limited to 75%.</p> <p>BH: Taxation services are provided by registered audit firms in Bahrain:</p> <p>(i) If an audit office is a corporation, it shall be in the form of a professional specialized partnership.</p> <p>(ii) In the case of licensed foreign audit offices, each of them shall have an operational office in Bahrain under the responsibility of Bahraini partner (whether salarized or actual partner).</p> <p>OM: Foreign equity is limited up to 70%.</p> <p>KW: Unbound.</p> <p>4) All GCC Member States except KW: Unbound, except as indicated in the horizontal section.</p> <p>KW: Unbound.</p>	<p>3) All GCC Member States except QT & KW: None.</p> <p>QT: None, except that services provider must demonstrate sufficient experience in the same field.</p> <p>KW: Unbound.</p> <p>4) All GCC Member States except KW: Unbound, except as indicated in the horizontal section.</p> <p>KW: Unbound.</p>	
d. Architectural Services (CPC	1) None.	1) None.	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
<p>8671)</p> <p>e. Engineering Services (CPC 8672)</p> <p>f. Integrated Engineering Services (CPC 8673)</p> <p>g. Urban planning and landscape architectural services (CPC 8674)</p>	<p>2) None.</p> <p>3) BH & KW: None.</p> <p>UAE & KSA: Foreign equity limited to 75%.</p> <p>OM: Foreign equity is limited up to 70%.</p> <p>QT: None other than that commercial presence must take the form of a sole proprietorship or a partnership.</p> <p>4) Unbound, except as indicated in the horizontal section.</p>	<p>2) None.</p> <p>3) None.</p> <p>4) Unbound, except as indicated in the horizontal section.</p>	
<p>h. Medical and dental services (CPC 9312)</p>	<p>1) UAE, KSA & OM: None.</p> <p>BH, QT & KW: Unbound.</p> <p>2) All GCC Member States except BH & KW: None.</p> <p>BH & KW: Unbound.</p> <p>3) BH & KW: Unbound.</p> <p>QT: None.</p>	<p>1) UAE, KSA & OM: None.</p> <p>BH, KW & QT: Unbound.</p> <p>2) All GCC Member States except BH & KW: None.</p> <p>BH & KW: Unbound.</p> <p>3) All GCC Member States except BH & KW: None.</p>	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>KSA: Foreign equity is limited to 75%.</p> <p>UAE: Foreign equity is allowed up to 70%.</p> <p>OM: Foreign equity is limited up to 70%.</p> <p>4) All GCC Member States except BH & KW: Unbound, except as indicated in the horizontal section.</p> <p>BH & KW: Unbound.</p>	<p>BH & KW: Unbound.</p> <p>4) All GCC Member States except BH, QT & KW: Unbound, except as indicated in the horizontal section.</p> <p>BH & KW: Unbound.</p> <p>QT: Unbound, except as indicated in the horizontal section. Residency required.</p>	
<p>i. Veterinary services (CPC 93201) For QT: CPC 932</p>	<p>1) All GCC Member States except KW: None.</p> <p>KW: Unbound.</p> <p>2) All GCC Member States except KW: None.</p> <p>KW: Unbound.</p>	<p>1) All GCC Member States except KW: None.</p> <p>KW: Unbound.</p> <p>2) All GCC Member States except KW: None.</p> <p>KW: Unbound.</p>	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>3) BH & QT: None.</p> <p>KSA & UAE: Foreign equity is limited to 75%.</p> <p>KW: Unbound.</p> <p>OM: Foreign equity is limited up to 70%.</p> <p>4) All GCC Member States except KW: Unbound, except as indicated in the horizontal section.</p> <p>KW: Unbound.</p>	<p>3) All GCC Member States except KW: None.</p> <p>KW: Unbound.</p> <p>4) All GCC Member States except QT & KW: Unbound, except as indicated in the horizontal section.</p> <p>QT: Unbound, except as indicated in the horizontal section. Residency required.</p> <p>KW: Unbound.</p>	
<p>B. <u>Computer and Related Services</u></p> <p>a. Consultancy services related to the installation of computer hardware (CPC 841)</p> <p>b. Software implementation services (CPC 842)</p> <p>c. Data processing services (CPC 843)</p>	<p>1) All GCC Member States except QT: None.</p> <p>QT: Unbound.</p> <p>2) All GCC Member States except QT: None.</p> <p>QT: Unbound.</p>	<p>1) All GCC Member States except QT: None.</p> <p>QT: Unbound.</p> <p>2) All GCC Member States except QT: None.</p> <p>QT: Unbound.</p>	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
<p>d. Data base services (CPC 844)</p> <p>Maintenance and repair services of office machinery and equipment including computers (CPC 845) (Excluding QT & KW)</p> <p>e. Other computer services (CPC 849) (Excluding QT)</p>	<p>3) UAE:</p> <ul style="list-style-type: none"> - None for services under CPC 841-845. - For CPC 849 foreign equity is limited to 70%. Within seven years from the entry into force of the Agreement 100% foreign equity will be allowed. <p>BH, KSA, QT & KW: None.</p> <p>OM: Foreign equity is limited up to 70%. Commercial presence of wholly foreign-owned subsidiaries is permitted.</p> <p>4) Unbound, except as indicated in the horizontal section.</p>	<p>3) None.</p> <p>4) Unbound, except as indicated in the horizontal section.</p>	
<p>C. <u>Research and Development Services</u></p> <p>a. R&D services on natural sciences (CPC 851)</p> <p>b. R&D services on social sciences and humanities (CPC 852)</p> <p>c. Interdisciplinary R&D services (CPC 853)</p>	<p>1) None.</p> <p>2) None.</p> <p>3) All GCC Member States except OM: None.</p> <p>OM: Foreign equity is limited up</p>	<p>1) None.</p> <p>2) None.</p> <p>3) None.</p>	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>to 70%.</p> <p>4) Unbound, except as indicated in the horizontal section.</p>	<p>4) Unbound, except as indicated in the horizontal section.</p>	
<p>E. <u>Rental and Leasing Services without Operators</u> UAE: excluding rental and leasing services relating to cars</p> <p>a. Relating to ships (CPC 83103) QT: Excluded</p> <p>b. Rental to aircraft (CPC 83104) (Only KSA & QT)</p> <p>c. Relating to other transport equipment (CPC 83101 + 83102 + 83105) QT: Excluded</p> <p>d. Relating to other machinery and equipment (CPC 83106 – 83109) QT: Only CPC 83106 + 83109</p> <p>e. Leasing or rental services concerning household goods (CPC 832) (Only KSA)</p>	<p>1) All GCC Member States except OM, QT & KW: None.</p> <p>OM, QT & KW: Unbound.</p> <p>2) All GCC Member States except OM, QT & KW: None.</p> <p>OM, QT & KW: Unbound.</p> <p>3) All GCC Member States except UAE, OM & KW: None.</p> <p>UAE: Foreign equity limited to 70%.</p> <p>OM & KW: Unbound.</p> <p>4) All GCC Member States except OM, QT & KW: Unbound, except as indicated in the horizontal</p>	<p>1) All GCC Member States except OM, QT & KW: None.</p> <p>OM, QT & KW: Unbound.</p> <p>2) All GCC Member States except OM, QT & KW: None.</p> <p>OM, QT & KW: Unbound.</p> <p>3) All GCC Member States except OM & KW: None.</p> <p>OM & KW: Unbound.</p> <p>4) All GCC Member States except OM, QT & KW: Unbound, except as indicated in the horizontal</p>	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	section. OM, QT & KW: Unbound.	section. OM, QT & KW: Unbound.	
F. <u>Other Business Services</u>			
a. Advertising services (CPC 871) KSA: Only for sale or leasing services of advertising space or time (CPC 8711)	1) All GCC Member States except QT: None. QT: Unbound. 2) All GCC Member States except QT: None. QT: Unbound. 3) All GCC Member States except UAE, OM & QT: None. UAE: Foreign equity limited to 70%. OM: Foreign equity is limited up to 70%. QT: Unbound. 4) All GCC Member States except QT: Unbound, except as indicated in the horizontal section.	1) All GCC Member States except QT: None. QT: Unbound. 2) All GCC Member States except QT: None. QT: Unbound. 3) All GCC Member States except QT: None. QT: Unbound. 4) All GCC Member States except QT: Unbound, except as indicated in the horizontal section.	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	QT: Unbound	QT: Unbound.	
<p>b. Market research and public opinion polling services (CPC 864)</p> <p>KSA, OM & QT: Only market research services (CPC 86401)</p>	<p>1) None.</p> <p>2) None.</p> <p>3) All GCC Member States except UAE & OM: None.</p> <p>UAE: Foreign equity limited to 75%. After 10 years from the entry into force of the Agreement, foreign equity will be allowed up to 100%.</p> <p>OM: Foreign equity is limited up to 70%.</p> <p>4) Unbound, except as indicated in the horizontal section.</p>	<p>1) None.</p> <p>2) None.</p> <p>3) None.</p> <p>4) Unbound, except as indicated in the horizontal section.</p>	
<p>c. Management consulting services (CPC 8650)</p> <p>QT: CPC 865</p>	<p>1) None.</p> <p>2) None.</p> <p>3) None.</p>	<p>1) None.</p> <p>2) None.</p> <p>3) All GCC Member States except QT: None.</p> <p>QT: None, except that services provider must demonstrate sufficient experience in the same</p>	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	4) Unbound, except as indicated in the horizontal section.	field. 4) Unbound, except as indicated in the horizontal section.	
d. Services related to Management Consulting (CPC 8660)	1) None. 2) None. 3) None. 4) Unbound, except as indicated in the horizontal section.	1) None. 2) None. 3) All GCC Member States except QT: None. QT: None, except that services provider must demonstrate sufficient experience in the same field. 4) Unbound, except as indicated in the horizontal section.	
e. Technical testing and analysis services (CPC 8676)	1) None. 2) None. 3) All GCC Member States except OM: None. OM: Foreign equity is limited up to 70%. 4) Unbound, except as indicated in	1) None. 2) None. 3) None. 4) Unbound, except as indicated in	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	the horizontal section.	the horizontal section.	
<p>f. Services incidental to agriculture, hunting and forestry (CPC 881)</p> <p>BH: Only the following sub-sector:</p> <p>- Services incidental to agriculture (CPC 88110)</p>	<p>1) All GCC Member States except UAE & QT: None.</p> <p>UAE & QT: Unbound.</p> <p>2) All GCC Member States except UAE & QT: None.</p> <p>UAE & QT: Unbound.</p> <p>3) All GCC Member States except UAE, OM & QT: None.</p> <p>UAE & QT: Unbound.</p> <p>OM: Foreign equity is limited up to 70%.</p> <p>4) All GCC Member States except UAE & QT: Unbound, except as indicated in the horizontal section.</p> <p>UAE & QT: Unbound.</p>	<p>1) All GCC Member States except UAE & QT: None.</p> <p>UAE & QT: Unbound.</p> <p>2) All GCC Member States except UAE & QT: None.</p> <p>UAE & QT: Unbound.</p> <p>3) All GCC Member States except UAE & QT: None.</p> <p>UAE & QT: Unbound.</p> <p>4) All GCC Member States except UAE & QT: Unbound, except as indicated in the horizontal section.</p> <p>UAE & QT: Unbound.</p>	
<p>g. Services incidental to fishing (CPC 882)</p>	<p>1) All GCC Member States except OM & KW: Unbound.</p> <p>OM & KW: None.</p>	<p>1) All GCC Member States except OM & KW: Unbound.</p> <p>OM & KW: None.</p>	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>2) All GCC Member States except OM & KW: Unbound. OM & KW: None.</p> <p>3) All GCC Member States except OM & KW: Unbound. OM: Foreign equity is limited up to 70%. KW: None.</p> <p>4) All GCC Member States except OM & KW: Unbound. OM & KW: Unbound, except as indicated in the horizontal section.</p>	<p>2) All GCC Member States except OM & KW: Unbound. OM & KW: None.</p> <p>3) All GCC Member States except OM & KW: Unbound. OM & KW: None.</p> <p>4) All GCC Member States except OM & KW: Unbound. OM & KW: Unbound, except as indicated in the horizontal section.</p>	
<p>h. Services incidental to mining (CPC 883+5115) BH, KSA & OM only BH: limited to CPC 883</p>	<p>1) None.</p> <p>2) None.</p> <p>3) BH & KSA: None. OM: Foreign equity is limited up to 70%.</p> <p>4) Unbound, except as indicated in</p>	<p>1) None.</p> <p>2) None.</p> <p>3) None.</p> <p>4) Unbound, except as indicated in</p>	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	the horizontal section.	the horizontal section.	
i. Services incidental to manufacturing (CPC 884+885, except for 88442)	<p>1) All GCC Member States except UAE, BH & QT: None.</p> <p>UAE, BH & QT: Unbound.</p> <p>2) All GCC Member States except BH & QT: None.</p> <p>BH & QT: Unbound.</p> <p>3) UAE: Foreign equity limited to 75%. After 10 years from the entry into force of the Agreement, foreign equity will be allowed up to 100%.</p> <p>BH & QT: Unbound.</p> <p>KSA & KW: None.</p> <p>OM: Foreign equity is limited up to 70%.</p> <p>4) All GCC Member States except BH & QT: Unbound, except as indicated in the horizontal section.</p> <p>BH & QT: Unbound.</p>	<p>1) All GCC Member States except UAE, BH & QT: None.</p> <p>UAE, BH & QT: Unbound.</p> <p>2) All GCC Member States except BH & QT: None.</p> <p>BH & QT: Unbound.</p> <p>3) All GCC Member States except BH & QT: None.</p> <p>BH & QT: Unbound.</p> <p>4) All GCC Member States except BH & QT: Unbound, except as indicated in the horizontal section.</p> <p>BH & QT: Unbound.</p>	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
j. Services incidental to energy distribution (CPC 887) KSA & OM only	1) None. 2) None. 3) KSA: None. OM: Foreign equity is limited up to 70%. 4) Unbound, except as indicated in the horizontal section.	1) None. 2) None. 3) None. 4) Unbound, except as indicated in the horizontal section.	
m. Related to scientific and technical consulting services (CPC 8675)	1) All GCC Member States except QT: None. QT: Unbound. 2) All GCC Member States except QT: None. QT: Unbound. 3) All GCC Member States except UAE & OM: None. UAE: Foreign equity limited to 75%. After 5 years from the entry into force of the Agreement foreign equity will be allowed up to 100%.	1) All GCC Member States except QT: None. QT: Unbound. 2) All GCC Member States except QT: None. QT: Unbound. 3) None.	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>OM: Foreign equity is limited up to 70%.</p> <p>4) All GCC Member States except QT: Unbound, except as indicated in the horizontal section.</p> <p>QT: Unbound.</p>	<p>4) All GCC Member States except QT: Unbound, except as indicated in the horizontal section.</p> <p>QT: Unbound.</p>	
<p>n. Maintenance and repair of equipment (not including maritime vessels, aircraft or other transport equipment) (CPC 633+ 8861-8866)</p>	<p>1) All GCC Member States except UAE & QT: None</p> <p>UAE & QT: Unbound.</p> <p>2) All GCC Member States except UAE & QT: None.</p> <p>UAE &-QT: Unbound.</p> <p>3) All GCC Member States except UAE, OM & QT: None</p> <p>UAE: Foreign equity limited to 75%. After 5 years from the entry into force of the Agreement, up to 100% foreign equity will be allowed.</p>	<p>1) All GCC Member States except UAE & QT: None</p> <p>UAE & QT: Unbound.</p> <p>2) All GCC Member States except UAE & QT: None</p> <p>UAE &-QT: Unbound.</p> <p>3) All GCC Member States except QT: None.</p> <p>QT: Unbound.</p>	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>OM: Foreign equity is limited up to 70%.</p> <p>QT: Unbound.</p> <p>4) All GCC Member States except QT: Unbound, except as indicated in the horizontal section.</p> <p>QT: Unbound</p>	<p>4) All GCC Member States except QT: Unbound, except as indicated in the horizontal section.</p> <p>QT: Unbound.</p>	
<p>o. Building-Cleaning Services (CPC 874) (KSA excluded)</p>	<p>1) UAE, BH & QT: Unbound.</p> <p>OM & KW: None.</p> <p>2) UAE, BH & QT: Unbound.</p> <p>OM & KW: None.</p> <p>3) UAE: Foreign equity is allowed up to 75%. After 10 years from the entry into force of the Agreement foreign equity will be allowed up to 100%.</p> <p>BH & QT: Unbound.</p> <p>OM: Foreign equity is limited up to 70%.</p>	<p>1) UAE, BH & QT: Unbound.</p> <p>OM & KW: None.</p> <p>2) BH & QT: Unbound.</p> <p>UAE, OM & KW: None.</p> <p>3) All GCC Member States except OM & KW: Unbound.</p> <p>OM & KW: None.</p>	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>KW: None.</p> <p>4) UAE, OM & KW: Unbound, except as indicated under horizontal section.</p> <p>BH & QT: Unbound.</p>	<p>4) UAE, OM & KW: Unbound, except as indicated under horizontal section.</p> <p>BH & QT: Unbound.</p>	
<p>p. Photographic Services (CPC 8750)</p> <p>For QT: CPC 875</p>	<p>1) All GCC Member States except OM: None.</p> <p>OM: Unbound.</p> <p>2) All GCC Member States except OM: None.</p> <p>OM: Unbound.</p> <p>3) All GCC Member States except UAE & OM: None.</p> <p>UAE: Foreign equity is limited to 70%. After 5 years from the entry into force of the Agreement, up to 100% foreign equity will be allowed.</p> <p>OM: Unbound.</p> <p>4) All GCC Member States except OM & QT: Unbound, except as</p>	<p>1) All GCC Member States except OM: None.</p> <p>OM: Unbound.</p> <p>2) All GCC Member States except OM: None.</p> <p>OM: Unbound.</p> <p>3) All GCC Member States except UAE, OM & QT: None.</p> <p>UAE, OM & QT: Unbound.</p> <p>4) All GCC Member States except OM & QT: Unbound, except as</p>	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>indicated in the horizontal section.</p> <p>OM & QT: Unbound.</p>	<p>indicated in the horizontal section.</p> <p>OM & QT: Unbound.</p>	
<p>q. Packaging Services (CPC 8760)</p> <p>For QT: CPC 876</p>	<p>1) None.</p> <p>2) None.</p> <p>3) All GCC Member States except UAE & OM: None.</p> <p>UAE: Foreign equity is limited to 70%. After 5 years from the entry into force of the Agreement, up to 100% foreign equity will be allowed.</p> <p>OM: Foreign equity is limited up to 70%.</p> <p>4) Unbound, except as indicated in the horizontal section.</p>	<p>1) None.</p> <p>2) None.</p> <p>3) None.</p> <p>4) Unbound, except as indicated in the horizontal section.</p>	
<p>r. Printing and publishing services (CPC 88442)</p>	<p>1) All GCC Member States except UAE, KSA & KW: Unbound.</p> <p>UAE, KSA & KW: None.</p> <p>2) All GCC Member States except UAE, KSA & KW: Unbound.</p>	<p>1) All GCC Member States except UAE, KSA & KW: Unbound.</p> <p>UAE, KSA & KW: None.</p> <p>2) All GCC Member States except UAE, KSA & KW: Unbound.</p>	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>UAE, KSA & KW: None.</p> <p>3) All GCC Member States except UAE, KSA & KW: Unbound.</p> <p>UAE: Foreign equity is allowed up to 70%.</p> <p>KSA & KW: None.</p> <p>4) All GCC Member States except UAE, KSA & KW: Unbound.</p> <p>UAE, KSA & KW: Unbound, except as indicated in the horizontal section.</p>	<p>UAE, KSA & KW: None.</p> <p>3) All GCC Member States except UAE, KSA & KW: Unbound.</p> <p>UAE, KSA & KW: None.</p> <p>4) All GCC Member States except UAE, KSA & KW: Unbound.</p> <p>UAE, KSA & KW: Unbound, except as indicated in the horizontal section.</p>	
<p>s. Convention services (CPC 87909)*</p>	<p>1) None.</p> <p>2) None.</p>	<p>1) All GCC Member States except QT: None.</p> <p>QT: Unbound.</p> <p>2) All GCC Member States except QT: None.</p> <p>QT: Unbound.</p>	

The () indicates that the service specified is a component of a more aggregated CPC item specified elsewhere in this classification list.

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>3) All GCC Member States except UAE & OM: None.</p> <p>UAE: Foreign equity is allowed up to 70%.</p> <p>OM: Foreign equity is limited up to 70%.</p> <p>4) Unbound, except as indicated in the horizontal section.</p>	<p>3) All GCC Member States except QT: None.</p> <p>QT: Unbound.</p> <p>4) All GCC Member States except QT: Unbound, except as indicated in the horizontal section.</p> <p>QT: Unbound.</p>	
<p>t. Other (CPC 879)</p> <p>For OM:</p> <ul style="list-style-type: none"> - Specialty design services (CPC 87907) <p>For BH:</p> <ul style="list-style-type: none"> - Translation services (CPC 87905) - Specialty design services (CPC 87907) <p>For KSA: Other (e.g. public relations services)</p> <ul style="list-style-type: none"> - Translation services (CPC 87905) 	<p>1) All GCC Member States except QT & KW: None.</p> <p>QT & KW: Unbound.</p> <p>2) All GCC Member States except QT & KW: None.</p> <p>QT & KW: Unbound.</p> <p>3) UAE:</p> <ul style="list-style-type: none"> - Foreign equity is allowed up to 75%. - For CPC 87905, foreign equity is allowed up to 75%. Within 5 years from the entry into force of 	<p>1) All GCC Member States except QT & KW: None.</p> <p>QT & KW: Unbound.</p> <p>2) All GCC Member States except QT & KW: None.</p> <p>QT & KW: Unbound.</p> <p>3) All GCC Member States except QT & KW: None.</p> <p>QT & KW: Unbound.</p>	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
- Specialty design services (CPC 87907)	<p>the Agreement 100% foreign equity will be allowed.</p> <p>BH & KSA: None.</p> <p>OM: Foreign equity is limited up to 70%.</p> <p>QT & KW: Unbound.</p> <p>4) All GCC Member States except UAE, QT & KW: Unbound, except as indicated in the horizontal section.</p> <p>UAE, QT & KW: Unbound.</p>	<p>4) All GCC Member States except UAE, QT & KW: Unbound, except as indicated in the horizontal section.</p> <p>UAE, QT & KW: Unbound.</p>	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
<p>2. <u>COMMUNICATION SERVICES</u></p> <p>KW: Will submit an offer on postal and courier services by December 2012. This offer will be in conformity with international rules and standards pertaining to transparency. It will ensure non-discriminatory treatment, and may consider the possibility: (1) to own and control a majority share of establishments in Kuwait, (2) not to limit cross-border supply of express delivery services.</p>			
<p>A. <u>Postal Services</u> (CPC 7511) Excluding: BH, KSA, OM, QT & KW</p>			<p>KSA: When consultancy related to the provision of postal services (CPC 7511**) are privatized, they will also be opened for foreign service suppliers.</p>
<p>Only handling of documents, letter posts, and parcels</p> <p>UAE only</p>	<p>1) None.</p> <p>2) None.</p> <p>3) Foreign equity limited to 49%.</p> <p>4) Unbound, except as indicated in the horizontal section.</p>	<p>1) None.</p> <p>2) None.</p> <p>3) None.</p> <p>4) Unbound, except as indicated in the horizontal section.</p>	
<p>B. <u>Courier Services</u> (CPC 7512)</p>			
<p>BH: Only multi-modal courier services (foreign destinations)</p>	<p>1) All GCC Member States except QT & KW: None.</p>	<p>1) All GCC Member States except QT & KW: None.</p>	<p>KSA: - Foreign express</p>

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
<p>only, excluding letters)</p> <p>QT: Land-based international courier services only</p>	<p>QT & KW: Unbound.</p> <p>2) All GCC Member States except QT & KW: None.</p> <p>QT & KW: Unbound.</p> <p>3) UAE: foreign equity limited to 49%.</p> <p>BH: The investment capital should be no less than 100,000 Bahraini Dinar.</p> <p>KSA: None.</p> <p>OM: Foreign equity is limited up to 70%. Commercial presence in the form of wholly foreign-owned subsidiaries is permitted.</p> <p>QT: The number of foreign suppliers is frozen at the level existing on March 1995 (6 firms).</p> <p>KW: Unbound.</p> <p>4) All GCC Member States except KW: Unbound, except as</p>	<p>QT & KW: Unbound.</p> <p>2) All GCC Member States except QT & KW: None.</p> <p>QT & KW: Unbound.</p> <p>3) All GCC Member States except KW: None.</p> <p>KW: Unbound.</p> <p>4) All GCC Member States except KW: Unbound, except as</p>	<p>delivery operators will have a treatment no less favourable than that accorded to the Postal Office for its activities in express delivery.</p>

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>indicated in the horizontal section.</p> <p>KW: Unbound.</p>	<p>indicated in the horizontal section.</p> <p>KW: Unbound.</p>	
<p>C. <u>Telecommunication Services:</u> PART ONE (Excluding KSA, QT³ & KW)</p>			
<p>KW: Will submit an offer on communications services by December 2012. This offer will be in conformity with international rules and standards pertaining to transparency. It will ensure non-discriminatory treatment, and may consider the possibility: (1) to own and control a majority share of establishments in Kuwait, (2) not to limit cross-border supply of express delivery services.</p>			
<p>HORIZONTAL COMMITMENTS:</p> <ul style="list-style-type: none"> • The commitments taken are based on the scheduling principles provided by the following WTO documents: “Notes for scheduling Basic Telecom Services Commitments” (S/GBT/W/2/Rev.1) and “Market Access Limitations on Spectrum Availability” (S/GBT/W/3). • This Schedule on basic telecommunication does not include any broadcasting services. <p>UAE:</p> <ul style="list-style-type: none"> • This Schedule on basic telecommunication does not include any broadcasting services according to the UAE telecommunication and the TRA regulatory framework on different issues including but not limited to the spectrum license.⁴ <p>OM: Reference to CPC codes do not apply to Oman.</p>			
	<p>3) UAE: Any network installed in</p>		

³ QT: Places “Unbound” for all modes under Market Access and National Treatment for all sub-sectors under this sector pending the completion of the process of the Qatar Domestic Regulations.

⁴ “Broadcasting services” is defined as a radio communication service in which the transmissions are intended for direct reception by the general public, including sound transmissions, television transmissions or other types of transmissions. In the Telecommunications Law of the UAE, broadcasting is not part of basic telecommunication services.

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	UAE must be operated by a company registered in UAE, the foreign equity of which shall be limited to 49%.		
<p>a. Voice telephone services (CPC 7521)</p> <p>BH: Including the following sub-sectors:</p> <ul style="list-style-type: none"> • Public telephone services (CPC 75211) • Public long distance telephone services (CPC 75212) • Mobile telephone services (CPC 75213) 	<p>1) UAE: Only companies with commercial presence may provide telecom services.</p> <p>BH: Provision of telecom services is subject to licensing in Bahrain, which requires a commercial presence in Bahrain. Cross-border supply is possible through commercial agreement with a telecommunications licensee in Bahrain.</p> <p>OM: None.</p> <p>2) UAE: Residents are allowed to purchase telecom services in the territory of an EFTA State according to the regulatory framework in the UAE and in the territory of that State.</p> <p>BH & OM: None.</p> <p>3) UAE:</p> <p>(i) Duopoly until 31 December</p>	<p>1) UAE & BH: None, except as indicated in the market access column.</p> <p>OM: None.</p> <p>2) UAE: None, except as indicated in the market access column.</p> <p>BH & OM: None.</p> <p>3) None.</p>	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>2015.</p> <p>(ii) Starting no later than December 2015, the TRA will consider the feasibility of the suppliers additional to the duopoly. The commercial presence is required and subject to 49% foreign equity limitation.</p> <p>BH: Commercial Presence will be through either:</p> <p>(i) a branch office; or</p> <p>(ii) a company established in Bahrain with up to 100% foreign equity.</p> <p>OM: Foreign equity is limited up to 70%. Commercial presence in the form of wholly foreign-owned subsidiaries is permitted.</p> <p>4) Unbound, except as indicated in the horizontal section.</p>	<p>4) Unbound, except as indicated in the horizontal section.</p>	
<p>b. Packet-switched data transmission services (CPC 7523**)</p>	<p>1) UAE: Only companies with commercial presence may provide telecom services.</p> <p>BH: Provision of telecom services is subject to licensing in Bahrain, which requires a commercial presence in Bahrain.</p>	<p>1) UAE & BH: None, except as indicated in the market access column.</p> <p>OM: None.</p>	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>Cross-border supply is possible through commercial agreement with a telecommunications licensee in Bahrain.</p> <p>OM: None.</p> <p>2) UAE: Residents are allowed to purchase telecom services in the territory of an EFTA State according to the regulatory framework in the UAE and in the territory of that State.</p> <p>BH & OM: None.</p> <p>3) UAE:</p> <p>(i) Duopoly until 31 December 2015.</p> <p>(ii) Starting no later than December 2015, the TRA will consider the feasibility of the suppliers additional to the duopoly. The commercial presence is required and subject to 49% foreign equity limitation.</p> <p>BH: Commercial Presence will be through either:</p> <p>(i) a branch office; or</p> <p>(ii) a company established in Bahrain</p>	<p>2) UAE: None, except as indicated in the market access column.</p> <p>BH & OM: None.</p> <p>3) None.</p>	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>with up to 100% foreign equity.</p> <p>OM: Foreign equity is limited up to 70%. Commercial presence in the form of wholly foreign-owned subsidiaries is permitted.</p> <p>4) Unbound, except as indicated in the horizontal section.</p>	<p>4) Unbound, except as indicated in the horizontal section.</p>	
<p>c. Circuit-switched data transmission services (CPC 7523**)</p>	<p>1) UAE: Only companies with commercial presence may provide telecom services.</p> <p>BH: Provision of telecom services is subject to licensing in Bahrain, which requires a commercial presence in Bahrain. Cross-border supply is possible through commercial agreement with a telecommunications licensee in Bahrain.</p> <p>OM: None.</p> <p>2) UAE: Residents are allowed to purchase telecom services in the territory of an EFTA State according to the regulatory framework in the UAE and in the territory of that State.</p>	<p>1) UAE & BH: None, except as indicated in the market access column.</p> <p>OM: None.</p> <p>2) UAE: None, except as indicated in the market access column.</p> <p>BH & OM: None.</p>	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>BH & OM: None.</p> <p>3) UAE:</p> <p>(i) Duopoly until 31 December 2015.</p> <p>(ii) Starting no later than December 2015, the TRA will consider the feasibility of the suppliers additional to the duopoly. The commercial presence is required and subject to 49% foreign equity limitation.</p> <p>BH: Commercial Presence will be through either:</p> <p>(i) a branch office; or</p> <p>(ii) a company established in Bahrain with up to 100% foreign equity.</p> <p>OM: Foreign equity is limited up to 70%. Commercial presence in the form of wholly foreign-owned subsidiaries is permitted.</p> <p>4) Unbound, except as indicated in the horizontal section.</p>	<p>3) None.</p> <p>4) Unbound, except as indicated in the horizontal section.</p>	
d. Telex services (CPC 7523**)	1) UAE: Only companies with commercial presence may provide telecom services.	1) UAE & BH: None, except as indicated in the market access column.	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>BH: Provision of telecom services is subject to licensing in Bahrain, which requires a commercial presence in Bahrain. Cross-border supply is possible through commercial agreement with a telecommunications licensee in Bahrain.</p> <p>OM: None.</p> <p>2) UAE: Residents are allowed to purchase telecom services in the territory of an EFTA State according to the regulatory framework in the UAE and in the territory of that State.</p> <p>BH & OM: None.</p> <p>3) UAE:</p> <p>(i) Duopoly until 31 December 2015.</p> <p>(ii) Starting no later than December 2015, the TRA will consider the feasibility of the suppliers additional to the duopoly. The commercial presence is required and subject to 49% foreign equity limitation.</p>	<p>OM: None.</p> <p>2) UAE: None, except as indicated in the market access column.</p> <p>BH & OM: None.</p> <p>3) None.</p>	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>BH: Commercial Presence will be through either:</p> <ul style="list-style-type: none"> (i) a branch office; or (ii) a company established in Bahrain with up to 100% foreign equity. <p>OM: Foreign equity is limited up to 70%. Commercial presence in the form of wholly foreign-owned subsidiaries is permitted.</p> <p>4) Unbound, except as indicated in the horizontal section.</p>	<p>4) Unbound, except as indicated in the horizontal section.</p>	
<p>e. Telegraph services (CPC 7522**)</p>	<p>1) UAE: Only companies with commercial presence may provide telecom services.</p> <p>BH: Provision of telecom services is subject to licensing in Bahrain, which requires a commercial presence in Bahrain. Cross-border supply is possible through commercial agreement with a telecommunications licensee in Bahrain.</p> <p>OM: None.</p> <p>2) UAE: Residents are allowed to</p>	<p>1) UAE & BH: None, except as indicated in the market access column.</p> <p>OM: None.</p> <p>2) UAE: None, except as indicated</p>	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>purchase telecom services in the territory of an EFTA State according to the regulatory framework in the UAE and in the territory of that State.</p> <p>BH & OM: None.</p> <p>3) UAE: (i) Duopoly until 31 December 2015. (ii) Starting no later than December 2015, the TRA will consider the feasibility of the suppliers additional to the duopoly. The commercial presence is required and subject to 49% foreign equity limitation.</p> <p>BH: Commercial Presence will be through either: (i) a branch office; or (ii) a company established in Bahrain with up to 100% foreign equity.</p> <p>OM: Foreign equity is limited up to 70%. Commercial presence in the form of wholly foreign-owned subsidiaries is permitted.</p> <p>4) Unbound, except as indicated in</p>	<p>in the market access column.</p> <p>BH & OM: None.</p> <p>3) None.</p> <p>4) Unbound, except as indicated in</p>	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	the horizontal section.	the horizontal section.	
f. Facsimile services (CPC 7521** + 7529**)	<p>1) UAE: Only companies with commercial presence may provide telecom services.</p> <p>BH: Provision of telecom services is subject to licensing in Bahrain, which requires a commercial presence in Bahrain. Cross-border supply is possible through commercial agreement with a telecommunications licensee in Bahrain.</p> <p>OM: None.</p> <p>2) UAE: Residents are allowed to purchase telecom services in the territory of an EFTA State according to the regulatory framework in the UAE and in the territory of that State.</p> <p>BH & OM: None.</p> <p>3) UAE:</p> <p>(i) Duopoly until 31 December 2015.</p> <p>(ii) Starting no later than December 2015, the TRA will consider the</p>	<p>1) UAE & BH: None, except as indicated in the market access column.</p> <p>OM: None.</p> <p>2) UAE: None, except as indicated in the market access column.</p> <p>BH & OM: None.</p> <p>3) None.</p>	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>feasibility of the suppliers additional to the duopoly. The commercial presence is required and subject to 49% foreign equity limitation.</p> <p>BH: Commercial Presence will be through either:</p> <p>(i) a branch office; or</p> <p>(ii) a company established in Bahrain with up to 100% foreign equity.</p> <p>OM: Foreign equity is limited up to 70%. Commercial presence in the form of wholly foreign-owned subsidiaries is permitted.</p> <p>4) Unbound, except as indicated in the horizontal section.</p>	<p>4) Unbound, except as indicated in the horizontal section.</p>	
<p>g. Private leased circuit services (CPC 7522** + 7523**)</p>	<p>1) UAE: Only companies with commercial presence may provide telecom services.</p> <p>BH: Provision of telecom services is subject to licensing in Bahrain, which requires a commercial presence in Bahrain. Cross-border supply is possible through commercial agreement with a telecommunications</p>	<p>1) UAE & BH: None, except as indicated in the market access column.</p> <p>OM: None.</p>	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>licensee in Bahrain.</p> <p>OM: None.</p> <p>2) UAE: Residents are allowed to purchase telecom services in the territory of an EFTA State according to the regulatory framework in the UAE and in the territory of that State.</p> <p>BH & OM: None.</p> <p>3) UAE:</p> <p>(i) Duopoly until 31 December 2015.</p> <p>(ii) Starting no later than December 2015, the TRA will consider the feasibility of the suppliers additional to the duopoly. The commercial presence is required and subject to 49% foreign equity limitation.</p> <p>BH: Commercial Presence will be through either:</p> <p>(i) a branch office; or</p> <p>(ii) a company established in Bahrain with up to 100% foreign equity.</p> <p>OM: Foreign equity is limited up</p>	<p>2) UAE: None, except as indicated in the market access column.</p> <p>BH & OM: None.</p> <p>3) None.</p>	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>to 70%. Commercial presence in the form of wholly foreign-owned subsidiaries is permitted.</p> <p>4) Unbound, except as indicated in the horizontal section.</p>	<p>4) Unbound, except as indicated in the horizontal section.</p>	
<p>h. Electronic mail (CPC 7523**)</p>	<p>1) UAE: Only companies with commercial presence may provide telecom services.</p> <p>BH: Provision of telecom services is subject to licensing in Bahrain, which requires a commercial presence in Bahrain. Cross-border supply is possible through commercial agreement with a telecommunications licensee in Bahrain.</p> <p>OM: None.</p> <p>2) UAE: Residents are allowed to purchase telecom services in the territory of an EFTA State according to the regulatory framework in the UAE and in the territory of that State.</p> <p>BH & OM: None.</p>	<p>1) UAE & BH: None, except as indicated in the market access column.</p> <p>OM: None.</p> <p>2) UAE: None, except as indicated in the market access column.</p> <p>BH & OM: None.</p>	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>3) UAE:</p> <p>(i) Duopoly until 31 December 2015.</p> <p>(ii) Starting no later than December 2015, the TRA will consider the feasibility of the suppliers additional to the duopoly. The commercial presence is required and subject to 49% foreign equity limitation.</p> <p>BH: Commercial Presence will be through either:</p> <p>(i) a branch office; or</p> <p>(ii) a company established in Bahrain with up to 100% foreign equity.</p> <p>OM: Foreign equity is limited up to 70%. Commercial presence in the form of wholly foreign-owned subsidiaries is permitted.</p> <p>4) Unbound, except as indicated in the horizontal section.</p>	<p>3) None.</p> <p>4) Unbound, except as indicated in the horizontal section.</p>	
i. Voice mail (CPC 7523**)	<p>1) UAE: Only companies with commercial presence may provide telecom services.</p> <p>BH: Provision of telecom services is subject to licensing in</p>	<p>1) UAE & BH: None, except as indicated in the market access column.</p> <p>OM: None.</p>	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>Bahrain, which requires a commercial presence in Bahrain. Cross-border supply is possible through commercial agreement with a telecommunications licensee in Bahrain.</p> <p>OM: None.</p> <p>2) UAE: Residents are allowed to purchase telecom services in the territory of an EFTA State according to the regulatory framework in the UAE and in the territory of that State.</p> <p>BH & OM: None.</p> <p>3) UAE:</p> <p>(i) Duopoly until 31 December 2015.</p> <p>(ii) Starting no later than December 2015, the TRA will consider the feasibility of the suppliers additional to the duopoly. The commercial presence is required and subject to 49% foreign equity limitation.</p> <p>BH: Commercial Presence will be through either:</p>	<p>2) UAE: None, except as indicated in the market access column.</p> <p>BH & OM: None.</p> <p>3) None.</p>	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>(i) a branch office; or (ii) a company established in Bahrain with up to 100% foreign equity.</p> <p>OM: Foreign equity is limited up to 70%. Commercial presence in the form of wholly foreign-owned subsidiaries is permitted.</p> <p>4) Unbound, except as indicated in the horizontal section.</p>	<p>4) Unbound, except as indicated in the horizontal section.</p>	
<p>j. On-line information and database retrieval (CPC 7523**)</p>	<p>1) UAE: Only companies with commercial presence may provide telecom services.</p> <p>BH: Provision of telecom services is subject to licensing in Bahrain, which requires a commercial presence in Bahrain. Cross-border supply is possible through commercial agreement with a telecommunications licensee in Bahrain.</p> <p>OM: None.</p> <p>2) UAE: Residents are allowed to purchase telecom services in the territory of an EFTA State according to the regulatory</p>	<p>1) UAE & BH: None, except as indicated in the market access column.</p> <p>OM: None.</p> <p>2) UAE: None, except as indicated in the market access column.</p> <p>BH & OM: None.</p>	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>framework in the UAE and in the territory of that State.</p> <p>BH & OM: None.</p> <p>3) UAE:</p> <p>(i) Duopoly until 31 December 2015.</p> <p>(ii) Starting no later than December 2015, the TRA will consider the feasibility of the suppliers additional to the duopoly. The commercial presence is required and subject to 49% foreign equity limitation.</p> <p>BH: Commercial Presence will be through either:</p> <p>(i) a branch office; or</p> <p>(ii) a company established in Bahrain with up to 100% foreign equity.</p> <p>OM: Foreign equity is limited up to 70%. Commercial presence in the form of wholly foreign-owned subsidiaries is permitted.</p> <p>4) Unbound, except as indicated in the horizontal section.</p>	<p>3) None.</p> <p>4) Unbound, except as indicated in the horizontal section.</p>	
k. Electronic data interchange	1) UAE: Only companies with	1) UAE & BH: None, except as	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
(EDI) (CPC 7523)	<p>commercial presence may provide telecom services.</p> <p>BH: Provision of telecom services is subject to licensing in Bahrain, which requires a commercial presence in Bahrain. Cross-border supply is possible through commercial agreement with a telecommunications licensee in Bahrain.</p> <p>OM: None.</p> <p>2) UAE: Residents are allowed to purchase telecom services in the territory of an EFTA State according to the regulatory framework in the UAE and in the territory of that State.</p> <p>BH & OM: None.</p> <p>3) UAE:</p> <p>(i) Duopoly until 31 December 2015.</p> <p>(ii) Starting no later than December 2015, the TRA will consider the feasibility of the suppliers additional to the duopoly. The commercial presence is required</p>	<p>indicated in the market access column.</p> <p>OM: None.</p> <p>2) UAE: None, except as indicated in the market access column.</p> <p>BH & OM: None.</p> <p>3) None.</p>	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>and subject to 49% foreign equity limitation.</p> <p>BH: Commercial Presence will be through either:</p> <p>(i) a branch office; or</p> <p>(ii) a company established in Bahrain with up to 100% foreign equity.</p> <p>OM: Foreign equity is limited up to 70%. Commercial presence in the form of wholly foreign-owned subsidiaries is permitted.</p> <p>4) Unbound, except as indicated in the horizontal section.</p>	<p>4) Unbound, except as indicated in the horizontal section.</p>	
<p>1. Enhanced/value-added facsimile services, incl. store and forward, store and retrieve (CPC 7523**)</p>	<p>1) UAE: Only companies with commercial presence may provide telecom services.</p> <p>BH: Provision of telecom services is subject to licensing in Bahrain, which requires a commercial presence in Bahrain. Cross-border supply is possible through commercial agreement with a telecommunications licensee in Bahrain.</p> <p>OM: None.</p>	<p>1) UAE & BH: None, except as indicated in the market access column.</p> <p>OM: None.</p>	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>2) UAE: Residents are allowed to purchase telecom services in the territory of an EFTA State according to the regulatory framework in the UAE and in the territory of that State.</p> <p>BH & OM: None.</p> <p>3) UAE:</p> <p>(i) Duopoly until 31 December 2015.</p> <p>(ii) Starting no later than December 2015, the TRA will consider the feasibility of the suppliers additional to the duopoly. The commercial presence is required and subject to 49% foreign equity limitation.</p> <p>BH: Commercial Presence will be through either:</p> <p>(i) a branch office; or</p> <p>(ii) a company established in Bahrain with up to 100% foreign equity.</p> <p>OM: Foreign equity is limited up to 70%. Commercial presence in the form of wholly foreign-owned subsidiaries is permitted.</p>	<p>2) UAE: None, except as indicated in the market access column.</p> <p>BH & OM: None.</p> <p>3) None.</p>	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	4) Unbound, except as indicated in the horizontal section.	4) Unbound, except as indicated in the horizontal section.	
m. Code and protocol conversion (n.a.)	<p>1) UAE: Only companies with commercial presence may provide telecom services.</p> <p>BH: Provision of telecom services is subject to licensing in Bahrain, which requires a commercial presence in Bahrain. Cross-border supply is possible through commercial agreement with a telecommunications licensee in Bahrain.</p> <p>OM: None.</p> <p>2) UAE: Residents are allowed to purchase telecom services in the territory of an EFTA State according to the regulatory framework in the UAE and in the territory of that State.</p> <p>BH & OM: None.</p> <p>3) UAE: (i) Duopoly until 31 December 2015.</p>	<p>1) UAE & BH: None, except as indicated in the market access column.</p> <p>OM: None.</p> <p>2) UAE: None, except as indicated in the market access column.</p> <p>BH & OM: None.</p> <p>3) None.</p>	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>(ii) Starting no later than December 2015, the TRA will consider the feasibility of the suppliers additional to the duopoly. The commercial presence is required and subject to 49% foreign equity limitation.</p> <p>BH: Commercial Presence will be through either:</p> <p>(i) a branch office; or</p> <p>(ii) a company established in Bahrain with up to 100% foreign equity.</p> <p>OM: Foreign equity is limited up to 70%. Commercial presence in the form of wholly foreign-owned subsidiaries is permitted.</p> <p>4) Unbound, except as indicated in the horizontal section.</p>	<p>4) Unbound, except as indicated in the horizontal section.</p>	
<p>o. Others: (Only OM)</p> <ul style="list-style-type: none"> ● Mobile and personal communications services and systems ● including the following services: 	<p>1) None.</p> <p>2) None.</p> <p>3) Foreign equity is limited up to 70%. Commercial presence in the</p>	<p>1) None.</p> <p>2) None.</p> <p>3) None.</p>	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
<ul style="list-style-type: none"> ○ Mobile/Cellular service. ○ Analogue/digital services ○ Personal communication services. ○ Mobile data services ● Paging services ● Internet ● Payphone and Calling Card Services 	<p>form of wholly foreign-owned subsidiaries is permitted.</p> <p>4) Unbound, except as indicated in the horizontal section.</p>	<p>4) Unbound, except as indicated in the horizontal section.</p>	
<p>C. <u>Telecommunication Services</u>: PART TWO</p> <p>The commitment on telecommunication services of KSA is in the following section</p>			

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
HORIZONTAL COMMITMENTS:			
<p>General conditions for this sub-sector: The commitments taken by the Kingdom of Saudi Arabia are based on the scheduling principles provided by the following WTO documents: Notes for scheduling Basic Telecom Services Commitments (S/GBT/W/2/Rev.1) and Market Access Limitations on Spectrum Availability (S/GBT/W/3).</p> <p>This commitment is subject to the following general conditions:</p> <ul style="list-style-type: none"> • Any telecom service supplied in Saudi Arabia on a commercial presence basis (Mode 3) must be supplied by a company registered in Saudi Arabia, the foreign equity of which shall be limited to the percentage levels mentioned below. • This schedule on basic telecommunication does not include any broadcasting services⁵ • Cross-border supply is subject to commercial agreement with a legal entity/entities licensed or authorized by the Communications And Information Technology Commission (CITC) in the Kingdom of Saudi Arabia. 			
<p>1. <u>Basic telecommunication services</u></p> <p>- Public Fixed – facilities-based</p> <p>a. Voice telephone services</p> <p>f. Facsimile services</p> <p>i. Voice mail</p>	<p>(1) None</p> <p>(2) None</p> <p>(3) None, except services offered as public telecommunications services must be provided by a public joint stock company. Foreign equity is limited to 60.</p> <p>(4) Unbound, except as indicated in the horizontal section</p>	<p>(1) None</p> <p>(2) None</p> <p>(3) None</p> <p>(4) Unbound, except as indicated in the horizontal section</p>	
<p><u>Public Fixed – non-facilities-based</u></p> <p><u>Private fixed – facilities-based or</u></p>	<p>(1) None</p> <p>(2) None</p> <p>(3) None, except foreign equity shall</p>	<p>(1) None</p> <p>(2) None</p> <p>(3) None</p>	

⁵ A broadcasting service is defined as a radio communication service in which the transmissions are intended for direct reception by the general public, including sound transmissions, or television transmissions. However, carrying a signal between broadcasting stations and transmitters is part of telecommunications services.

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
<p><u>non-facilities based</u></p> <p>a. Voice telephone services f. Facsimile services i. Voice mail</p>	<p>be limited to 70% .</p> <p>(4) Unbound, except as indicated in the horizontal section</p>	<p>(4) Unbound, except as indicated in the horizontal section</p>	
<p>2. <u>Public or Private – facilities-based or non-facilities-based</u></p> <p>b. Packet-switched data transmission services c. Circuit-switched data transmission services d. Telex services e. Telegraph services g. Private leased circuit services - Value-added services h. Electronic mail j. On-line information and data base retrieval k. Electronic data interchange (EDI) l. Enhanced/value-added facsimile services, including store and forward, store and retrieve m. Code and protocol conversion n. On-line information and/or data processing (incl.</p>	<p>(1) None (2) None (3) None, except foreign equity shall be limited to 70%. (4) Unbound, except as indicated in the horizontal section</p>	<p>(1) None (2) None (3) None (4) Unbound, except as indicated in the horizontal section</p>	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
o. transaction processing) Paging p. Internet Services			
3. <u>Others</u> Mobile telephone services A.1. Public Mobile – facilities-based a. Voice f. Facsimile i. Voice mail	(1) None (2) None (3) None, except that mobile voice services offered as a facilities-based public telecommunications service must be provided by a public joint stock company. Foreign equity shall be limited to 60%. (4) Unbound, except as indicated in the horizontal section	(1) None (2) None (3) None (4) Unbound, except as indicated in the horizontal section	
A.2. Private Mobile (facilities-based or non-facilities based) and Public Mobile non-facilities-based a. Voice f. Facsimile i. Voice mail Satellite services: - VSAT - GMPCS - Sale of satellite capacity to legal entities licensed or authorized by CITC to use such capacity in the Kingdom of Saudi Arabia.	(1) None (2) None (3) None, except that foreign equity shall be limited to 70%. (4) Unbound, except as indicated in the horizontal section	(1) None (2) None (3) None (4) Unbound, except as indicated in the horizontal section	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
D. <u>Audiovisual Services</u>			
PART I: KSA only			
<p>1. References below to “home video entertainment” include, but are not limited to, video tapes and digitally encoded video. 2. Nothing in this commitment shall require Saudi Arabia to provide a means of exhibition or transmission of audiovisual services not offered by the Saudi Government to the public generally.</p>			
a. Motion picture and home video entertainment distribution services (CPC 96113) to other industries for public entertainment, television broadcasting, or sale or rental to others ⁶	<p>1) None. 2) None. 3) Unbound. 4) Unbound, except as indicated in the horizontal section.</p>	<p>1) None. 2) None. 3) Unbound. 4) Unbound, except as indicated in the horizontal section.</p>	
PART II: OM only			

⁶ For purposes of clarity, this commitment relates only to the distribution, i.e., licensing of motion pictures of videotapes, and does not cover their television broadcast.

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
a. Motion picture and videotape distribution services (CPC 9611)	1) None. 2) None. 3) Foreign equity limited to 49%. 4) Unbound, except as indicated in the horizontal section.	1) None. 2) None. 3) None. 4) Unbound, except as indicated in the horizontal section.	
b. Cinema ownership & operation (CPC 9612)	1) None. 2) None. 3) Foreign equity limited to 51%. 4) Unbound, except as indicated in the horizontal section.	1) None. 2) None. 3) None. 4) Unbound, except as indicated in the horizontal section.	
3. <u>CONSTRUCTION AND RELATED ENGINEERING SERVICES</u>			
A. <u>General Construction Work for Buildings</u> (CPC 512)	1) UAE & QT: Unbound*. BH, KW & KSA: Unbound*, except for consultancy and advisory related services. OM: None.	1) UAE & QT: Unbound*. BH, KW & KSA: Unbound*, except for consultancy and advisory related services. OM: None.	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>2) All GCC Member States except QT: None.</p> <p>QT: Unbound.</p> <p>3) All GCC Member States except UAE & OM: None.</p> <p>UAE:</p> <p>(i) Foreign equity is allowed up to 49%. After two years from the entry into force of the Agreement, foreign equity is allowed up to 51% and after seven years, 70%.</p> <p>(ii) High scale infrastructure projects such as airports, highways and sports facilities and projects that exceed 450 million US dollars, foreign equity is allowed up to 75%. After five years from the entry into force of the Agreement, participation of foreign capital for such high scale projects will be allowed up to 100%. For further clarity, foreign companies established pursuant to this paragraph (ii) will not be allowed to participate in any project that is below 450 million US dollars.</p>	<p>2) All GCC Member States except QT: None.</p> <p>QT: Unbound.</p> <p>3) None.</p>	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>OM: up to 100% foreign equity is allowed. Any examination of credentials of foreign companies to undertake construction works in Oman will take into account references, resources, and assets of their related and parent construction companies.</p> <p>4) Unbound, except as indicated in the horizontal section.</p>	<p>4) Unbound, except as indicated in the horizontal section.</p>	
<p>B. <u>General Construction Work for Civil Engineering (CPC 513)</u></p>	<p>1) UAE & QT: Unbound*. BH, KSA & KW: Unbound*, except for consultancy and advisory related services. OM: None.</p> <p>2) All GCC Member States except QT: None. QT: Unbound.</p> <p>3) All GCC Member States except UAE & OM: None. UAE: (i) Foreign equity is allowed up to</p>	<p>1) UAE & QT: Unbound*. BH, KSA & KW: Unbound*, except for consultancy and advisory related services. OM: None.</p> <p>2) All GCC States except QT: None QT: Unbound.</p> <p>3) None.</p>	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>49%. After two years from the entry into force of the Agreement, foreign equity is allowed up to 51% and after seven years, 70%.</p> <p>(ii) High scale infrastructure projects such as airports, highways and sports facilities and projects that exceed 450 million US dollars, foreign equity is allowed up to 75%. After five years from the entry into force of the Agreement, participation of foreign capital for such high scale projects will be allowed up to 100%. For further clarity, foreign companies established pursuant to this paragraph (ii) will not be allowed to participate in any project that is below 450 million US dollars.</p> <p>OM: up to 100% foreign equity is allowed. Any examination of credentials of foreign companies to undertake construction works in Oman will take into account references, resources, and assets of their related and parent construction companies.</p>		

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	4) Unbound, except as indicated in the horizontal section.	4) Unbound, except as indicated in the horizontal section.	
C. <u>Installation and Assembly Work</u> (CPC 514 + 516)	<p>1) UAE & QT: Unbound*. BH, KW & KSA: Unbound*, except for consultancy and advisory related services. OM: None.</p> <p>2) All GCC Member States except QT: None. QT: Unbound.</p> <p>3) All GCC Member States except UAE & OM: None. UAE: (i) Foreign equity is allowed up to 49% After two years from the entry into force of the Agreement, foreign equity is allowed up to 51% and after seven years, 70%. (ii) High scale infrastructure projects such as airports, highways and sports facilities and projects that exceed 450 million US dollars, foreign equity is allowed up to</p>	<p>1) UAE & QT: Unbound*. BH, KW & KSA: Unbound*, except for consultancy and advisory related services. OM: None.</p> <p>2) All GCC Member States except QT: None. QT: Unbound.</p> <p>3) None.</p>	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>75%. After five years from the entry into force of the Agreement, participation of foreign capital for such high scale projects will be allowed up to 100%. For further clarity, foreign companies established pursuant to this paragraph (ii) will not be allowed to participate in any project that is below 450 million US dollars.</p> <p>OM: up to 100% foreign equity is allowed. Any examination of credentials of foreign companies to undertake construction works in Oman will take into account references, resources, and assets of their related and parent construction companies.</p> <p>4) Unbound, except as indicated in the horizontal section.</p>	<p>4) Unbound, except as indicated in the horizontal section.</p>	
<p>D. <u>Building Completion and Finishing Work</u> (CPC 517)</p>	<p>1) UAE & QT: Unbound*. BH, KW & KSA: Unbound*, except for consultancy and advisory related services. OM: None.</p>	<p>1) UAE & QT: Unbound*. BH, KW & KSA: Unbound*, except for consultancy and advisory related services. OM: None.</p>	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>2) None.</p> <p>3) All GCC Member States except UAE & OM: None.</p> <p>UAE:</p> <p>(i) Foreign equity is allowed up to 49% After two years from the entry into force of the Agreement, foreign equity is allowed up to 51% and after seven years, 70%.</p> <p>(ii) High scale infrastructure projects such as airports, highways and sports facilities and projects that exceed 450 million US dollars, foreign equity is allowed up to 75%. After five years from the entry into force of the Agreement, participation of foreign capital for such high scale projects will be allowed up to 100%. For further clarity, foreign companies established pursuant to this paragraph (ii) will not be allowed to participate in any project that is below 450 million US dollars.</p> <p>OM: up to 100% foreign equity</p>	<p>2) None.</p> <p>3) None.</p>	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>is allowed. Any examination of credentials of foreign companies to undertake construction works in Oman will take into account references, resources, and assets of their related and parent construction companies.</p> <p>4) Unbound, except as indicated in the horizontal section.</p>	<p>4) Unbound, except as indicated in the horizontal section.</p>	
<p>E. <u>Other</u> (Excluding KW):</p> <p>Pre-erection work at construction sites (CPC 511)</p> <p>Special trade construction work (CPC 515)</p> <p>Renting services related to equipment for construction or demolition of buildings or civil engineering works, with operator (CPC 518)</p>	<p>1) UAE & QT: Unbound*. BH & KSA: Unbound*, except for consultancy and advisory related services. OM: None.</p> <p>2) All GCC Member States except QT: None. QT: Unbound.</p> <p>3) UAE: (i) Foreign equity is allowed up to 49%. After two years from the entry into force of the Agreement, foreign equity is</p>	<p>1) UAE & QT: Unbound*. BH & KSA: Unbound*, except for consultancy and advisory related services. OM: None.</p> <p>2) All GCC Member States except QT: None. QT: Unbound.</p> <p>3) All GCC Member States except QT: None. QT: Unbound.</p>	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>allowed up to 51% and after seven years, 70%.</p> <p>(ii) High scale infrastructure projects such as airports, highways and sports facilities and projects that exceed 450 million US dollars, foreign equity is allowed up to 75%. After five years from the entry into force of the Agreement, participation of foreign capital for such high scale projects will be allowed up to 100%. For further clarity, foreign companies established pursuant to this paragraph (ii) will not be allowed to participate in any project that is below 450 million US dollar.</p> <p>BH & KSA: None.</p> <p>OM: up to 100% foreign equity is allowed. Any examination of credentials of foreign companies to undertake construction works in Oman will take into account references, resources, and assets of their related and parent construction companies.</p> <p>QT: Unbound.</p>		

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	4) All GCC Member States except QT: Unbound, except as indicated in the horizontal section. QT: Unbound.	4) All GCC Member States except QT: Unbound, except as indicated in the horizontal section. QT: Unbound.	
4. <u>DISTRIBUTION SERVICES</u>			
A. <u>Commission Agents' Services</u> (CPC 621) UAE, KSA & QT: Excluded BH: Excluding CPC 62113	1) BH, OM: None. KW: Unbound. 2) BH, OM: None. KW: Unbound. 3) BH & KW: None. OM: Foreign equity is limited up to 70%. 4) Unbound, except as indicated in the horizontal section.	1) OM, BH: None. KW: Unbound. 2) OM, BH: None. KW: Unbound. 3) None. 4) Unbound, except as indicated in the horizontal section.	
B. <u>Wholesale Trade Services</u> (CPC 622) BH: Excluding CPC 62271	1) All GCC Member States except UAE & KW: None. UAE & KW: Unbound.	1) All GCC Member States except UAE & KW: None. UAE & KW: Unbound.	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
<p>KSA: Including CPC 6111, 6113, 6121</p>	<p>2) All GCC Member States except UAE & KW: None.</p> <p>UAE & KW: Unbound.</p> <p>3) UAE: foreign equity is allowed up to 49%.</p> <p>BH, QT & KW: None.</p> <p>KSA: None, except:</p> <ul style="list-style-type: none"> - Foreign equity limited to 75%. - Minimum foreign investment of Saudi Riyals 20 million by each service supplier. - Minimum size of outlets may be prescribed. - Minimum of 15% Saudi employees to be trained each year. <p>OM: Foreign equity is limited up to 70%.</p> <p>4) Unbound, except as indicated in the horizontal section.</p>	<p>2) All GCC Member States except UAE & KW: None.</p> <p>UAE & KW: Unbound.</p> <p>3) None.</p> <p>4) Unbound, except as indicated in the horizontal section.</p>	
<p>C. <u>Retailing Services</u></p> <p>QT: Excluded</p>			

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
<ul style="list-style-type: none"> • Food Retailing Services (CPC 631) • Non-food Retailing Services (CPC 632) <p>BH & KW: Excluding CPC 63297</p>	<p>1) BH, KSA & OM: None. UAE & KW: Unbound.</p> <p>2) BH, KSA & OM: None. UAE & KW: Unbound.</p> <p>3) UAE: foreign equity is allowed up to 49%. BH & KW: None. KSA: None, except: - Foreign equity limited to 75%. - Minimum foreign investment of Saudi Riyals 20 million by each service supplier. - Minimum size of outlets may be prescribed. - Minimum of 15% Saudi employees to be trained each year. OM: Foreign equity is limited up to 70%.</p> <p>4) Unbound, except as indicated in the horizontal section.</p>	<p>1) BH, KSA & OM: None. UAE & KW: Unbound.</p> <p>2) BH, KSA & OM: None. UAE & KW: Unbound.</p> <p>3) None.</p> <p>4) Unbound, except as indicated in the horizontal section.</p>	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
<ul style="list-style-type: none"> • Sales of motor vehicles (CPC 6111) • Sales of parts and accessories of motor vehicles (CPC 6113) (Excluding KW) • Sales of motorcycles and snowmobiles and related parts and accessories (CPC 6121) 	<p>1) BH, KSA & OM: None.</p> <p>UAE & KW: Unbound.</p> <p>2) BH, KSA & OM: None.</p> <p>UAE & KW: Unbound.</p> <p>3) UAE: foreign equity is allowed up to 49%.</p> <p>BH & KW: None.</p> <p>KSA: None, except:</p> <ul style="list-style-type: none"> - Foreign equity limited to 75%. - Minimum foreign investment of Saudi Riyals 20 million by each service supplier. - Minimum size of outlets may be prescribed. - Minimum of 15% Saudi employees to be trained each year. <p>OM: Foreign equity is limited up to 70%.</p> <p>4) Unbound, except as indicated in the horizontal section.</p>	<p>1) BH, KSA & OM: None.</p> <p>UAE & KW: Unbound.</p> <p>2) BH, KSA & OM: None.</p> <p>UAE & KW: Unbound.</p> <p>3) None.</p> <p>4) Unbound, except as indicated in the horizontal section.</p>	
<ul style="list-style-type: none"> • Retail Sale of Motor Fuel (CPC 	<p>1) None.</p>	<p>1) None.</p>	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
613) KSA only	2) None. 3) None, except: - Foreign equity limited to 75%. - Minimum foreign investment of Saudi Riyals 20 million by each service supplier. - Minimum size of outlets may be prescribed. - Minimum of 15% Saudi employees to be trained each year. 4) Unbound, except as indicated in the horizontal section.	2) None. 3) None. 4) Unbound, except as indicated in the horizontal section.	
D. <u>Franchising</u> (CPC 8929) QT & KW excluded	1) BH & OM: None. UAE, & KSA: Unbound. 2) BH, KSA & OM: None. UAE: Unbound. 3) UAE: foreign equity is allowed up to 49%. BH: None. KSA: None, except:	1) BH & OM: None. UAE & KSA: Unbound. 2) BH, KSA & OM: None. UAE: Unbound. 3) None.	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<ul style="list-style-type: none"> - Foreign equity limited to 75%. - Foreigner should be authorized in his own country to practice franchising or be a partner in an authorized company for a period no less than five years without interruption. <p>OM: Foreign equity is limited up to 70%.</p> <p>4) Unbound, except as indicated in the horizontal section.</p>	<p>4) Unbound, except as indicated in the horizontal section.</p>	
<p>5. <u>EDUCATIONAL SERVICES</u></p>			
<p>A. <u>Primary Education Services</u> (CPC 921) (only KSA)</p> <p>B. <u>Secondary Education Services</u> (CPC 922)</p> <p>C. <u>Higher Education Services</u> (CPC 923)</p> <p>D. <u>Adult Education</u> (CPC 924)</p> <p>E. <u>Other Education Services:</u> For OM: CPC 929 For KSA: only technical (part of CPC 929)</p>	<p>1) All GCC Member States except BH & KW: None.</p> <p>BH & KW: Unbound.</p> <p>2) All GCC Member States except BH & KW: None.</p> <p>BH & KW: Unbound.</p> <p>3) UAE: (i) Foreign equity is allowed up to 100%. (ii) Natural persons of an EFTA State may be required to obtain</p>	<p>1) All GCC Member States except BH, QT & KW: None.</p> <p>BH, QT & KW: Unbound.</p> <p>2) All GCC Member States except BH & KW: None.</p> <p>BH & KW: Unbound.</p> <p>3) All GCC Member States except BH & KW: None.</p> <p>BH & KW: Unbound.</p>	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
UAE & QT: Excluding public education	<p>authorization from competent authorities to establish and direct an education institution and to teach; this may also be subject to the condition of suitability of school facilities and ensuring high quality level of education.</p> <p>BH & KW: Unbound.</p> <p>KSA & QT: None.</p> <p>OM: Foreign equity is limited up to 70%.</p> <p>4) UAE, KSA & OM: Unbound, except as indicated in the horizontal section.</p> <p>BH, QT & KW: Unbound.</p>	<p>4) UAE, KSA & OM: Unbound, except as indicated in the horizontal section.</p> <p>BH, QT & KW: Unbound.</p>	
6. <u>ENVIRONMENTAL SERVICES</u>			
<p>A. <u>Sewage services</u> (CPC 9401)</p> <p>BH: Only Maintenance, and repair of existing sewage systems, pollution abatement services, analytical and sampling collection services, as well as</p>	<p>1) All GCC Member States except QT & KW: None.</p> <p>QT & KW: Unbound.</p> <p>2) All GCC Member States except QT & KW: None.</p>	<p>1) All GCC Member States except QT & KW: None.</p> <p>QT & KW: Unbound.</p> <p>2) All GCC Member States except KW: None.</p>	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
<p>monitoring evaluation and consultancy for treatment systems</p> <p>KSA & OM: Applies only to CPC 94010</p>	<p>QT & KW: Unbound.</p> <p>3) UAE: Participation of foreign equity is allowed up to 70%. After 7 years from the entry into force of the Agreement, up to 100% foreign equity will be allowed.</p> <p>BH, KSA & QT: None.</p> <p>OM: Foreign equity is limited up to 70%.</p> <p>KW: Unbound.</p> <p>4) All GCC Member States except KW: Unbound, except as indicated in the horizontal section.</p> <p>KW: Unbound.</p>	<p>KW: Unbound.</p> <p>3) All GCC Member States except KW: None.</p> <p>KW: Unbound.</p> <p>4) All GCC Member States except KW: Unbound, except as indicated in the horizontal section.</p> <p>KW: Unbound.</p>	
<p>B. <u>Refuse disposal services</u> (CPC 9402)</p> <p>For KSA: CPC 94020</p>	<p>1) All GCC Member States except BH, QT & KW: None.</p> <p>BH: Unbound, except where technically feasible.</p> <p>QT & KW: Unbound.</p>	<p>1) All GCC Member States except BH, QT & KW: None.</p> <p>BH: Unbound, except where technically feasible.</p> <p>QT & KW: Unbound.</p>	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>2) All GCC Member States except QT & KW: None. QT & KW: Unbound.</p> <p>3) All GCC Member States except UAE & OM: None. UAE: Participation of foreign equity is allowed up to 70%. After 7 years from the entry into force of the Agreement, up to 100% foreign equity will be allowed. OM: Foreign equity is limited up to 70%.</p> <p>4) Unbound, except as indicated in the horizontal section.</p>	<p>2) All GCC Member States except QT & KW: None. QT & KW: Unbound.</p> <p>3) None.</p> <p>4) Unbound, except as indicated in the horizontal section.</p>	
<p>C. <u>Sanitation and similar services</u> (CPC 9403)</p>	<p>1) All GCC Member States except BH, QT & KW: None. BH: Unbound, except where technically feasible. QT & KW: Unbound.</p> <p>2) All GCC Member States except</p>	<p>1) All GCC Member States except BH, QT & KW: None. BH: Unbound, except where technically feasible. QT & KW: Unbound.</p> <p>2) All GCC Member States except</p>	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>QT & KW: None.</p> <p>QT & KW: Unbound.</p> <p>3) All GCC Member States except UAE & OM: None.</p> <p>UAE: Participation of foreign equity is allowed up to 70%. After 7 years from the entry into force of the Agreement, up to 100% foreign equity will be allowed.</p> <p>OM: Foreign equity is limited up to 70%.</p> <p>4) Unbound, except as indicated in the horizontal section.</p>	<p>QT & KW: None.</p> <p>QT & KW: Unbound.</p> <p>3) None.</p> <p>4) Unbound, except as indicated in the horizontal section.</p>	
D. <u>Other</u>			
<ul style="list-style-type: none"> Cleaning services for exhaust gases (CPC 94040) KSA: CPC 9404 	<p>1) All GCC Member States except BH, QT & KW: None.</p> <p>BH: Unbound, except where technically feasible.</p> <p>QT & KW: Unbound.</p> <p>2) All GCC Member States except</p>	<p>1) All GCC Member States except BH, QT & KW: None.</p> <p>BH: Unbound, except where technically feasible.</p> <p>QT & KW: Unbound.</p> <p>2) All GCC Member States except</p>	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>QT & KW: None.</p> <p>QT & KW: Unbound.</p> <p>3) All GCC Member States except UAE & OM: None.</p> <p>UAE: Participation of foreign equity is allowed up to 70%. After 7 years from the entry into force of the Agreement, up to 100% foreign equity will be allowed.</p> <p>OM: Foreign equity is limited up to 70%.</p> <p>4) Unbound, except as indicated in the horizontal section.</p>	<p>QT & KW: None.</p> <p>QT & KW: Unbound.</p> <p>3) None.</p> <p>4) Unbound, except as indicated in the horizontal section.</p>	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
<ul style="list-style-type: none"> • Treatment, remediation of contaminated/polluted soil and water (part of CPC 94060) 	<ol style="list-style-type: none"> 1) Unbound. 2) Unbound. 3) All GCC Member States except UAE & QT: Unbound. UAE: Foreign equity is limited to 70%. After 7 years from the entry into force of the Agreement, up to 100% foreign equity will be allowed. QT: None. 4) All GCC Member States except UAE & QT: Unbound. UAE & QT: Unbound, except as indicated in the horizontal section. 	<ol style="list-style-type: none"> 1) Unbound. 2) Unbound. 3) All GCC Member States except UAE & QT: Unbound. UAE & QT: None. 4) All GCC Member States except UAE & QT: Unbound. UAE & QT: Unbound, except as indicated in the horizontal section. 	
<ul style="list-style-type: none"> • Noise abatement services (CPC 9405) 	<ol style="list-style-type: none"> 1) All GCC Member States except BH, QT & KW: None. BH: Unbound, except where technically feasible. QT & KW: Unbound. 2) All GCC Member States except 	<ol style="list-style-type: none"> 1) All GCC Member States except BH, QT & KW: None. BH: Unbound, except where technically feasible. QT & KW: Unbound. 2) All GCC Member States except 	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>QT & KW: None.</p> <p>QT & KW: Unbound.</p> <p>3) All GCC Member States except UAE & OM: None.</p> <p>UAE: Participation of foreign equity is allowed up to 70%. After 7 years from the entry into force of the Agreement, up to 100% foreign equity will be allowed.</p> <p>OM: Foreign equity is limited up to 70%.</p> <p>4) Unbound, except as indicated in the horizontal section.</p>	<p>QT & KW: None.</p> <p>QT & KW: Unbound.</p> <p>3) None.</p> <p>4) Unbound, except as indicated in the horizontal section.</p>	
<ul style="list-style-type: none"> Nature and landscape protection services (CPC 9406) 	<p>1) All GCC Member States except BH, QT & KW: None.</p> <p>BH: Unbound, except where technically feasible.</p> <p>QT & KW: Unbound.</p> <p>2) All GCC Member States except QT & KW: None.</p>	<p>1) All GCC Member States except BH, QT & KW: None.</p> <p>BH: Unbound, except where technically feasible.</p> <p>QT & KW: Unbound.</p> <p>2) All GCC Member States except QT & KW: None.</p>	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>QT & KW: Unbound.</p> <p>3) All GCC Member States except UAE & OM: None.</p> <p>UAE: Participation of foreign equity is allowed up to 70%. After 7 years from the entry into force of the Agreement, up to 100% foreign equity will be allowed.</p> <p>OM: Foreign equity is limited up to 70%.</p> <p>4) All GCC Member States except KW: Unbound, except as indicated in the horizontal section.</p> <p>KW: Unbound.</p>	<p>QT & KW: Unbound.</p> <p>3) None.</p> <p>4) All GCC Member States except KW: Unbound, except as indicated in the horizontal section.</p> <p>KW: Unbound.</p>	
<ul style="list-style-type: none"> Other environmental protection services (CPC 9409) BH: Only monitoring, controlling and damage assessment (CPC 9409) KSA: Including environmental impact assessment. 	<p>1) All GCC Member States except BH, QT & KW: None.</p> <p>BH: Unbound, except where technically feasible.</p> <p>QT & KW: Unbound.</p> <p>2) All GCC Member States except</p>	<p>1) All GCC Member States except BH, QT & KW: None.</p> <p>BH: Unbound, except where technically feasible.</p> <p>QT & KW: Unbound.</p> <p>2) All GCC Member States except</p>	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>QT & KW: None.</p> <p>QT & KW: Unbound.</p> <p>3) UAE: Participation of foreign equity is allowed up to 70%. After 7 years from the entry into force of the Agreement, up to 100% foreign equity will be allowed.</p> <p>BH, KSA & QT: None.</p> <p>OM: Foreign equity is limited up to 70%.</p> <p>KW: Unbound.</p> <p>4) All GCC Member States except KW: Unbound, except as indicated in the horizontal section.</p> <p>KW: Unbound.</p>	<p>QT & KW: None.</p> <p>QT & KW: Unbound.</p> <p>3) All GCC Member States except KW: None.</p> <p>KW: Unbound.</p> <p>4) All GCC Member States except KW: Unbound, except as indicated in the horizontal section.</p> <p>KW: Unbound.</p>	
7. FINANCIAL SERVICES			
<p><u>Horizontal Commitments:</u></p> <p>UAE: Commercial presence is allowed up to 100% foreign equity in Dubai International Financial Centre (DIFC) for the following activities: banking services (investment banking, corporate banking, and private banking); capital markets (equity, debt instruments, derivatives and</p>			

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
commodity trading); asset management and fund registration; insurance and re-insurance; Islamic finance; business processing operations and ancillary services.			
PART I (UAE, BH, OM, QT & KW)			
A. <u>Insurance and insurance-related services</u>			
<p><u>Horizontal Commitments:</u></p> <p>UAE: General conditions:</p> <ul style="list-style-type: none"> • The absence of any limitation on the ability of a service consumer in UAE to purchase the service in the territory of an EFTA State does not signify a commitment to allow a non-resident service supplier to solicit business or to conduct active marketing in the territory of the UAE. • Commercial presence is subject to the provisions regarding the licensing and registration of foreign companies as contained in the UAE pertinent laws. • Within the context of paragraph 2 (a) of the WTO Annex on Financial Services, the UAE shall not be prevented from taking measures for prudential reasons such as minimum capital requirement; minimum operating funds requirement and approval for business activities. <p>QT: General condition:</p> <ul style="list-style-type: none"> • Within the context of paragraph 2 (a) of the WTO Annex on Financial Services, QT shall not be prevented from taking measures for prudential reasons such as minimum capital requirement; minimum operating funds requirement and approval for business activities. 			
(i) Direct insurance (including co-insurance):			
(a) Life UAE & BH: Life and health insurance services	1) UAE: Commercial presence is required. OM: None.	1) UAE: Commercial presence is required. OM: None.	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
<p>UAE:</p> <ul style="list-style-type: none"> • CPC 81211 and CPC 81212. • Excluding pension fund management. <p>KW: Includes only annuity, disability, income, accident and health insurance services</p>	<p>BH & QT: Unbound.</p> <p>KW: Unbound.</p> <p>2) All GCC Member States except UAE & QT: None.</p> <p>UAE & QT: Unbound.</p> <p>3) UAE:</p> <ul style="list-style-type: none"> • Transparent Economic Needs Test (ENT) shall apply to the commercial presence for branches of the new foreign insurance companies as well as new branches of the existing foreign insurance companies. This ENT shall be based on criteria such as the provision of new insurance services, increase of local demand and the conformance with international standards. • Foreign equity is allowed up to 25% of the capital of UAE life and non-life insurance companies. <p>BH: None. 100% foreign ownership is permitted.</p> <p>Insurance activities must be</p>	<p>BH & QT: Unbound.</p> <p>KW: Unbound.</p> <p>2) All GCC Member States except UAE & QT: None.</p> <p>UAE & QT: Unbound.</p> <p>3) All GCC Member States except QT: None.</p> <p>QT: Unbound.</p>	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>undertaken by private or public joint-stock companies only. Foreign companies may set up a branch or a representative office.</p> <p>OM: Up to 100% foreign equity is allowed. Branches are also permitted.</p> <p>QT: Unbound.</p> <p>KW: Market access is through the following means only:</p> <ul style="list-style-type: none"> • Appointment of Kuwaiti agent. • Joint venture with a Kuwaiti partner and the share of the Kuwaiti partner is at least 60% of the capital. <p>4) All GCC Member States except QT: Unbound, except as indicated in the horizontal section.</p> <p>QT: Unbound.</p>	<p>4) All GCC Member States except QT: Unbound, except as indicated in the horizontal section.</p> <p>QT: Unbound.</p>	
<p>(b) Non-life insurance services</p> <p>For the UAE: CPC 8129 Including accidents insurance services</p>	<p>1) UAE: Commercial presence is required for all non-life insurance services except marine and aviation insurance. None for marine and aviation insurance</p>	<p>1) UAE: Commercial presence is required for all non-life insurance services except marine and aviation insurance. None for marine and aviation insurance.</p>	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
<p>KW: Includes the following only:</p> <ul style="list-style-type: none"> • Disability income • Accident and health insurance and contracts of fidelity bonds • Performance bonds or similar contracts of guarantee • Marine and aviation insurance services (MAT) 	<p>OM: None.</p> <p>BH: Unbound, except none for insurance risks relating to following:</p> <p>(i) maritime shipping and commercial aviation and space launching and freight (including satellites), with such insurance to cover any or all of the following: the goods being transported, the vehicle transporting the good, and any liability arising there from; and</p> <p>(ii) goods in international transit.</p> <p>QT: None, except that assets located in Qatar can only be insured by companies having a commercial presence in Qatar.</p> <p>KW: commercial presence is required.</p> <p>2) All GCC Member States except UAE: None.</p> <p>UAE: Unbound for all non-life insurance services except marine shipping and commercial</p>	<p>OM & QT: None.</p> <p>BH: Unbound, except none for insurance risks relating to following:</p> <p>(i) maritime shipping and commercial aviation and space launching and freight (including satellites), with such insurance to cover any or all of the following: the goods being transported, the vehicle transporting the good, and any liability arising there from; and</p> <p>(ii) goods in international transit.</p> <p>KW: Unbound.</p> <p>2) All GCC Member States except UAE: None.</p> <p>UAE: Unbound for all non-life insurance services except marine shipping and commercial aviation</p>	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>aviation insurance. None for marine and aviation insurance.</p> <p>3) UAE:</p> <ul style="list-style-type: none"> - Transparent Economic Needs Test (ENT) shall apply to the commercial presence for branches of the new foreign insurance companies as well as new branches of the existing foreign insurance companies. This ENT shall be based on criteria such as the provision of new insurance services, increase of local demand and the conformance with international standards. - The establishment of joint ventures with UAE life and non-life insurance companies is not allowed. <p>BH: None. 100% foreign ownership is permitted. Insurance activities must be undertaken by private or public joint-stock companies only. Foreign companies may set up a branch or a representative office.</p> <p>OM: Up to 100% foreign equity</p>	<p>insurance. None for marine and aviation insurance.</p> <p>3) None.</p>	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>is allowed. Branches are also permitted.</p> <p>QT: Only through branch operation or by incorporation as a joint venture, with foreign equity limited to 25%.</p> <p>KW: Market access is through the following means only:</p> <ul style="list-style-type: none"> • Appointment of Kuwaiti agent. • Joint venture with a Kuwaiti partner and the share of the Kuwaiti partner is at least 60% of the capital. <p>4) All GCC Member States except QT: Unbound, except as indicated in the horizontal section.</p> <p>QT: Unbound.</p>	<p>4) All GCC Member States except QT: Unbound, except as indicated in the horizontal section.</p> <p>QT: Unbound.</p>	
<p>(ii) Reinsurance & retrocession</p> <p>For the UAE: Other insurance services n.e.c. (CPC 81299)</p>	<p>1) All GCC Member States except QT: None.</p> <p>QT: None, except that assets located in Qatar can only be insured by companies having a commercial presence in Qatar.</p>	<p>1) None.</p>	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>2) None.</p> <p>3) UAE: Foreign equity limited to 49%.</p> <p>BH: None. 100% foreign ownership is permitted. Insurance activities must be undertaken by private or public joint-stock companies only. Foreign companies may set up a branch or a representative office.</p> <p>OM: Up to 100% foreign equity is allowed. Branches are also permitted.</p> <p>QT: Only through branch operation or by incorporation as a joint venture, with foreign equity limited to 25%.</p> <p>KW: Market access is through the following means only:</p> <ul style="list-style-type: none"> • Appointment of Kuwaiti agent. • Joint venture with a Kuwaiti partner and the share of the Kuwaiti partner is at least 60% of the capital. 	<p>2) None.</p> <p>3) None.</p>	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	4) Unbound, except as indicated in the horizontal section.	4) Unbound, except as indicated in the horizontal section.	
(iii) Insurance intermediation, such as brokerage and agency services UAE: Only brokers dealing with direct insurance ⁷ (CPC 8140**)	1) UAE: Commercial presence is required, except for marine shipping and commercial aviation insurance and re-insurance intermediation services. None for marine shipping and commercial aviation insurance and reinsurance intermediation services. BH: Unbound, except none for the following: (a) Insurance risks relating to: (i) maritime shipping and commercial aviation and space launching and freight (including satellites), with such insurance to cover any or all of the following: the goods being transported, the vehicle transporting the good, and any liability arising there from; and (ii) goods in international transit.	1) UAE: None, except as indicated in the market access column. BH: Unbound, except none for the following: (a) Insurance risks relating to: (i) maritime shipping and commercial aviation and space launching and freight (including satellites), with such insurance to cover any or all of the following: the goods being transported, the vehicle transporting the good, and any liability arising there from; and (ii) goods in international transit. (b) Reinsurance and retrocession. OM: None. QT & KW: Unbound.	

⁷ For greater certainty "Direct Insurance" means: Life and health services (CPC 81211 and CPC 81212) (excluding pension fund management.) and Non-life insurance services (including accident insurance (CPC 8129).

** Indicates that the service specified constitutes only a part of the total range of activities covered by the CPC concordance.

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>(b) Reinsurance and retrocession.</p> <p>OM: None.</p> <p>QT & KW: Unbound.</p> <p>2) All GCC Member States except UAE & QT: None.</p> <p>UAE: Commercial presence is required.</p> <p>QT: Unbound.</p> <p>3) UAE: Foreign equity limited to 49%.</p> <p>BH: None. 100% foreign ownership is permitted. Foreign companies may set up a branch or a representative office.</p> <p>OM: Up to 100% foreign equity is allowed. Branches are also permitted.</p> <p>QT: Unbound.</p> <p>KW: Market access is through the following means only:</p> <ul style="list-style-type: none"> • Appointment of Kuwaiti agent. 	<p>2) All GCC Member States except UAE & QT: None.</p> <p>UAE: None, except as indicated in the market access column.</p> <p>QT: Unbound.</p> <p>3) All GCC Member States except QT: None.</p> <p>QT: Unbound.</p>	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<ul style="list-style-type: none"> • Joint venture with a Kuwaiti partner and the share of the Kuwaiti partner is at least 60% of the capital. 4) All GCC Member States except QT: Unbound, except as indicated in the horizontal section. QT: Unbound. 	<p>4) All GCC Member States except QT: Unbound, except as indicated in the horizontal section. QT: Unbound.</p>	
<p>(iv) Services auxiliary to insurance, such as consultancy, actuarial, risk assessment and claim settlement services</p> <p>KW: Only for services auxiliary to insurance that comprises of actuarial, loss adjusters, average adjusters and consultancy services</p> <p>Excluding UAE (UAE's commitment is listed below)</p>	<p>1) All GCC Member States except QT & KW: None.</p> <p>QT: None, except that assets located in Qatar can only be insured by companies having a commercial presence in Qatar.</p> <p>KW: Unbound.</p> <p>2) None.</p> <p>3) BH: None. 100% foreign ownership is permitted. Foreign companies may set up a branch or a representative office.</p> <p>OM: Up to 100% foreign equity is allowed. Branches are also</p>	<p>1) All GCC Member States except KW: None.</p> <p>KW: Unbound.</p> <p>2) None.</p> <p>3) All GCC Member States except KW: None.</p> <p>KW: Unbound.</p>	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>permitted.</p> <p>QT: Only through branch operation or by incorporation as a joint venture, with foreign equity limited to 25%.</p> <p>KW: Market access is through the following means only:</p> <ul style="list-style-type: none"> • Appointment of Kuwaiti agent. • Joint venture with a Kuwaiti partner and the share of the Kuwaiti partner is at least 60% of the capital. • Loss adjusters and average adjusters can establish branch offices. <p>4) Unbound, except as indicated in the horizontal section.</p>	<p>4) Unbound, except as indicated in the horizontal section.</p>	
Insurance consultancy (CPC 81402) (UAE only)	<p>1) None.</p> <p>2) None.</p> <p>3) Foreign equity limited to 49%.</p> <p>4) Unbound, except as indicated in the horizontal section.</p>	<p>1) None.</p> <p>2) None.</p> <p>3) None.</p> <p>4) Unbound, except as indicated in the horizontal section.</p>	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
Actuarial services (CPC 81404) (UAE only)	1) None, except that the foreign service supplier must be registered at the UAE Ministry of Economy. (The registration requirement does not prevent the foreign supplier from providing services from the territory of its country into the territory of the UAE). 2) None. 3) Participation of foreign capital limited to 49%. 4) Unbound, except as indicated in the horizontal section.	1) None, except as indicated in the market access column. 2) None. 3) None. 4) Unbound, except as indicated in the horizontal section.	
Loss Adjustment, risk assessment and claim settlement services (CPC 81403) (UAE only)	1) Commercial presence is required. 2) Commercial presence is required. 3) Foreign equity limited to 49%. 4) Unbound, except as indicated in the horizontal section.	1) Commercial presence is required. 2) Commercial presence is required. 3) None. 4) Unbound, except as indicated in the horizontal section.	
B. <u>Banking and other financial services</u> (excluding insurances)			
Horizontal commitments:	3) OM:		

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	(i) Foreign equity is allowed up to 70%. However, commercial presence in the form of wholly foreign-owned subsidiaries and branches of foreign banks and other financial services suppliers are permitted. (ii) The aggregate holding by (a) an individual and his relating parties, (b) an incorporated body and its related parties, (c) a Joint-Stock Company or a Holding Company & its related parties, in a locally incorporated bank (other than wholly foreign-owned subsidiaries), shall not exceed 35% of the voting shares of the bank.		
(v) Acceptance of deposits and other repayable funds from the public	1) All GCC Member States except UAE & QT: Unbound.	1) All GCC Member States except UAE & QT: Unbound. UAE & QT: None.	

⁸ This includes all banking and financial services (other than insurance or insurance-related services) that are permitted to be provided in Qatar, including the following: (i) financial business, banking business of whatever nature, and investment business, including (without limit) all business activities that are customarily provided by investment, corporate and wholesale financing banks, as well as Islamic and electronic banking business; (ii) money market, stock exchange and commodity market business of all categories, including trading in and dealing in precious metals, stocks, bonds, securities, and other financial activities derived therefrom, or associated therewith; (iii) money and asset management business, investment fund business, the provision of project finance and corporate finance in all business fields and Islamic banking and financing business; (iv) funds administration, fund advisory and fiduciary business of all kinds; (v) pension fund business and the business of credit companies; (vi) the business of stock broking, and all other financial brokerage business; (vii) financial agency business and the business of provision of corporate finance and other financial advice, investment advice and investment services of all kinds; (viii) the provision of financial custodian services and the business of acting as legal trustees.

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>UAE & QT: None.</p> <p>2) None.</p> <p>3) OM: None.</p> <p>UAE:</p> <p>(i) No limitation for establishment of representative offices;</p> <p>(ii) Unbound for new licences for operating bank branches;</p> <p>(iii) Unbound for the expansion of activities of existing financial entities.</p> <p>(iv) Foreign equity is limited to 49%.</p> <p>BH: None. 100% foreign ownership is permitted for banks to do business with residents and non-residents of Bahrain. Banking activities must be undertaken by private or public joint-stock companies only.</p> <p>KW: Unbound except for:</p> <ul style="list-style-type: none"> ● Banking business maybe practiced by institutions set up in the form of joint-stock companies, the shares of which are placed for public subscription. Branches of foreign 	<p>2) None.</p> <p>3) All GCC Member States except BH, KW & QT: None.</p> <p>BH: Unbound for sub-branching. Otherwise, none.</p> <p>KW & QT: Unbound except as indicated in mode (3) in the market access column of this sub-sector.</p>	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>banks licensed to operate in the State of Kuwait, may be exempted from this provision by a decision of the Council of Ministers. Funds allocated for opening a foreign bank's branch in the State of Kuwait, should not be less than fifteen million Dinars.</p> <ul style="list-style-type: none"> • Foreign bank branches located in the State of Kuwait, should maintain independent accounts for all their operations in Kuwait, including balance sheet and profit & loss accounts. A foreign bank's branch is deemed as one bank in the application of the provisions of the law No.32 of the year 1968. The Central Bank of Kuwait lays down the minimum principles, rules and regulations to be complied with in regard to the licensing and operations of foreign bank's branches in Kuwait. • Non-Kuwaiti investors are permitted to own and trade in bank shares in the Kuwait Exchange Market (KSE). An approval of the Central Bank of Kuwait is required to own more 		

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>than 5% of a domestic bank shares. This applies to any individual or group of investors, connected by juristic or economic means, either by mutual ownership or by consolidated management or by joint interest, that will be considered as a single investor entity. Non-Kuwaiti investors may exceed the ownership of 49% in the capital of any individual domestic bank, after attaining the approval of the Council of Ministers, upon consulting the Central Bank of Kuwait.</p> <ul style="list-style-type: none"> • No institutions other than those registered in the Register of Banks are allowed to practice banking business or use in their business addresses, publications or advertisements the terms: “bank”, “banker”, “bank owner” or any other wording the usage of which may mislead the public as to the nature of the institution. No institutions other than those registered in the Central Bank Register of Banks or Register of Investment Companies are 		

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>allowed to receive money for investment from third parties.</p> <p>QT:</p> <p>(i) The number of branches of foreign banking institutions (other than those supplying any of the services as provided for in the Law for the Qatar Financial Centre [Law No. (7) of Year 2005]) is frozen at the level existing on March 1995 (8 branches); and</p> <p>(ii) Any entity (including a foreign banking institution) supplying any banking or other financial services⁸ in accordance with and as provided for in the Law for the Qatar Financial Centre [Law No. (7) of Year 2005] must obtain the approval, authorisation or licence of the Council of Ministers before supplying such services outside any area that is designated by the Council of Ministers as the Qatar Financial Centre.</p> <p>4) All GCC Member States except QT & KW: Unbound, except as indicated in the horizontal</p>	<p>4) All GCC Member States except QT & KW: Unbound, except as indicated in the</p>	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>section.</p> <p>QT: Unbound.</p> <p>KW: Unbound except for the Following:</p> <ul style="list-style-type: none"> - The cases indicated in mode (3) “KW” above. - The ratio of Kuwaiti national labor force in a bank to the bank’s total labor force should be not less than 50%, or the ratio defined by the Council of Ministers whichever is higher. Branches of foreign banks are bound to comply with that ratio within three years from the date of their licensing to operate in the State of Kuwait. 	<p>horizontal section.</p> <p>QT: Unbound.</p> <p>KW: Unbound except as indicated in mode (4) in the market access column of this sub-sector.</p>	
(vi) Lending of all types, including consumer credit, mortgage credit, factoring and financing of commercial transaction	<p>1) All GCC Member States except UAE & QT: Unbound.</p> <p>UAE & QT: None.</p>	<p>1) All GCC Member States except UAE & QT: Unbound.</p> <p>UAE & QT: None.</p>	

⁹ This includes all banking and financial services (other than insurance or insurance-related services) that are permitted to be provided in Qatar, including the following: (i) financial business, banking business of whatever nature, and investment business, including (without limit) all business activities that are customarily provided by investment, corporate and wholesale financing banks, as well as Islamic and electronic banking business; (ii) money market, stock exchange and commodity market business of all categories, including trading in and dealing in precious metals, stocks, bonds, securities, and other financial activities derived therefrom, or associated therewith; (iii) money and asset management business, investment fund business, the provision of project finance and corporate finance in all business fields and Islamic banking and financing business; (iv) funds administration, fund advisory and fiduciary business of all kinds; (v) pension fund business and the business of credit companies; (vi) the business of

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>2) None.</p> <p>3) UAE:</p> <p>(i) No limitation for establishment of representative offices;</p> <p>(ii) Unbound for new licences for operating bank branches;</p> <p>(iii) Unbound for the expansion of activities of existing financial entities;</p> <p>(iv) Foreign equity is limited to 49%.</p> <p>BH: None. 100% foreign ownership is permitted for banks to do business with residents and non-residents of Bahrain. Banking activities must be undertaken by private or public joint-stock companies only.</p> <p>OM: None.</p> <p>QT:</p> <p>(i) The number of branches of foreign banking institutions (other than those supplying any of the services as provided for in</p>	<p>2) None.</p> <p>3) All GCC Member States except BH & KW: None.</p> <p>BH: Unbound for sub-branching. Otherwise, none.</p> <p>KW: Unbound except for the cases indicated in mode (3) in the market access column of the sub-sector (v).</p>	

stock broking, and all other financial brokerage business; (vii) financial agency business and the business of provision of corporate finance and other financial advice, investment advice and investment services of all kinds; (viii) the provision of financial custodian services and the business of acting as legal trustees.

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>the Law for the Qatar Financial Centre [Law No. (7) of Year 2005]) is frozen at the level existing on March 1995 (8 branches); and</p> <p>(ii) Any entity (including a foreign banking institution) supplying any banking or other financial services⁹ in accordance with and as provided for in the Law for the Qatar Financial Centre [Law No. (7) of Year 2005] must obtain the approval, authorisation or licence of the Council of Ministers before supplying such services outside any area that is designated by the Council of Ministers as the Qatar Financial Centre.</p> <p>KW: Unbound except for the cases indicated in mode (3) in the market access column of the sub-sector (v).</p> <p>4) All GCC Member States except QT & KW: Unbound, except as indicated in the horizontal section.</p> <p>QT: Unbound.</p>	<p>4) All GCC Member States except QT & KW: Unbound, except as indicated in the horizontal section.</p> <p>QT: Unbound.</p>	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	KW: Unbound except as indicated in mode (4) in the market access column of the sub-sector (v).	KW: Unbound except for the two cases indicated in mode (4) in the market access column of the sub-sector (v).	
(vii) Financial leasing	1) All GCC Member States except UAE & QT: Unbound. UAE & QT: None. 2) None. 3) UAE: (i) No limitation for establishment of representative offices; (ii) Unbound for new licences for operating bank branches; (iii) Unbound for the expansion of activities of existing financial entities; (iv) Foreign equity is limited to 49%.	1) All GCC Member States except UAE & QT: Unbound. UAE & QT: None. 2) None. 3) All GCC Member States except BH & KW: None. BH: Unbound for sub-branching. Otherwise, none. KW: Unbound except for the cases indicated in mode (3) in the market access column of this sub-sector.	

¹⁰ This includes all banking and financial services (other than insurance or insurance-related services) that are permitted to be provided in Qatar, including the following: (i) financial business, banking business of whatever nature, and investment business, including (without limit) all business activities that are customarily provided by investment, corporate and wholesale financing banks, as well as Islamic and electronic banking business; (ii) money market, stock exchange and commodity market business of all categories, including trading in and dealing in precious metals, stocks, bonds, securities, and other financial activities derived therefrom, or associated therewith; (iii) money and asset management business, investment fund business, the provision of project finance and corporate finance in all business fields and Islamic banking and financing business; (iv) funds administration, fund advisory and fiduciary business of all kinds; (v) pension fund business and the business of credit companies; (vi) the business of stock broking, and all other financial brokerage business; (vii) financial agency business and the business of provision of corporate finance and other financial advice, investment advice and investment services of all kinds; (viii) the provision of financial custodian services and the business of acting as legal trustees.

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>BH: None. 100% foreign ownership is permitted for banks to do business with residents and non-residents of Bahrain. Banking activities must be undertaken by private or public joint-stock companies only.</p> <p>OM: None.</p> <p>QT:</p> <p>(i) The number of branches of foreign banking institutions (other than those supplying any of the services as provided for in the Law for the Qatar Financial Centre [Law No. (7) of Year 2005]) is frozen at the level existing on March 1995 (8 branches); and</p> <p>(ii) Any entity (including a foreign banking institution) supplying any banking or other financial services¹⁰ in accordance with and as provided for in the Law for the Qatar Financial Centre [Law No. (7) of Year 2005] must obtain the approval, authorisation or licence of the Council of Ministers before supplying such services outside</p>		

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>any area that is designated by the Council of Ministers as the Qatar Financial Centre.</p> <p>KW: Unbound except for the following:</p> <ul style="list-style-type: none"> • The cases indicated in mode (3) in the market access column of the sub-sector (v); • License may be issued for incorporating Kuwaiti Companies wherein foreigners may own 100% equity of the company capital in accordance with the terms and conditions determined by the Council of Ministers. • Licensing for incorporating companies for leasing and investment maybe issued in Kuwaiti or foreign capital, totally or partially. The head quarter of leasing and investment companies should be located in the State of Kuwait. Incorporators execute a Memorandum and Articles of Association for the company to be approved by the Ministry of Commerce and Industry and the Central Bank of Kuwait. 		

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>4) All GCC Member States except QT & KW: Unbound, except as indicated in the horizontal section.</p> <p>QT: Unbound.</p> <p>KW: Unbound except for the cases indicated in mode (4) in the market access column of the sub-sector (v).</p>	<p>4) All GCC Member States except QT & KW: Unbound, except as indicated in the horizontal section.</p> <p>QT: Unbound.</p> <p>KW: Unbound except for the cases indicated in mode (4) in the market access column of the sub-sector (v).</p>	
<p>(viii) All payment and money transmission services, including credit, charge and debit cards, travellers cheques and bankers drafts</p>	<p>1) All GCC Member States except UAE & QT: Unbound.</p> <p>UAE & QT: None.</p> <p>2) None.</p> <p>3) UAE: (i) No limitation for establishment of representative offices;</p>	<p>1) All GCC Member States except UAE & QT: Unbound.</p> <p>UAE & QT: None.</p> <p>2) None.</p> <p>3) All GCC Member States except BH & KW: None.</p>	

¹¹ This includes all banking and financial services (other than insurance or insurance-related services) that are permitted to be provided in Qatar, including the following: (i) financial business, banking business of whatever nature, and investment business, including (without limit) all business activities that are customarily provided by investment, corporate and wholesale financing banks, as well as Islamic and electronic banking business; (ii) money market, stock exchange and commodity market business of all categories, including trading in and dealing in precious metals, stocks, bonds, securities, and other financial activities derived therefrom, or associated therewith; (iii) money and asset management business, investment fund business, the provision of project finance and corporate finance in all business fields and Islamic banking and financing business; (iv) funds administration, fund advisory and fiduciary business of all kinds; (v) pension fund business and the business of credit companies; (vi) the business of stock broking, and all other financial brokerage business; (vii) financial agency business and the business of provision of corporate finance and other financial advice, investment advice and investment services of all kinds; (viii) the provision of financial custodian services and the business of acting as legal trustees.

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>(ii) Unbound for new licences for operating bank branches;</p> <p>(iii) Unbound for the expansion of activities of existing financial entities;</p> <p>(iv) Foreign equity is limited to 49%.</p> <p>BH: None. 100% foreign bank ownership is permitted to do business with residents and non-residents of Bahrain. Banking activities must be undertaken by private or public joint-stock companies only.</p> <p>OM: None.</p> <p>QT:</p> <p>(i) The number of branches of foreign banking institutions (other than those supplying any of the services as provided for in the Law for the Qatar Financial Centre [Law No. (7) of Year 2005]) is frozen at the level existing on March 1995 (8 branches); and</p> <p>(ii) Any entity (including a foreign banking institution) supplying any banking or other financial services¹¹ in accordance with</p>	<p>BH: Unbound for sub-branching. Otherwise, none.</p> <p>KW: Unbound except for the cases indicated in mode (3) in the market access column of this sub-sector.</p>	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>and as provided for in the Law for the Qatar Financial Centre [Law No. (7) of Year 2005] must obtain the approval, authorisation or licence of the Council of Ministers before supplying such services outside any area that is designated by the Council of Ministers as the Qatar Financial Centre.</p> <p>KW: Unbound except for the following:</p> <ul style="list-style-type: none"> • The cases indicated in mode (3) in the market access column of the sub-sector (v); • License may be issued for incorporating Kuwaiti companies wherein foreigners may own 100% equity of the company capital in accordance with the terms and conditions determined by the Council of Ministers. <p>4) All GCC Member States except KW: Unbound, except as indicated in the horizontal section.</p> <p>KW: Unbound except for the cases indicated in mode (4) in</p>	<p>4) All GCC Member States except KW: Unbound, except as indicated in the horizontal section.</p> <p>KW: Unbound except for the cases indicated in mode (4) in the</p>	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	the market access column of the sub-sector (v).	market access column of this sub-sector.	
(ix) Guarantees and commitments	<p>1) All GCC Member States except UAE & QT: Unbound. UAE & QT: None.</p> <p>2) None.</p> <p>3) UAE: (i) No limitation for establishment of representative offices; (ii) Unbound for new licences for operating bank branches; (iii) Unbound for the expansion of activities of existing financial entities; (iv) Foreign equity is limited to 49%. BH: None. 100% foreign bank ownership is permitted for banks</p>	<p>1) All GCC Member States except UAE & QT: Unbound. UAE & QT: None.</p> <p>2) None.</p> <p>3) All GCC Member States except BH & KW: None. BH: Unbound for sub-branching. Otherwise, none. KW: Unbound except for the cases indicated in mode (3) in the market access column of this sub-sector.</p>	

¹² This includes all banking and financial services (other than insurance or insurance-related services) that are permitted to be provided in Qatar, including the following: (i) financial business, banking business of whatever nature, and investment business, including (without limit) all business activities that are customarily provided by investment, corporate and wholesale financing banks, as well as Islamic and electronic banking business; (ii) money market, stock exchange and commodity market business of all categories, including trading in and dealing in precious metals, stocks, bonds, securities, and other financial activities derived therefrom, or associated therewith; (iii) money and asset management business, investment fund business, the provision of project finance and corporate finance in all business fields and Islamic banking and financing business; (iv) funds administration, fund advisory and fiduciary business of all kinds; (v) pension fund business and the business of credit companies; (vi) the business of stock broking, and all other financial brokerage business; (vii) financial agency business and the business of provision of corporate finance and other financial advice, investment advice and investment services of all kinds; (viii) the provision of financial custodian services and the business of acting as legal trustees.

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>to do business with residents and non-residents of Bahrain. Banking activities must be undertaken by private or public joint-stock companies only.</p> <p>OM: None.</p> <p>QT:</p> <p>(i) The number of branches of foreign banking institutions (other than those supplying any of the services as provided for in the Law for the Qatar Financial Centre [Law No. (7) of Year 2005]) is frozen at the level existing on March 1995 (8 branches); and</p> <p>(ii) Any entity (including a foreign banking institution) supplying any banking or other financial services¹² in accordance with and as provided for in the Law for the Qatar Financial Centre [Law No. (7) of Year 2005] must obtain the approval, authorisation or licence of the Council of Ministers before supplying such services outside any area that is designated by the Council of Ministers as the Qatar</p>		

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>Financial Centre.</p> <p>KW: Unbound except for cases indicated in mode (3) in the market access column of the sub-sector (vii).</p> <p>4) All GCC Member States except QT & KW: Unbound, except as indicated in the horizontal section.</p> <p>QT: Unbound.</p> <p>KW: Unbound except for the cases indicated in mode (4) in the market access column of the sub-sector (vii).</p>	<p>4) All GCC Member States except QT & KW: Unbound, except as indicated in the horizontal section.</p> <p>QT: Unbound.</p> <p>KW: Unbound except for the cases indicated in mode (4) in the market access column of this sub-sector.</p>	
(x) Trading for own account or for account of customers, whether on an exchange, in an over-the-counter market or otherwise, the	<p>1) UAE & QT: None.</p> <p>BH: Unbound for equities. None, for fixed income trading.</p>	<p>1) UAE & QT: None.</p> <p>BH: Unbound for equities. None, for fixed income trading.</p>	

¹³ This includes all banking and financial services (other than insurance or insurance-related services) that are permitted to be provided in Qatar, including the following: (i) financial business, banking business of whatever nature, and investment business, including (without limit) all business activities that are customarily provided by investment, corporate and wholesale financing banks, as well as Islamic and electronic banking business; (ii) money market, stock exchange and commodity market business of all categories, including trading in and dealing in precious metals, stocks, bonds, securities, and other financial activities derived therefrom, or associated therewith; (iii) money and asset management business, investment fund business, the provision of project finance and corporate finance in all business fields and Islamic banking and financing business; (iv) funds administration, fund advisory and fiduciary business of all kinds; (v) pension fund business and the business of credit companies; (vi) the business of stock broking, and all other financial brokerage business; (vii) financial agency business and the business of provision of corporate finance and other financial advice, investment advice and investment services of all kinds; (viii) the provision of financial custodian services and the business of acting as legal trustees.

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
<p>following:</p> <p>A. money market instruments (including cheques, bills, certificates of deposits);</p> <p>B. foreign exchange;</p> <p>C. derivative products including, but not limited to, futures and options;</p> <p>D. exchange rate and interest rate instruments, including products such as swaps, forward rate agreements;</p> <p>E. transferable securities;</p> <p>F. other negotiable instruments and financial assets, including bullion.</p>	<p>OM & KW: Unbound.</p> <p>2) None.</p> <p>3) All GCC Member States except UAE, QT & KW: None.</p> <p>UAE:</p> <p>(i) No limitation for establishment of representative offices;</p> <p>(ii) Unbound for new licences for operating bank branches;</p> <p>(iii) Unbound for the expansion of activities of existing financial entities;</p> <p>(iv) Foreign equity is limited to 49%.</p> <p>QT:</p> <p>(i) The number of branches of foreign banking institutions (other than those supplying any of the services as provided for in the Law for the Qatar Financial Centre [Law No. (7) of Year 2005]) is frozen at the level existing on March 1995 (8 branches); and</p> <p>(ii) Any entity (including a foreign banking institution) supplying any banking or other financial</p>	<p>OM & KW: Unbound.</p> <p>2) None.</p> <p>3) All GCC Member States except KW: None.</p> <p>KW: Unbound except for the cases indicated in mode (3) in the market access column of this sub-sector.</p>	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>services¹³ in accordance with and as provided for in the Law for the Qatar Financial Centre [Law No. (7) of Year 2005] must obtain the approval, authorisation or licence of the Council of Ministers before supplying such services outside any area that is designated by the Council of Ministers as the Qatar Financial Centre.</p> <p>KW: Unbound except for the cases indicated in mode (3) in the market access column of the sub-sector (vii).</p> <p>4) All GCC Member States except QT & KW: Unbound, except as indicated in the horizontal section.</p> <p>QT: Unbound.</p> <p>KW: Unbound except for the cases indicated in mode (4) of the market access column of the sub-sector (v).</p>	<p>4) All GCC Member States except QT & KW: Unbound, except as indicated in the horizontal section.</p> <p>QT: Unbound.</p> <p>KW: Unbound except for the cases indicated in mode (4) in the market access column of this sub-sector.</p>	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
(xi) 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	<p>1) All GCC Member States except UAE & QT: Unbound.</p> <p>UAE & QT: None.</p> <p>2) All GCC Member States except BH: None.</p> <p>BH: Unbound for equity and other securities listed in the Bahrain Stock Exchange (BSE).</p> <p>3) UAE:</p> <p>(i) No limitation for establishment of representative offices;</p> <p>(ii) Unbound for new licences for operating bank branches;</p> <p>(iii) Unbound for the expansion of activities of existing financial entities;</p> <p>(iv) Foreign equity is limited to 49%.</p> <p>BH & OM: None.</p>	<p>1) All GCC Member States except UAE & QT: Unbound.</p> <p>UAE & QT: None.</p> <p>2) All GCC Member States except BH: None.</p> <p>BH: Unbound.</p> <p>3) All GCC Member States except KW: None.</p> <p>KW: Unbound except for the cases indicated in mode (3) in the market access column of the sub-sector (v).</p>	

¹⁴ This includes all banking and financial services (other than insurance or insurance-related services) that are permitted to be provided in Qatar, including the following: (i) financial business, banking business of whatever nature, and investment business, including (without limit) all business activities that are customarily provided by investment, corporate and wholesale financing banks, as well as Islamic and electronic banking business; (ii) money market, stock exchange and commodity market business of all categories, including trading in and dealing in precious metals, stocks, bonds, securities, and other financial activities derived therefrom, or associated therewith; (iii) money and asset management business, investment fund business, the provision of project finance and corporate finance in all business fields and Islamic banking and financing business; (iv) funds administration, fund advisory and fiduciary business of all kinds; (v) pension fund business and the business of credit companies; (vi) the business of stock broking, and all other financial brokerage business; (vii) financial agency business and the business of provision of corporate finance and other financial advice, investment advice and investment services of all kinds; (viii) the provision of financial custodian services and the business of acting as legal trustees.

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>QT:</p> <p>(i) The number of branches of foreign banking institutions (other than those supplying any of the services as provided for in the Law for the Qatar Financial Centre [Law No. (7) of Year 2005]) is frozen at the level existing on March 1995 (8 branches); and</p> <p>(ii) Any entity (including a foreign banking institution) supplying any banking or other financial services¹⁴ in accordance with and as provided for in the Law for the Qatar Financial Centre [Law No. (7) of Year 2005] must obtain the approval, authorisation or licence of the Council of Ministers before supplying such services outside any area that is designated by the Council of Ministers as the Qatar Financial Centre.</p> <p>KW: Unbound except for the following:</p> <ul style="list-style-type: none"> • The cases indicated in mode (3) in the market access column of the sub-sector (v). 		

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<ul style="list-style-type: none"> • The underwriting and the exchange of foreign securities (shares, bonds, mutual funds units etc.) are allowed in Kuwait through a Kuwaiti agent, only after the necessary license is issued by the Ministry of Commerce and Industry, and after approval of the Central Bank of Kuwait if that agent is under the supervision of the CBK. <p>4) All GCC Member States except QT & KW: Unbound, except as indicated in the horizontal section.</p> <p>QT: Unbound.</p> <p>KW: Unbound except for the cases indicated in mode (4) in the market access column of the sub-sector (v).</p>	<p>4) All GCC Member States except QT & KW: Unbound, except as indicated in the horizontal section.</p> <p>QT: Unbound.</p> <p>KW: Unbound except for the cases indicated in mode (4) in the market access column of the sub-sector (v).</p>	
(xii) Money broking.	<p>1) All GCC Member States except OM & KW: None.</p>	<p>1) All GCC Member States except OM & KW: None.</p>	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>OM & KW: Unbound.</p> <p>2) None.</p> <p>3) UAE:</p> <p>(i) No limitation for establishment of representative offices;</p> <p>(ii) Unbound for new licences for operating bank branches;</p> <p>(iii) Unbound for the expansion of activities of existing financial entities;</p> <p>(iv) Foreign equity is limited to 49%.</p> <p>BH & OM: None.</p> <p>QT:</p> <p>(i) The number of branches of foreign banking institutions (other than those supplying any of the services as provided for in the Law for the Qatar Financial Centre [Law No. (7) of Year 2005]) is frozen at the level existing on March 1995 (8 branches); and</p> <p>(ii) Any entity (including a foreign banking institution) supplying</p>	<p>OM & KW: Unbound.</p> <p>2) None.</p> <p>3) All GCC Member States except KW: None.</p> <p>KW: Unbound except for the cases indicated in mode (3) in the market access column of this sub-sector.</p>	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>any banking or other financial services¹⁵ in accordance with and as provided for in the Law for the Qatar Financial Centre [Law No. (7) of Year 2005] must obtain the approval, authorisation or licence of the Council of Ministers before supplying such services outside any area that is designated by the Council of Ministers as the Qatar Financial Centre.</p> <p>KW: Unbound except for the cases indicated in mode (3) in the market access column of the sub-sector (vii).</p> <p>4) All GCC Member States except QT & KW: Unbound, except as indicated in the horizontal section.</p>	<p>4) All GCC Member States except QT & KW: Unbound, except as indicated in the horizontal section.</p> <p>QT: Unbound.</p>	

¹⁵ This includes all banking and financial services (other than insurance or insurance-related services) that are permitted to be provided in Qatar, including the following: (i) financial business, banking business of whatever nature, and investment business, including (without limit) all business activities that are customarily provided by investment, corporate and wholesale financing banks, as well as Islamic and electronic banking business; (ii) money market, stock exchange and commodity market business of all categories, including trading in and dealing in precious metals, stocks, bonds, securities, and other financial activities derived therefrom, or associated therewith; (iii) money and asset management business, investment fund business, the provision of project finance and corporate finance in all business fields and Islamic banking and financing business; (iv) funds administration, fund advisory and fiduciary business of all kinds; (v) pension fund business and the business of credit companies; (vi) the business of stock broking, and all other financial brokerage business; (vii) financial agency business and the business of provision of corporate finance and other financial advice, investment advice and investment services of all kinds; (viii) the provision of financial custodian services and the business of acting as legal trustees.

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	QT: Unbound. KW: Unbound except for the cases indicated in mode (4) in the market access column of the sub-sector (v).	KW: Unbound except for the cases indicated in mode (4) in the market access column of this sub-sector.	
(xiii) Asset management, (only cash or portfolio management, all forms of collective investment schemes and management)	1) UAE & QT: None. BH: Unbound for equity and other securities listed in the Bahrain Stock Exchange (BSE). OM & KW: Unbound. 2) All GCC Member States except BH: None. BH: Unbound for equities and securities listed in the Bahrain Stock Exchange (BSE). 3) UAE:	1) UAE & QT: None. BH, OM & KW: Unbound. 2) All GCC Member States except BH: None. BH: Unbound. 3) All GCC Member States except	

¹⁶ This includes all banking and financial services (other than insurance or insurance-related services) that are permitted to be provided in Qatar, including the following: (i) financial business, banking business of whatever nature, and investment business, including (without limit) all business activities that are customarily provided by investment, corporate and wholesale financing banks, as well as Islamic and electronic banking business; (ii) money market, stock exchange and commodity market business of all categories, including trading in and dealing in precious metals, stocks, bonds, securities, and other financial activities derived therefrom, or associated therewith; (iii) money and asset management business, investment fund business, the provision of project finance and corporate finance in all business fields and Islamic banking and financing business; (iv) funds administration, fund advisory and fiduciary business of all kinds; (v) pension fund business and the business of credit companies; (vi) the business of stock broking, and all other financial brokerage business; (vii) financial agency business and the business of provision of corporate finance and other financial advice, investment advice and investment services of all kinds; (viii) the provision of financial custodian services and the business of acting as legal trustees.

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>(i) No limitation for establishment of representative offices;</p> <p>(ii) Unbound for new licences for operating bank branches;</p> <p>(iii) Unbound for the expansion of activities of existing financial entities;</p> <p>(iv) Foreign equity is limited to 49%.</p> <p>BH: None, except that only Private or public joint-stock companies may make investments on behalf of third parties.</p> <p>OM: None.</p> <p>QT:</p> <p>(i) The number of branches of foreign banking institutions (other than those supplying any of the services as provided for in the Law for the Qatar Financial Centre [Law No. (7) of Year 2005]) is frozen at the level existing on March 1995 (8 branches); and</p> <p>(ii) Any entity (including a foreign banking institution) supplying any banking or other financial services¹⁶ in accordance with</p>	<p>KW: None.</p> <p>KW: Unbound except for rules and regulations organizing the activities of foreign financial institutions located in Kuwait (Principles, Rules and Regulations for Foreign Financial Institutions' Presence in the State of Kuwait to carry out the activity of Asset Management).</p>	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>and as provided for in the Law for the Qatar Financial Centre [Law No. (7) of Year 2005] must obtain the approval, authorisation or licence of the Council of Ministers before supplying such services outside any area that is designated by the Council of Ministers as the Qatar Financial Centre.</p> <p>KW: Unbound, except for rules and regulations organizing the activities of foreign financial institutions located in Kuwait (Principles, Rules and Regulations for Foreign Financial Institutions' Presence in the State of Kuwait to carry out the activity of Asset Management).</p> <p>4) All GCC Member States except QT & KW: Unbound, except as indicated in the horizontal section.</p> <p>QT: Unbound.</p> <p>KW: Unbound except for the cases indicated in mode (4) in</p>	<p>4) All GCC Member States except QT & KW: Unbound, except as indicated in the horizontal section.</p> <p>QT: Unbound.</p> <p>KW: Unbound except for the cases indicated in mode (4) in the market access column of this sub-</p>	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	the market access column of the sub-sector (v).	sector.	
(xiv) Settlement and clearing services for financial assets, including securities, derivative products, and other negotiable instruments UAE: excluded	1) QT: None. BH: Unbound, except for cross-listed equities that may be cleared on exchanges offering reciprocal privileges and that meet Bahrain information requirements. OM & KW: Unbound. 2) None. 3) BH: Unbound. Bahraini Dinar (BD) clearing must be through the Central Bank of Bahrain (CBB). Equities and securities listed in the Bahrain Stock Exchange (BSE) must be cleared through the BSE.	1) QT: None. BH, OM & KW: Unbound. 2) None. 3) BH: Unbound. OM & QT: None. KW: Unbound except for the cases referred to in mode (3) in the market access column of this	

¹⁷ This includes all banking and financial services (other than insurance or insurance-related services) that are permitted to be provided in Qatar, including the following: (i) financial business, banking business of whatever nature, and investment business, including (without limit) all business activities that are customarily provided by investment, corporate and wholesale financing banks, as well as Islamic and electronic banking business; (ii) money market, stock exchange and commodity market business of all categories, including trading in and dealing in precious metals, stocks, bonds, securities, and other financial activities derived therefrom, or associated therewith; (iii) money and asset management business, investment fund business, the provision of project finance and corporate finance in all business fields and Islamic banking and financing business; (iv) funds administration, fund advisory and fiduciary business of all kinds; (v) pension fund business and the business of credit companies; (vi) the business of stock broking, and all other financial brokerage business; (vii) financial agency business and the business of provision of corporate finance and other financial advice, investment advice and investment services of all kinds; (viii) the provision of financial custodian services and the business of acting as legal trustees.

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>OM: None.</p> <p>QT:</p> <p>(i) The number of branches of foreign banking institutions (other than those supplying any of the services as provided for in the Law for the Qatar Financial Centre [Law No. (7) of Year 2005]) is frozen at the level existing on March 1995 (8 branches); and</p> <p>(ii) Any entity (including a foreign banking institution) supplying any banking or other financial services¹⁷ in accordance with and as provided for in the Law for the Qatar Financial Centre [Law No. (7) of Year 2005] must obtain the approval, authorisation or licence of the Council of Ministers before supplying such services outside any area that is designated by the Council of Ministers as the Qatar Financial Centre.</p> <p>KW: Unbound except for the cases indicated in mode (3) in the market access column of sub-</p>	<p>sub-sector.</p>	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>sector (vii).</p> <p>4) BH & OM: Unbound, except as indicated in the horizontal section.</p> <p>QT: Unbound.</p> <p>KW: Unbound except for the cases indicated in mode (4) in the market access column of the sub-sector (vii).</p>	<p>4) BH & OM: Unbound, except as indicated in the horizontal section.</p> <p>QT: Unbound.</p> <p>KW: Unbound except for the cases indicated in mode (4) in the market access column of the sub-sector (v).</p>	
(xv) Provision and transfer of financial information, and financial data processing and related software.	<p>1) All GCC Member States except BH & KW: None.</p> <p>BH: Unbound for equities and securities listed in the Bahrain Stock Exchange (BSE). Otherwise, none.</p> <p>KW: Unbound except for the provision and transfer of</p>	<p>1) All GCC Member States except BH & KW: None.</p> <p>BH: Unbound, except as indicated in the column for limitations on market access.</p> <p>KW: Unbound except for the cases indicated in mode (1) in the market access column of this sub-</p>	

¹⁸ This includes all banking and financial services (other than insurance or insurance-related services) that are permitted to be provided in Qatar, including the following: (i) financial business, banking business of whatever nature, and investment business, including (without limit) all business activities that are customarily provided by investment, corporate and wholesale financing banks, as well as Islamic and electronic banking business; (ii) money market, stock exchange and commodity market business of all categories, including trading in and dealing in precious metals, stocks, bonds, securities, and other financial activities derived therefrom, or associated therewith; (iii) money and asset management business, investment fund business, the provision of project finance and corporate finance in all business fields and Islamic banking and financing business; (iv) funds administration, fund advisory and fiduciary business of all kinds; (v) pension fund business and the business of credit companies; (vi) the business of stock broking, and all other financial brokerage business; (vii) financial agency business and the business of provision of corporate finance and other financial advice, investment advice and investment services of all kinds; (viii) the provision of financial custodian services and the business of acting as legal trustees.

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>financial information supplied directly from abroad to the subscribers in Kuwait.</p> <p>2) None.</p> <p>3) All GCC Member States except UAE, BH, QT & KW: None.</p> <p>UAE:</p> <p>(i) No limitation for establishment of representative offices;</p> <p>(ii) Unbound for new licences for operating bank branches;</p> <p>(iii) Unbound for the expansion of activities of existing financial entities;</p> <p>(iv) Foreign equity is limited to 49%.</p> <p>BH: Unbound for equities and securities listed in the Bahrain Stock Exchange (BSE). Otherwise, none.</p> <p>QT:</p> <p>(i) The number of branches of foreign banking institutions (other than those supplying any of the services as provided for in the Law for the Qatar Financial</p>	<p>sector.</p> <p>2) None.</p> <p>3) All GCC Member States except BH & KW: None.</p> <p>BH: Unbound, except as indicated in the market access access column of this sub-sector.</p> <p>KW: Unbound except for the cases indicated in mode (3) in the market access column of this sub-sector.</p>	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>Centre [Law No. (7) of Year 2005]) is frozen at the level existing on March 1995 (8 branches); and</p> <p>(ii) Any entity (including a foreign banking institution) supplying any banking or other financial services¹⁸ in accordance with and as provided for in the Law for the Qatar Financial Centre [Law No. (7) of Year 2005] must obtain the approval, authorisation or licence of the Council of Ministers before supplying such services outside any area that is designated by the Council of Ministers as the Qatar Financial Centre.</p> <p>KW: Unbound, except for the cases indicated in mode (3) in the market access column of the sub-sector (vii).</p> <p>4) All GCC Member States except QT & KW: Unbound, except as indicated in the horizontal section.</p> <p>QT: Unbound.</p>	<p>4) All GCC Member States except QT & KW: Unbound, except as indicated in the horizontal section.</p> <p>QT: Unbound.</p>	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	KW: Unbound except for the cases indicated in modes (1) and (3) above.	KW: Unbound except for the cases indicated in modes (1) and (3) in the market access column of this sub-sector.	
(xvi) Advisory and other auxiliary financial services on all the activities listed in subparagraphs (v) through (xv), including credit reference and analysis, investment and portfolio research and advice, advice on acquisitions and on corporate restructuring and strategy	<p>1) All GCC Member States except OM & KW: None.</p> <p>OM: None for financial information services and financial advisory services. Otherwise, unbound.</p> <p>KW: Unbound.</p> <p>2) None.</p> <p>3) UAE:</p> <p>(i) No limitation for establishment of representative offices;</p> <p>(ii) Unbound for new licences for operating bank branches;</p> <p>(iii) Unbound for the expansion of</p>	<p>1) All GCC Member States except OM & KW: None.</p> <p>OM: None for financial information services and financial advisory services. Otherwise, unbound.</p> <p>KW: Unbound.</p> <p>2) None.</p> <p>3) All GCC Member States except KW: None.</p> <p>KW: Unbound, except for the cases indicated in mode (3) in the market access column of this</p>	

¹⁹ This includes all banking and financial services (other than insurance or insurance-related services) that are permitted to be provided in Qatar, including the following: (i) financial business, banking business of whatever nature, and investment business, including (without limit) all business activities that are customarily provided by investment, corporate and wholesale financing banks, as well as Islamic and electronic banking business; (ii) money market, stock exchange and commodity market business of all categories, including trading in and dealing in precious metals, stocks, bonds, securities, and other financial activities derived therefrom, or associated therewith; (iii) money and asset management business, investment fund business, the provision of project finance and corporate finance in all business fields and Islamic banking and financing business; (iv) funds administration, fund advisory and fiduciary business of all kinds; (v) pension fund business and the business of credit companies; (vi) the business of stock broking, and all other financial brokerage business; (vii) financial agency business and the business of provision of corporate finance and other financial advice, investment advice and investment services of all kinds; (viii) the provision of financial custodian services and the business of acting as legal trustees.

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>activities of existing financial entities;</p> <p>(iv) Foreign equity is limited to 49%.</p> <p>BH & OM: None.</p> <p>QT:</p> <p>(i) The number of branches of foreign banking institutions (other than those supplying any of the services as provided for in the Law for the Qatar Financial Centre [Law No. (7) of Year 2005]) is frozen at the level existing on March 1995 (8 branches); and</p> <p>(ii) Any entity (including a foreign banking institution) supplying any banking or other financial services¹⁹ in accordance with and as provided for in the Law for the Qatar Financial Centre [Law No. (7) of Year 2005] must obtain the approval, authorisation or licence of the Council of Ministers before supplying such services outside any area that is designated by the Council of Ministers as the Qatar Financial Centre.</p>	<p>sub-sector.</p>	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>KW: Unbound, except for the cases indicated in mode (3) in the market access column of sub-sector (xiv).</p> <p>4) All GCC Member States except QT & KW: Unbound, except as indicated in the horizontal section.</p> <p>QT: Unbound.</p> <p>KW: Unbound except for the cases indicated in mode (4) in the market access column of the sub-sector (v).</p>	<p>4) All GCC Member States except QT & KW: Unbound, except as indicated in the horizontal section.</p> <p>QT: Unbound.</p> <p>KW: Unbound except for the cases indicated in mode (4) in the market access column of the sub-sector (v).</p>	
PART II (KSA only)			
<p><u>A. Insurance and Insurance-Related Services:</u> (Market access allowed only for cooperative insurance services)</p>			
<p>a. Protection and savings insurance.²⁰</p> <p>b. Non-life insurance</p>	<p>1) Unbound except none for:</p> <p>b) - Insurance of risks relating to marine shipping and commercial aviation and space launching and</p>	<p>1) Unbound except none for:</p> <p>b) - Insurance of risks relating to marine shipping and commercial aviation and space launching and</p>	

²⁰ As defined in Article 3, Part 3:1-3 of the Cooperative Insurance Companies Control Law Implementing Regulations, published 25 April 2004, including protection against longevity.

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
<p>(General insurance and health insurance).</p> <p>c. Reinsurance and retrocession</p> <p>d. Insurance Intermediation (Brokerage and Agency).</p> <p>e. Services auxiliary to insurance (consultancy, actuarial, risk assessment and claims settlement services).</p>	<p>freight (including satellites),with such insurance to cover any or all of the following:</p> <p>-The goods being transported, the vehicle transporting the goods and any liability arising there from,</p> <p>-Insurance of risks relating to goods in international transit.</p> <p>c) Reinsurance and retrocession.</p> <p>d) Brokerage and Agency.</p> <p>e) Services auxiliary to insurance, Consultancy, actuarial, risk assessment and claims settlement services.</p> <p>2) None</p> <p>3) for a), b), and c) Commercial presence is permissible in the form of a locally incorporated cooperative insurance public joint-stock company, or as an established direct branch of an international insurance company operating in Saudi Arabia as a cooperative insurance provider²¹. Non-Saudi participation in the public joint-stock company in Saudi Arabia is permitted up to 60%.</p>	<p>freight (including satellites),with such insurance to cover any or all of the following:</p> <p>-The goods being transported, the vehicle transporting the goods and any liability arising there from,</p> <p>-Insurance of risks relating to goods in international transit.</p> <p>c) Reinsurance and retrocession.</p> <p>d) Brokerage and Agency.</p> <p>e) Services auxiliary to insurance, Consultancy, actuarial, risk assessment and claims settlement services.</p> <p>2) None</p> <p>3) None</p>	

²¹ For clarity's sake, branches of foreign insurance companies operating as cooperative insurance providers are not required to operate as public joint-stock companies in Saudi Arabia.

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>For d) Commercial presence is permissible in the form of a locally incorporated joint-stock company or a limited liability company. Non-Saudi participation is permitted up to 60%. For e) commercial presence for claims services and risk assessment is permissible in the form of a locally incorporated joint-stock company or a limited liability company. Non-Saudi participation is permitted up to 60%. For actuarial and consultancy commercial presence is permitted as a natural person or a juristic entity.</p> <p>4) Unbound, except as indicated in the horizontal section.</p>	<p>4) Unbound, except as indicated in the horizontal section.</p>	
<p><u>B. Banking and other financial services (excluding insurance)</u></p>			
<p>a. Acceptance of deposits and other repayable funds from the public b. Lending of all types, including consumer credit, mortgage credit, factoring and financing of commercial transaction c. Financial leasing d. All payment and money transmission services, including credit, charge and debit cards,</p>	<p>(1) Unbound, except for 'l.', 'k.' and, under 'i.', only for cash or portfolio management, all forms of collective investment, custodial, depository and trust services to be provided by institutions to institutional clients, including collective investment schemes. (2) None, except unbound for pension fund management under 'i.' and all</p>	<p>(1) Unbound, except as indicated in the Market Access column (2) None</p>	<p>When pension schemes supplementary to the</p>

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
<p>or portfolio management, all forms of collective investment management, pension fund management, custodial, depository and trust services</p> <p>j. Settlement and clearing services for financial assets, including securities, derivative products, and other negotiable instruments</p> <p>k. Advisory and other auxiliary financial services on all the activities listed in sub paragraphs 'a.' through 'l.', including credit reference and analysis, investment and portfolio research and advice, advice on acquisitions and on corporate restructuring and strategy</p> <p>l. Provision and transfer of financial information, and financial data processing and related software</p>	<p>(4) Unbound, except as indicated in the horizontal section</p>	<p>in the horizontal section</p>	
<p>8. <u>HEALTH AND RELATED SOCIAL SERVICES</u> (other than those listed under 1.A.h-j.)</p>			
<p>A. <u>Hospital Services</u> (CPC 9311)</p>	<p>1) All GCC Member States except BH, KSA & QT: None.</p> <p>BH & QT: Unbound.</p>	<p>1) All GCC Member States except BH, KSA & QT: None.</p> <p>BH & QT: Unbound.</p>	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>KSA: Unbound*.</p> <p>2) All GCC Member States except QT: None.</p> <p>QT: Unbound.</p> <p>3) UAE: - 100% is allowed for foreign equity, subject to the Authorization by the competent authorities, which would be based on the economic need tests taking in to consideration the number of hospital, medical and health centres in a given region. - Participation of foreign equity is allowed up to 100% in Dubai Health Care City. An economic needs test will not be required.</p> <p>BH: A private hospital may be established by Bahraini doctors with no less than 5 years of continuous experience or by organizations, companies and societies established in Bahrain.</p> <p>KSA: None, except subject to formation of a company between</p>	<p>KSA: Unbound*.</p> <p>2) All GCC Member States except QT: None.</p> <p>QT: Unbound.</p> <p>3) All GCC Member States except QT: None.</p> <p>QT: Unbound.</p>	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>a foreign hospital company and a licensed Saudi medical professional.</p> <p>OM: Only for hospitals of more than 50 beds. Foreign equity is limited up to 70%.</p> <p>QT: Unbound.</p> <p>KW: None.</p> <p>4) All GCC Member States except BH & QT: Unbound, except as indicated in the horizontal section.</p> <p>BH & QT: Unbound.</p>	<p>4) All GCC Member States except BH & QT: Unbound, except as indicated in the horizontal section.</p> <p>BH & QT: Unbound.</p>	
<p>B. <u>Other Human Health Services</u> (CPC 9319, except CPC 93191)</p>	<p>1) All GCC Member States except BH, KSA & QT: None.</p> <p>BH & QT: Unbound.</p> <p>KSA: Unbound*.</p> <p>2) All GCC Member States except OM & QT: None.</p> <p>OM & QT: Unbound.</p>	<p>1) All GCC Member States except BH, KSA & QT: None.</p> <p>BH & QT: Unbound.</p> <p>KSA: Unbound*.</p> <p>2) All GCC Member States except OM & QT: None.</p> <p>OM & QT: Unbound.</p>	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>3) UAE:</p> <ul style="list-style-type: none"> - 100% is allowed for foreign equity, subject to the authorization by the competent authorities, which would be based on the economic need tests taking in to consideration the number of hospital, medical and health centres in a given region. - Participation of foreign equity is allowed up to 100% in Dubai Health Care City. An economic needs test will not be required. <p>BH & KW: None.</p> <p>KSA: None, except subject to formation of a company between a foreign health company and a licensed Saudi medical professional.</p> <p>OM & QT: Unbound.</p> <p>4) All GCC Member States except BH, OM & QT: Unbound, except as indicated in the horizontal section.</p> <p>BH, OM & QT: Unbound.</p>	<p>3) All GCC Member States except BH, OM & QT: None.</p> <p>BH, OM & QT: Unbound.</p> <p>4) All GCC Member States except BH, OM & QT: Unbound, except as indicated in the horizontal section.</p> <p>BH, OM & QT: Unbound.</p>	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
<p>C. <u>Social Services</u> (CPC 933) (Excluding KSA)</p>	<p>1) All GCC Member States except KW: Unbound. KW: None.</p> <p>2) All GCC Member States except KW: Unbound. KW: None.</p> <p>3) All GCC Member States except KW: Unbound. KW: None.</p> <p>4) All GCC Member States except KW: Unbound. KW: Unbound, except as indicated in the horizontal section.</p>	<p>1) All GCC Member States except KW: Unbound. KW: None.</p> <p>2) All GCC Member States except KW: Unbound. KW: None.</p> <p>3) All GCC Member States except KW: Unbound. KW: None.</p> <p>4) All GCC Member States except KW: Unbound. KW: Unbound, except as indicated in the horizontal section.</p>	
<p>9. <u>TOURISM AND TRAVEL RELATED SERVICES</u></p>			
<p>A. <u>Hotels and restaurants (including catering)</u> (CPC 64110, 64120 & 642) UAE & KSA: Including CPC 643</p>	<p>1) All GCC Member States except QT: None. QT: Unbound.</p> <p>2) None.</p>	<p>1) All GCC Member States except QT: None. QT: Unbound.</p> <p>2) All GCC Member States except</p>	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
<p>KSA: Except bars, nightclubs, etc.</p> <p>QT: CPC 641-643</p> <p>KW: Only restaurants and catering</p>	<p>3) UAE:</p> <ul style="list-style-type: none"> - Hotels: foreign equity is allowed up to 49%. For hotels management only up to 70%. - Restaurants: foreign equity is allowed up to 70%. <p>BH, KSA & QT: None.</p> <p>OM: Foreign equity is limited to 70%, except for four star hotels and above where up to 100% foreign equity is allowed.</p> <p>KW: None, except for economic need test.</p> <p>4) All GCC Member States except QT: Unbound, except as indicated in the horizontal section.</p> <p>QT: Unbound.</p>	<p>QT: None.</p> <p>QT: Unbound.</p> <p>3) None.</p> <p>4) All GCC Member States except QT: Unbound, except as indicated in the horizontal section.</p> <p>QT: Unbound.</p>	
<p>B. <u>Travel agencies and tour operators services</u> (CPC 7471)</p>	<p>1) All GCC Member States except QT: None.</p>	<p>1) All GCC Member States except QT: None.</p>	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
<p>Excluding Umra and Hajj services and related services (i.e. Islamic pilgrimages services and related services)</p> <p>For KSA: Excluding for Umra and Hajj</p>	<p>QT: Unbound.</p> <p>2) All GCC Member States except QT: None.</p> <p>QT: Unbound.</p> <p>3) UAE & QT: Unbound.</p> <p>BH & KW: None.</p> <p>KSA: None, except economic needs test applied to travel agencies only, based on the ratio of total population to the number of travel agencies.</p> <p>OM: Foreign equity is limited up to 70%.</p> <p>4) All GCC Member States except UAE & QT: Unbound, except as indicated in the horizontal section.</p> <p>UAE & QT: Unbound.</p>	<p>QT: Unbound.</p> <p>2) All GCC Member States except QT: None.</p> <p>QT: Unbound.</p> <p>3) UAE & QT: Unbound.</p> <p>BH, KSA, OM & KW: None.</p> <p>4) All GCC Member States except UAE & QT: Unbound, except as indicated in the horizontal section.</p> <p>UAE & QT: Unbound.</p>	
<p>C. <u>Tourist guides services</u> (CPC 74720)</p> <p>QT: CPC 7472</p>	<p>1) All GCC Member States except OM & QT: None.</p> <p>OM & QT: Unbound.</p>	<p>1) All GCC Member States except OM & QT: None.</p> <p>OM & QT: Unbound.</p>	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
<p>All GCC Member States: Excluding Umra and Hajj services and related services (i.e. Islamic pilgrimages services and related services)</p> <p>For KSA: Excluding for Umra and Hajj</p>	<p>2) All GCC Member States except OM & QT: None. OM & QT: Unbound.</p> <p>3) All GCC Member States except UAE, OM & QT: None. UAE, QT: Foreign equity limited to 49%. OM: Unbound.</p> <p>4) All GCC Member States except OM & QT: Unbound, except as indicated in the horizontal section. OM & QT: Unbound.</p>	<p>2) All GCC Member States except OM & QT: None. OM & QT: Unbound.</p> <p>3) All GCC Member States except OM: None. OM: Unbound.</p> <p>4) All GCC Member States except OM & QT: Unbound, except as indicated in the horizontal section. OM & QT: Unbound.</p>	
<p>10. <u>RECREATIONAL CULTURAL AND SPORTING SERVICES</u> (other than audiovisual services)</p>			
<p>A. <u>Entertainment Services</u> (including theatre, live bands and circus services) (CPC 9619)</p> <p>(Only UAE, BH & KW)</p>	<p>1) None.</p> <p>2) None.</p> <p>3) UAE: Foreign equity is limited to 75%.</p>	<p>1) None.</p> <p>2) None.</p> <p>3) None.</p>	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
Only for theatre, live bands and circus services	<p>BH & KW: None.</p> <p>4) Unbound, except as indicated in the horizontal section.</p>	<p>4) Unbound, except as indicated in the horizontal section.</p>	
<p>B. <u>News Agency Services</u> (CPC 962)</p> <p>UAE: Only in Dubai Media City</p>	<p>1) All GCC Member States except KSA: Unbound.</p> <p>KSA: None.</p> <p>2) All GCC Member States except KSA: Unbound.</p> <p>KSA: None.</p> <p>3) All GCC Member States except UAE, KSA & OM: Unbound.</p> <p>UAE: 100% foreign equity is allowed.</p> <p>KSA: None.</p> <p>OM: Foreign equity is limited up to 70%.</p> <p>4) All GCC Member States except KSA & OM: Unbound.</p> <p>KSA & OM: Unbound, except as</p>	<p>1) All GCC Member States except KSA: Unbound.</p> <p>KSA: None.</p> <p>2) All GCC Member States except KSA: Unbound.</p> <p>KSA: None.</p> <p>3) All GCC Member States except KSA & OM: Unbound.</p> <p>KSA & OM: None.</p> <p>4) All GCC Member States except KSA & OM: Unbound.</p> <p>KSA & OM: Unbound, except</p>	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	indicated in the horizontal section.	as indicated in the horizontal section.	
<p>D. <u>Sporting and Other Recreational Services</u> (CPC 964)</p> <p>UAE, KSA & KW: Only CPC 96491 (only parks and public gardens services)</p>	<p>1) All GCC Member States except KSA & KW: Unbound.</p> <p>KSA & KW: None.</p> <p>2) All GCC Member States except KSA & KW: Unbound.</p> <p>KSA & KW: None.</p> <p>3) All GCC Member States except UAE, KSA & KW: Unbound.</p> <p>UAE: Foreign equity is limited to 75%.</p> <p>KSA & KW: None.</p> <p>4) All GCC Member States except UAE, KSA & KW: Unbound.</p> <p>UAE, KSA & KW: Unbound, except as indicated in the horizontal section.</p>	<p>1) All GCC Member States except KSA & KW: Unbound.</p> <p>KSA & KW: None.</p> <p>2) All GCC Member States except KSA & KW: Unbound.</p> <p>KSA & KW: None.</p> <p>3) All GCC Member States except UAE, KSA & KW: Unbound.</p> <p>UAE, KSA & KW: None.</p> <p>4) All GCC Member States except UAE, KSA & KW: Unbound.</p> <p>UAE, KSA & KW: Unbound, except as indicated in the horizontal section.</p>	
<p>11. <u>TRANSPORT SERVICES</u></p> <p>KW: Will submit an offer on maritime transport services by December 2012. This offer will be in conformity with international rules and standards</p>			

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
<p>pertaining to transparency. It will ensure non-discriminatory treatment, and may consider the possibility to own and control a majority share of establishments in Kuwait.</p>			
<p>A. <u>Maritime Transport Services</u> (PART I: UAE, BH & QT) (KSA & OM commitments are in PART II)</p>			
<p><u>International transport</u></p> <p>freight and passengers (CPC 7211 and 7212, less cabotage transport services)</p> <p>UAE: Including the following:</p> <ul style="list-style-type: none"> - Maintenance and repair of vessels 	<p>1) None.</p> <p>2) None.</p> <p>3) UAE:</p> <ul style="list-style-type: none"> - Freight: Foreign equity is allowed up to 49%. - Passengers: Foreign equity is allowed up to 70%. - Maintenance and repair of vessels: None. <p>BH: None.</p> <p>QT: None, except that such services can only be supplied by partnership with a minimum of 51% Qatari ownership.</p> <p>4) Unbound, except as indicated in the horizontal section.</p>	<p>1) None.</p> <p>2) None.</p> <p>3) None.</p> <p>4) Unbound, except as indicated in the horizontal section.</p>	<p>UAE & BH:</p> <p>The following services at the port are made available to international maritime transport suppliers on non-discriminatory terms and conditions:</p> <ul style="list-style-type: none"> • Pilotage • Towing and tug assistance • Provisioning, fueling and watering • Garbage collecting and ballast waste disposal • Port Captain's services • Navigation aid services • Shore-based operational services

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
			essential to ship operations including communications, water and electrical supplies. <ul style="list-style-type: none"> • Emergency repair facilities • Anchorage, berth and berthing services
Maritime Auxiliary Services (BH only): <ul style="list-style-type: none"> - Maritime agency services²² - Maritime freight forwarding services²³ - Shipping Brokerage services - Storage and warehousing services (CPC742) - Container station and depot services²⁴ 	1) None. 2) None. 3) None. 4) Unbound, except as indicated in the horizontal section.	1) None. 2) None. 3) None. 4) Unbound, except as indicated in the horizontal section.	

²² “Maritime agency services, means activities consisting in representing, within a given geographic area, as an agent the business interests of one or more shipping lines or shipping companies, for the following purposes:

- marketing and sales of maritime transport and related services, from quotation to invoicing, and issuance of bills of lading on behalf of the companies, acquisition and resale of the necessary related services, preparation of documentation, and provision of business information;
- acting on behalf of the companies organizing the call of the ship or taking over cargoes when required.”

²³ “Freight forwarding services” means the activity consisting of organizing and monitoring shipment operations on behalf of shippers, through the acquisition of transport and related services, preparation of documentation and provision of business information.”

²⁴ “Container station and depot services, means activities consisting in storing containers, whether in port areas or inland, with a view to their stuffing/stripping, repairing and making them available for shipments.”

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
Maritime Auxiliary Services (UAE only): - Maritime cargo handling services ²⁵ - Storage and warehousing services (CPC742) - Container station and depot services ²⁶ - Maritime agency services ²⁷ - Maritime freight forwarding services ²⁸	1) None. 2) None. 3) Foreign equity is allowed up to 49%. ²⁹ 4) Unbound, except as indicated in the horizontal section.	1) None. 2) None. 3) None. 4) Unbound, except as indicated in the horizontal section.	
A. <u>Maritime Transport Services</u> (PART II: KSA & OM)			
a. KSA: Passengers transportation (CPC 7211)	1) None. 2) None.	1) None. 2) None.	The following services at the port are made available to international

²⁵ “maritime cargo handling services” means activities exercised by stevedore companies, including terminal operators, but not including the direct activities of dockers, when this workforce is organised independently of the stevedoring or terminal operator companies. The activities covered include the organisation and supervision of: the loading/discharging of cargo to/from a ship; the lashing/unlashing of cargo; the reception/delivery and safekeeping of cargoes before shipment or after discharge.

²⁶ “Container station and depot services, means activities consisting in storing containers, whether in port areas or inland, with a view to their stuffing/stripping, repairing and making them available for shipments.”

²⁷ “Maritime agency services, means activities consisting in representing, within a given geographic area, as an agent the business interests of one or more shipping lines or shipping companies, for the following purposes:

- marketing and sales of maritime transport and related services, from quotation to invoicing, and issuance of bills of lading on behalf of the companies, acquisition and resale of the necessary related services, preparation of documentation, and provision of business information;
- acting on behalf of the companies organizing the call of the ship or taking over cargoes when required.”

²⁸ “Freight forwarding services” means the activity consisting of organizing and monitoring shipment operations on behalf of shippers, through the acquisition of transport and related services, preparation of documentation and provision of business information.”

²⁹ Operations and functions may be subject to specific services obligations set out by operators with concession from public authorities.

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
b. freight transportation (CPC 7212) c. Rental of vessels with crew (CPC 72130) d. Maintenance and repair of vessels	3) None. 4) Unbound, except as indicated in the horizontal section.	3) None. 4) Unbound, except as indicated in the horizontal section.	maritime transport suppliers on reasonable and non-discriminatory terms and conditions: <ul style="list-style-type: none"> • Port and waterway operation services (excluding cargo handling) • Pilotage and berthing services • Navigation aid services • Vessel salvage and re-floating services • All other supporting services for water transport
OM: Freight and passengers (CPC 7211 and 7212)	1) None. 2) None. 3) Foreign equity is limited up to 70%. 4) Unbound, except as indicated in the horizontal section.	1) None. 2) None. 3) None. 4) Unbound, except as indicated in the horizontal section.	The following services at the port are made available to international maritime transport suppliers on non-discriminatory terms and conditions: <ul style="list-style-type: none"> • Pilotage • Towing and tug assistance • Provisioning, fuelling and watering

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
			<ul style="list-style-type: none"> • Garbage collecting and ballast waste disposal • Port Capitan's services • Navigation aid services • Shore-based operational services essential to ship operations including communications, water and electrical supplies. • Emergency repair facilities
C. <u>Air Transport Services</u>			
1A) Maintenance and repair of aircraft and parts thereof BH: excluding line maintenance KSA: excluding "and parts thereof" 1B) Supporting services for air transport CPC 746 (KSA only)	1) All GCC Member States except QT: None. QT: Unbound. 2) All GCC Member States except QT: None. QT: Unbound. 3) All GCC Member States except	1) All GCC Member States except QT: None. QT: Unbound. 2) All GCC Member States except QT: None. QT: Unbound. 3) All GCC Member States except	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>OM & QT: None.</p> <p>OM: Foreign equity is limited up to 70%.</p> <p>QT: Unbound.</p> <p>4) All GCC Member States except QT: Unbound, except as indicated in the horizontal section.</p> <p>QT: Unbound.</p>	<p>QT: None.</p> <p>QT: Unbound.</p> <p>4) All GCC Member States except QT: Unbound, except as indicated in the horizontal section.</p> <p>QT: Unbound.</p>	
<p>2) Selling and marketing (Excluding KSA)</p>	<p>1) UAE & QT: Unbound. BH, OM & KW: None.</p> <p>2) UAE & QT: Unbound. BH, OM & KW: None.</p> <p>3) UAE & QT: Unbound. BH & KW: None.</p> <p>OM: Foreign equity is limited up to 70%.</p> <p>4) UAE & QT: Unbound.</p>	<p>1) UAE & QT: Unbound. BH, OM & KW: None.</p> <p>2) UAE & QT: Unbound. BH, OM & KW: None.</p> <p>3) UAE & QT: Unbound. BH, OM & KW: None.</p> <p>4) UAE & QT: Unbound.</p>	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	BH, OM & KW: Unbound, except as indicated in the horizontal section.	BH, OM & KW: Unbound, except as indicated in the horizontal section.	
3) Computer Reservation Systems	1) All GCC Member States except QT: None. QT: Unbound. 2) All GCC Member States except QT: None. QT: Unbound. 3) All GCC Member States except OM & QT: None. OM: Foreign equity is limited up to 70%. QT: Unbound. 4) All GCC Member States except QT: Unbound, except as indicated in the horizontal section. QT: Unbound.	1) All GCC Member States except QT: None. QT: Unbound. 2) All GCC Member States except QT: None. QT: Unbound. 3) All GCC Member States except QT: None. QT: Unbound. 4) All GCC Member States except QT: Unbound, except as indicated in the horizontal section. QT: Unbound.	
E. <u>Rail Transport Services</u> (only UAE & KSA)			

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
a. Passenger transportation (CPC 7111) b. Freight transportation (CPC 7112) c. Pushing and towing services (CPC 7130) d. Maintenance and repair of rail transport equipment (CPC 8868) e. Supporting services for rail transport services (CPC 743)	1) None. 2) None. 3) UAE: None. KSA: Foreign investment in the form of Build, Operate and Transfer (BOT) arrangement. 4) Unbound, except as indicated in the horizontal section.	1) None. 2) None. 3) None. 4) Unbound, except as indicated in the horizontal section.	
G. <u>Pipeline Transport</u> (only KSA) a. Transportation of fuels (CPC 7131) b. Transportation of other goods (CPC7139)	1) None. 2) None. 3) None. 4) Unbound, except as indicated in the horizontal section.	1) None. 2) None. 3) None. 4) Unbound, except as indicated in the horizontal section.	
H. <u>Services Auxiliary to all Modes of Transport</u> (excluding national maritime cabotage and air transport) Only KSA & OM			

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
KSA: limited to maritime, rail, and air transport services in accordance with the GATS's Annex on Air Transport Services			
a. Cargo handling services (CPC 741)	1) None. 2) None. 3) KSA: None. OM: Foreign equity limited up to 70%. 4) Unbound, except as indicated in the horizontal section.	1) None. 2) None. 3) None. 4) Unbound, except as indicated in the horizontal section.	
b. Storage and warehouse services (CPC 742)	1) None. 2) None. 3) KSA: None. OM: Foreign equity limited up to 70%. 4) Unbound, except as indicated in the horizontal section.	1) None. 2) None. 3) None. 4) Unbound, except as indicated in the horizontal section.	
c. Freight transport agency services	1) None.	1) None.	

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
(CPC 748)	2) None. 3) KSA: None. OM: Foreign equity limited up to 70%. 4) Unbound, except as indicated in the horizontal section.	2) None. 3) None. 4) Unbound, except as indicated in the horizontal section.	
d. Other (CPC 749) Only OM Excluding KSA, except as indicated in additional commitments.	1) None. 2) None. 3) Foreign equity limited up to 70%. 4) Unbound, except as indicated in the horizontal section	1) None. 2) None. 3) None. 4) Unbound, except as indicated in the horizontal section.	For KSA: The services related to CPC 749 are currently provided by the public sector. As far as market access to services included in CPC 749 become open under the Saudi legislation to private entities, national treatment will be granted.