

**Annex 8-D-2**  
**GCC Member States**  
**Schedule of Specific Commitments**

**INTRODUCTORY NOTE:**

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

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 cannot be taken as a reference to interpret the scope, meaning, or effect of commitments by any other GCC Member State.

Modes of supply: 1) Cross-border 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>I. HORIZONTAL COMMITMENTS</b>			
<p>The (*) indicates that the service specified is a component of a more aggregated CPC item specified elsewhere in the Services Sectoral Classification List in document MTN.GNS/W/120.</p> <p>The (**) indicates that the service specified constitutes only a part of the total range of activities covered by the CPC concordance.</p> <p>“Unbound*” means unbound due to lack of technical feasibility.</p>			
<b>ALL SECTORS AND SUB-SECTORS OF SERVICES INCLUDED IN THIS SCHEDULE<sup>1</sup></b>	<p>3) UAE:</p> <p>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), 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 in the form of technology transfer, research and development programs, technical assistance, and education and training of local human resources.</p> <p>Free zones: 100% foreign ownership is permitted in Free Zones as set out in the specific sub-sectors below.</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 shareholding. However, foreign companies authorized to carry on their activities in the 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 shareholdings 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 keeping in view the provisions of Article XIV(d) of GATS.</p>	

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

Modes of supply: 1) Cross-border 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:</p> <p>Commercial Presence will be through either:</p> <p>(i) a branch office<sup>2</sup>; or</p> <p>(ii) a company established in Bahrain with up to 100% foreign equity, unless otherwise specified in the Sector Specific Commitments section.</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:</p> <p>(i) Commercial presence for all services listed in this Schedule, other than business services (as listed below)<sup>3</sup> is subject to incorporation either as joint-stock companies or as limited liability companies under the Companies Act.</p> <p>(ii) Commercial presence for business services (as listed below)<sup>3</sup> is subject to formation of a company, and registration of such a company under the Professional Companies Law.</p>	<p>3) KSA:</p> <p>(i) Foreign service suppliers are required to obtain approval from the Saudi Arabian General Investment Authority for establishing commercial presence in Saudi Arabia according to the <i>Foreign Investment Law of April 2000</i> and the <i>Executive Rules of the Foreign Investment Law</i>.</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 Saudi Arabia 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>KSA:</p> <p>All modes of supply: In all respects other than Zakat, taxation measures will be applied in conformity with Articles II and XVII and all other relevant provisions of GATS.</p>

<sup>2</sup> A representative office may have commercial presence through a branch office or any other form as may be provided for under domestic laws and regulations.

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

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Modes of supply: 1) Cross-border

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>(iii) Non-Saudi business entities and foreign natural persons are subject to income tax while Saudi entities and Saudi natural persons are subject to Zakat. Future changes in Saudi tax code will not be less favorable to foreign service providers than the existing code.</p> <p>(iv) Foreign service entities and foreign natural persons shall have access to subsidies available in Saudi Arabia. However, some subsidies on certain services will be available to Saudi Arabians only.</p>	
	<p>3) OM: Commercial presence may be through:</p> <p>(i) a representative office (in all sectors);</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 as set out in the specific sectors below.</p>	<p>3) OM:</p> <ul style="list-style-type: none"> <li>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-year renewable leases in most areas of Oman.</li> <li>Companies established in Oman with foreign equity of up to 100% will pay income taxes at the same rates as wholly Omani-owned companies, except for income derived from the sale of petroleum, which is taxed at a higher rate.</li> </ul>	

Modes of supply: 1) Cross-border 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: Except for the banking sector, insurance companies, commercial agencies and purchase of real estate, investment in joint ventures locally incorporated under Qatari law with Qatar partner having not less than 51% equity is allowed up to 49%.</p> <p>Commercial presence may be required to provide certain benefits in the form of technology transfer, research and development programs, technical or marketing assistance and education or training of local manpower.</p>	<p>3) QT: Possessing, buying, selling or dealing in Qatari shares by foreigners is limited to 25% in the listed companies.</p> <p>Acquisition of land or real estate by foreign natural persons or foreign juridical persons is not allowed. Foreign natural persons or foreign juridical persons can acquire land for economic activities on long lease particularly for industrial use.</p> <p>Foreign nationals or companies with foreign shareholdings 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 (<i>Law no. 11 of 1993</i>). Foreign nationals or companies may obtain tax exemption for 5-10 years before making the investment.</p>	
	<p>3) KW:</p> <ul style="list-style-type: none"> <li>With the exception of banks, financial institutions and other sectors and sub-sectors which are not set out in the Sector Specific Commitments section, commercial presence should be through:</li> </ul> <p>(i) a Kuwaiti Agent working in the same field of services or related field (official agency contract must be registered with the Ministry of</p>	<p>3) KW:</p> <ul style="list-style-type: none"> <li>Acquisition of land or real estate by foreign natural or juridical persons is not allowed. However, foreign natural or juridical persons can acquire land for economic activities on a short-, medium-, or long-term lease basis.</li> <li>Foreigners are allowed to possess shares, in Kuwaiti shareholding companies according to <i>Law No. 20 of the year 2000</i>. Foreigners must be</li> </ul>	

Modes of supply: 1) Cross-border

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>Commerce and Industry); or</p> <p>(ii) a partnership with the capital of Kuwaiti Company, in which portion of Kuwaiti capital should be 51% at least, and the aggregate portion of foreign capital should not exceed 49%.</p> <ul style="list-style-type: none"> <li>Commercial presence must add some economic interests to Kuwait, like high technology transfer, research and development programs, technical or marketing assistance, and education or training of local manpower, including condition to employ 30% of its work force with Kuwaiti nationals.</li> <li>Commercial presence in all sectors and sub-sectors of services shall need prior written permission from competent authorities according to Kuwaiti regulations.</li> </ul>	<p>residents in Kuwait.</p> <ul style="list-style-type: none"> <li>National services suppliers and their services may be entitled to have some kind of incentives and assistance, like industrial land blocks, easy financial loans, or market research and marketing programs including the organization of exhibitions for facilitating their participation in Kuwaiti pavilion in international fairs and exhibitions, with free or lowered costs, establishing marketing centers (inside or outside Kuwait), or granting discount on the prices of their advertising programs in national television and national advertising agencies and some other incentives alike.</li> </ul>	
	<p>4) Unbound except for measures concerning the entry and temporary stay of natural persons in the following categories:</p> <p>i- Business Visitors; ii- Intra-Corporate Transferees; iii- Contractual Service Suppliers; iv- Independent Professionals; and v- Installers and Maintainers</p> <p>Presence of foreign natural persons as self-employers is not allowed.</p>	<p>4) Unbound except for measures concerning the categories of natural persons referred to in the Market Access column.</p> <p>QT &amp; KW: Housing and social programs and some aspects of free health care, are limited to Kuwaiti and Qatari citizens.</p>	

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Sector or Sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p><b>i- Business Visitors</b></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 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, or other similar activities including those to prepare for establishing a commercial presence in the GCC Member State:</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 90 days.</p> <p>KSA: Entry and stay shall be for a period of no more than 180 days, including multiple entries.</p> <p>OM: Natural 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 a commercial presence in Oman. Entry and stay for</p>		

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Sector or Sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>persons in this category shall be for a period of 90 days.</p> <p>QT: Entry and stay for business visitors shall be 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 12 months.</p>		
	<p><b>ii- Intra-corporate Transferees</b></p> <p>UAE: Managers, executives, and specialists (as defined below) who have been in the employment of a juridical person of the other Party outside the UAE, for a period of 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>		<p>UAE:</p> <ul style="list-style-type: none"> <li>- The right to work for the spouses of intra-corporate transferees is granted according to the UAE labor laws.</li> <li>- Transparency: all disciplines concerning labor, residency and work permits laws are publicly available.</li> </ul>



Modes of supply: 1) Cross-border

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) 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.</p> <p>(ii) Their entry shall be for a period of three years subject to renewal for additional years.</p> <p>(iii) Their stay in the UAE will be subject to UAE labor and immigration laws.</p> <p>BH: Managers, executives and specialists (as defined below) who have been in the employment of a juridical person outside Bahrain, for a period of not less than one year prior to the date of application for entry into 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) The companies constituted and branches registered in Bahrain that have 10 employees or more must employ a minimum of 15% and a maximum of 50% of Bahraini staff out of their total workforce. The exact percentage depends on the service sector in which the company operates, availability of the Bahraini staff qualified to perform the services, establishment date of company</p>		

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Sector or Sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>(number of business years), and proof that the business can sustain the number of employees.</p> <p>(ii) The companies constituted and branches registered in Bahrain with less than 10 employees must employ at least one Bahraini staff member.</p> <p>The entry and stay for such natural persons shall be for a period of two years, renewable for similar periods.</p> <p>KSA: 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 Saudi Arabia, and are being transferred 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, the service supplier may have the following option: the number of managers, executives and specialists of each service supplier shall be limited to 15% of the total workforce; and the number of other</p>		

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Sector or Sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>foreign employees (<i>i.e.</i> other than managers, executives, or specialists) of each service supplier shall be limited to 10% of the total workforce, 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>(iii) 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 follow-up on government relations transactions .</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> <p>QT: natural persons who have been employed by a juridical person of the other Party for a period of not less than one year and who seek temporary</p>		

Modes of supply: 1) Cross-border

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4) Presence of natural persons

Sector or Sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>entry to provide services as managers, executives and specialists (as defined below):</p> <ul style="list-style-type: none"> <li>Managers and executives: Their entry and stay in Qatar shall be for an initial period of three years, and be renewable annually, even after the initial three-year period.</li> <li>Specialists means natural persons within an organisation who possesses knowledge of the organisation's services, research, equipment, techniques or managements. Entry and stay for specialists shall be for a period of no more than three years.</li> <li>A skilled technician, a natural person, employed by business entities in the other Party may enter and stay for a period of no more than three years.</li> </ul> <p>KW: For managers, executives, specialists and skilled technicians.</p> <p>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). Entry and stay for such managers, executives, specialists and skilled technicians shall be for a period of three years, and they may</p>		

Modes of supply: 1) Cross-border

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4) Presence of natural persons

Sector or Sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	apply for renewal.		
	<p><b><u>Definitions:</u></b></p> <p><u>Managers:</u> natural 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. Managers do not 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> natural 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 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>		

Modes of supply: 1) Cross-border

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>Specialists</u>: natural 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><b>iii- Contractual service suppliers</b></p> <p>BH: Employees of contractual service suppliers, <i>i.e.</i> 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>i.e.</i> 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</p>		

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Sector or Sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>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> <ul style="list-style-type: none"> <li>- Legal services (Part of CPC 861)</li> <li>- Architectural services (CPC 8671)</li> <li>- Urban planning and landscape architectural services (CPC 8674)</li> <li>- Engineering services (CPC 8672)</li> <li>- Integrated engineering services (CPC 8673)</li> <li>- Related scientific and technical consulting (CPC 8675)</li> <li>- Technical testing &amp; analysis services (CPC 8676)</li> <li>- Translation services (CPC 87905)</li> <li>- Environmental services (all sub-sectors) (CPC 94010 + 94020 + 9403 + 9404 + 9405 + 9406 + 9409)</li> <li>- Services incidental to mining (CPC 883 + 5115)</li> <li>- Management consulting services (CPC 8650)</li> </ul>		

Modes of supply: 1) Cross-border 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"> <li>- Services related to management consulting (CPC 8660)</li> <li>- Maintenance and repair of equipment (not including maritime vessels, aircraft or other transport equipment) (CPC 633 + 8861-8866)</li> <li>- Accounting, auditing &amp; bookkeeping (CPC 8621 + 8622)</li> <li>- Medical &amp; dental services (CPC 9312)</li> <li>- Inter-disciplinary research and development services (CPC 85300)</li> <li>- Computer &amp; related services (CPC 841-845 + 849)</li> <li>- Construction and related engineering services (CPC 511-518)</li> <li>- Travel agency and tour operator services, excluding <i>Umra</i> and <i>Hajj</i> (CPC 7471)</li> <li>- Restaurant services, including catering services (except bars, nightclubs, etc.) (CPC 6421 + 6422 + 6423)</li> </ul>		
	<p>QT &amp; KW: Unbound.</p> <p>OM: Persons who are employees of an enterprise outside Oman not having commercial presence in Oman, which</p>		



Modes of supply: 1) Cross-border

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4) Presence of natural persons

Sector or Sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>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 the enterprise outside Oman. Entry and stay of persons in this category shall be for a period of 90 days.</p> <p>UAE:          “The Federal Authority for Identity, Citizenship, Customs &amp; Ports Security of the UAE is authorized to issue a 90-day visa renewable for a further equal period to enter the UAE subject to approval by the Ministry of Human Resources and Emiratization and subject to UAE labour and immigration laws and regulations, and economic needs testing requirements.</p> <p>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: (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</p>		

Modes of supply: 1) Cross-border

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4) Presence of natural persons

Sector or Sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	in the UAE. (iv) Engineers, physicians, lawyers, and qualified technicians. (v) Wives and children of the above professionals.”		
	<p><b>iv- Independent Professionals</b></p> <p>All GCC Member States except KSA: Unbound.</p> <p>KSA: Natural persons as part of a service contract with juridical person in Saudi Arabia for rendering professional services in which they possess 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"> <li>- Computer &amp; related services (CPC 841-845 + 849)</li> <li>- Construction &amp; related engineering services (CPC 512, 513, 516 + 517)</li> <li>- Accounting, auditing and bookkeeping services (CPC 8621 + 8622)</li> <li>- Taxation services (CPC 87905)</li> </ul>		

Modes of supply: 1) Cross-border

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Sector or Sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<ul style="list-style-type: none"> <li>- Architectural services (CPC 8671)</li> <li>- Pilot &amp; Crews</li> <li>- Legal services (part of CPC 861)</li> <li>- Medical &amp; dental services (CPC 9312)</li> <li>- Interdisciplinary research and development services (CPC 85300)</li> <li>- Management consulting services (CPC 8650)</li> <li>- Building cleaning services (CPC 874)</li> </ul> <p>For other education services (only Thai cooking and Thai language (as part of CPC 9290)), entry and stay shall be for a period of 90 days, which would be renewable for similar period.</p>		

Modes of supply: 1) Cross-border 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>v- Installers and Maintainers</b></p> <p>All GCC Member States except BH &amp; KSA: Unbound.</p> <p>BH &amp; 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> <p>BH: Temporary entry and stay is granted for a period of no more than 180 days.</p> <p>KSA: Temporary entry and stay is granted for a period of no more than 90 days which would be renewable.</p>		

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Sector or Sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
<b>II. SECTOR SPECIFIC COMMITMENTS</b>			
<b>1. BUSINESS SERVICES</b>			
<b>A. Professional Services</b>			
<p>a. Legal Services (CPC 861)</p> <p>UAE, KSA &amp; 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 QT &amp; KW: None.</p> <p>KW: Unbound.</p> <p>QT: Unbound.</p> <p>2) All GCC Member States except QT &amp; KW: None.</p> <p>KW: Unbound.</p> <p>QT: Unbound.</p> <p>3) UAE: Foreign equity is limited to 75%. After five years from the entry into force of this Agreement, foreign equity will be allowed up to 100%.</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 practice law in Bahrain.</p> <p>(ii) For greater certainty, legal consultants 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</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, act before official bodies, or perform notarial functions.</p> <p>BH &amp; OM: None.</p> <p>KSA: Non-Saudi lawyers cannot appear in courts to plead cases.</p> <p>QT: Foreign equity is limited to 49%. Lawyers must be resident in Qatar and licensed to practice law in Qatar, non-Qatari lawyers can not appear in court to plead cases.</p> <p>KW: Unbound.</p>	

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Sector or Sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>authorities, if the individual providing the legal advice is licensed to practice in the jurisdiction with respect to which they are providing the advice.</p> <p>KSA: None.</p> <p>OM: Foreign equity is limited to 70%.</p> <p>QT: Foreign equity is limited to 49%. Lawyers must be resident in Qatar and licensed to practice law in Qatar, Non-Qatari lawyers can not appear in court to plead cases.</p> <p>KW: Unbound.</p> <p>4) All GCC Member States except QT &amp; KW: Unbound except as indicated in the Horizontal Commitments section.</p> <p>QT &amp; KW: Unbound.</p>	<p>4) All GCC Member States except KW: Unbound except as indicated in the Horizontal Commitments section.</p> <p>KW: Unbound.</p>	
b. Accounting, auditing and book-keeping services (CPC 8621 & 8622)	<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 allowed up to 75%. After 10 years from the entry into force of this Agreement, foreign</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) All GCC Member States except QT &amp; KW: None.</p>	

Modes of supply: 1) Cross-border

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4) Presence of natural persons

Sector or Sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	<p>equity will be allowed up to 100%.</p> <p>BH: commercial presence of foreign audit firms with specialized international expertise will be through a branch office in accordance with the following conditions:</p> <p>(i) The audit firm must hold a valid license to practice in its home jurisdiction.</p> <p>(ii) The audit firm shall have practiced auditing for no less than fifteen (15) years.</p> <p>(iii) The person in charge of managing the branch or the authorized signatory must be registered as a practicing auditor and with practical experience of not less than ten (10) years.</p> <p>KSA: Foreign equity is limited to 75%.</p> <p>OM: Foreign equity is limited 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 Commitments section.</p> <p>KW: Unbound.</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 Commitments section.</p> <p>KW: Unbound.</p>	

Modes of supply: 1) Cross-border

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. Taxation Services (CPC 8630)</p> <p>UAE &amp; QT: Only the following sub-sectors:</p> <ul style="list-style-type: none"> <li>- Business tax planning and consulting (CPC 86301)</li> <li>- Business tax preparation and review services (CPC 86302)</li> </ul>	<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) QT: None.</p> <p>UAE &amp; KSA: Foreign equity is limited to 75%.</p> <p>BH: Taxation services are provided by registered audit firms in Bahrain:</p> <p>(i) If an audit firm is a corporation, it shall be in the form of a professional specialized partnership.</p> <p>(ii) In the case of licensed foreign audit firm, each of them shall have an operational office in Bahrain under the responsibility of Bahraini partner (whether salaried or actual partner).</p> <p>OM: Foreign equity is limited to 70%.</p> <p>KW: Unbound.</p> <p>4) All GCC Member States except KW: Unbound except as indicated in the Horizontal Commitments section.</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) All GCC Member States except QT &amp; KW: None.</p> <p>KW: Unbound.</p> <p>QT: None except that services provider must demonstrate sufficient experience in the same field.</p> <p>4) All GCC Member States except KW: Unbound except as indicated in the Horizontal Commitments section.</p>	



Modes of supply: 1) Cross-border

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.	KW: Unbound.	
d. Architectural Services (CPC 8671)	1) None	1) None	
e. Engineering Services (CPC 8672)	2) None.	2) None.	
f. Integrated Engineering Services (CPC 8673)	3) BH & KW: None.	3) None	
g. Urban planning and landscape architectural services (CPC 8674)	UAE & KSA: Foreign equity is limited to 75%.		
	OM: Foreign equity is limited to 70%.		
	QT: None, except that for Urban Planning services (CPC 86741) foreign equity participation is limited to 49%.		
	4) Unbound except as indicated in the Horizontal Commitments section.	4) Unbound except as indicated in the Horizontal Commitments section.	
h. Medical and dental services (CPC 9312)	1) UAE, KSA & OM: None.	1) UAE, KSA & OM: None.	
	BH, QT & KW: Unbound.	BH, QT & KW: Unbound.	
	2) All GCC Member States except KW: None.	2) All GCC Member States except - KW: None.	
	KW: Unbound.	KW: Unbound.	
	3) KW: Unbound.	3) All GCC Member States except KW: None.	
	BH & QT: None.		
	KSA: Foreign equity is limited to	KW: Unbound.	

Modes of supply: 1) Cross-border

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%.</p> <p>UAE: Foreign equity is allowed up to 70%. Participation of foreign equity is allowed up to 100% in Dubai Health Care City.</p> <p>OM: Foreign equity is limited to 70%.</p> <p>4) All GCC Member States except BH &amp; KW: Unbound except as indicated in the Horizontal Commitments section.</p> <p>BH &amp; KW: Unbound.</p>	<p>4) UAE, KSA &amp; OM: Unbound except as indicated in the Horizontal Commitments section.</p> <p>QT: Unbound except as indicated in the Horizontal Commitments section. Residency in Qatar is required.</p> <p>BH &amp; KW: Unbound.</p>	
<p>i. Veterinary services (CPC 93201)</p> <p>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>3) BH &amp; QT: None.</p> <p>UAE &amp; KSA: Foreign equity is limited to 75%.</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> <p>3) All GCC Member States except KW: None.</p> <p>KW: Unbound.</p>	

Modes of supply: 1) Cross-border

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 to 70%.</p> <p>4) All GCC Member States except KW: Unbound except as indicated in the Horizontal Commitments section.</p> <p>KW: Unbound</p>	<p>4) All GCC Member States except QT &amp; KW: Unbound except as indicated in the Horizontal Commitments section.</p> <p>QT: None except as indicated in the Horizontal Commitments section. Residency in Qatar is required.</p> <p>KW: Unbound.</p>	
<p>j. Services provided by midwives, nurses, physiotherapists and para-medical personnel (CPC 93191)</p> <p>Only BH</p>	<p>1) Unbound</p> <p>2) Unbound</p> <p>3) None</p> <p>4) Unbound.</p>	<p>1) Unbound</p> <p>2) Unbound</p> <p>3) None</p> <p>4) Unbound.</p>	
<p><b>B. <u>Computer and Related Services</u></b></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>d. Data base services (CPC 844)</p>	<p>1) None.</p> <p>2) All GCC Member States except QT: None.</p> <p>QT: Unbound.</p> <p>3) UAE:</p> <ul style="list-style-type: none"> <li>- None for services under CPC 841-845.</li> <li>- For CPC 849, foreign equity is limited to 70%. Within seven years from the entry into force of this Agreement,</li> </ul>	<p>1) None.</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

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. Other</p> <p>Maintenance and repair services of office machinery and equipment including computers (CPC 845)</p> <p>Other computer services (CPC 849)</p>	<p>foreign equity will be allowed up to 100%.</p> <p>BH, KSA &amp; KW: None.</p> <p>QT: None for CPC 841, 842, 843, 844. For CPC 845, 849, foreign equity is limited to 49%.</p> <p>OM: Foreign equity is limited to 70%. Commercial presence of wholly foreign-owned subsidiaries is permitted.</p> <p>4) Unbound except as indicated in the Horizontal Commitments section.</p>	<p>4) Unbound except as indicated in the Horizontal Commitments section.</p>	
<p><b>C. <u>Research and Development Services</u></b></p> <p>a. R&amp;D services on natural sciences (CPC 851)</p> <p>b. R&amp;D services on social sciences and humanities (CPC 852)</p> <p>c. Interdisciplinary R&amp;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 to 70%.</p> <p>4) Unbound except as indicated in the Horizontal Commitments section.</p>	<p>1) None.</p> <p>2) None.</p> <p>3) None.</p> <p>4) Unbound except as indicated in the Horizontal Commitments section.</p>	

Modes of supply: 1) Cross-border

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>D. <u>Real Estate Services</u></b>  Only QT  a. Involving own or leased property (CPC 821)  b. On a fee or contract basis (CPC 822)	1) None  2) None  3) Ownership is not allowed.  Qatari partnership of no less than 51% is required for companies and individuals for leasing services.  Only in Khaleej Island, West Bay Lagoon/Lake and Al-Khor Resort, foreigners are allowed to lease a land for up to 99 years without partnership.  4) Unbound except as indicated in the Horizontal Commitments section	1) None  2) None  3) Only in designated areas, foreigners are allowed to lease a land for up to 99 years.  4) Unbound except as indicated in the Horizontal Commitments section.	
<b>E. <u>Rental and Leasing Services without Operators</u></b>  UAE & BH: excluding Rental and Leasing Services relating to Cars  a. Relating to ships (CPC 83103) Excluding OM  b. Rental to aircraft (CPC 83104) Only KSA & QT  c. Relating to other transport equipment (CPC 83101 + 83102 + 83105)	1) UAE, KSA & QT: None.  BH, OM & KW: Unbound.  2) UAE, KSA & QT: None.  BH, OM & KW: Unbound.  3) OM: Foreign equity is limited to 70%.  BH: A Bahraini partner is required	1) UAE, KSA & QT: None.  BH, OM & KW: Unbound.  2) UAE, KSA & QT: None.  BH, OM & KW: Unbound.  3) UAE, BH, KSA, QT & KW: None.  OM: Unbound.	

Modes of supply: 1) Cross-border

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: Only CPC 83105, Excluding QT</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>with the percentage of ownership being determined by the shareholders</p> <p>UAE: Foreign equity is limited to 70%.</p> <p>QT: Foreign equity is limited to 49% KSA &amp; KW: None.</p> <p>4) UAE, BH &amp; KSA: Unbound except as indicated in the Horizontal Commitments section.</p> <p>OM, QT &amp; KW: Unbound.</p>	<p>4) UAE, BH &amp; KSA: Unbound except as indicated in the Horizontal Commitments section.</p> <p>OM, QT &amp; KW: Unbound.</p>	
<p>a. Relating to ships (CPC 83103)</p> <p>Only OM</p>	<p>1) None.</p> <p>2) None.</p> <p>3) None.</p> <p>4) Unbound except as indicated in the Horizontal Commitments section.</p>	<p>1) None.</p> <p>2) None.</p> <p>3) None.</p> <p>4) Unbound except as indicated in the Horizontal Commitments section.</p>	
<p><b>F. <u>Other Business Services</u></b></p> <p>a. Advertising services (CPC 871)  KSA: Only for sale or leasing services of advertising space or time (CPC 8711)</p>	<p>1) None.</p> <p>2) None.</p> <p>3) All GCC Member States except UAE, OM &amp; QT: None.</p> <p>UAE: Foreign equity is limited to 70%.</p>	<p>1) None.</p> <p>2) None.</p> <p>3) None.</p>	

Modes of supply: 1) Cross-border

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: Foreign equity is limited to 49%.</p> <p>OM: Foreign equity is limited to 70%.</p> <p>4) Unbound except as indicated in the Horizontal Commitments section.</p>	<p>4) Unbound except as indicated in the Horizontal Commitments section.</p>	
<p>b. Market research and public opinion polling services (CPC 864)</p> <p>BH, KSA, OM &amp; QT: Only market research services (CPC 86401)</p>	<p>1) None.</p> <p>2) None.</p> <p>3) All GCC Member States except UAE &amp; OM: None.</p> <p>UAE: Foreign equity is limited to 75%. After 10 years from the entry into force of this Agreement, foreign equity will be allowed up to 100%.</p> <p>OM: Foreign equity is limited to 70%.</p> <p>4) Unbound except as indicated in the Horizontal Commitments section.</p>	<p>1) None.</p> <p>2) None.</p> <p>3) None.</p> <p>4) Unbound except as indicated in the Horizontal Commitments 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>4) Unbound except as indicated in the Horizontal Commitments section.</p>	<p>1) None.</p> <p>2) None.</p> <p>3) None.</p> <p>4) Unbound except as indicated in the Horizontal Commitments section.</p>	

Modes of supply: 1) Cross-border

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. Services related to Management Consulting (CPC 8660)	1) None. 2) None. 3) All GCC Member States except QT: None. QT: Foreign equity is limited to 49%. 4) Unbound except as indicated in the Horizontal Commitments section.	1) None. 2) None. 3) None. 4) Unbound except as indicated in the Horizontal Commitments 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 to 70%. 4) Unbound except as indicated in the Horizontal Commitments section.	1) None. 2) None. 3) None. 4) Unbound except as indicated in the Horizontal Commitments section.	
f. Services incidental to agriculture, hunting and forestry (CPC 881)  BH: Only services incidental to agriculture (CPC 88110)	1) All GCC Member States except UAE & QT: None. UAE & QT: Unbound. 2) All GCC Member States except UAE & QT: None. UAE & QT: Unbound.	1) All GCC Member States except UAE & QT: None. UAE & QT: Unbound. 2) All GCC Member States except UAE & QT: None. UAE & QT: Unbound.	



Modes of supply: 1) Cross-border

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 &amp; QT: None.</p> <p>UAE &amp; QT: Unbound.</p> <p>OM: Foreign equity is limited to 70%.</p> <p>4) All GCC Member States except UAE &amp; QT: Unbound except as indicated in the Horizontal Commitments section.</p> <p>UAE &amp; QT: Unbound</p>	<p>3) All GCC Member States except UAE &amp; QT: None.</p> <p>UAE &amp; QT: Unbound.</p> <p>4) All GCC Member States except UAE &amp; QT: Unbound except as indicated in the Horizontal Commitments section.</p> <p>UAE &amp; QT: Unbound.</p>	
g. Services incidental to fishing (CPC 882)	<p>1) All GCC Member States except OM &amp; KW: Unbound.</p> <p>OM &amp; KW: None.</p> <p>2) All GCC Member States except OM &amp; KW: Unbound.</p> <p>OM &amp; KW: None.</p> <p>3) All GCC Member States except OM &amp; KW: Unbound</p> <p>KW: None.</p> <p>OM: Foreign equity is limited to 70%.</p> <p>4) All GCC Member States except OM &amp; KW: Unbound.</p> <p>OM &amp; KW: Unbound except as indicated in the Horizontal</p>	<p>1) All GCC Member States except OM &amp; KW: Unbound.</p> <p>OM &amp; KW: None.</p> <p>2) All GCC Member States except OM &amp; KW: Unbound.</p> <p>OM &amp; KW: None.</p> <p>3) All GCC Member States except OM &amp; KW: Unbound.</p> <p>OM &amp; KW: None.</p> <p>4) All GCC Member States except OM &amp; KW: Unbound.</p> <p>OM &amp; KW: Unbound except as indicated in the Horizontal</p>	

Modes of supply: 1) Cross-border

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
	Commitments section.	Commitments section.	
h. Services incidental to mining (CPC 883+5115)  Only BH, KSA & OM  BH: Only CPC 883	1) None.  2) None.  3) BH & KSA: None.  OM: Foreign equity is limited to 70%.  4) Unbound except as indicated in the Horizontal Commitments section.	1) None.  2) None.  3) None.  4) Unbound except as indicated in the Horizontal Commitments section.	
i. Services incidental to manufacturing (CPC 884+885, except for 88442)	1) UAE, BH & QT: Unbound.  KSA, OM & KW: None.  2) UAE, KSA, OM & KW: None.  BH & QT: Unbound.  3) UAE: Foreign equity is limited to 75%. After 10 years from the entry into force of this Agreement, foreign equity will be allowed up to 100%.  BH & QT: Unbound.  KSA & KW: None.  OM: Foreign equity is limited to 70%.  4) UAE, KSA, OM & KW: Unbound except as indicated in the Horizontal	1) UAE, BH & QT: Unbound.  KSA, OM & KW: None.  2) UAE, KSA, OM & KW: None.  BH & QT: Unbound.  3) UAE, KSA, OM & KW: None.  BH & QT: Unbound.  4) UAE, KSA, OM & KW: Unbound except as indicated in the Horizontal	

Modes of supply: 1) Cross-border

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
	Commitments section. BH & QT: Unbound.	Commitments section. BH & QT: Unbound.	
j. Services incidental to energy distribution (CPC 887)  Only KSA & OM	1) None. 2) None. 3) KSA: None. OM: Foreign equity is limited to 70%. 4) Unbound except as indicated in the Horizontal Commitments section.	1) None. 2) None. 3) None. 4) Unbound except as indicated in the Horizontal Commitments 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 is limited to 75%. After five years from the entry into force of this Agreement, foreign equity will be allowed up to 100%. OM: Foreign equity is limited to 70%.	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

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: Unbound except as indicated in the Horizontal Commitments section.</p> <p>QT: Unbound.</p>	<p>4) All GCC Member States except QT: Unbound except as indicated in the Horizontal Commitments section.</p> <p>QT: Unbound.</p>	
n. Maintenance and repair of equipment (not including maritime vessels, aircraft or other transport equipment) (CPC 633+ 8861-8866)	<p>1) All GCC Member States except UAE &amp; QT: None.</p> <p>UAE &amp; QT: Unbound.</p> <p>2) All GCC Member States except UAE &amp; QT: None.</p> <p>UAE &amp; QT: Unbound.</p> <p>3) QT: Unbound.</p> <p>BH, KSA &amp; KW: None.</p> <p>UAE: Foreign equity is limited to 75%. After five years from the entry into force of this Agreement, up to 100% foreign equity will be allowed.</p> <p>OM: Foreign equity is limited to 70%.</p> <p>4) All GCC Member States except QT: Unbound except as indicated in the Horizontal Commitments section.</p> <p>QT: Unbound</p>	<p>1) All GCC Member States except UAE &amp; QT: None.</p> <p>UAE &amp; QT: Unbound.</p> <p>2) All GCC Member States except UAE &amp; QT: None.</p> <p>UAE &amp; QT: Unbound.</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 Commitments section.</p> <p>QT: Unbound.</p>	

Modes of supply: 1) Cross-border

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>o. Building-Cleaning Services (CPC 874)</p> <p>Excluding KSA</p>	<p>1) UAE, BH &amp; QT: Unbound.</p> <p>OM &amp; KW: None.</p> <p>2) UAE, BH &amp; QT: Unbound.</p> <p>OM &amp; KW: None.</p> <p>3) All GCC Member States except UAE, OM &amp; KW: Unbound.</p> <p>UAE: Foreign equity is allowed up to 75%. After 10 years from the entry into force of this Agreement foreign equity will be allowed up to 100%.</p> <p>OM: Foreign equity is limited to 70%.</p> <p>KW: None.</p> <p>4) UAE, OM &amp; KW: Unbound except as indicated in the Horizontal Commitments section.</p> <p>BH &amp; QT: Unbound.</p>	<p>1) UAE, BH &amp; QT: Unbound.</p> <p>OM &amp; KW: None.</p> <p>2) BH &amp; QT: Unbound.</p> <p>UAE, OM &amp; KW: None.</p> <p>3) All GCC Member States except OM &amp; KW: Unbound.</p> <p>OM &amp; KW: None.</p> <p>4) UAE, OM &amp; KW: Unbound except as indicated in the Horizontal Commitments section.</p> <p>BH &amp; QT: Unbound.</p>	
<p>p. Photographic Services (CPC 8750)</p> <p>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>1) None.</p> <p>2) All GCC Member States except OM: None.</p> <p>OM: Unbound.</p>	

Modes of supply: 1) Cross-border

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) OM: Unbound.</p> <p>BH, KSA, QT &amp; KW: None.</p> <p>UAE: Foreign equity is limited to 70%. After five years from the entry into force of this Agreement, up to 100% foreign equity will be allowed.</p> <p>4) Unbound except as indicated in the Horizontal Commitments section.</p>	<p>3) All GCC Member States except OM: None.</p> <p>OM: Unbound.</p> <p>4) Unbound except as indicated in the Horizontal Commitments section.</p>	
<p>q. Packaging Services (CPC 8760)</p> <p>QT: CPC 876</p>	<p>1) All GCC Member States except BH, OM &amp; KW: Unbound.</p> <p>BH, OM &amp; KW: None.</p> <p>2) All GCC Member States except BH, OM &amp; KW: Unbound.</p> <p>BH, OM &amp; KW: None.</p> <p>3) All GCC Member States except UAE &amp; OM: None.</p> <p>OM: Foreign equity is limited to 70%.</p> <p>UAE: Foreign equity is limited to 70%. After five years from the entry into force of this Agreement, up to 100% foreign equity will be allowed.</p> <p>4) All GCC Member States except BH: Unbound except as indicated in the</p>	<p>1) All GCC Member States except BH, OM &amp; KW: Unbound.</p> <p>BH, OM &amp; KW: None.</p> <p>2) All GCC Member States except BH, OM &amp; KW: Unbound.</p> <p>BH, OM &amp; KW: None.</p> <p>3) All GCC Member States except BH, OM &amp; KW: Unbound.</p> <p>BH, OM &amp; KW: None.</p> <p>4) All GCC Member States except BH: Unbound except as indicated in the</p>	

Modes of supply: 1) Cross-border

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 section. BH: Unbound	Horizontal Commitments section. BH: Unbound	
r. Printing and publishing services (CPC 88442)	<p>1) All GCC Member States except UAE, KSA &amp; KW: Unbound. UAE, KSA &amp; KW: None.</p> <p>2) All GCC Member States except UAE, KSA &amp; KW: Unbound. UAE, KSA &amp; KW: None.</p> <p>3) All GCC Member States except UAE, KSA &amp; KW: Unbound. KSA &amp; KW: None. UAE: Foreign equity is limited to 70%.</p> <p>4) Unbound except as indicated in the Horizontal Commitments section.</p>	<p>1) All GCC Member States except UAE, KSA &amp; KW: Unbound. UAE, KSA &amp; KW: None.</p> <p>2) All GCC Member States except UAE, KSA &amp; KW: Unbound. UAE, KSA &amp; KW: None.</p> <p>3) All GCC Member States except UAE, KSA &amp; KW: Unbound. UAE, KSA &amp; KW: None.</p> <p>4) Unbound except as indicated in the Horizontal Commitments section.</p>	
s. Convention services (CPC 87909*)	<p>1) None.</p> <p>2) None.</p> <p>3) All GCC Member States except UAE &amp; OM: None. UAE: Foreign equity is allowed up to 70%. OM: Foreign equity is limited to 70%.</p>	<p>1) None.</p> <p>2) None.</p> <p>3) All GCC Member States except QT: None. QT: Unbound.</p>	

Modes of supply: 1) Cross-border

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: Unbound except as indicated in the Horizontal Commitments section.</p> <p>QT: Unbound.</p>	<p>4) All GCC Member States except QT: Unbound except as indicated in the Horizontal Commitments section.</p> <p>QT: Unbound.</p>	
<p>t. Other (CPC 879)</p> <p>OM:</p> <ul style="list-style-type: none"> <li>- Specialty design services (CPC 87907)</li> </ul> <p>BH:</p> <ul style="list-style-type: none"> <li>- Translation services (CPC 87905)</li> <li>- Specialty design services (CPC 87907)</li> </ul> <p>KSA: Other (e.g. public relations services)</p> <ul style="list-style-type: none"> <li>- Translation services (CPC 87905)</li> <li>- Specialty design services (CPC 87907)</li> </ul> <p>KW: Only translation and Interpretation Services (CPC 87905)</p>	<p>1) All GCC Member States except QT &amp; KW: None.</p> <p>QT &amp; KW: Unbound.</p> <p>2) All GCC Member States except QT &amp; KW: None.</p> <p>QT &amp; KW: Unbound.</p> <p>3) QT &amp; KW: Unbound.</p> <p>BH &amp; KSA: None.</p> <p>UAE: Foreign equity is allowed up to 75%.</p> <ul style="list-style-type: none"> <li>- For CPC 87905, foreign equity is allowed up to 75%. Within 5 years from the entry into force of the Agreement 100% foreign equity will be allowed.</li> </ul> <p>OM: Foreign equity is limited to 70%.</p> <p>4) All GCC Member States except UAE, QT &amp; KW: Unbound except as indicated in the Horizontal Commitments section.</p>	<p>1) All GCC Member States except QT &amp; KW: None.</p> <p>QT &amp; KW: Unbound.</p> <p>2) All GCC Member States except QT &amp; KW: None.</p> <p>QT &amp; KW: Unbound.</p> <p>3) All GCC Member States except QT &amp; KW: None.</p> <p>QT &amp; KW: Unbound.</p> <p>4) All GCC Member States except UAE, QT &amp; KW: Unbound except as indicated in the Horizontal Commitments section.</p>	



Modes of supply: 1) Cross-border

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 & KW: Unbound.	UAE, QT & KW: Unbound.	
<b>2. <u>COMMUNICATION SERVICES</u></b>			
<b>A. <u>Postal Services (CPC 7511)</u></b>  Excluding BH, OM, QT & KW  Excluding KSA, except as indicated in the Additional Commitments column.			KSA: When Consultancy services related to the provision of postal services (CPC 7511**) are privatized, they will also be opened for foreign service suppliers.
Only handling of documents, letter posts, and parcels  Only UAE	1) None. 2) None. 3) Foreign equity is 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>B. <u>Courier Services (CPC 7512)</u></b>  BH: Only multi-modal courier services (only for foreign destinations, excluding letters)	1) All GCC Member States except QT & KW: None.  QT & KW: Unbound.	1) All GCC Member States except QT & KW: None.  QT & KW: Unbound.	KSA: - Foreign express delivery operators will be accorded a treatment no less favorable than that

Modes of supply: 1) Cross-border

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: Only Land-based international courier services	<p>2) All GCC Member States except QT &amp; KW: None.</p> <p>QT &amp; KW: Unbound.</p> <p>3) UAE: foreign equity is limited to 49%.</p> <p>BH: None</p> <p>KSA: None.</p> <p>OM: Foreign equity is limited to 70%. Commercial presence in the form of wholly foreign-owned subsidiaries is permitted.</p> <p>QT: The number of foreign suppliers has been frozen at the level of March 1995 (6 firms).</p> <p>KW: Unbound.</p> <p>4) All GCC Member States except KW: Unbound except as indicated in the Horizontal Commitments section.</p> <p>KW: Unbound</p>	<p>2) All GCC Member States except QT &amp; KW: None.</p> <p>QT &amp; 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 Commitments section.</p> <p>KW: Unbound.</p>	<p>accorded to the Postal Office for its activities in express delivery.</p>
<b>C. <u>TELECOMMUNICATION SERVICES</u></b> <b>PART I: UAE, BH, OM &amp; KW</b>			

Modes of supply: 1) Cross-border

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>HORIZONTAL COMMITMENTS:</b> <ul style="list-style-type: none"> <li>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).</li> <li>This Schedule on basic telecommunication does not include any broadcasting services.</li> </ul> <p>UAE: This Schedule on basic telecommunication does not include any broadcasting services according to the UAE telecommunication and the Telecommunications and Digital Government Regulatory Authority (TDRA) regulatory framework on different issues including but not limited to the spectrum license.<sup>4</sup></p> <p>OM: Reference to CPC codes do not apply to Oman.</p> <p>KW: Consideration of Law No. 37 of 2014 regulating the establishment of the Communication and Information Technology Regulatory Authority (CITRA) and related modification and by-laws is mandated.</p> <p>This Schedule on basic telecommunication does not include any broadcasting services. Radio transmission services is to transmit radio telecommunication to be received directly by the public or through transmitting stations whether satellite or terrestrial or through the internet. This service could include sound or television (visual) transmissions or other kind of transmissions.</p>			
	3) UAE: Any network installed in the UAE must be operated by a company registered in the UAE, the foreign equity of which shall be limited to 49%.		
a. Voice telephone services (CPC 7521)  BH: Including the following sub-sectors: <ul style="list-style-type: none"> <li>Public telephone services (CPC 75211)</li> </ul>	1) UAE & KW: Only companies with commercial presence may provide telecom services.  BH: Provision of telecom services is subject to obtaining licenses in Bahrain, which requires a commercial	1) UAE & BH: None, except as indicated in the Market Access column.  OM: None.  KW: Only companies with commercial presence may provide	

<sup>4</sup> “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

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"> <li>Public long distance telephone services (CPC 75212)</li> <li>Mobile telephone services (CPC 75213)</li> </ul>	<p>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 Korea according to the regulatory framework of the UAE and Korea.</p> <p>BH, OM &amp; KW: None.</p> <p>3) UAE: Duopoly. The TDRA will consider the feasibility of 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 to 70%. Commercial presence in the form of wholly foreign-owned subsidiaries is permitted.</p> <p>KW: CITRA will consider the feasibility of additional suppliers beyond the existing providers.</p>	<p>these services.</p> <p>2) UAE: None, except as indicated in the Market Access column.</p> <p>BH, OM &amp; KW: None.</p> <p>3) UAE, BH &amp; OM: None.</p> <p>KW: CITRA will consider the feasibility of additional suppliers beyond the existing providers.</p> <p>The following requirements apply: nationality and residency terms, transfer of technology, conditions on language, prohibition on land or property ownership, discrimination in qualification, term of the license, registration and training.</p>	

Modes of supply: 1) Cross-border

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 Commitments section.	4) Unbound except as indicated in the Horizontal Commitments section.	
b. Packet-switched data transmission services (CPC 7523**) )	<p>1) UAE &amp; KW: Only companies with commercial presence may provide telecom services.</p> <p>BH: Provision of telecom services is subject to obtaining licenses 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 Korea according to the regulatory framework in the UAE and Korea.</p> <p>BH, OM &amp; KW: None.</p> <p>3) UAE: Duopoly. The TDRA will consider the feasibility of 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>1) UAE &amp; BH: None, except as indicated in the Market Access column.</p> <p>OM: None.</p> <p>KW: Only companies with commercial presence may provide these services.</p> <p>2) UAE: None, except as indicated in the Market Access column.</p> <p>BH, OM &amp; KW: None.</p> <p>3) UAE, BH &amp; OM: None.</p> <p>KW: CITRA will consider the feasibility of additional suppliers beyond the existing providers.</p> <p>Requirements in Mode (3) in the National Treatment column of sub-sector a (voice telephone services) may also apply to this sub-sector.</p>	

Modes of supply: 1) Cross-border

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) a company established in Bahrain with up to 100% foreign equity.</p> <p>OM: Foreign equity is limited to 70%. Commercial presence in the form of wholly foreign-owned subsidiaries is permitted.</p> <p>KW: CITRA will consider the feasibility of additional suppliers beyond the existing providers.</p> <p>4) Unbound except as indicated in the Horizontal Commitments section.</p>	<p>4) Unbound except as indicated in the Horizontal Commitments section.</p>	
c. Circuit-switched data transmission services (CPC 7523**)	<p>1) UAE &amp; KW: Only companies with commercial presence may provide telecom services.</p> <p>BH: Provision of telecom services is subject to obtaining licenses 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 Korea according to the regulatory framework in the UAE and Korea.</p>	<p>1) UAE &amp; BH: None, except as indicated in the Market Access column.</p> <p>OM: None.</p> <p>KW: Only companies with commercial presence may provide these services.</p> <p>2) UAE: None, except as indicated in the Market Access column.</p> <p>BH &amp; OM &amp; KW: None.</p>	

Modes of supply: 1) Cross-border

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 &amp; OM &amp; KW: None.</p> <p>3) UAE: Duopoly. The TDRA will consider the feasibility of 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 to 70%. Commercial presence in the form of wholly foreign-owned subsidiaries is permitted.</p> <p>KW: CITRA will consider the feasibility of additional suppliers beyond the existing providers.</p> <p>4) Unbound except as indicated in the Horizontal Commitments section.</p>	<p>3) UAE, BH &amp; OM: None.</p> <p>KW: CITRA will consider the feasibility of additional suppliers beyond the existing providers.</p> <p>Requirements in Mode (3) in the National Treatment column of sub-sector a (voice telephone services) may also apply to this sub-sector.</p> <p>4) Unbound except as indicated in the Horizontal Commitments section.</p>	
d. Telex services (CPC 7523**) Excluding KW.	<p>1) UAE: Only companies with commercial presence may provide telecom services.</p> <p>BH: Provision of telecom services is subject to obtaining licenses in Bahrain, which requires a commercial presence in Bahrain. Cross-border supply is possible through commercial</p>	<p>1) UAE &amp; BH: None, except as indicated in the Market Access column.</p> <p>OM: None.</p>	

Modes of supply: 1) Cross-border

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>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 Korea according to the regulatory framework in the UAE and Korea.</p> <p>BH &amp; OM: None.</p> <p>3) UAE: Duopoly. The TDRA will consider the feasibility of 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 to 70%. Commercial presence in the form of wholly foreign-owned subsidiaries is permitted.</p> <p>4) Unbound except as indicated in the Horizontal Commitments section.</p>	<p>2) UAE: None, except as indicated in the Market Access column.</p> <p>BH &amp; OM: None.</p> <p>3) None.</p> <p>4) Unbound except as indicated in the Horizontal Commitments section.</p>	
e. Telegraph services (CPC)	1) UAE: Only companies with	1) UAE & BH: None, except as indicated	



Modes of supply: 1) Cross-border

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
7522**) Excluding KW	<p>commercial presence may provide telecom services.</p> <p>BH: Provision of telecom services is subject to obtaining licenses 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 Korea according to the regulatory framework in the UAE and Korea.</p> <p>BH &amp; OM: None.</p> <p>3) UAE: Duopoly. The TDRA will consider the feasibility of 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 to 70%. Commercial presence in the form of</p>	<p>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 &amp; OM: None.</p> <p>3) None.</p>	

Modes of supply: 1) Cross-border

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>wholly foreign-owned subsidiaries is permitted.</p> <p>4) Unbound except as indicated in the Horizontal Commitments section.</p>	<p>4) Unbound except as indicated in the Horizontal Commitments section.</p>	
<p>f. Facsimile services (CPC 7521** + 7529**)</p> <p>Excluding KW</p>	<p>1) UAE: Only companies with commercial presence may provide telecom services.</p> <p>BH: Provision of telecom services is subject to obtaining licenses 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 Korea according to the regulatory framework in the UAE and Korea.</p> <p>BH &amp; OM: None</p> <p>3) UAE: Duopoly. The TDRA will consider the feasibility of suppliers additional to the duopoly. The commercial presence is required and subject to 49% foreign equity limitation.</p> <p>BH: Commercial presence will be</p>	<p>1) UAE &amp; 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 &amp; OM: None</p> <p>3) None</p>	

Modes of supply: 1) Cross-border

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>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 to 70%. Commercial presence in the form of wholly foreign-owned subsidiaries is permitted.</p> <p>4) Unbound except as indicated in the Horizontal Commitments section.</p>	<p>4) Unbound except as indicated in the Horizontal Commitments section</p>	
<p>g. Private leased circuit services (CPC 7522** + 7523**)</p> <p>Excluding KW</p>	<p>1) UAE: Only companies with commercial presence may provide telecom services.</p> <p>BH: Provision of telecom services is subject to obtaining licenses 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 Korea according to the regulatory framework in the UAE and Korea.</p> <p>BH &amp; OM: None.</p> <p>3) UAE: Duopoly. The TDRA will</p>	<p>1) UAE &amp; 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 &amp; OM: None.</p> <p>3) None.</p>	

Modes of supply: 1) Cross-border

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>consider the feasibility of 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 to 70%. Commercial presence in the form of wholly foreign-owned subsidiaries is permitted.</p> <p>4) Unbound except as indicated in the Horizontal Commitments section.</p>	<p>4) Unbound except as indicated in the Horizontal Commitments section.</p>	

Modes of supply: 1) Cross-border

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
h. Electronic 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 obtaining licenses 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 &amp; KW: None.</p> <p>2) UAE: Residents are allowed to purchase telecom services in the territory of Korea according to the regulatory framework in the UAE and Korea.</p> <p>BH, OM &amp; KW: None.</p> <p>3) UAE: Duopoly. The TDRA will consider the feasibility of 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 to 70%.</p>	<p>1) UAE &amp; BH: None, except as indicated in the Market Access column.</p> <p>OM &amp; KW: None.</p> <p>2) UAE: None, except as indicated in the Market Access column.</p> <p>BH, OM &amp; KW: None.</p> <p>3) UAE, BH &amp; OM: None.</p> <p>KW: None.</p>	

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

	<p>Commercial presence in the form of wholly foreign-owned subsidiaries is permitted.</p> <p>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>	
i. Voice mail (CPC 7523**)	<p>1) UAE &amp; KW: Only companies with commercial presence may provide telecom services.</p> <p>BH: Provision of telecom services is subject to obtaining licenses 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 Korea according to the regulatory framework in the UAE and Korea.</p> <p>BH, OM &amp; KW: None.</p> <p>3) UAE: Duopoly. The TDRA will consider the feasibility of suppliers additional to the duopoly. The commercial presence is required and subject to 49% foreign equity limitation.</p>	<p>1) UAE &amp; BH: None, except as indicated in the Market Access column.</p> <p>OM: None.</p> <p>KW: Only companies with commercial presence may provide this service.</p> <p>2) UAE: None, except as indicated in the Market Access column.</p> <p>BH, OM &amp; KW: None.</p> <p>3) UAE, BH &amp; OM: None.</p> <p>KW: CITRA will consider the feasibility of additional suppliers beyond the existing providers.</p>	

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

	<p>BH: Commercial presence will be through either:</p> <ul style="list-style-type: none"> <li>(i) a branch office; or</li> <li>(ii) a company established in Bahrain with up to 100% foreign equity.</li> </ul> <p>OM: Foreign equity is limited to 70%. Commercial presence in the form of wholly foreign-owned subsidiaries is permitted.</p> <p>KW: CITRA will consider the feasibility of additional suppliers beyond the existing providers.</p> <p>4) Unbound except as indicated in the Horizontal Commitments section.</p>	<p>Requirements in Mode (3) in the National Treatment column of sub-sector a (voice telephone services) may also apply to this sub-sector.</p> <p>4) Unbound except as indicated in the Horizontal Commitments section.</p>	
j. On-line information and database retrieval (CPC 7523**)	<p>1) UAE: Only companies with commercial presence may provide telecom services.</p> <p>BH: Provision of telecom services is subject to obtaining licenses 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>KW: Unbound</p> <p>2) UAE: Residents are allowed to purchase telecom services in the</p>	<p>1) UAE &amp; BH: None, except as indicated in the Market Access column.</p> <p>OM: None.</p> <p>KW: Unbound</p> <p>2) UAE: None, except as indicated in the Market Access column.</p>	

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

	<p>territory of Korea according to the regulatory framework in the UAE and Korea.</p> <p>BH &amp; OM: None</p> <p>KW: Unbound</p> <p>3) UAE: Duopoly. The TDRA will consider the feasibility of 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 to 70%. Commercial presence in the form of wholly foreign-owned subsidiaries is permitted.</p> <p>KW: CITRA will consider the feasibility of additional suppliers beyond the existing providers.</p> <p>4) UAE, BH &amp; OM: Unbound except as indicated in the Horizontal Commitments section.</p> <p>KW: Unbound.</p>	<p>BH &amp; OM: None.</p> <p>KW: Unbound.</p> <p>3) UAE, BH &amp; OM: None</p> <p>KW: CITRA will consider the feasibility of additional suppliers beyond the existing providers. Requirements in Mode (3) in the National Treatment column of sub-sector a (voice telephone services) may also apply to this sub-sector.</p> <p>4) UAE, BH &amp; OM: Unbound except as indicated in the Horizontal Commitments section.</p> <p>KW: Unbound.</p>	
k. Electronic data interchange	1) UAE: Only companies with	1) UAE & BH: None, except as indicated	



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

<p>(EDI) (CPC 7523)</p>	<p>commercial presence may provide telecom services.</p> <p>BH: Provision of telecom services is subject to obtaining licenses 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>KW: Unbound.</p> <p>2) UAE: Residents are allowed to purchase telecom services in the territory of Korea according to the regulatory framework in the UAE and Korea.</p> <p>BH &amp; OM: None.</p> <p>KW: Unbound.</p> <p>3) UAE: Duopoly. The TDRA will consider the feasibility of suppliers additional to the duopoly. The commercial presence is required and subject to 49% foreign equity limitation.</p> <p>BH: None</p> <p>OM: Foreign equity is limited to 70%. Commercial presence in the form of wholly foreign-owned subsidiaries is</p>	<p>in the Market Access column.</p> <p>OM: None.</p> <p>KW: Unbound.</p> <p>2) UAE: None, except as indicated in the Market Access column.</p> <p>KW: Unbound.</p> <p>BH &amp; OM: None.</p> <p>3) UAE, BH &amp; OM: None</p> <p>KW: CITRA will consider the feasibility of additional suppliers beyond the existing providers.</p> <p>Requirements in Mode (3) in the National Treatment column of sub-sector a (voice telephone services) may also apply to this sub-sector.</p>	
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Modes of supply: 1) Cross-border 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

	<p>permitted.</p> <p>KW: CITRA will consider the feasibility of additional suppliers beyond the existing providers.</p> <p>4) UAE, BH &amp; OM: Unbound except as indicated in the Horizontal Commitments section.</p> <p>KW: Unbound.</p>	<p>4) UAE, BH &amp; OM: Unbound except as indicated in the Horizontal Commitments section.</p> <p>KW: Unbound.</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 obtaining licenses 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>KW: Unbound.</p> <p>2) UAE: Residents are allowed to purchase telecom services in the territory of Korea according to the regulatory framework in the UAE and Korea.</p> <p>BH &amp; OM: None.</p> <p>KW: Unbound.</p>	<p>1) UAE &amp; BH: None, except as indicated in the Market Access column.</p> <p>OM: None.</p> <p>KW: Unbound.</p> <p>2) UAE: None, except as indicated in the Market Access column.</p> <p>BH &amp; OM: None.</p> <p>KW: Unbound.</p>	

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

	<p>3) UAE: Duopoly. The TDRA will consider the feasibility of 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 to 70%. Commercial presence in the form of wholly foreign-owned subsidiaries is permitted.</p> <p>KW: CITRA will consider the feasibility of additional suppliers beyond the existing providers.</p> <p>4) UAE, BH &amp; OM: Unbound except as indicated in the Horizontal Commitments section.</p> <p>KW: Unbound.</p>	<p>3) UAE, BH &amp; OM: None</p> <p>KW: CITRA will consider the feasibility of additional suppliers beyond the existing providers.</p> <p>Requirements in Mode (3) in the National Treatment column of sub-sector a (voice telephone services) may also apply to this sub-sector.</p> <p>4) UAE, BH &amp; OM: Unbound except as indicated in the Horizontal Commitments section.</p> <p>KW: Unbound.</p>	
m. Code and protocol conversion (n.a.)	<p>1) UAE &amp; KW: Only companies with commercial presence may provide telecom services.</p> <p>BH: Provision of telecom services is subject to obtaining licenses in Bahrain, which requires a commercial presence in Bahrain. Cross-border</p>	<p>1) UAE &amp; BH: None, except as indicated in the Market Access column.</p> <p>OM: None.</p> <p>KW: Only companies with commercial presence may provide this service.</p>	

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

	<p>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 Korea according to the regulatory framework in the UAE and Korea.</p> <p>BH, OM &amp; KW: None.</p> <p>3) UAE: Duopoly. The TDRA will consider the feasibility of 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 to 70%. Commercial presence in the form of wholly foreign-owned subsidiaries is permitted.</p> <p>KW: CITRA will consider the feasibility of additional suppliers beyond the existing providers.</p> <p>4) Unbound except as indicated in the</p>	<p>2) UAE: None, except as indicated in the Market Access column.</p> <p>BH, OM &amp; KW: None.</p> <p>3) UAE, BH &amp; OM: None.</p> <p>KW: CITRA will consider the feasibility of additional suppliers beyond the existing providers.</p> <p>Requirements in Mode (3) in the National Treatment column of sub-sector a (voice telephone services) may also apply to this sub-sector.</p> <p>4) Unbound except as in the Horizontal</p>	
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Modes of supply: 1) Cross-border

2) Consumption abroad

3) Commercial presence

4) Presence of natural persons

	Horizontal Commitments section.	Commitments section.	
<p>o. Others:</p> <p>Only OM</p> <ul style="list-style-type: none"> <li>● Mobile and personal communications services and systems</li> <li>● including the following services: <ul style="list-style-type: none"> <li>○ Mobile/Cellular service.</li> <li>○ Analogue/digital services</li> <li>○ Personal communication services.</li> <li>○ Mobile data services</li> </ul> </li> <li>● Paging services</li> <li>● Internet</li> <li>● Payphone and Calling Card Services</li> </ul>	<p>1) None</p> <p>2) None</p> <p>3) Foreign equity is limited to 70%. Commercial presence in the form of wholly foreign-owned subsidiaries is permitted.</p> <p>4) Unbound except as indicated in the Horizontal Commitments section.</p>	<p>1) None</p> <p>2) None</p> <p>3) None</p> <p>4) Unbound except as indicated in the Horizontal Commitments section.</p>	

Modes of supply: 1) Cross-border

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>C. TELECOMMUNICATION SERVICES</b> PATR II: KSA			
<b>HORIZONTAL COMMITMENTS:</b>  General conditions for this sub-sector: The commitments taken by 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).  This commitment is subject to the following general conditions: <ul style="list-style-type: none"> <li>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.</li> <li>This Schedule on basic telecommunication does not include any broadcasting services.<sup>5</sup></li> <li>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 Saudi Arabia.</li> </ul>			
1. <u>Basic telecommunication services</u>  - Public Fixed – facilities-based  a. Voice telephone services f. Facsimile services i. Voice mail	1) None.  2) None.  3) None, except that services offered as public telecommunications services must be provided by a public joint stock company and foreign equity is limited to 60%.  4) Unbound except as indicated in the Horizontal Commitments section.	1) None.  2) None.  3) None.  4) Unbound except as indicated in the Horizontal Commitments section.	

<sup>5</sup> 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 and television transmissions. However, carrying a signal between broadcasting stations and transmitters is part of telecommunications services.

Modes of supply: 1) Cross-border

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
<u>Public Fixed – non-facilities-based</u> <u>Private fixed – facilities-based or non-facilities based</u> a. Voice telephone services f. Facsimile services i. Voice mail	1) None. 2) None. 3) None, except that foreign equity shall be limited to 70%. 4) Unbound except as indicated in the Horizontal Commitments section	1) None. 2) None. 3) None. 4) Unbound except as indicated in the Horizontal Commitments section	
2. <u>Public or Private – facilities-based or non-facilities-based</u> 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 database 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.	1) None. 2) None. 3) None, except that foreign equity shall be limited to 70%. 4) Unbound except as indicated in the Horizontal Commitments section.	1) None. 2) None. 3) None. 4) Unbound except as indicated in the Horizontal Commitments section.	

Modes of supply: 1) Cross-border

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



Modes of supply: 1) Cross-border

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>D. <u>Audiovisual Services</u></b>			
PART I: KSA			
<p>1. References below to “home video entertainment” include, but are not limited to, video tapes and digitally encoded video.</p> <p>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>			
<p>a. Motion picture and home video entertainment distribution services (CPC 96113)</p> <p>Sale or rental to other industries for public entertainment, television broadcasting, or sale or rental to others<sup>6</sup></p>	<p>1) None.</p> <p>2) None.</p> <p>3) Unbound.</p> <p>4) Unbound except as indicated in the Horizontal Commitments section.</p>	<p>1) None.</p> <p>2) None.</p> <p>3) Unbound.</p> <p>4) Unbound except as indicated in the Horizontal Commitments section.</p>	
PART II: BH, OM & QT			
<p>a. Motion picture and videotape distribution services (CPC 9611)</p> <p>BH: Motion picture and videotape production and distribution services (CPC 9611)</p> <p>For purposes of clarity, distribution does not include direct sale/rental to the general public.</p>	<p>1) None.</p> <p>2) None.</p> <p>3) OM &amp; QT: Foreign equity is limited to 49%.</p> <p>BH: None.</p> <p>4) Unbound except as indicated in the Horizontal Commitments section.</p>	<p>1) None.</p> <p>2) None.</p> <p>3) None.</p> <p>4) Unbound except as indicated in the Horizontal Commitments section.</p>	

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

Modes of supply: 1) Cross-border

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. Cinema ownership & operation (CPC 9612)  Excluding QT  BH: Motion Picture projection services (CPC 9612)	1) None.  2) None.  3) OM & QT: Foreign equity is limited to 51%.  BH: None.  4) Unbound except as indicated in the Horizontal Commitments section.	1) None.  2) None.  3) None.  4) Unbound except as indicated in the Horizontal Commitments section.	
PART III: UAE			
<b>D. <u>Audiovisual services (excluding broadcasting)</u></b>  a. Motion picture and video tape production and distribution services (CPC 9611)	1) Subject to obtaining licenses and approvals from the competent UAE authorities.  2) None.  3) Foreign equity is limited to 49% and subject to obtaining licenses and approvals from competent UAE media authorities.  4) Unbound except as indicated in the Horizontal Commitments section.	1) Subject to obtaining licenses and approvals from the competent UAE authorities.  2) None.  3) Unbound.  4) Unbound except as indicated in the Horizontal Commitments section	
<b>3. <u>CONSTRUCTION AND RELATED ENGINEERING SERVICES</u></b>			
<b>A. <u>General Construction Work for Buildings (CPC 512)</u></b>	1) UAE & QT: Unbound*.  BH, KSA & KW: Unbound*, except for consultancy and advisory related services.  OM: None.	1) UAE & QT: Unbound*.  BH, KSA & KW: Unbound*, except for consultancy and advisory related services.  OM: None.	

Modes of supply: 1) Cross-border

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, BH &amp; OM: None.</p> <p>UAE:</p> <p>(i) Foreign equity is allowed up to 70%.</p> <p>(ii) For large scale infrastructure projects such as airports, highways, and sports facilities and projects that exceed 450 million US dollars, foreign equity is 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: Foreign equity is allowed up to 49%.</p> <p>OM: Foreign equity is limited to 70%.</p> <p>4) Unbound except as indicated in the Horizontal Commitments section.</p>	<p>2) All GCC Member States except QT: None.</p> <p>QT: Unbound.</p> <p>3) None.</p> <p>4) Unbound except as indicated in the Horizontal Commitments section.</p>	
<b>B. <u>General Construction Work for Civil Engineering</u> (CPC 513)</b>	<p>1) UAE &amp; QT: Unbound*.</p> <p>BH, KSA &amp; KW: Unbound*, except for consultancy and advisory related services.</p> <p>OM: None.</p>	<p>1) UAE &amp; QT: Unbound*.</p> <p>BH, KSA &amp; KW: Unbound* except for consultancy and advisory related services.</p> <p>OM: None.</p>	

Modes of supply: 1) Cross-border

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, BH &amp; OM: None.</p> <p>BH: Foreign equity is allowed up to 49%.</p> <p>UAE:</p> <p>(i) Foreign equity is allowed up to 70%.</p> <p>(ii) For large scale infrastructure projects such as airports, highways, and sports facilities and projects that exceed 450 million US dollars, foreign equity is 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>OM: Foreign equity is limited to 70%. 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 Commitments section.</p>	<p>2) All GCC Member States except QT: None.</p> <p>QT: Unbound.</p> <p>3) None.</p> <p>4) Unbound except as indicated in the Horizontal Commitments section.</p>	
<b>C. <u>Installation and Assembly</u></b>	1) UAE & QT: Unbound*.	1) UAE & QT: Unbound*.	

Modes of supply: 1) Cross-border

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><u>Work</u> (CPC 514 + 516)</b>	<p>BH, KSA &amp; KW: Unbound*, except for consultancy and advisory related services.</p> <p>OM: None.</p> <p>2) All GCC Member States except QT: None.</p> <p>QT: Unbound.</p> <p>3) All GCC Member States except UAE, BH &amp; OM: None.</p> <p>BH: Foreign equity is allowed up to 49%.</p> <p>UAE:</p> <p>(i) Foreign equity is allowed up to 70%.</p> <p>(ii) For large scale infrastructure projects such as airports, highways, and sports facilities and projects that exceed 450 million US dollars, foreign equity is 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>OM: Foreign equity is limited to 70%. 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</p>	<p>BH, KSA &amp; KW: Unbound*, except for consultancy and advisory related services.</p> <p>OM: None.</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

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>construction companies.</p> <p>4) Unbound except as indicated in the Horizontal Commitments section.</p>	<p>4) Unbound except as indicated in the Horizontal Commitments section.</p>	
<b>D. <u>Building Completion and Finishing Work</u> (CPC 517)</b>	<p>1) UAE &amp; QT: Unbound*.</p> <p>BH, KSA &amp; KW: Unbound*, except for consultancy and advisory related services.</p> <p>OM: None.</p> <p>2) None.</p> <p>3) All GCC Member States except UAE, BH &amp; OM: None.</p> <p>BH: Foreign equity is allowed up to 49%.</p> <p>UAE:</p> <p>(i) Foreign equity is allowed up to 70%.</p> <p>(ii) For large scale infrastructure projects such as airports, highways, and sports facilities and projects that exceed 450 million US dollars, foreign equity is 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>OM: Foreign equity is limited to 70%.</p>	<p>1) UAE &amp; QT: Unbound*.</p> <p>BH, KSA &amp; KW: Unbound*, except for consultancy and advisory related services.</p> <p>OM: None.</p> <p>2) None.</p> <p>3) None.</p>	

Modes of supply: 1) Cross-border

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 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 Commitments section.</p>	<p>4) Unbound except as indicated in the Horizontal Commitments section.</p>	
<p>Other:</p> <p>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>QT: Pre-erection work at construction sites (CPC 511)</p>	<p>1) UAE: Unbound*.</p> <p>BH &amp; KSA: Unbound* except for consultancy and advisory related services.</p> <p>OM &amp; QT: None.</p> <p>2) None.</p> <p>3) KSA: None.</p> <p>UAE:</p> <p>(i) Foreign equity is allowed up to 70%.</p> <p>(ii) For large scale infrastructure projects such as airports, highways, and sports facilities and projects that exceed 450 million US dollars, foreign equity is 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: For “Pre-erection work at construction sites” and “Special trade</p>	<p>1) UAE: Unbound*.</p> <p>BH &amp; KSA: Unbound* except for consultancy and advisory related services.</p> <p>OM &amp; QT: None.</p> <p>2) None.</p> <p>3) None.</p>	

Modes of supply: 1) Cross-border

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>construction work”: Foreign equity is allowed up to 49%.</p> <p>For “Renting services related to equipment for construction or demolition of buildings or civil engineering works, with operator”: A Bahraini partner is required with the percentage of ownership being determined by the shareholders.</p> <p>OM: Foreign equity is limited to 70%.</p> <p>QT: None except that Qatari partnership of no less than 51% is required for projects of under SDR 30 million or the equivalent amount in other currencies.</p> <p>4) Unbound except as indicated in the Horizontal Commitments section.</p>	<p>4) Unbound except as indicated in the Horizontal Commitments section.</p>	
<b>4. <u>DISTRIBUTION SERVICES</u></b>			
<p><b>A. <u>Commission Agents’ Services</u> (CPC 621)</b></p> <p>Excluding UAE, KSA &amp; QT</p> <p>BH: Excluding CPC 62113</p>	<p>1) BH &amp; OM: None.</p> <p>KW: Unbound.</p> <p>2) BH &amp; OM: None.</p> <p>KW: Unbound.</p> <p>3) KW: None.</p> <p>BH: A Bahraini partner is required with the percentage of ownership being</p>	<p>1) BH &amp; OM: None.</p> <p>KW: Unbound.</p> <p>2) BH &amp; OM: None.</p> <p>KW: Unbound.</p> <p>3) None.</p>	



Modes of supply: 1) Cross-border

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>determined by the shareholders. A wholly foreign-owned enterprise is allowed if all of the followings are satisfied:</p> <p>(i) Enterprise is present in three global markets;</p> <p>(ii) Capital of the parent company is 20 million Bahraini dinar; and</p> <p>(iii) Two million Bahraini dinar is invested in Bahrain within the first year.</p> <p>OM: Foreign equity is limited to 70%.</p> <p>4) Unbound except as indicated in the Horizontal Commitments section.</p>	<p>4) Unbound except as indicated in the Horizontal Commitments section.</p>	
<p><b>B. <u>Wholesale Trade Services (CPC 622)</u></b></p> <p>BH: Excluding CPC 62271</p> <p>KSA: Including CPC 6111, 6113, 6121</p> <p>KSA: For purposes of this Schedule, wholesale trade services in Saudi Arabia includes engaging private national individuals on a contract basis in selling products and services in wholesale whose compensation is received both for the sales effort and for sales support services that</p>	<p>1) BH, KSA &amp; OM : None. UAE, QT &amp; KW: Unbound.</p> <p>2) BH, KSA &amp; OM : None. UAE, QT &amp; KW: Unbound.</p> <p>3) KW: None. BH: A Bahraini partner is required with the percentage of ownership being determined by the shareholders. A wholly foreign-owned enterprise is allowed if all of the followings are satisfied:</p> <p>(i) Enterprise is present in three global markets;</p> <p>(ii) Capital of the parent company is 20 million Bahraini dinar; and</p>	<p>1) BH, KSA &amp; OM : None. UAE, QT &amp; KW: Unbound.</p> <p>2) BH, KSA &amp; OM : None. UAE, QT &amp; KW: Unbound.</p> <p>3) None.</p>	

Modes of supply: 1) Cross-border

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
result in additional sales by other contracted private national individuals.	<p>(iii) Two million Bahraini dinar is invested in Bahrain within the first year.</p> <p>KSA: None, except for the following:</p> <ul style="list-style-type: none"> <li>- Foreign equity is limited to 75%.</li> <li>- Minimum foreign investment is 20 million Saudi riyal by each service supplier.</li> <li>- Minimum size of outlets may be prescribed.</li> <li>- A minimum of 15% of Saudi employees needs to be trained each year.</li> </ul> <p>OM: Foreign equity is limited to 70%.</p> <p>UAE &amp; QT: Foreign equity is allowed up to 49%.</p> <p>4) Unbound except as indicated in the Horizontal Commitments section.</p>	4) Unbound except as indicated in the Horizontal Commitments section.	
<p><b>C. <u>Retailing Services</u></b></p> <ul style="list-style-type: none"> <li>• Food Retailing Services (CPC 631)</li> <li>• Non-food Retailing Services (CPC 632)</li> </ul> <p>BH &amp; KW: Excluding CPC 63297</p> <p>KSA: For purposes of this Schedule, retailing services</p>	<p>1) BH, KSA &amp; OM: None.</p> <p>UAE, KW &amp; QT: Unbound.</p> <p>2) BH, KSA &amp; OM: None.</p> <p>UAE, KW &amp; QT: Unbound.</p> <p>3) KW &amp; QT: None.</p> <p>BH: A Bahraini partner is required with</p>	<p>1) BH, KSA &amp; OM: None.</p> <p>UAE, KW &amp; QT: Unbound.</p> <p>2) BH, KSA &amp; OM: None.</p> <p>UAE, KW &amp; QT: Unbound.</p> <p>3) All GCC Member States except QT: None.</p>	

Modes of supply: 1) Cross-border

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
in Saudi Arabia includes engaging private national individuals on a contract basis in selling products and services at retail whose compensation is received both for the sales effort and for sales support services that result in additional sales by other contracted private national individuals.	<p>the percentage of ownership being determined by the shareholders. A wholly foreign-owned enterprise is allowed if all of the followings are satisfied:</p> <p>(i) Enterprise is present in three global markets;</p> <p>(ii) Capital of the parent company is 20 million Bahrain dinar; and</p> <p>(iii) Two million Bahrain dinar is invested in Bahrain within the first year.</p> <p>KSA: None, except for the following:</p> <ul style="list-style-type: none"> <li>- Foreign equity is limited to 75%.</li> <li>- Minimum foreign investment is 20 million Saudi riyal by each service supplier.</li> <li>- Minimum size of outlets may be prescribed.</li> <li>- A minimum of 15% of Saudi employees needs to be trained each year.</li> </ul> <p>OM: Foreign equity is limited to 70%.</p> <p>UAE: Foreign equity is allowed up to 49%.</p> <p>4) Unbound except as indicated in the Horizontal Commitments section.</p>	<p>QT: Unbound.</p> <p>4) Unbound except as indicated in the Horizontal Commitments section.</p>	
<ul style="list-style-type: none"> <li>• Sales of motor vehicles (CPC 6111)</li> <li>• Sales of parts and accessories of motor vehicles (CPC</li> </ul>	<p>1) BH, KSA &amp; OM: None.</p> <p>UAE, KW&amp; QT: Unbound.</p> <p>2) BH, KSA &amp; OM: None.</p>	<p>1) BH, KSA &amp; OM: None.</p> <p>UAE, KW&amp; QT: Unbound.</p> <p>2) BH, KSA &amp; OM: None.</p>	

Modes of supply: 1) Cross-border

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>6113) (Excluding KW)</p> <ul style="list-style-type: none"> <li>Sales of motorcycles and snowmobiles and related parts and accessories (CPC 6121)</li> </ul> <p>KSA: For purposes of this Schedule, retailing services in Saudi Arabia includes engaging private national individuals on a contract basis in selling products and services at retail whose compensation is received both for the sales effort and for sales support services that result in additional sales by other contracted private national individual.</p>	<p>UAE, KW &amp; QT: Unbound.</p> <p>3) QT: Unbound.</p> <p>KW: None.</p> <p>BH: A Bahraini partner is required with the percentage of ownership being determined by the shareholders. A wholly foreign-owned enterprise is allowed if all of the followings are satisfied:</p> <p>(i) Enterprise is present in three global markets;</p> <p>(ii) Capital of the parent company is 20 million Bahrain dinar; and</p> <p>(iii) Two million Bahrain dinar is invested in Bahrain within the first year.</p> <p>KSA: None, except for the following:</p> <ul style="list-style-type: none"> <li>- Foreign equity is limited to 75%.</li> <li>- Minimum foreign investment is 20 million Saudi riyal by each service supplier.</li> <li>- A minimum size of outlets may be prescribed.</li> <li>- Minimum of 15% Saudi of employees needs to be trained each year.</li> </ul> <p>OM: Foreign equity is limited to 70%.</p> <p>UAE: Foreign equity is allowed up to 49%.</p> <p>4) Unbound except as indicated in the</p>	<p>UAE, KW &amp; QT: Unbound.</p> <p>3) All GCC Member States except QT: None.</p> <p>QT: Unbound.</p> <p>4) All GCC Member States except QT:</p>	

Modes of supply: 1) Cross-border

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 section.	Unbound except as indicated in the Horizontal Commitments section.  QT: Unbound.	
<ul style="list-style-type: none"> <li>Retail Sale of Motor Fuel (CPC 613)</li> </ul> <p>Only KSA</p> <p>For purposes of this Schedule, retail trade in Saudi Arabia includes engaging private national individuals on a contract basis in selling products and services at retail whose compensation is received both for the sales effort and for sales support services that result in additional sales by other contracted private national individuals.</p>	1) None. 2) None. 3) None, except for the following: - Foreign equity is limited to 75%. - Minimum foreign investment is 20 million Saudi riyal by each service supplier. - Minimum size of outlets may be prescribed. - A minimum of 15% of Saudi employees needs to be trained each year. 4) Unbound except as indicated in the Horizontal Commitments section.	1) None. 2) None. 3) None. 4) Unbound except as indicated in the Horizontal Commitments section.	
<b>D. <u>Franchising</u> (CPC 8929)</b> <p>Excluding KW</p>	1) BH & OM: None. UAE, KSA & QT: Unbound. 2) BH, KSA & OM: None. UAE & QT: Unbound. 3) BH: None. KSA: None, except for the following:	1) BH & OM: None. UAE, KSA & QT: Unbound. 2) BH, KSA & OM: None. UAE & QT: Unbound. 3) UAE, BH, KSA & OM: None. QT: Unbound.	

Modes of supply: 1) Cross-border

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"> <li>- Foreign equity is limited to 75%.</li> <li>- A foreigner should be authorized in his own country to practice franchising or be a partner in an authorized company for a period of no less than five years without interruption.</li> </ul> <p>OM: Foreign equity is limited to 70%.</p> <p>UAE &amp; QT: Foreign equity is allowed up to 49%.</p> <p>4) UAE, BH, KSA &amp; OM: Unbound except as indicated in the Horizontal Commitments section.</p> <p>QT: Unbound.</p>	<p>4) UAE, BH, KSA &amp; OM: Unbound except as indicated in the Horizontal Commitments section.</p> <p>QT: Unbound.</p>	
<b>5. <u>EDUCATIONAL SERVICES</u></b>			
<b>A. <u>Primary Education Services</u> (CPC 921)</b>  Only KSA	<p>1) UAE, KSA, OM &amp; QT: None.</p> <p>BH &amp; KW: Unbound.</p> <p>2) BH, UAE, KSA, OM &amp; QT: None.</p> <p>KW: Unbound.</p> <p>3) KW: Unbound.</p> <p>UAE:</p> <p>(i) None.</p> <p>(ii) Natural persons of Korea may be required to obtain authorization from competent authorities to establish and direct an education institution</p>	<p>1) UAE, KSA, OM &amp; QT: None.</p> <p>BH &amp; KW: Unbound.</p> <p>2) UAE, KSA, OM &amp; QT: None.</p> <p>BH &amp; KW: Unbound.</p> <p>3) UAE, BH, KSA, OM &amp; QT: None.</p> <p>KW: Unbound.</p>	
<b>B. <u>Secondary Education services</u> (CPC 922)</b>			
<b>C. <u>Higher Education Services</u> (CPC 923)</b>			
Excluding BH			
<b>D. <u>Adult Education</u> (CPC 924)</b>			
<b>E. <u>Other Education Services</u></b>			

Modes of supply: 1) Cross-border

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>(CPC 929)</b>  KSA: only technical (part of CPC 929)  Excluding BH  UAE & QT: Excluding public education.	and to teach; this may also be subject to the condition of suitability of school facilities and ensuring high quality level of education.  BH, KSA & QT: None.  OM: Foreign equity is limited to 70%.  4) UAE, KSA & OM: Unbound except as indicated in the Horizontal Commitments section.  BH, QT & KW: Unbound	4) UAE, KSA & OM: Unbound except as indicated in the Horizontal Commitments section.  BH, QT & KW: Unbound	
<b>6. ENVIRONMENTAL SERVICES</b>			
<b>A. Sewage services (CPC 9401)</b>  BH: Only Maintenance, and repair of existing sewage systems, pollution abatement services, analytical and sampling collection services, as well as monitoring evaluation and consultancy for treatment systems  KSA & OM: only CPC 94010	1) All GCC Member States except QT & KW: None.  QT & KW: Unbound.  2) All GCC Member States except QT & KW: None.  QT & KW: Unbound.  3) UAE: Foreign equity participation is allowed up to 70%. After seven years from the date of the entry into force of this Agreement, foreign equity participation will be allowed up to 100%.  BH, KSA, KW & QT: None.	1) All GCC Member States except QT & KW: None.  QT & KW: Unbound.  2) All GCC Member States except KW: None.  KW: Unbound.  3) None.	

Modes of supply: 1) Cross-border

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 to 70%.</p> <p>4) Unbound except as indicated in the Horizontal Commitments section.</p>	<p>4) Unbound except as indicated in the Horizontal Commitments section.</p>	
<p><b>B. <u>Refuse disposal services</u> (CPC 9402)</b></p> <p>KSA: CPC 94020</p>	<p>1) All GCC Member States except BH &amp; QT: None.</p> <p>BH: Unbound, except where technically feasible.</p> <p>QT: Unbound.</p> <p>2) All GCC Member States except QT: None.</p> <p>QT: Unbound.</p> <p>3) All GCC Member States except UAE &amp; OM: None.</p> <p>UAE: Foreign equity participation is allowed up to 70%. After seven years from the date of the entry into force of this Agreement, foreign equity will be allowed up to 100%.</p> <p>OM: Foreign equity is limited to 70%.</p> <p>4) Unbound except as indicated in the Horizontal Commitments section.</p>	<p>1) All GCC Member States except BH &amp; QT: None.</p> <p>BH: Unbound, except where technically feasible.</p> <p>QT: Unbound.</p> <p>2) All GCC Member States except QT: None.</p> <p>QT: Unbound.</p> <p>3) None.</p> <p>4) Unbound except as indicated in the Horizontal Commitments section.</p>	
<p><b>C. <u>Sanitation and similar services</u> (CPC 9403)</b></p>	<p>1) All GCC Member States except BH &amp; QT: None.</p>	<p>1) All GCC Member States except BH &amp; QT: None.</p>	



Modes of supply: 1) Cross-border

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: Unbound, except where technically feasible.</p> <p>QT: Unbound.</p> <p>2) All GCC Member States except QT: None.</p> <p>QT: Unbound.</p> <p>3) All GCC Member States except UAE &amp; OM: None.</p> <p>UAE: Foreign equity participation is allowed up to 70%. After seven years from the date of the entry into force of this Agreement, foreign equity will be allowed up to 100%.</p> <p>OM: Foreign equity is limited to 70%.</p> <p>4) Unbound except as indicated in the Horizontal Commitments section.</p>	<p>BH: Unbound, except where technically feasible.</p> <p>QT: Unbound.</p> <p>2) All GCC Member States except QT: None.</p> <p>QT: Unbound.</p> <p>3) None.</p> <p>4) Unbound except as indicated in the Horizontal Commitments section.</p>	
<p><b>D. <u>Other</u></b></p> <ul style="list-style-type: none"> <li>Cleaning services for exhaust gases (CPC 94040)</li> </ul> <p>KSA: CPC 9404</p>	<p>1) UAE, KSA, KW &amp; OM: None.</p> <p>BH: Unbound, except where technically feasible.</p> <p>QT: Unbound.</p> <p>2) All GCC Member States except QT:</p>	<p>1) UAE, KSA, KW &amp; OM: None.</p> <p>BH: Unbound, except where technically feasible.</p> <p>QT: Unbound.</p> <p>2) All GCC Member States except QT:</p>	

Modes of supply: 1) Cross-border

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>None.</p> <p>QT: Unbound.</p> <p>3) All GCC Member States except UAE &amp; OM: None.</p> <p>UAE: Foreign equity is allowed up to 70%. After seven years from the date of the entry into force of this Agreement, foreign equity will be allowed up to 100%.</p> <p>OM: Foreign equity is limited to 70%.</p> <p>4) Unbound except as indicated in the Horizontal Commitments section.</p>	<p>None.</p> <p>QT: Unbound.</p> <p>3) None.</p> <p>4) Unbound except as indicated in the Horizontal Commitments section.</p>	
<ul style="list-style-type: none"> <li>Treatment, remediation of contaminated/polluted soil and water (part of CPC 94060)</li> </ul>	<p>1) Unbound.</p> <p>2) Unbound.</p> <p>3) All GCC Member States except UAE &amp; QT: Unbound.</p> <p>UAE: Foreign equity participation is allowed up to 70%. After seven years from the date of the entry into force of this Agreement, foreign equity will be allowed up to 100%.</p> <p>QT: None.</p> <p>4) All GCC Member States except UAE &amp; QT: Unbound.</p>	<p>1) Unbound.</p> <p>2) Unbound.</p> <p>3) All GCC Member States except UAE &amp; QT: Unbound.</p> <p>UAE &amp; QT: None.</p> <p>4) All GCC Member States except UAE &amp; QT: Unbound.</p>	

Modes of supply: 1) Cross-border

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: Unbound except as indicated in the Horizontal Commitments section.	UAE & QT: Unbound except as indicated in the Horizontal Commitments section.	
<ul style="list-style-type: none"> <li>Noise abatement services (CPC 94050)</li> </ul>	<p>1) UAE, KSA &amp; OM: None.</p> <p>BH: Unbound, except where technically feasible.</p> <p>QT &amp; KW: Unbound.</p> <p>2) All GCC Member States except QT &amp; KW: None.</p> <p>QT &amp; KW: Unbound.</p> <p>3) All GCC Member States except UAE &amp; OM: None.</p> <p>UAE: Foreign equity is allowed up to 70%. After seven years from the date of the entry into force of this Agreement, foreign equity will be allowed up to 100%.</p> <p>OM: Foreign equity is limited to 70%.</p> <p>4) All GCC Member States except KW: Unbound except as indicated in the Horizontal Commitments section.</p> <p>KW: Unbound.</p>	<p>1) UAE, KSA &amp; OM: None.</p> <p>BH: Unbound, except where technically feasible.</p> <p>QT &amp; KW: Unbound.</p> <p>2) All GCC Member States except QT &amp; KW: None.</p> <p>QT &amp; KW: Unbound.</p> <p>3) None.</p> <p>4) All GCC Member States except KW: Unbound except as indicated in the Horizontal Commitments section.</p> <p>KW: Unbound.</p>	
<ul style="list-style-type: none"> <li>Nature and landscape protection services (CPC</li> </ul>	<p>1) UAE, KSA &amp; OM: None.</p>	<p>1) UAE, KSA &amp; OM: None.</p>	

Modes of supply: 1) Cross-border

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
94060)	<p>BH: Unbound, except where technically feasible.</p> <p>QT &amp; KW: Unbound.</p> <p>2) All GCC Member States except QT &amp; KW: None.</p> <p>QT &amp; KW: Unbound.</p> <p>3) All GCC Member States except OM &amp; UAE: None.</p> <p>OM: Foreign equity is limited to 70%.</p> <p>UAE: Foreign equity participation is allowed up to 70%. After seven years from the date of the entry into force of this Agreement, foreign equity will be allowed up to 100%.</p> <p>4) All GCC Member States except KW: Unbound except as indicated in the Horizontal Commitments section.</p> <p>KW: Unbound.</p>	<p>BH: Unbound, except where technically feasible.</p> <p>QT &amp; KW: Unbound.</p> <p>2) All GCC Member States except QT &amp; KW: None.</p> <p>QT &amp; 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 Commitments section.</p> <p>KW: Unbound.</p>	
<ul style="list-style-type: none"> <li>Other environmental protection services (CPC 94090)</li> </ul> <p>BH: Only monitoring, controlling and damage assessment (CPC 9409)</p> <p>KSA: Including</p>	<p>1) UAE, KSA &amp; OM: None.</p> <p>BH: Unbound, except where technically feasible.</p> <p>QT &amp; KW: Unbound.</p> <p>2) All GCC Member States except QT &amp; KW: None.</p>	<p>1) UAE, KSA &amp; OM: None.</p> <p>BH: Unbound, except where technically feasible.</p> <p>QT &amp; KW: Unbound.</p> <p>2) All GCC Member States except QT &amp; KW: None.</p>	

Modes of supply: 1) Cross-border

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
environmental impact assessment.	<p>QT &amp; KW: Unbound.</p> <p>3) BH, KSA &amp; QT: None</p> <p>UAE: Foreign equity participation is allowed up to 70%. After seven years from the date of the entry into force of this Agreement, foreign equity will be allowed up to 100%.</p> <p>OM: Foreign equity is limited to 70%.</p> <p>KW: Unbound.</p> <p>4) All GCC Member States except KW: Unbound except as indicated in the Horizontal Commitments section.</p> <p>KW: Unbound.</p>	<p>QT &amp; 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 Commitments section.</p> <p>KW: Unbound.</p>	

Modes of supply: 1) Cross-border 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>7. <u>FINANCIAL SERVICES</u></b>			
<b><u>Horizontal Commitments:</u></b>			
<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 commodity trading); asset management and fund registration; insurance and re-insurance; Islamic finance; and business processing operations and ancillary services.</p> <p>BH: General Conditions:</p> <ul style="list-style-type: none"> <li>The commitments on financial services are subject to compliance with all domestic laws of Bahrain including, but not limited to, any licensing and prudential requirements and any requirements relating to the legal form for establishment of certain types of financial institutions.</li> <li>Where there is an absence of a limitation on the ability of a service consumer in of Bahrain to consume/purchase the services abroad, this does not signify a commitment to allow a non-resident service supplier to solicit business or to conduct active marketing in the territory of Bahrain.</li> </ul>			
PART I: UAE, BH, OM, QT & KW			
<b>A. <u>INSURANCE AND INSURANCE RELATED SERVICES</u></b>			
<b><u>Horizontal Commitments:</u></b>			
<p>UAE: General conditions:</p> <ul style="list-style-type: none"> <li>The absence of any limitation on the ability of a service consumer of the UAE to purchase the service in the territory of Korea 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.</li> <li>Commercial presence is subject to the provisions regarding the licensing and registration of foreign companies as contained in the UAE pertinent laws.</li> <li>Within the context of paragraph 2 (a) of the Annex on Financial Services of GATS 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.</li> </ul> <p>QT: General condition:</p> <ul style="list-style-type: none"> <li>Within the context of paragraph 2 (a) of the Annex on Financial Services of GATS 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.</li> </ul>			
(i) Direct insurance (including co-insurance):			
(a) Life insurance services	1) UAE: Commercial presence is	1) UAE: Commercial presence is	

Modes of supply: 1) Cross-border 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 &amp; BH: Life and health insurance services</p> <p>UAE:</p> <ul style="list-style-type: none"> <li>CPC 81211 and CPC 81212.</li> <li>Excluding pension fund management.</li> </ul> <p>KW:</p> <p>Including only annuity, disability income, accident and health insurance services</p>	<p>required.</p> <p>OM: None.</p> <p>BH &amp; QT: Unbound.</p> <p>KW: Unbound.</p> <p>2) UAE &amp; QT: Unbound.</p> <p>BH, OM &amp; KW: None</p> <p>3) UAE:</p> <ul style="list-style-type: none"> <li>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.</li> <li>Foreign equity is allowed up to 25% of the capital of UAE life and non-life insurance companies.</li> </ul> <p>BH: None.</p> <p>OM: Foreign equity is allowed up to 100%. Branches are also permitted.</p> <p>QT: Unbound.</p>	<p>required.</p> <p>OM: None.</p> <p>BH &amp; QT: Unbound.</p> <p>KW: Unbound, except for individual insurance policies</p> <p>2) UAE &amp; QT: Unbound</p> <p>BH, OM &amp; KW: None</p> <p>3) UAE, BH, OM &amp; KW: None.</p> <p>QT: Unbound.</p>	

Modes of supply: 1) Cross-border 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: Market access is through the following means only:</p> <ul style="list-style-type: none"> <li>• Appointment of Kuwaiti agent.</li> <li>• Joint venture with a Kuwaiti partner and the share of the Kuwaiti partner is at least 60% of the capital.</li> </ul> <p>4) UAE, BH, OM &amp; KW: Unbound except as indicated in the Horizontal Commitments section.</p> <p>QT: Unbound.</p>	<p>4) UAE, BH, OM &amp; KW: Unbound except as indicated in the Horizontal Commitments section.</p> <p>QT: Unbound.</p>	
<p>(b) Non-life insurance services</p> <p>UAE: CPC 8129 Including accidents insurance services</p> <p>KW: Includes the following only:</p> <ul style="list-style-type: none"> <li>• disability income</li> <li>• accident and health insurance and contracts of fidelity bonds.</li> <li>• performance bonds or similar contracts of guarantee.</li> <li>• marine, and aviation insurance services (MAT).</li> </ul>	<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>OM: None.</p> <p>BH: Unbound.</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) BH, OM, QT &amp; KW: None.</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>OM &amp; QT: None.</p> <p>BH: Unbound.</p> <p>KW: Unbound.</p> <p>2) BH, OM, QT &amp; KW: None.</p> <p>UAE: Unbound for all non-life</p>	



Modes of supply: 1) Cross-border 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: Unbound for all non-life insurance services except marine and aviation insurance. None for marine and aviation insurance.</p> <p>3) UAE:</p> <ul style="list-style-type: none"> <li>- 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.</li> <li>- The establishment of joint ventures with UAE life and non-life insurance companies is not allowed.</li> </ul> <p>BH: None.</p> <p>OM: Foreign equity is allowed up to 100%. 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"> <li>• Appointment of Kuwaiti agent.</li> <li>• Joint venture with a Kuwaiti partner and the share of the Kuwaiti partner is</li> </ul>	<p>insurance services except marine and aviation insurance. None for marine and aviation insurance.</p> <p>3) None.</p>	

Modes of supply: 1) Cross-border 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>at least 60% of the capital.</p> <p>4) UAE, BH, OM &amp; KW: Unbound except as indicated in the Horizontal Commitments section.</p> <p>QT: Unbound.</p>	<p>4) UAE, BH, OM &amp; KW: Unbound except as indicated in the Horizontal Commitments section.</p> <p>QT: Unbound.</p>	
<p>(ii) Reinsurance &amp; retrocession</p> <p>UAE: Other insurance services n.e.c. (CPC 81299)</p>	<p>1) UAE, BH, OM &amp; 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>2) None.</p> <p>3) UAE: Foreign equity is limited to 49%.</p> <p>BH: None.</p> <p>OM: Foreign equity is allowed up to 100%. 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"> <li>• Appointment of Kuwaiti agent.</li> <li>• Joint venture with a Kuwaiti partner and the share of the Kuwaiti partner is</li> </ul>	<p>1) None.</p> <p>2) None.</p> <p>3) None.</p>	

Modes of supply: 1) Cross-border 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
	at least 60% of the capital.  4) Unbound except as indicated in the Horizontal Commitments section.	4) Unbound except as indicated in the Horizontal Commitments section.	
(iii) Insurance intermediation, such as brokerage and agency services  UAE: Only brokers dealing with direct insurance <sup>7</sup> (CPC 8140**)	1) UAE: Commercial presence is required, except for marine and aviation insurance and re-insurance intermediation services. None for marine shipping and commercial aviation insurance and reinsurance intermediation services.  BH, QT & KW: Unbound.  OM: None.  2) BH, KW & OM: None.  UAE: Commercial presence is required.  QT: Unbound.  3) UAE: Foreign equity is limited to 49%.  BH: None.  QT: Unbound.	1) UAE: None, except as indicated in the Market Access column.  BH, QT & KW: Unbound.  OM: None.  2) BH, KW & OM: None.  UAE: None, except as indicated in the Market Access column.  QT: Unbound.  3) UAE, BH, OM & KW: None.  QT: Unbound.	

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

Modes of supply: 1) Cross-border 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: Market access is through the following means only:</p> <ul style="list-style-type: none"> <li>• Appointment of Kuwaiti agent.</li> <li>• Joint venture with a Kuwaiti partner and the share of the Kuwaiti partner is at least 60% of the capital.</li> <li>• Loss adjusters and average adjusters can establish branch offices</li> </ul> <p>OM: Foreign equity is allowed up to 100%. Branches are also permitted.</p> <p>4) UAE, BH, OM &amp; KW: Unbound except as indicated in the Horizontal Commitments section.</p> <p>QT: Unbound.</p>	<p>4) UAE, BH, OM &amp; KW: Unbound except as indicated in the Horizontal Commitments section.</p> <p>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) OM: 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>BH &amp; KW: Unbound.</p> <p>2) None.</p> <p>3) BH: None.</p> <p>OM: Foreign equity is allowed up to 100%. Branches are also permitted.</p>	<p>1) OM &amp; QT: None.</p> <p>BH &amp; KW: Unbound.</p> <p>2) None.</p> <p>3) None.</p>	

Modes of supply: 1) Cross-border 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: 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"> <li>• Appointment of Kuwaiti agent.</li> <li>• Joint venture with a Kuwaiti partner and the share of the Kuwaiti partner is at least 60% of the capital.</li> <li>• Loss adjusters and average adjusters can establish branch offices.</li> </ul> <p>4) Unbound except as indicated in the Horizontal Commitments section.</p>	<p>4) Unbound except as indicated in the Horizontal Commitments section.</p>	
<p>Insurance consultancy (CPC 81402)</p> <p>Only UAE</p>	<p>1) None.</p> <p>2) None.</p> <p>3) Foreign equity is limited to 49%.</p> <p>4) Unbound except as indicated in the Horizontal Commitments section.</p>	<p>1) None.</p> <p>2) None.</p> <p>3) None.</p> <p>4) Unbound except as indicated in the Horizontal Commitments section.</p>	
<p>Actuarial services (CPC 81404)</p> <p>Only UAE</p>	<p>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).</p>	<p>1) None, expect as indicated in the Market Access column.</p>	

Modes of supply: 1) Cross-border 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
	2) None.  3) Participation of foreign capital is limited to 49%.  4) Unbound except as indicated in the Horizontal Commitments section.	2) None.  3) None.  4) Unbound except as indicated in the Horizontal Commitments section.	
Loss adjustment, risk assessment and claim settlement services (CPC 81403)  Only UAE	1) Commercial presence is required.  2) Commercial presence is required.  3) Foreign equity is limited to 49%.  4) Unbound except as indicated in the Horizontal Commitments section.	1) Commercial presence is required.  2) Commercial presence is required.  3) None.  4) Unbound except as indicated in the Horizontal Commitments section.	
<b>B. <u>BANKING AND OTHER FINANCIAL SERVICES (EXCLUDING INSURANCE)</u></b>			
<b>HORIZONTAL COMMITMENTS:</b>	3) OM: (i) Foreign equity is allowed up to 70%. However, commercial presence in the form of wholly foreign-owned subsidiaries or branches of foreign banks and other financial services suppliers is permitted. (ii) The aggregate holding by (a) an individual and his related parties, (b) an incorporated body and its related parties, or (c) a joint-stock company or a holding company & its related parties, in a locally incorporated bank		

Modes of supply: 1) Cross-border 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
	(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	<p>1) BH, OM &amp; KW: Unbound.</p> <p>UAE &amp; QT: None.</p> <p>2) None.</p> <p>3) BH &amp; OM: None.</p> <p>UAE:</p> <p>(i) No limitation for establishment of representative offices;</p> <p>(ii) Unbound for new licenses 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>KW: Unbound except for the following:</p> <ul style="list-style-type: none"> <li>Without prejudice to the provisions of the <i>Law of Commercial Companies</i> provided that they are not in conflict with the provisions of the <i>Law No. 32 of the year 1968 concerning currency, the Central Bank of Kuwait and the organization of banking business, and amendments thereof</i>, banking business may only be practiced by institutions set up in the form of joint-stock companies, the shares of which are</li> </ul>	<p>1) BH, OM &amp; KW: Unbound.</p> <p>UAE &amp; QT: None.</p> <p>2) None.</p> <p>3) UAE, BH &amp; OM: None.</p> <p>QT &amp; KW: Unbound except as indicated in Mode (3) in the Market Access column.</p>	

Modes of supply: 1) Cross-border 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>placed for public subscription.</p> <p>Banks founded or co-founded by the Kuwaiti Government, and branches of foreign banks licensed to operate in Kuwait, may be exempted from the limitation indicated in the preceding paragraph by a decision of the Council of Ministers.</p> <p>- Any foreign bank may open one or more branches in Kuwait by virtue of a decision of the Board of Directors of the Central Bank of Kuwait as per the rules and regulations set by the Board of Directors in this respect. The foreign bank should specify the branch it considers as its headquarters in Kuwait. All Kuwait-based branches of the same foreign bank shall be deemed as one bank in the application of the provisions of the <i>Law No. 32 of the year 1968 concerning currency, the Central Bank of Kuwait and the organization of banking business, and amendments thereof</i>. Funds allocated for the branch of a foreign bank Kuwait shall not be less than fifteen million Kuwaiti dinar, and may be increased by a decision of the Board of Directors of the Central Bank of Kuwait. The Board of Directors of the Central Bank of Kuwait may exempt foreign banks' branches operating in Kuwait from the regulatory capital</p>		



Modes of supply: 1) Cross-border 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>ratio requirements as determined by the banks' activities or other regulatory ratios according to regulations set in this regard by the Central Bank of the Kuwait. The Board of Directors of the Central Bank of Kuwait lays down the principles, rules and regulations to be complied with regards to the operation of branches of foreign banks in Kuwait.</p> <ul style="list-style-type: none"> <li>- Before the formalities of incorporation are processed, the applications to establish banks should be presented to the Board of Directors of the Central Bank for it to issue the necessary recommendations.</li> <li>- The Board of Directors of the Central Bank of Kuwait may approve the opening of foreign bank representative offices for them to carry out, <i>inter alia</i>, market studies and to advertise the services rendered by the foreign bank it represents, provided that the activity of the representative office should be restricted to representation of the foreign banks in Kuwait as per the regulations set by the Board of Directors of the Central Bank of Kuwait. Representative offices of the foreign bank may not carry out any banking or financial business.</li> </ul>		

Modes of supply: 1) Cross-border 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"> <li>- Non-Kuwaiti investors are permitted to own and trade in bank shares in Kuwait Stock Exchange (KSE). An approval from the Central Bank of Kuwait is required to own more than 5% of a domestic bank shares. This applies to any individual or group of investors, connected by juristic or economic mean, either by mutual ownership or by consolidated management, or by joint interest, that will be considered as a single investor entity. The ownership of non-Kuwaiti investors may exceed 49% in the capital of any individual domestic bank, after attaining the approval from the Council of Ministers, upon consulting the Central Bank of Kuwait.</li> <li>- No institutions other than those registered in the Central Bank 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 allowed to receive money for investment from third parties. In accordance with the</li> </ul>		

Modes of supply: 1) Cross-border 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>Law No. 7 of the year 2010 concerning the Establishment of the Capital Markets Authority and the Regulation of Securities' Activity and the Ministerial Resolution No. 38 of the year 2011, the Capital Markets Authority (CMA) is responsible for the supervision of investment companies, where the Central Bank of Kuwait's role towards these companies is confined to the supervision of their practiced financial activity.</i></p> <p>QT: None, except for the following:</p> <p>(i) The number of branches of foreign banking institutions (other than those supplying any of the services as provided for in the <i>Law for the Qatar Financial Centre [Law No. (7) of Year 2005]</i>) has been frozen at the level of March 1995 (8 branches); and</p> <p>(ii) Any entity (including a foreign banking institution) supplying any banking or other financial services<sup>8</sup> in accordance with and as provided for in the <i>Law for the Qatar Financial Centre [Law No. (7) of Year 2005]</i></p>		
<p><sup>8</sup> This includes all banking and financial services (other than insurance and 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 but not limited to 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; and (viii) the provision of financial custodian services and the business of acting as legal trustees.</p>			

Modes of supply: 1) Cross-border 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) UAE, BH &amp; OM: Unbound except as indicated in the Horizontal Commitments section.</p> <p>QT: Unbound.</p> <p>KW: Unbound except for the following:</p> <ul style="list-style-type: none"> <li>- The cases indicated in Mode (3) “KW” above.</li> <li>- The ratio of Kuwaiti national labor force in bank to the bank’s total labor force should be not less than 64% 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 Kuwait.</li> </ul>	<p>4) UAE, BH &amp; OM: Unbound except as indicated in the Horizontal Commitments section.</p> <p>QT: Unbound.</p> <p>KW: Unbound except as indicated in Mode (4) in the Market Access column.</p>	
(vi) Lending of all types, including consumer credit, mortgage credit, factoring and financing of commercial transaction	<p>1) BH, OM &amp; KW: Unbound.</p> <p>UAE &amp; QT: None.</p> <p>2) None.</p> <p>3) UAE:</p> <ul style="list-style-type: none"> <li>(i) No limitation for establishment of representative offices;</li> <li>(ii) Unbound for new licenses for operating bank branches;</li> <li>(iii) Unbound for the expansion of</li> </ul>	<p>1) BH, OM &amp; KW: Unbound.</p> <p>UAE &amp; QT: None.</p> <p>2) None.</p> <p>3) UAE, BH, OM &amp; QT: None.</p> <p>KW: Unbound except as indicated in Mode (3) in the Market Access column of the sub-sector (v).</p>	

Modes of supply: 1) Cross-border 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; (iv) Foreign equity is limited to 49%.</p> <p>OM: None.</p> <p>BH: None.</p> <p>QT: None, except for the following:</p> <p>(i) The number of branches of foreign banking institutions (other than those supplying any of the services as provided for in the <i>Law for the Qatar Financial Centre [Law No. (7) of Year 2005]</i>) has been frozen at the level of March 1995 (8 branches); and</p> <p>(ii) Any entity (including a foreign banking institution) supplying any banking or other financial services<sup>9</sup> in accordance with and as provided for in the <i>Law for the Qatar Financial Centre [Law No. (7) of Year 2005]</i> must obtain the approval, authorization or license from 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>		

<sup>9</sup> This includes all banking and financial services (other than insurance and 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 but not limited to 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; and (viii) the provision of financial custodian services and the business of acting as legal trustees.

Modes of supply: 1) Cross-border 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 as indicated in Mode (3) in the Market Access column of the sub-sector (v).</p> <p>4) UAE, BH &amp; OM: Unbound except as indicated in the Horizontal Commitments section.</p> <p>QT: Unbound.</p> <p>KW: Unbound except as indicated in Mode (4) in the Market Access column of the sub-sector (v).</p>	<p>4) UAE, BH &amp; OM: Unbound except as indicated in the Horizontal Commitments section.</p> <p>QT: Unbound.</p> <p>KW: Unbound except as indicated in Mode (4) in the Market Access column of the sub-sector (v).</p>	
(vii) Financial leasing	<p>1) BH, OM &amp; KW: Unbound.</p> <p>UAE &amp; QT: None.</p> <p>2) None.</p> <p>3) UAE:</p> <p>(i) No limitation for establishment of representative offices;</p> <p>(ii) Unbound for new licenses 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 &amp; OM: None.</p> <p>QT: None, except for the following:</p>	<p>1) BH, OM &amp; KW: Unbound.</p> <p>UAE &amp; QT: None.</p> <p>2) None.</p> <p>3) UAE, BH, OM &amp; QT: None.</p> <p>KW: Unbound except as indicated in Mode (3) in the Market Access column.</p>	

Modes of supply: 1) Cross-border 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) The number of branches of foreign banking institutions (other than those supplying any of the services as provided for in the <i>Law for the Qatar Financial Centre [Law No. (7) of Year 2005]</i>) has been frozen at the level of March 1995 (8 branches); and</p> <p>(ii) Any entity (including a foreign banking institution) supplying any banking or other financial services<sup>10</sup> in accordance with and as provided for in the <i>Law for the Qatar Financial Centre [Law No. (7) of Year 2005]</i> must obtain the approval, authorization or license from 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"> <li>• The cases indicated in Mode (3) in the Market Access column of the sub-sector (v);</li> <li>• License may be issued for</li> </ul>		

<sup>10</sup> This includes all banking and financial services (other than insurance and 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 but not limited to 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; and (viii) the provision of financial custodian services and the business of acting as legal trustees.

Modes of supply: 1) Cross-border 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>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> <ul style="list-style-type: none"> <li>Licensing for incorporating companies for leasing and investment with Kuwaiti or foreign capital, totally or partially, may be issued. The head quarter of leasing and investment companies should be located in Kuwait. Incorporators execute a Memorandum and Articles of Association for the company to be approved by the Ministry of Commerce and Industry (MOCI) and the Central Bank of Kuwait.</li> </ul> <p>4) BH, OM &amp; UAE: Unbound except as indicated in the Horizontal Commitments section.</p> <p>QT: Unbound.</p> <p>KW: Unbound except as indicated in Mode (4) in the Market Access column of the sub-sector (v).</p>	<p>4) BH, OM &amp; UAE: Unbound except as indicated in the Horizontal Commitments section.</p> <p>QT: Unbound.</p> <p>KW: Unbound except as indicated in Mode (4) in the Market Access column of the sub-sector (v).</p>	
(viii) All payment and money transmission services, including credit, charge and debit cards, travelers checks and bankers drafts	<p>1) BH, OM &amp; KW: Unbound.</p> <p>UAE &amp; QT: None.</p> <p>2) None.</p>	<p>1) BH, OM &amp; KW: Unbound.</p> <p>UAE &amp; QT: None.</p> <p>2) None.</p>	



Modes of supply: 1) Cross-border 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 &amp; OM: None.</p> <p>UAE:</p> <p>(i) No limitation for establishment of representative offices;</p> <p>(ii) Unbound for new licenses 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: None, except for the following:</p> <p>(i) The number of branches of foreign banking institutions (other than those supplying any of the services as provided for in the <i>Law for the Qatar Financial Centre [Law No. (7) of Year 2005]</i>) has been frozen at the level of March 1995 (8 branches); and</p> <p>(ii) Any entity (including a foreign banking institution) supplying any banking or other financial services<sup>11</sup> in accordance with and as provided for in the <i>Law for the Qatar Financial Centre [Law No. (7) of Year 2005]</i> must obtain the approval, authorization or license from the</p>	<p>3) UAE, BH, OM &amp; QT: None.</p> <p>KW: Unbound except as indicated in Mode (3) in the Market Access column</p>	
<p><sup>11</sup> This includes all banking and financial services (other than insurance and 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 but not limited to 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; and (viii) the provision of financial custodian services and the business of acting as legal trustees.</p>			

Modes of supply: 1) Cross-border 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 following:</p> <ul style="list-style-type: none"> <li>The cases indicated in Mode (3) in the Market Access column of the sub-sector (vii);</li> <li>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.</li> </ul> <p>4) UAE, BH, OM &amp; QT: Unbound except as indicated in the Horizontal Commitments section.</p> <p>KW: Unbound except as indicated in Mode (4) in the Market Access column of the sub-sector (v).</p>	<p>4) UAE, BH, OM &amp; QT: Unbound except as indicated in the Horizontal Commitments section.</p> <p>KW: Unbound except as indicated in Mode (4) in the Market Access column of the sub-sector (v).</p>	
(ix) Guarantees and commitments	<p>1) BH, OM &amp; KW: Unbound.</p> <p>UAE &amp; QT: None.</p> <p>2) None.</p>	<p>1) BH, OM &amp; KW: Unbound.</p> <p>UAE &amp; QT: None</p> <p>2) None.</p>	

Modes of supply: 1) Cross-border 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) No limitation for establishment of representative offices;</p> <p>(ii) Unbound for new licenses 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 &amp; OM: None.</p> <p>QT: None, except for the following:</p> <p>(i) The number of branches of foreign banking institutions (other than those supplying any of the services as provided for in the <i>Law for the Qatar Financial Centre [Law No. (7) of Year 2005]</i>) has been frozen at the level of March 1995 (8 branches); and</p> <p>(ii) Any entity (including a foreign banking institution) supplying any banking or other financial services<sup>12</sup> in accordance with and as provided for in the <i>Law for the Qatar Financial Centre [Law No. (7) of Year 2005]</i> must obtain the approval, authorization or license from the Council of Ministers before supplying</p>	<p>3) UAE, BH, OM &amp; KW: None.</p> <p>KW: Unbound except as indicated in Mode (3) in the Market Access column.</p>	
<p><sup>12</sup> This includes all banking and financial services (other than insurance and 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 but not limited to 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; and (viii) the provision of financial custodian services and the business of acting as legal trustees.</p>			

Modes of supply: 1) Cross-border 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 as indicated in Mode (3) in the Market Access column of the sub-sector (vii).</p> <p>4) UAE, BH &amp; OM: Unbound except as indicated in the Horizontal Commitments section.</p> <p>QT: Unbound</p> <p>KW: Unbound except as indicated in Mode (4) in the Market Access column of the sub-sector (v).</p>	<p>4) UAE, BH &amp; OM: Unbound except as indicated in the Horizontal Commitments section.</p> <p>QT: Unbound</p> <p>KW: Unbound except as indicated in Mode (4) in the Market Access column of the sub-sector (v).</p>	
<p>(x) Trading for own account or for account of customers, whether on an exchange, in an over-the-counter market or otherwise, the following:</p> <p>A. money market instruments (including checks, 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</p>	<p>1) UAE &amp; QT: None.</p> <p>BH, OM &amp; KW: Unbound.</p> <p>2) None.</p> <p>3) BH &amp; OM: None.</p> <p>UAE:</p> <p>(i) No limitation for establishment of representative offices;</p> <p>(ii) Unbound for new licenses for operating bank branches;</p> <p>(iii) Unbound for the expansion of</p>	<p>1) UAE &amp; QT: None.</p> <p>BH, OM &amp; KW: Unbound.</p> <p>2) None.</p> <p>3) UAE, BH, OM &amp; QT: None.</p> <p>KW: Unbound except as indicated in Mode (3) in the Market Access column.</p>	

Modes of supply: 1) Cross-border 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
products such as swaps, forward rate agreements; E. transferable securities; F. other negotiable instruments and financial assets, including bullion.	activities of existing financial entities; (iv) Foreign equity is limited to 49%.  QT: None, except for the following: (i) The number of branches of foreign banking institutions (other than those supplying any of the services as provided for in the <i>Law for the Qatar Financial Centre [Law No. (7) of Year 2005]</i> ) has been frozen at the level of March 1995 (8 branches); and (ii) Any entity (including a foreign banking institution) supplying any banking or other financial services <sup>13</sup> in accordance with and as provided for in the <i>Law for the Qatar Financial Centre [Law No. (7) of Year 2005]</i> must obtain the approval, authorization or license from the Council of Ministers before supplying such services outside any area that is designated by the Council of Ministers as the Qatar Financial Centre.  KW: Unbound except as indicated in Mode (3) in the Market Access		

<sup>13</sup> This includes all banking and financial services (other than insurance and 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 but not limited to 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; and (viii) the provision of financial custodian services and the business of acting as legal trustees.

Modes of supply: 1) Cross-border 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>column of the sub-sector (vii).</p> <p>4) UAE, BH &amp; OM: Unbound except as indicated in the Horizontal Commitments section.</p> <p>QT: Unbound.</p> <p>KW: Unbound except as indicated in Mode (4) of the Market Access column of the sub-sector (v).</p>	<p>4) UAE, BH &amp; OM: Unbound except as indicated in the Horizontal Commitments section.</p> <p>QT: Unbound.</p> <p>KW: Unbound except as indicated in Mode (4) in the Market Access column of the sub-sector (v).</p>	
(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) BH &amp; OM: Unbound.</p> <p>UAE &amp; QT: None.</p> <p>KW: Unbound, except for placement as agent and provision of services related to such issues, which are considered as "securities activities" as per <i>Law No. 7 of the year 2010 concerning the Establishment of the Capital Markets Authority and the Regulation of Securities' Activity</i> ; and thus require a license to be issued by the CMA.</p> <p>2) UAE, OM, QT &amp; KW: None.</p> <p>BH: Unbound for securities listed on Bahrain Bourse.</p> <p>3) UAE:</p> <p>(i) No limitation for establishment of</p>	<p>1) BH &amp; OM: Unbound.</p> <p>KW: Unbound except as indicated in Mode (1) in the Market Access column.</p> <p>UAE &amp; QT: None.</p> <p>2) UAE, OM, QT &amp; KW: None.</p> <p>BH: Unbound.</p> <p>3) UAE, BH, OM &amp; QT: None.</p> <p>KW: Unbound except as indicated in</p>	

Modes of supply: 1) Cross-border 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>representative offices;</p> <p>(ii) Unbound for new licenses 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.</p> <p>OM: None</p> <p>QT: None, except for the following:</p> <p>(i) The number of branches of foreign banking institutions (other than those supplying any of the services as provided for in the <i>Law for the Qatar Financial Centre [Law No. (7) of Year 2005]</i>) has been frozen at the level of March 1995 (8 branches); and</p> <p>(ii) Any entity (including a foreign banking institution) supplying any banking or other financial services<sup>14</sup> in accordance with and as provided for in the <i>Law for the Qatar Financial Centre [Law No. (7) of Year 2005]</i> must obtain the approval, authorization or license from the Council of Ministers before supplying</p>	<p>Mode (3) in the Market Access column.</p>	
<p><sup>14</sup> This includes all banking and financial services (other than insurance and 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 but not limited to 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; and (viii) the provision of financial custodian services and the business of acting as legal trustees.</p>			

Modes of supply: 1) Cross-border 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 following:</p> <ul style="list-style-type: none"> <li>• The cases indicated in Mode (3) in the Market Access column of the sub-sector (vii).</li> <li>• The cases indicated in Mode (1) in the Market Access column, which also require a license to be issued by the MOCI.</li> </ul> <p>4) UAE, BH &amp; OM: Unbound except as indicated in the Horizontal Commitments section.</p> <p>QT: Unbound.</p> <p>KW: Unbound except as indicated in Mode (4) in the Market Access column of the sub-sector (v).</p>	<p>4) UAE, BH &amp; OM: Unbound except as indicated in the Horizontal Commitments section.</p> <p>QT: Unbound.</p> <p>KW: Unbound except as indicated in Mode (4) in the Market Access column of the sub-sector (v).</p>	
(xii) Money broking.	<p>1) UAE &amp; QT: None.</p> <p>BH, OM &amp; KW: Unbound.</p> <p>2) None.</p> <p>3) UAE:</p> <p>(i) No limitation for establishment of representative offices;</p>	<p>1) UAE &amp; QT: None.</p> <p>BH, OM &amp; KW: Unbound.</p> <p>2) None.</p> <p>3) UAE, BH, OM &amp; QT: None.</p> <p>KW: Unbound except as indicated in</p>	



Modes of supply: 1) Cross-border 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 licenses 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 &amp; OM: None.</p> <p>QT: None, except for the following:</p> <p>(i) The number of branches of foreign banking institutions (other than those supplying any of the services as provided for in the <i>Law for the Qatar Financial Centre [Law No. (7) of Year 2005]</i>) has been frozen at the level of March 1995 (8 branches); and</p> <p>(ii) Any entity (including a foreign banking institution) supplying any banking or other financial services<sup>15</sup> in accordance with and as provided for in the <i>Law for the Qatar Financial Centre [Law No. (7) of Year 2005]</i> must obtain the approval, authorization or license from 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>	Mode (3) in the Market Access column.	

<sup>15</sup> This includes all banking and financial services (other than insurance and 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 but not limited to 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; and (viii) the provision of financial custodian services and the business of acting as legal trustees.

Modes of supply: 1) Cross-border 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 as indicated in Mode (3) in the Market Access column of the sub-sector (vii).</p> <p>4) UAE, BH &amp; OM: Unbound except as indicated in the Horizontal Commitments section.</p> <p>QT: Unbound.</p> <p>KW: Unbound except as indicated in Mode (4) in the Market Access column of the sub-sector (v).</p>	<p>4) UAE, BH &amp; OM: Unbound except as indicated in the Horizontal Commitments section.</p> <p>QT: Unbound.</p> <p>KW: Unbound except as indicated in Mode (4) in the Market Access column of the sub-sector (v).</p>	
(xiii) Asset management (only cash or portfolio management, and all forms of collective investment schemes and management)	<p>1) UAE &amp; QT: None.</p> <p>BH &amp; OM: Unbound.</p> <p>KW: Unbound except for marketing of collective investment schemes, which requires obtaining a license from the CMA.</p> <p>2) None.</p> <p>3) UAE:</p> <p>(i) No limitation for establishment of representative offices;</p> <p>(ii) Unbound for new licenses for operating bank branches;</p> <p>(iii) Unbound for the expansion of</p>	<p>1) UAE &amp; QT: None.</p> <p>BH, OM &amp; KW: Unbound.</p> <p>2) None.</p> <p>3) UAE, BH, OM &amp; QT: None.</p> <p>KW: Unbound, except as indicated in Mode (3) in the Market Access column.</p>	

Modes of supply: 1) Cross-border 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; (iv) Foreign equity is limited to 49%.</p> <p>BH &amp; OM: None.</p> <p>QT: None, except for the following:</p> <p>(i) The number of branches of foreign banking institutions (other than those supplying any of the services as provided for in the <i>Law for the Qatar Financial Centre [Law No. (7) of Year 2005]</i>) has been frozen at the level of March 1995 (8 branches); and</p> <p>(ii) Any entity (including a foreign banking institution) supplying any banking or other financial services<sup>16</sup> in accordance with and as provided for in the <i>Law for the Qatar Financial Centre [Law No. (7) of Year 2005]</i> must obtain the approval, authorization or license from 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>		

<sup>16</sup> This includes all banking and financial services (other than insurance and 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 but not limited to 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; and (viii) the provision of financial custodian services and the business of acting as legal trustees.

Modes of supply: 1) Cross-border 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 asset management license required by CMA as per the law <i>Law No. 7 of the year 2010 concerning the Establishment of the Capital Markets Authority and the Regulation of Securities' Activity</i> and establishment of legal entity approved by the MOCI in accordance with the relevant laws and regulations</p> <p>4) UAE, BH &amp; OM: Unbound except as indicated in the Horizontal Commitments section.</p> <p>QT: Unbound.</p> <p>KW: Unbound except as indicated in Mode (4) in the Market Access column of the sub-sector (v).</p>	<p>4) UAE, BH &amp; OM: Unbound except as indicated in the Horizontal Commitments section.</p> <p>QT: Unbound.</p> <p>KW: Unbound except as indicated in Mode (4) in the Market Access column of the sub-sector (v).</p>	
<p>(xiv) Settlement and clearing services for financial assets, including securities, derivative products, and other negotiable instruments</p> <p>Excluding UAE</p>	<p>1) QT: None.</p> <p>BH: Unbound, except for cross-listed equities that may be cleared on exchanges offering reciprocal privileges and that meet Bahrain information requirements.</p> <p>OM: Unbound.</p> <p>KW: Unbound except that provision of such services require a license to be issued by the CMA</p>	<p>1) QT: None.</p> <p>BH &amp; OM: Unbound.</p> <p>KW: Unbound except as indicated in Mode (1) in the Market Access column.</p>	

Modes of supply: 1) Cross-border 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) OM: None.</p> <p>BH: Unbound for Bahrain dinar checks and securities listed on Bahrain Bourse. Securities listed on Bahrain Bourse must be cleared through Bahrain Clear.</p> <p>QT: None, except for the following:</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]) has been frozen at the level of March 1995 (8 branches); and</p> <p>(ii) Any entity (including a foreign banking institution) supplying any banking or other financial services<sup>17</sup> 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, authorization or license from 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>2) None.</p> <p>3) OM &amp; QT: None.</p> <p>BH: Unbound.</p> <p>KW: Unbound except as indicated in Mode (3) in the Market Access column.</p>	
<p><sup>17</sup> This includes all banking and financial services (other than insurance and 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 but not limited to 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; and (viii) the provision of financial custodian services and the business of acting as legal trustees.</p>			

Modes of supply: 1) Cross-border 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 as indicated in Mode (3) in the Market Access column of the sub-sector (vii).</p> <p>4) BH &amp; OM: Unbound except as indicated in the Horizontal Commitments section.</p> <p>QT: Unbound.</p> <p>KW: Unbound except as indicated in Mode (4) in the Market Access column of the sub-sector (v).</p>	<p>4) BH &amp; OM: Unbound except as indicated in the Horizontal Commitments section.</p> <p>QT: Unbound.</p> <p>KW: Unbound as 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) UAE, OM &amp; QT: None.</p> <p>BH: Unbound.</p> <p>KW: Unbound.</p> <p>2) None.</p> <p>3) BH &amp; OM: None.</p> <p>UAE:</p> <p>(i) No limitation for establishment of representative offices;</p> <p>(ii) Unbound for new licenses for operating bank branches;</p>	<p>1) UAE, OM &amp; QT: None.</p> <p>BH: Unbound.</p> <p>KW: Unbound</p> <p>2) None.</p> <p>3) UAE, BH, OM &amp; QT: None.</p> <p>KW: Unbound except as indicated in Mode (3) in the Market Access column.</p>	

Modes of supply: 1) Cross-border 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>(iii) Unbound for the expansion of activities of existing financial entities;</p> <p>(iv) Foreign equity is limited to 49%.</p> <p>QT None, except for the following:</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]) has been frozen at the level of March 1995 (8 branches); and</p> <p>(ii) Any entity (including a foreign banking institution) supplying any banking or other financial services<sup>18</sup> 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, authorization or license from 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 as indicated in</p>		

<sup>18</sup> This includes all banking and financial services (other than insurance and 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 but not limited to 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; and (viii) the provision of financial custodian services and the business of acting as legal trustees.

Modes of supply: 1) Cross-border 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>Mode (3) in the Market Access column of the sub-sector (vii).</p> <p>4) UAE, BH &amp; OM: Unbound except as indicated in the Horizontal Commitments section.</p> <p>QT: Unbound.</p> <p>KW: Unbound as indicated in Mode (4) in the Market Access column of the sub-sector (v).</p>	<p>4) UAE, BH &amp; OM: Unbound except as indicated in the Horizontal Commitments section.</p> <p>QT: Unbound.</p> <p>KW: Unbound except as indicated in Mode (4) in the Market Access column of the sub-sector (v).</p>	
(xvi) Advisory and other auxiliary financial services on all the activities listed in sub-paragraphs (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) UAE &amp; QT: None</p> <p>BH: Unbound</p> <p>OM: None for financial information services and financial advisory services. Otherwise, unbound.</p> <p>KW: Unbound except that provision of such services require a license to be issued by the CMA.</p> <p>2) None.</p> <p>3) UAE:</p> <p>(i) No limitation for establishment of representative offices;</p> <p>(ii) Unbound for new licenses for operating bank branches;</p> <p>(iii) Unbound for the expansion of activities of existing financial entities;</p>	<p>1) UAE &amp; QT: None.</p> <p>BH: Unbound</p> <p>OM: None for financial information services and financial advisory services. Otherwise, unbound.</p> <p>KW: Unbound. as indicated in Mode (1) in the Market Access column.</p> <p>2) None.</p> <p>3) UAE, BH, OM &amp; QT: None.</p> <p>KW: Unbound, except as indicated in Mode (3) in the Market Access column.</p>	



Modes of supply: 1) Cross-border 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 equity is limited to 49%.</p> <p>BH &amp; OM: None.</p> <p>QT: None, except for the following:</p> <p>(i) The number of branches of foreign banking institutions (other than those supplying any of the services as provided for in the <i>Law for the Qatar Financial Centre [Law No. (7) of Year 2005]</i>) has been frozen at the level of March 1995 (8 branches); and</p> <p>(ii) Any entity (including a foreign banking institution) supplying any banking or other financial services<sup>19</sup> in accordance with and as provided for in the <i>Law for the Qatar Financial Centre [Law No. (7) of Year 2005]</i> must obtain the approval, authorization or license from 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 that provision</p>		

<sup>19</sup> This includes all banking and financial services (other than insurance and 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 but not limited to 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; and (viii) the provision of financial custodian services and the business of acting as legal trustees.

Modes of supply: 1) Cross-border 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>of such services require a license issued by the CMA and establishment of legal entity approved by the MOCI.</p> <p>4) UAE, BH &amp; OM: Unbound except as indicated in the Horizontal Commitments section.</p> <p>QT: Unbound.</p> <p>KW: Unbound except as indicated in Mode (4) in the Market Access column of the sub-sector (v).</p>	<p>4) UAE, BH &amp; OM: Unbound except as indicated in the Horizontal Commitments section.</p> <p>QT: Unbound.</p> <p>KW: Unbound except as indicated in Mode (4) in the Market Access column of the sub-sector (v).</p>	
PART II: KSA			
<b>A. <u>Insurance and Insurance-Related Services:</u></b> <b>(Market access allowed only for cooperative insurance services)</b>			
<p>a. Protection and savings insurance<sup>20</sup></p> <p>b. Non-life insurance (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)</p>	<p>1) Unbound except for:</p> <p>b. - Insurance of risks relating to marine shipping and commercial aviation and space launching and freight (including satellites), with such insurance to cover any or all of the following:</p> <ul style="list-style-type: none"> <li>- The goods being transported, the vehicle transporting the goods and any liability arising from there,</li> <li>- Insurance of risks relating to goods in international transit.</li> </ul> <p>c. Reinsurance and retrocession.</p> <p>d. Brokerage and Agency.</p> <p>e. Services auxiliary to insurance, consultancy, actuarial, risk assessment</p>	<p>1) Unbound except for:</p> <p>b. - Insurance of risks relating to marine shipping and commercial aviation and space launching and freight (including satellites), with such insurance to cover any or all of the following:</p> <ul style="list-style-type: none"> <li>- The goods being transported, the vehicle transporting the goods and any liability arising from there,</li> <li>- Insurance of risks relating to goods in international transit.</li> </ul> <p>c. Reinsurance and retrocession.</p> <p>d. Brokerage and Agency.</p> <p>e. Services auxiliary to insurance, consultancy, actuarial, risk assessment</p>	

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

Modes of supply: 1) Cross-border 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
and claims settlement services).	<p>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 a direct branch of an international insurance company operating in Saudi Arabia as a cooperative insurance provider<sup>21</sup>. Non-Saudi participation in the public joint-stock company in Saudi Arabia is permitted up to 60%.</p> <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%.</p> <p>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 services, commercial presence is permitted as a natural person or a juristic entity.</p> <p>4) Unbound except as indicated in the</p>	<p>and claims settlement services.</p> <p>2) None.</p> <p>3) None.</p> <p>4) Unbound except as indicated in the</p>	

<sup>21</sup> For further clarity, 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 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 section.	Horizontal Commitments section.	
<b>B. <u>Banking and other financial services</u> (excluding insurance)</b>			
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, travelers checks and bankers drafts e. Guarantees and commitments f. Trading for own account or for account of customers, whether on an exchange, in an over-the-counter market or otherwise, the following: - money market instruments (including cheques, bills, certificates of deposits); - foreign exchange; - derivative products including, but not limited to, futures and options; - exchange rate and interest rate instruments, including	1) Unbound, except for 'l.', 'k.' and, only 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 under 'i.' 2) None, except for pension fund management under 'i.' and all domestic settlement and clearing services provided exclusively by the Saudi Arabian Monetary Agency (SAMA) under 'j.' This also limits national treatment. 3) None, except for the following: - Commercial presence of banks is permissible in the form of a locally incorporated public joint-stock company or as a branch of an international bank. - Non-Saudi participation in a joint-venture in Saudi Arabia is permitted up to 60%. - These financial services are to be provided by commercial banks except that asset management 'i.' and advisory services 'k.' may be provided	1) Unbound, except as indicated in the Market Access column. 2) None. 3) None.	When pension schemes supplementary to the public pension scheme are provided by Saudi Financial institutions, it will also be open for foreign service suppliers for Modes (2) and (3) only.

Modes of supply: 1) Cross-border 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>products such as swaps, forward rate agreements;</p> <ul style="list-style-type: none"> <li>- transferable securities;</li> <li>- other negotiable instruments and financial assets, including bullion.</li> </ul> <p>g. Participation in issues of all kinds of securities, including underwriting and placement as agent (whether publicly or privately) and provision of services related to such issues</p> <p>h. Money broking</p> <p>i. Asset management, such as cash 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</p>	<p>by non-commercial banking financial institutions under the capital market law.</p> <ul style="list-style-type: none"> <li>- Unbound for pension fund management under 'i.'. This also limits national treatment.</li> <li>- Unbound for all domestic settlement and clearing services provided exclusively by SAMA under 'j.'. This also limits national treatment.</li> </ul> <p>4) Unbound except as indicated in the Horizontal Commitments section</p>	<p>4) Unbound except as indicated in the Horizontal Commitments section</p>	

Modes of supply: 1) Cross-border 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
1. restructuring and strategy Provision and transfer of financial information, and financial data processing and related software			
<b>8. <u>HEALTH AND RELATED SOCIAL SERVICES</u> (Other than those listed under 1.A.h-j.)</b>			
<b>A. <u>Hospital Services</u> (CPC9311)</b>	<p>1) UAE, OM, QT &amp; KW: None.</p> <p>BH: Unbound.</p> <p>KSA: Unbound*.</p> <p>2) None.</p> <p>3) UAE:</p> <p>(i) 100% is allowed for foreign equity, subject to the authorization by the competent authorities, which would be based on the economic needs tests taking in to consideration the number of hospitals, and medical and health centers in a given region.</p> <p>(ii) 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: None.</p> <p>KSA: None, except subject to the</p>	<p>1) UAE, OM, QT &amp; KW: None.</p> <p>BH: Unbound.</p> <p>KSA: Unbound*.</p> <p>2) None.</p> <p>3) None.</p>	

Modes of supply: 1) Cross-border 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>establishment of a company between 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 to 70%.</p> <p>QT: None.</p> <p>KW: None.</p> <p>4) All GCC Member States except BH &amp; QT: Unbound except as indicated in the Horizontal Commitments section.</p> <p>BH &amp; QT: Unbound.</p>	<p>4) All GCC Member States except BH &amp; QT: Unbound, except as indicated in the Horizontal Commitments section.</p> <p>BH &amp; QT: Unbound.</p>	
<p><b>B. <u>Other Human Health Services</u></b> <b>(CPC 9319, except CPC 93191)</b></p> <p>BH: Only services of medical laboratories (CPC 93199)</p>	<p>1) UAE, BH &amp; KW: None.</p> <p>OM &amp; QT: Unbound.</p> <p>KSA: Unbound*.</p> <p>2) All GCC Member States except OM &amp; QT: None.</p> <p>OM &amp; QT: Unbound.</p> <p>3) UAE:</p> <p>(i) 100% is allowed for foreign equity, subject to the authorization by the competent authorities, which would be</p>	<p>1) UAE, BH &amp; KW: None.</p> <p>OM &amp; QT: Unbound.</p> <p>KSA: Unbound*.</p> <p>2) All GCC Member States except OM &amp; QT: None.</p> <p>OM &amp; QT: Unbound.</p> <p>3) OM &amp; QT: Unbound.</p> <p>UAE, BH, KSA &amp; KW: None.</p>	

Modes of supply: 1) Cross-border 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>based on the economic needs tests taking in to consideration the number of hospitals, and medical and health centers in a given region.</p> <p>(ii) Participation of foreign equity is allowed up to 100% in Dubai Health Care City. An economic needs test will not be required.</p> <p>OM &amp; QT: Unbound.</p> <p>BH &amp; KW: None.</p> <p>KSA: None, except subject to the establishment of a company between a foreign health company and a licensed Saudi medical professional.</p> <p>4) All GCC Member States except OM &amp; QT: Unbound except as indicated in the Horizontal Commitments section.</p> <p>OM &amp; QT: Unbound.</p>	<p>4) All GCC Member States except OM &amp; QT: Unbound except as indicated in the Horizontal Commitments section.</p> <p>OM &amp; QT: Unbound.</p>	
<b>C. <u>Social Services</u></b> <b>(CPC 933)</b>  Only KW	<p>1) None</p> <p>2) None</p> <p>3) None</p> <p>4) Unbound except as indicated in the Horizontal Commitments section.</p>	<p>1) None</p> <p>2) None</p> <p>3) None</p> <p>4) Unbound except as indicated in the Horizontal Commitments section.</p>	
<b>9. <u>TOURISM AND TRAVEL RELATED SERVICES</u></b>			
<b>A. <u>Hotels and restaurants</u></b>	<p>1) None.</p>	<p>1) None.</p>	



Modes of supply: 1) Cross-border 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>(Including catering)</b> (CPC 64110, 64120 &amp; 642)</p> <p>UAE &amp; KSA: Including CPC 643</p> <p>KSA: Excluding bars, nightclubs, etc.</p> <p>QT: Including CPC 641-643</p> <p>KW: Only restaurants and catering</p>	<p>2) None.</p> <p>3) UAE: (i) Hotels: foreign equity is allowed up to 49%. For hotels management, foreign equity is only allowed up to 70%. (ii) Restaurants: foreign equity is allowed up to 70%.</p> <p>BH &amp; KSA: None.</p> <p>QT: None only for four and five stars hotels.</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 needs test.</p> <p>4) Unbound except as indicated in the Horizontal Commitments section.</p>	<p>2) None.</p> <p>3) None.</p> <p>4) Unbound except as indicated in the Horizontal Commitments section.</p>	
<p><b>B. <u>Travel agencies and tour operators services</u> (CPC 7471)</b></p> <p>All GCC Member States except KSA: Excluding <i>Umra</i> and <i>Hajj</i> services and related services (<i>i.e.</i> Islamic</p>	<p>1) None.</p> <p>2) None.</p> <p>3) QT: Foreign equity is limited to 49%</p> <p>KSA: None, except for economic needs test applied to travel agencies</p>	<p>1) None.</p> <p>2) None.</p> <p>3) All GCC Member States except UAE: None.</p> <p>UAE: Unbound.</p>	

Modes of supply: 1) Cross-border 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>pilgrimages services and related services)</p> <p>KSA: Excluding <i>Umra</i> and <i>Hajj</i></p>	<p>only, based on the ratio of total population to the number of travel agencies.</p> <p>OM: Foreign equity is limited to 70%</p> <p>BH &amp; KW: None.</p> <p>UAE: Unbound.</p> <p>4) All GCC Member States except UAE: Unbound except as indicated in the Horizontal Commitments section.</p> <p>UAE: Unbound.</p>	<p>4) All GCC Member States except UAE: Unbound except as indicated in the Horizontal Commitments section.</p> <p>UAE: Unbound.</p>	
<p><b>C. <u>Tourist guides services</u> (CPC 74720)</b></p> <p>QT: CPC 7472</p> <p>All GCC Member States except KSA: Excluding <i>Umra</i> and <i>Hajj</i> services and related services (<i>i.e.</i> Islamic pilgrimages services and related services)</p> <p>KSA: Excluding <i>Umra</i> and <i>Hajj</i></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) UAE: Foreign equity is limited to 49%.</p> <p>BH, KSA, QT &amp; KW: None.</p> <p>OM: Unbound.</p> <p>4) All GCC Member States except OM:</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 OM: None</p> <p>OM: Unbound.</p> <p>4) All GCC Member States except OM: Unbound except as indicated in the</p>	

Modes of supply: 1) Cross-border 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
	Unbound except as indicated in the Horizontal Commitments section.  OM: Unbound.	Horizontal Commitments section.  OM: Unbound.	
<b>10. RECREATIONAL CULTURAL AND SPORTING SERVICES (OTHER THAN AUDIOVISUAL SERVICES)</b>			
<b>A. <u>Entertainment Services</u> (including theater, live bands and circus services) (CPC 9619)</b>  Only UAE, BH & KW  Only for theater, live bands and circus services.	1) None.  2) None.  3) BH & KW: None  UAE: Foreign equity is limited to 75%.  4) Unbound except as indicated in the Horizontal Commitments section.	1) None.  2) None.  3) None.  4) Unbound except as indicated in the Horizontal Commitments section.	
<b>B. <u>News Agency Services</u> (CPC 962)</b>  UAE: Only in Dubai Media City	1) All GCC Member States except KSA & OM: Unbound.  KSA & OM: None.  2) All GCC Member States except KSA & OM: Unbound.  KSA & OM: None.	1) All GCC Member States except KSA: Unbound.  KSA: None.  2) All GCC Member States except KSA: Unbound.  KSA: None.	

Modes of supply: 1) Cross-border 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, KSA &amp; OM: Unbound.</p> <p>UAE &amp; KSA: None.</p> <p>OM: foreign equity is limited to 70%.</p> <p>4) All GCC Member States except KSA &amp; OM: Unbound.</p> <p>KSA &amp; OM: Unbound except as indicated in the Horizontal Commitments section.</p>	<p>3) All GCC Member States except KSA &amp; OM: Unbound.</p> <p>KSA &amp; OM: None.</p> <p>4) All GCC Member States except KSA &amp; OM: Unbound.</p> <p>KSA &amp; OM: Unbound except as indicated in the Horizontal Commitments section.</p>	
<p><b>D. <u>Sporting and Other Recreational Services</u> (CPC 964)</b></p> <p>UAE, KSA &amp; KW: Only CPC 96491 (Only parks and public gardens services).</p>	<p>1) All GCC Member States except KSA &amp; KW: Unbound.</p> <p>KSA&amp; KW: None.</p> <p>2) All GCC Member States except BH, KSA &amp; KW: Unbound.</p> <p>BH, KSA &amp; KW: None.</p> <p>3) All GCC Member States except UAE, BH, KSA &amp; KW: Unbound.</p> <p>BH, KSA &amp; KW: None.</p> <p>UAE: Foreign equity is limited to 75%.</p> <p>4) All GCC Member States except UAE, KSA &amp; KW: Unbound.</p>	<p>1) All GCC Member States except KSA &amp; KW: Unbound.</p> <p>KSA&amp;KW: None.</p> <p>2) All GCC Member States except BH, KSA &amp; KW: Unbound.</p> <p>BH, KSA &amp; KW: None.</p> <p>3) All GCC Member States except OM &amp; QT: None.</p> <p>OM &amp; QT: Unbound.</p> <p>4) All GCC Member States except UAE, KSA &amp; KW: Unbound.</p>	

Modes of supply: 1) Cross-border 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, KSA & KW: Unbound except as indicated in the Horizontal Commitments section.	UAE, KSA & KW: Unbound except as indicated in the Horizontal Commitments section.	
<b>11. <u>TRANSPORT SERVICES</u></b>			
<b>A. <u>MARITIME TRANSPORT SERVICES</u></b>  PART I: UAE, BH & QT (KSA, OM & KW commitments are in PART II)			
<b><u>International transport</u></b> Freight and passengers (CPC 7211 and 7212, less cabotage transport services)  BH: Including rental of vessels with crew (CPC 72130)  UAE: Including maintenance and repair of vessels	1) UAE & BH: None.  QT: Unbound.  2) UAE & BH: None.  QT: Unbound.  3) UAE: (i) Freight: Foreign equity is allowed up to 49%. (ii) Passengers: Foreign equity is allowed up to 70%. (iii) Maintenance and repair of vessels: None.  QT: Unbound.  BH: None.  4) Unbound except as indicated in the	1) UAE & BH: None  QT: Unbound  2) UAE & BH: None  QT: Unbound  3) UAE & BH: None  QT: Unbound.  4) Unbound except as indicated in the	UAE & BH: 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"> <li>• Pilotage</li> <li>• Towing and tug assistance</li> <li>• Provisioning, fueling and watering</li> <li>• Garbage collecting and ballast waste disposal</li> <li>• Port Capitan's services</li> <li>• Navigation aid services</li> <li>• Shore-based operational services essential to ship operations including communications, water and electrical supplies.</li> </ul>

Modes of supply: 1) Cross-border 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 section.	Horizontal Commitments section.	<ul style="list-style-type: none"> <li>Emergency repair facilities</li> <li>Anchorage, berth and berthing services</li> </ul>
Maritime Auxiliary Services - Maritime cargo handling services <sup>22</sup> - Storage and warehousing services (CPC742) - Container station and depot services <sup>23</sup> - Maritime agency services <sup>24</sup> - Maritime freight forwarding services <sup>25</sup> Only UAE	1) None. 2) None. 3) Foreign equity is allowed up to 49%. <sup>26</sup> 4) Unbound except as indicated in the Horizontal Commitments section.	1) None. 2) None. 3) None. 4) Unbound except as indicated in the Horizontal Commitments section.	
<b>A. <u>MARITIME TRANSPORT SERVICES</u></b>  PART II : KSA, OM & KW			
KSA:	1) None.	1) None.	The following services at the port are made available to

<sup>22</sup> “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 organized independently of the stevedoring or terminal operator companies. The activities covered include the organization and supervision of: the loading/discharging of cargo to/from a ship; the lashing/unlashing of cargo; the reception/delivery and safekeeping of cargos before shipment or after discharge.

<sup>23</sup> “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.

<sup>24</sup> “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 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.

<sup>25</sup> “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.

<sup>26</sup> 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 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. Passengers transportation (CPC 7211) b. freight transportation (CPC 7212) c. Rental of vessels with crew (CPC 72130) d. Maintenance and repair of vessels	2) None. 3) None. 4) Unbound except as indicated in the Horizontal Commitments section.	2) None. 3) None. 4) Unbound except as indicated in the Horizontal Commitments section.	international maritime transport suppliers on reasonable and non-discriminatory terms and conditions: <ul style="list-style-type: none"> <li>Port and waterway operation services (excluding cargo handling)</li> <li>Pilotage and berthing services</li> <li>Navigation aid services</li> <li>Vessel salvage and re-floating services</li> <li>All other supporting services for water transport</li> </ul>
KW: a. Passengers transportation (CPC 7211) b. freight transportation (CPC 7212) c. Rental of vessels with crew (CPC 72130) d. Maintenance and repair of vessels	1) None. 2) None. 3) None. 4) Unbound except as indicated in the Horizontal Commitments section.	1) None. 2) None. 3) None. 4) Unbound, except as indicated in the Horizontal Commitments 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"> <li>Pilotage</li> <li>Towing and tug assistance</li> <li>Provisioning, fuelling and watering</li> <li>Garbage collecting and ballast waste disposal</li> <li>Port Captain's services</li> <li>Navigation aid services</li> <li>Shore-based operational services essential to ship</li> </ul>

Modes of supply: 1) Cross-border 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>operations including communications, water and electrical supplies.</p> <ul style="list-style-type: none"> <li>All other supporting services for water transport.</li> </ul>
<p>OM:</p> <p>Freight and passengers (CPC 7211 and 7212)</p>	<p>1) None.</p> <p>2) None.</p> <p>3) Foreign equity is limited to 70%.</p> <p>4) Unbound except as indicated in the Horizontal Commitments section.</p>	<p>1) None.</p> <p>2) None.</p> <p>3) None.</p> <p>4) Unbound except as indicated in the Horizontal Commitments section.</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"> <li>Pilotage</li> <li>Towing and tug assistance</li> <li>Provisioning, fuelling and watering</li> <li>Garbage collecting and ballast waste disposal</li> <li>Port Capitan's services</li> <li>Navigation aid services</li> <li>Shore-based operational services essential to ship operations including communications, water and electrical supplies.</li> <li>Emergency repair facilities</li> </ul>
<b>C. <u>AIR TRANSPORT</u></b>			
1A) Maintenance and repair of	1) All GCC Member States except QT:	1) All GCC Member States except QT:	



Modes of supply: 1) Cross-border 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
aircraft and parts thereof  BH: excluding line maintenance  KSA: excluding “and parts thereof”  1B) Supporting services for air transport (CPC 746)  Only KSA	None.  QT: Unbound.  2) None.  3) All GCC Member States except OM & QT: None.  OM: Foreign equity is limited to 70%.  QT: Unbound.  4) All GCC Member States except QT: Unbound except as indicated in the Horizontal Commitments section.  QT: Unbound.	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 Commitments section.  QT: Unbound.	
2) Selling and marketing  Only BH, OM & KW	1) None.  2) None.  3) BH & KW: None.  OM: Foreign equity is limited to 70%.  4) Unbound except as indicated in the Horizontal Commitments section.	1) None.  2) None.  3) None.  4) Unbound except as indicated in the Horizontal Commitments section.	

Modes of supply: 1) Cross-border		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
3) Computer Systems	Reservation	<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>3) All GCC Member States except OM &amp; QT: None.</p> <p>OM: Foreign equity is limited to 70%.</p> <p>QT: Unbound.</p> <p>4) All GCC Member States except QT: Unbound except as indicated in the Horizontal Commitments section.</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> <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 Commitments section.</p> <p>QT: Unbound.</p>	
<b>E. Rail Transport Services</b>				
Only KSA & UAE				
a. Passenger transportation (CPC 7111)		1) None.	1) None.	
b. Freight transportation (CPC 7112)		2) None.	2) None.	
		3) UAE: None.	3) None.	
c. Pushing and towing services (CPC 7113)		KSA: Foreign investment in the form of Build, Operate and Transfer (BOT)		

Modes of supply: 1) Cross-border 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. Maintenance and repair of rail transport equipment (CPC 8868)  e. Supporting services for rail transport services (CPC 743)	arrangement.  4) Unbound except as indicated in the Horizontal Commitments section.	4) Unbound except as indicated in the Horizontal Commitments section.	
<b>G. <u>Pipeline Transport</u></b>  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 Commitments section.	1) None.  2) None.  3) None.  4) Unbound except as indicated in the Horizontal Commitments section.	
<b>H. <u>SERVICES AUXILIARY TO ALL MODES OF TRANSPORT (EXCLUDING NATIONAL MARITIME CABOTAGE AND AIR TRANSPORT<sup>2728</sup>)</u></b>  Only KSA, BH & OM  BH: only CPC 742  KSA: limited to maritime, rail, and air transport services in accordance with			

<sup>27</sup> For Saudi Arabia, its commitment under this sector include commitments on air transport services in accordance with the Annex on Air Transport Services of GATS.

<sup>28</sup> For Oman, its commitments under this sector include commitments on [supporting services for air transport](#).

Modes of supply: 1) Cross-border 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 Annex on Air Transport Services of GATS			
a. Cargo handling services (CPC 741)	1) None. 2) None. 3) KSA: None. OM: Foreign equity is limited to 70%. 4) Unbound except as indicated in the Horizontal Commitments section	1) None. 2) None. 3) None. 4) Unbound except as indicated in the Horizontal Commitments section	
b. Storage and warehouse services (CPC 742)	1) None. 2) None. 3) BH & KSA: None. OM: Foreign equity is limited to 70%. 4) Unbound except as indicated in the Horizontal Commitments section.	1) None. 2) None. 3) None. 4) Unbound except as indicated in the Horizontal Commitments section.	
c. Freight transport agency services (CPC 748)	1) None. 2) None. 3) KSA: None. OM: Foreign equity is limited to 70%. 4) Unbound except as indicated in the Horizontal Commitments section.	1) None. 2) None. 3) None. 4) Unbound except as indicated in the Horizontal Commitments section.	
Other (CPC 743-747)	1) None.	1) None.	

Modes of supply: 1) Cross-border 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 OM	2) None. 3) Foreign equity is limited to 51%. 4) Unbound except as indicated in the Horizontal Commitments section.	2) None. 3) None. 4) Unbound except as indicated in the Horizontal Commitments section.	
d. Other (CPC 749)  Only OM  Excluding KSA, except as indicated in the Additional Commitments column.	1) None. 2) None. 3) Foreign equity is limited to 70%. 4) Unbound except as indicated in the Horizontal Commitments section.	1) None. 2) None. 3) None. 4) Unbound except as indicated in the Horizontal Commitments section.	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 is allowed under the Saudi law to private entities, national treatment will be granted.