U.S. - JORDAN FREE TRADE AGREEMENT

Services Schedule A in Annex 3.1

The United States Of America

Schedule of Specific Commitments

(This is authentic in English only)

THE UNITED STATES OF AMERICA - SCHEDULE OF SPECIFIC COMMITMENTS

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

Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments
I. HORIZONTAL COMMITMENTS			
ALL SECTORS COVERED BY THIS SCHEDULE: For the purpose of this schedule the "United States" is defined as encompassing the 50 states of the United States, plus the District of Columbia.			
All Sectors: Temporary Entry And Stay of Natural Persons[1]	4) Unbound, except for measures concerning temporary entry and stay of nationals of another member who fall into the categories listed below: Services Salespersons - persons not based in the territory of the United States and receiving no remuneration from a source located within the United States, who are engaged in activities related to representing a services supplier for the purpose of negotiating for the sale of the services of that supplier where: a) such sales are not directly made to the general public and b) the salesperson is not engaged in supplying the service. Entry for persons named in this section is limited to a ninety-day period.	4) Unbound	

[1] "Temporary entry" means entry without intent to establish permanent residence under immigration laws of the US and confers no rights with respect to citizenship. US commitments regarding entry and temporary stay in the US do not apply in cases of labour/management disputes.

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

Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments
	Intra-corporate Transferees - managers, executives and specialists, as defined below, who are employees of firms that provide services within the United States through a branch, subsidiary, or affiliate established in the United States and who have been in the prior employ of their firm outside the United States for a period of not less than one year immediately preceding the date of their application for admission and who are one of the following: a) **Managers** - 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 and fire or recommend hiring, firing, or other personnel actions (such as promotion or leave authorization), and exercise discretionary authority over day-to-day operations. Does not include first-line supervisors, unless the employees supervised are professionals, nor does it include employees who primarily perform tasks necessary for the provision of the service.		

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

Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments
	b) **Executives** - persons within the 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 a service or services of the organization. c) **Specialists** - persons within an organization who possess knowledge at an advanced level of continued expertise and who possess proprietary knowledge of the organization's services, research equipment, techniques, or management. (Specialists may include, but are not limited to, members of licenced professions.) Entry for persons named in this section is limited to a three-year period that may be extended for up to two additional years for a total term not to exceed five years.		

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

Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments
	Personnel Engaged in Establishment - A person who has been employed in the immediately preceding year by an entity described in Section II, receiving remuneration from that source, who occupies a managerial or executive position with that entity and is entering the territory of the United States for the purpose of establishing an entity described in Section II that will support employment of persons named in paragraphs a), b), and c) therein. The subject persons shall present proof of acquisition of physical premises for the entity that shall commence its business operations within one year of the date of entry of that person.		

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

Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments
	Fashion Models and Specialty Occupations - Up to 65,000 persons **(total number from all eligible countries)** annually on a worldwide basis in occupations as set out in 8 USC. § 1101 (a) (15) (H) (i) (b), consisting of (i) fashion models who are of distinguished merit and ability; and (ii) persons engaged in a specialty occupation, requiring (a) theoretical and practical application of a body of highly specialized knowledge; and (b) attainment of a bachelor's or higher degree in the specialty (or its equivalent) as a minimum for entry into the occupation in the United States. Persons seeking admission under (ii) above shall possess the following qualifications: (a) full licensure in a US state to practice in the occupation, if such licensure is required to practice in the occupation in that state; and (b) completion of the required degree, or experience in the specialty equivalent to the completion of the required degree and recognition of expertise in the specialty through progressively responsible positions relating to the specialty. Entry for persons named in this section is limited to three years.		

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

Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments
	Specialty occupation aliens and their employers must be in compliance with all labour condition application requirements that are attested to by the established employer. These requirements are: a) wages paid to the person are the greater of: 1) the actual wage paid by the employer to individuals in that place of employment with similar qualifications and experience, or 2) the prevailing wage for that occupational classification in the area of employment; b) conditions of work are such that they will not adversely affect working conditions for those similarly employed; c) there is no strike or lockout in the course of a labour/management dispute in progress at the place of employment affecting the subject occupation; labour/management dispute in progress at the place of employment;		

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

Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments
	d) the employer has not laid off or otherwise displaced workers in the subject occupation in the previous six months and will not lay off or displace any US worker during the 90-day period following the filing of an application or the 90-day periods preceding and following the filing of any visa petition supported by the application; e) the employer has taken and is taking timely and significant steps to recruit and retain sufficient US workers in the specialty occupation; and f) notice is given at the time of application by the employer to employees or their representatives at the place of employment.		
All Sectors: Acquisition of Land	3) None	3) The federal government restricts initial sale of federally-owned lands to US citizens. (Preceding restriction does not apply to foreign-owned companies formed under the laws of any state of the United States.) Acquisition of land reclaimed with federal funds and reclamation of desert land is restricted to individual US citizens	

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

Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments
		Ownership of land by non-US citizens is limited in: Kentucky (restrictions apply only to individuals, not to foreign-owned companies incorporated within the United States) and South Carolina (applies to individuals and foreign-owned corporations). Purchase of land by non-US citizens not resident within the state is restricted in: Oklahoma, Florida, and Wyoming. In Mississippi, non-US citizens may not purchase more than 5 acres for residential property, or more than 320 acres for industrial development. Non-US citizens may not purchase or bid on sales of public lands in: Hawaii, Idaho, Mississippi, Montana, and Oregon	

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

Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments
All Sectors: Taxation Measures	1) None 2) None 3) None	1), 2), 3) At the federal level, with respect to direct taxes: Differential tax treatment may be provided between trusts created or organized in the United States to provide employee benefits and trusts not created or organized in the United States and their respective beneficiaries. Such provisions affect the taxation of the income of the trust or the beneficiary, the availability of deductions to taxpayers for contributions to the trust, and tax administration requirements; these provisions include different rules for allowing deductions to, and determining the earnings of, foreign employee benefit plans. An increase in the rate or a widening of the base of a federal income tax may be imposed on a national, resident or corporation of a foreign country where a national, resident or corporation of the United States is being subjected to discriminatory or extraterritorial taxes (as described in section 891 or section 896 of the Internal Revenue Code). At the federal level, with respect to taxes other than direct taxes:	

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

Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments
		An excise tax may be imposed in connection with transfers of any property by a citizen or resident of the United States, or by a domestic entity (corporations, partnership, estate or trust) to a foreign entity (corporation partnership, estate or trust).	
		An excise tax may be imposed on US source gross investment income of foreign organizations that are private foundations.	
	4) Unbound, except as indicated in the horizontal section	4) None	
All Sectors: Subsidies	1) Unbound	1) Unbound	
	2) Unbound	2) Unbound	
	3) None	3) The Federal Overseas Private Investment Corporation (OPIC) insurance and loan guarantees are not available to certain aliens, foreign enterprises, and foreign-controlled enterprises established in the United States	
		Trade and Development Agency financing is limited to:	

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

Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments
		I. individuals 1) who are either US citizens or non-US citizens lawfully admitted for permanent residence in the United States and 2) whose principal places of business are in the United States, or II. privately-owned commercial corporations or partnerships that are incorporated or legally organized under the laws of the United States and whose principal places of business are in the United States and (1) that are more than 50 per cent beneficially owned by individuals who are US citizens or (2) that have been incorporated or legally organized in the United States for more than 3 years, have performed similar services in each of the prior 3 years, and employ US citizens in more than half of their permanent full-time positions in the United States and have the existing capability in the United States to perform the contract Unbound for measures at the federal, state or local levels that accord rights or preferences to members of socially or economically disadvantaged groups in the United States, including:	

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

Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments
		Federal Small Business Administration - loans are restricted to US citizens or companies that are 100 per cent owned by US citizens and whose directors are all US citizens Maine - The Maine Veterans Small Business Loan Guarantee Program provides guarantees to eligible resident veterans for business loans from local lending institutions. A qualifying business is one that is independently owned and operated in Maine, and the applicant must be a war veteran. The Small Business Loan Guarantee Program in Maine provides guarantees of loans made by private lenders to eligible residents of Maine for business purposes.	

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

Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments
		Maryland - The Maryland Small Business Development Financing Authority makes direct loans to socially or economically disadvantaged business persons. Applicants must be US citizens and have a business that is 70 per cent owned by socially or economically disadvantaged persons. Applicants for the Maryland Small Business Surety Bond Guarantee Program must be US citizens and, if entities, must have their principal places of business in Maryland. Minnesota - Community Development Corporations are only eligible to receive grants if 60 per cent of their directors are residents of the specific geographic community in Minnesota within which they will operate. Oregon - Oregon law requires that the Economic Development Corporation (EDC) give preference in OBDF loans to businesses owned in whole or in part by dislocated timber workers. Pennsylvania - Minority Business Development Authority provides long-term low interest loans to minority-owned businesses. Applicants must be Blacks, Aleuts, Eskimos, Hispanics or American Indians who are residents of Pennsylvania.	

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

Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments
	4) Unbound, except as indicated in the horizontal section	Unbound for research and development subsidies 4) None	

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

Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments
II. SECTOR-SPECIFIC COMMITMENTS			
1. BUSINESS SERVICES A. PROFESSIONAL SERVICES a) 1) Legal Services: practice as or through a qualified US lawyer	For the following jurisdiction, the following commitments apply: in (all states) 1) Services must be supplied by a natural person An in-state office must be maintained for licensure in: District of Columbia, Indiana (or an affiliate with an office and with other attorneys in the state), Michigan, Minnesota (or maintain individual residency in Minnesota), Mississippi, New Jersey, Ohio, South Dakota and Tennessee. 2) Services must be supplied by a natural person An in-state office must be maintained for licensure in: District of Columbia, Indiana (or an affiliate with an office and with other attorneys in the state), Michigan, Minnesota (or maintain individual residency in Minnesota), Mississippi, New Jersey, Ohio, South Dakota and Tennessee.	1) In-state or US residency is required for licensure in: Hawaii, Iowa, Kansas, Massachusetts, Michigan, Minnesota (or maintain an office in Minnesota), Mississippi, Nebraska, New Jersey, New Hampshire, Oklahoma, Rhode Island, South Dakota, Vermont, Virginia, Wyoming. 2) In-state or US residency is required for licensure in: Hawaii, Iowa, Kansas, Massachusetts, Michigan, Minnesota (or maintain an office in Minnesota), Mississippi, Nebraska, New Jersey, New Hampshire, Oklahoma, Rhode Island, South Dakota, Vermont, Virginia, Wyoming.	

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

Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments
	3) Services must be supplied by a natural person Partnership in law firms is limited to persons licenced as lawyers US citizenship is required to practice before the US Patent and Trademark Office	3) None	
	4) Services must be supplied by a natural person An in-state office must be maintained for licensure in: District of Columbia, Indiana (or an affiliate with an office and with other attorneys in the state), Michigan, Minnesota (or maintain individual residency in Minnesota), Mississippi, New Jersey, Ohio, South Dakota and Tennessee. US Citizenship is required to practice before the US Patent and Trademark Office	4) In-state or US residency is required for licensure in: Hawaii, Iowa, Kansas, Massachusetts, Michigan, Minnesota (or maintain an office in Minnesota), Mississippi, Nebraska, New Jersey, New Hampshire, Oklahoma, Rhode Island, South Dakota, Vermont, Virginia, Wyoming.	

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

Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments
a) 2) Legal Services: consultancy on law of jurisdiction where service supplier is qualified as a lawyer (such consultancy excludes the following: i) appearing for a person other than himself or herself as attorney in any court, or before any magistrate or other judicial officer, in this state (other than upon admission pro haec vice); ii) preparing any instrument effecting the transfer or registration of title to real estate located in the United States of America; iii) preparing any will or trust instrument effecting the disposition on death of any property located in the United States of America and owned by a resident thereof, or any instrument relating to the administration of a decedent's	For the following jurisdiction, the following commitments apply: Alaska[2] 1) None 2) None 3) None 4) Unbound, except as indicated in the horizontal section	1) None 2) None 3) None 4) None	a) Practice of international law: permitted, provided foreign legal consultant (FLC) is competent. b) Practice of 3rd-country law: permitted provided that FLC obtains written legal advice from an attorney licenced in that jurisdiction. c) Practice of host-country law: permitted provided that FLC obtains written legal advice from an attorney licenced to practice in that jurisdiction. d) Association with local lawyers: partnerships with local lawyers permitted. e) Employment of local lawyers: permitted. f) Use of firm name: permitted. g) Other: n/a.

[2] The following information is provided for transparency purposes only. A supplier regularly providing services in the jurisdiction is required to be licenced as a foreign legal consultant (FLC) in Alaska. Licensure is subject to meeting requirements of registration, an experience requirement (5 of the 7 years preceding registration must have been spent practising law), certification of registration and good standing with home-country bar, meeting the professional liability insurance requirement, and agreement to be bound by the Rules of Disciplinary Enforcement, Ethics Opinions adopted by the Board of Governors of the Alaska Bar Association, and the Code of Professional Responsibility. Professional privileges apply to all foreign lawyers.

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

Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments
estate in the United States of America; and iv) preparing any instrument in respect of the marital or parental relations, rights or duties of a resident of the United States of America, or the custody or care of the children of such a resident.)	For the following jurisdiction, the following commitments apply: California[3] 1) None 2) None 3) None 4) Unbound, except as indicated in the horizontal section	1) None 2) None 3) None 4) None	a) Practice of international law: permitted to the extent incorporated in home-country law. b) Practice of 3rd-country law: not permitted. c) Practice of host-country law: not permitted. d) Association with local lawyers: partnership with local lawyers permitted.

[3] The following information is provided for transparency purposes only. A supplier regularly providing services is required to be licenced as a foreign legal consultant in California. Licensure is subject to meeting requirements of registration, an experience requirement (4 of the 6 years preceding registration must have been spent practising law), certification of registration and good standing with home-country bar, meeting the professional liability insurance requirement, and agreement to be bound by the requirements of the State Bar of California. Professional privileges apply to all foreign lawyers.

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

Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments
			e) Employment of local lawyers: permitted. f) Use of firm name: permitted. g) Other: n/a.
	For the following jurisdiction, the following commitments apply: Connecticut[4] 1) None 2) None 3) None 4) Unbound, except as indicated in the horizontal section	1) None 2) None 3) None 4) None	a) Practice of international law: permitted to the extent incorporated in home-country law. b) Practice of 3rd-country law: permitted provided FLC first obtains advice from an attorney licenced in that jurisdiction. c) Practice of host-country law: not permitted. d) Association with local lawyers: partnership with local attorneys permitted. e) Employment of local lawyers: permitted. f) Use of firm name: permitted. g) Other: n/a.

4 The following information is provided for transparency purposes only. A supplier regularly providing services is required to be licenced as a foreign legal consultant in Connecticut. Licensure is subject to meeting requirements of registration, a minimum age of 26 years, an experience requirement (5 of the 7 years preceding registration must have been spent practising law), certification of registration, meeting the professional liability insurance requirement, an overdraft notification, good standing with home-country bar, and a written commitment to observe the Connecticut Rules of Professional Conduct. Professional privileges apply to all foreign lawyers.

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

Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments
	For the following jurisdiction, the following commitments apply: District of Columbia[5]		
	1) None 2) None 3) In-state office required 4) Unbound, except as indicated in the horizontal section. Additionally, an in-state office is required.	1) None 2) None 3) None 4) None	a) Practice of international law: permitted, provided FLC is competent. b) Practice of 3rd-country law: permitted, provided FLC is competent. c) Practice of host-country law: permitted provided FLC first obtains advice from an attorney licenced in that jurisdiction and identifies the person to the client. d) Association with local lawyers: partnership with local lawyers permitted. e) Employment of local lawyers: permitted. f) Use of firm name: permitted. g) Other: n/a.

5 The following information is provided for transparency purposes only. A supplier regularly providing services in the jurisdiction is required to be licenced as a foreign legal consultant in the District of Columbia. Licensure is subject to meeting requirements of registration, a minimum age of 26 years, an experience requirement (5 of the 8 years preceding registration must have been spent practising law), certification of registration and good standing with home-country bar, meeting the professional liability insurance requirement, and a written commitment to be bound by the Code of Professional Responsibility of the American Bar Association. Professional privileges apply to all foreign lawyers.

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

Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments
	For the following jurisdiction, the following commitments apply: Florida[6] 1) None 2) None 3) None 4) Unbound, except as indicated in the horizontal section	1) None 2) None 3) None 4) None	a) Practice of international law: permitted to the extent incorporated in home-country law. b) Practice of 3rd-country law: not permitted. c) Practice of host-country law: not permitted. d) Association with local lawyers: partnerships with local lawyers permitted. e) Employment of local lawyers: permitted. f) Use of firm name: permitted. g) Other: n/a.

6 The following information is provided for transparency purposes only. A supplier regularly providing services in the jurisdiction is required to be licenced as a foreign legal consultant in Florida. Licensure is subject to meeting requirements of registration, a minimum age of 26 years, an experience requirement (5 of the 7 years preceding registration must have been spent practising law), certification of registration and good standing with home-country bar, and a sworn statement to abide by the Rules of Professional Conduct. Professional privileges apply to all foreign lawyers.

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

Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments
	For the following jurisdiction, the following commitments apply: Georgia[7] 1) None 2) None 3) None 4) Unbound, except as indicated in the horizontal section	 1) None 2) None 3) None 4) None	a) Practice of international law: permitted to the extent incorporated in home-country law. b) Practice of 3rd-country law: not permitted. c) Practice of host-country law: not permitted. d) Association with local lawyers: partnership with local lawyers permitted. e) Employment of local lawyers: permitted. f) Use of firm name: permitted. g) Other: n/a

[7] The following information is provided for transparency purposes only. A supplier regularly providing services in the jurisdiction is required to be licenced as a foreign legal consultant in Georgia. Licensure is subject to meeting requirements of registration, an experience requirement (5 of the 7 years preceding registration must have been spent practising law), certification of registration and good standing with home-country bar, and a commitment to observe the Rules of Professional Responsibility and Disciplinary Rules applicable to members of the State Bar of Georgia. Professional privileges apply to all foreign lawyers.

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

Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments
	For the following jurisdiction, the following commitments apply: Hawaii[8] 1) None 2) None 3) None 4) Unbound, except as indicated in the horizontal section	1) None 2) None 3) None 4) None	a) Practice of international law: permitted, provided FLC is competent. b) Practice of 3rd-country law: permitted provided FLC obtains advice from an attorney licenced in that jurisdiction and identifies that person to the client. c) Practice of host-country law: permitted provided FLC obtains advice from an attorney licenced in that jurisdiction and identifies that person to the client. d) Association with local lawyers: partnership with local lawyers permitted. e) Employment of local lawyers: permitted. f) Use of firm name: permitted. g) Other: n/a.

8 The following information is provided for transparency purposes only. A supplier regularly providing services in the jurisdiction is required to be licenced as a foreign legal consultant in Hawaii. Licensure is subject to meeting requirements of registration, a minimum age of 26 years, an experience requirement (5 of the 7 years preceding registration must have been spent practising law), and certification of registration and good standing with home-country bar. Professional privileges apply to all foreign lawyers.

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

Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments
	For the following jurisdiction, the following commitments apply: Illinois [9] 1) None 2) None 3) None 4) Unbound, except as indicated in the horizontal section	 1) None 2) None 3) None 4) None	 a) Practice of international law: permitted to the extent incorporated in home-country law. b) Practice of 3rd-country law: not permitted. c) Practice of host-country law: not permitted. d) Association with local lawyers: partnership with local lawyers permitted. e) Employment of local lawyers: permitted. f) Use of firm name: permitted. g) Other: n/a

9 The following information is provided for transparency purposes only. A supplier regularly providing services in the jurisdiction is required to be licenced as a foreign legal consultant in Illinois. Licensure is subject to meeting requirements of registration, an experience requirement (5 of the 7 years preceding registration must have been spent practising law), meeting the professional liability insurance requirement, a written commitment to observe the Rules of Professional Conduct, and certification of registration and good standing with home-country bar. Professional privileges apply to all foreign lawyers.

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

Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments
	For the following jurisdiction, the following commitments apply: Michigan[10] 1) None 2) None 3) None 4) Unbound, except as indicated in the horizontal section For the following jurisdiction, the following commitments apply: Minnesota[11]	1) None 2) None 3) In-state residency required 4) In-state residency required	a) Practice of international law: permitted to the extent incorporated in home-country law. b) Practice of 3rd-country law: not permitted. c) Practice of host-country law: not permitted. d) Association with local lawyers: partnership with local lawyers permitted. e) Employment of local lawyers: permitted. f) Use of firm name: permitted. g) Other: n/a.

10 The following information is provided for transparency purposes only. A supplier regularly providing services in the jurisdiction is required to be licenced as a foreign legal consultant in Michigan. Licensure is subject to meeting requirements of registration, a minimum age of 18 years, an experience requirement (3 of the 5 years preceding registration must have been spent practising law), and certification of registration and good standing with home-country bar. Professional privileges apply to all foreign lawyers.

11 The following information is provided for transparency purposes only. A supplier regularly providing services in the jurisdiction is required to be licenced as a foreign legal consultant in Minnesota. Licensure is subject to meeting requirements of registration, a minimum age of 26 years, an experience requirement (5 of the 7 years preceding registration must have been spent practising law), certification of registration and good standing with home-country bar, and are subject to the Minnesota Rules of Professional Conduct. Professional privileges apply to all foreign lawyers.

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

Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments
	1) None 2) None 3) In-state office required 4) Unbound, except as indicated in the horizontal section. Additionally, an in-state office is required. For the following jurisdiction, the following commitments apply: New Jersey[12]	1) None 2) None 3) None 4) None	a) Practice of international law: permitted to the extent incorporated in home-country law. b) Practice of 3rd-country law: not permitted. c) Practice of host-country law: not permitted. d) Association with local lawyers: partnership with local lawyers permitted. e) Employment of local lawyers: permitted. f) Use of firm name: permitted. g) Other: n/a.

12 The following information is provided for transparency purposes only. A supplier regularly providing services in the jurisdiction is required to be licenced as a foreign legal consultant in New Jersey. Licensure is subject to meeting requirements of registration, an experience requirement (5 of the 7 years preceding registration must have been spent practising law), meeting the professional liability insurance requirement, certification of registration and good standing with home-country bar, and shall observe the Rules of Professional Conduct of the American Bar Association. Professional privileges apply to all foreign lawyers.

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

Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments
	1) None 2) None 3) In-state office required 4) Unbound, except as indicated in the horizontal section. Additionally, an in-state office is required.	1) None 2) None 3) None 4) None	a) Practice of international law: permitted to the extent incorporated in home-country law. b) Practice of 3rd-country law: permitted provided FLC obtains advice from an attorney licenced in that jurisdiction and identifies that person to the client. c) Practice of host-country law: permitted provided FLC obtains advice from an attorney licenced in that jurisdiction and identifies that person to the client. d) Association with local lawyers: partnership with local lawyers permitted. e) Employment of local lawyers: permitted. f) Use of firm name: permitted. g) Other: n/a.

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

Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments
	For the following jurisdiction, the following commitments apply: New York[13] 1) None 2) None 3) In-state office required 4) Unbound, except as indicated in the horizontal section. Additionally, an in-state office is required.	 1) None 2) None 3) None 4) None	a) Practice of international law: permitted, provided FLC is competent. b) Practice of 3rd-country law: permitted, provided FLC is competent. c) Practice of host-country law: permitted to practice NY and federal law provided FLC relies on advice from a person duly qualified and entitled to render professional legal advice on NY or US law. Permitted to practice law of other US states, provided FLC is competent. d) Association with local lawyers: partnership with local lawyers permitted.

13 The following information is provided for transparency purposes only. A supplier regularly providing services in the jurisdiction is required to be licenced as a foreign legal consultant in New York. Licensure is subject to meeting requirements of registration, a minimum age of 26 years, an experience requirement (3 of the 5 years preceding registration must have been spent practising law), certification of registration and good standing with home-country bar, meeting the professional liability insurance requirement, and agreement to be bound by the New York Bar Code of Ethics. Professional privileges apply to all foreign lawyers.

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

Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments
			e) Employment of local lawyers: permitted. f) Use of firm name: unrestricted. g) Other: n/a.
	For the following jurisdiction, the following commitments apply: Ohio[14] 1) None 2) None 3) In-state office required 4) Unbound, except as indicated in the horizontal section. Additionally, an in-state office is required.	1) None 2) None 3) None 4) None	a) Practice of international law: permitted. b) Practice of 3rd-country law: permitted if FLC obtains advice from an attorney licenced in that jurisdiction and identifies that person to the client. c) Practice of host-country law: permitted if FLC obtains advice from an attorney licenced in that jurisdiction and identifies that person to the client. d) Association with local lawyers: partnership with local lawyers not permitted.

[14] The following information is provided for transparency purposes only. A supplier regularly providing services in the jurisdiction is required to be licenced as a foreign legal consultant in Ohio. Licensure is subject to meeting requirements of registration, a minimum age of 21 years, an experience requirement (4 of the 6 years preceding registration must have been spent practising law), certification of registration and good standing with home-country bar, meeting the professional liability insurance requirement, and being subject to the Ohio Code of Professional Responsibility and the disciplinary procedural rules set forth in Gov. Bar R.V. Professional privileges apply to all foreign lawyers.

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

Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments
			e) Employment of local lawyers: permitted. f) Use of firm name: permitted. g) Other: n/a.
	For the following jurisdiction, the following commitments apply: Oregon[15] 1) None 2) None 3) None 4) Unbound, except as indicated in the horizontal section	1) None 2) None 3) None 4) None	a) Practice of international law: permitted to the extent incorporated in home-country law. b) Practice of 3rd-country law: permitted if FLC obtains advice from an attorney licenced in that jurisdiction and identifies that person to the client. c) Practice of host-country law: permitted if FLC obtains advice from an attorney licenced in that jurisdiction and identifies that person to the client.

15 The following information is provided for transparency purposes only. A supplier regularly providing services in the jurisdiction is required to be licenced as a foreign legal consultant in Oregon. Licensure is subject to meeting requirements of registration, a minimum age of 18 years, an experience requirement (5 of the 7 years preceding registration must have been spent practising law), and certification of registration and good standing with home-country bar, meeting the professional liability insurance requirement, and agreement to comply with ORS Chapter 9, the Oregon Code of Professional Responsibility and the Oregon State Bar's Rules of Procedure. Professional privileges apply to all foreign lawyers.

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

Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments
			d) Association with local lawyers: partnership with local lawyer permitted. e) Employment of local lawyers: permitted f) Use of firm name: permitted. g) Other: n/a.

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

Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments
	For the following jurisdiction, the following commitments apply: Texas[16] 1) None 2) None 3) None 4) Unbound, except as indicated in the horizontal section	 1) None 2) None 3) In-state residency required 4) In-state residency required	a) Practice of international law: permitted to the extent incorporated in home-country law. b) Practice of 3rd-country law: not permitted. c) Practice of host-country law: not permitted. d) Association with local lawyers: partnership with local lawyers permitted. e) Employment of local lawyers: permitted. f) Use of firm name: permitted. g) Other: n/a.

[16] The following information is provided for transparency purposes only. A supplier regularly providing services in the jurisdiction is required to be licenced as a foreign legal consultant in Texas. Licensure is subject to meeting requirements of registration, a minimum age of 26 years, an experience requirement (5 of the 7 years preceding registration must have been spent practising law), meeting the professional liability insurance requirement, certification of registration and good standing with home-country bar, and taking an oath to abide by the State Bar Act, the State Bar Rules, and the Texas Disciplinary Rules of Professional Conduct. Professional privileges apply to all foreign lawyers.

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

Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments
	For the following jurisdiction, the following commitments apply: Washington[17] 1) None 2) None 3) None 4) Unbound, except as indicated in the horizontal section	 1) None 2) None 3) In-state residency required at time admitted 4) In-state residency required at time admitted	 a) Practice of international law: permitted to the extent incorporated in home-country law. b) Practice of 3rd-country law: not permitted. c) Practice of host-country law: not permitted. d) Association with local lawyers: partnerships with local lawyers permitted. e) Employment of local lawyers: permitted. f) Use of firm name: permitted. g) Other: n/a.

[17] The following information is provided for transparency purposes only. A supplier regularly providing services in the jurisdiction is required to be licenced as a foreign legal consultant in Washington. Licensure is subject to meeting requirements of registration, an experience requirement (5 of the 7 years preceding registration must have been spent practising law), and certification of registration and good standing with home-country bar, and agreement to be bound by the Discipline Rules for Lawyers and the Rules of Professional Conduct. Professional privileges apply to all foreign lawyers.

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

Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments
	For the following jurisdiction, the following commitments apply: Other States 1) None 2) None 3) Unbound for Alabama, Arizona, Arkansas, Colorado, Delaware, Idaho, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Mexico, North Carolina, North Dakota, Oklahoma, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Utah, Vermont, Virginia, West Virginia, Wisconsin, Wyoming. 4) Unbound for Alabama, Arizona, Arkansas, Colorado, Delaware, Idaho, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Mexico, North Carolina, North Dakota, Oklahoma, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Utah, Vermont, Virginia, West Virginia, Wisconsin, Wyoming.	1) None 2) None 3) None 4) None	

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

Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments
b) Accounting, Auditing and Bookkeeping Services	1) None 2) None 3) Sole proprietorships or partnerships are limited to persons licenced as accountants, except in Iowa where accounting firms must incorporate 4) Unbound, except as indicated in the horizontal section. In addition, an in-state office must be maintained for licensure in: Arkansas, Connecticut, Iowa, Kansas, Kentucky, Michigan, Minnesota, Nebraska, New Hampshire, New Mexico, Ohio, Vermont, and Wyoming. US citizenship is required for licensure in North Carolina.	1) None 2) None 3) None 4) In-state residency is required for licensure in: Arizona, Arkansas, Connecticut, District of Columbia, Idaho, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Michigan, Minnesota, Mississippi, Missouri, Nebraska, New Hampshire, New Mexico, North Carolina, North Dakota, Ohio, Oklahoma, Rhode Island, South Carolina, Tennessee, and West Virginia.	
c) Taxation Services	1) None 2) None 3) None 4) Unbound, except as indicated in the horizontal section	1) None 2) None 3) None 4) None	

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

Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments
d) Architectural Services	1) None 2) None 3) Two-thirds of the officers, partners, and/or directors of an architectural firm in Michigan must be licenced in Michigan as architects, professional engineers and/or land surveyors. 4) Unbound, except as indicated in the horizontal section	1) None 2) None 3) None 4) None	
e) Engineering Services f) Integrated Engineering Services	1) None 2) None 3) None 4) Unbound, except as indicated in the horizontal section. In addition, US citizenship is required for licensure in the District of Columbia.	1) None 2) None 3) None 4) In-state residency is required for licensure in: Idaho, Iowa, Kansas, Maine, Mississippi, Nevada, Oklahoma, South Carolina, South Dakota, Tennessee, Texas, and West Virginia.	

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

Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments
g) Urban Planning & Landscape Services	1) None 2) None 3) Two-thirds of the officers, partners, and/or directors of an architectural firm in Michigan must be licenced in Michigan as architects, professional engineers and/or land surveyors 4) Unbound, except as indicated in the horizontal section.	1) None 2) None 3) None 4) None	
B. COMPUTER AND RELATED SERVICES (MTN.GNS/W/120 a) - e), except airline computer reservation systems)	1) None 2) None 3) None 4) Unbound, except as indicated in the horizontal section	1) None 2) None 3) None 4) None	
D. REAL ESTATE SERVICES	1) None 2) None 3) None 4) Unbound, except as indicated in the horizontal section. In addition, US citizenship is required for licensure as a real estate broker in: Mississippi and New York.	1) Corporations that own real estate in Florida must maintain an office and registered agent in Florida 2) None 3) None 4) In-state residency or US citizenship is required for licensure as a real estate broker in South Dakota	

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

Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments
E. RENTAL/LEASING SERVICES WITHOUT OPERATORS:			
c) Relating to Other Transport Equipment d) Relating to Other Machinery and Equipment e) Other (except Harbour Dredges)	1) None 2) None 3) None 4) Unbound, except as indicated in the horizontal section	1) None 2) None 3) None 4) None	
F. OTHER BUSINESS SERVICES			
a) Advertising (except aerial advertising and skywriting)	1) None 2) None 3) None 4) Unbound, except as indicated in the horizontal section	1) None 2) None 3) None 4) None	
b) Market Research and Public Opinion Polling	1) None 2) None 3) None 4) Unbound, except as indicated in the horizontal section	1) None 2) None 3) None 4) None	

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

Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments
c) Management Consulting	1) None 2) None 3) None 4) Unbound, except as indicated in the horizontal section	1) None 2) None 3) None 4) None	
d) Services Related to Management Consulting	1) None 2) None 3) None 4) Unbound, except as indicated in the horizontal section	1) None 2) None 3) None 4) None	
f) Services Incidental to Agriculture, Hunting and Forestry (except provision of agricultural machinery with drivers and crew, harvesting and related services, services of farm labour contractors, and aerial fire fighting)	1) None 2) None 3) None 4) Unbound, except as indicated in the horizontal section	1) None 2) None 3) None 4) None	

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

Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments
g) Services Incidental to Fishing	1) None 2) None 3) None 4) Unbound, except as indicated in the horizontal section	1) None 2) None 3) None 4) None	
h) Services Incidental to Mining	1) None 2) None 3) None 4) Unbound, except as indicated in the horizontal section	1) None 2) None 3) None 4) None	
j) Services Incidental to Energy Distribution	1) None 2) None 3) None 4) Unbound, except as indicated in the horizontal section	1) None 2) None 3) None 4) None	

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

Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments
k) Placement and Supply Services of Personnel	1) None 2) None 3) US citizenship is required for ownership of employment agencies in Arkansas. 4) Unbound, except as indicated in the horizontal section. In addition, US citizenship is required for licensure as an employment agent, employment agency counsellor and employment agency manager in Arkansas.	1) None 2) None 3) None 4) None	
l) Investigation and Security Services	1) None 2) None 3) Permanent resident alien status or US citizenship is required to own contract security companies in Maine 4) Unbound, except as indicated in the horizontal section. In addition, permanent resident alien status or US citizenship is required for private investigators and security guards in: Maine and New York.	1) None 2) None 3) None 4) In-state residency is required for private detectives in Michigan	

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

Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments
m) Related Scientific & Technical Consulting (except land surveying for the purpose of establishing legal boundaries, aerial surveying and aerial map-making)	1) None 2) None 3) None 4) Unbound, except as indicated in the horizontal section	1) None[18] 2) None[18] 3) None[18] 4) None	
n) Maintenance & Repair of Equipment (except maritime vessels, aircraft, and other transport equipment)	1) None 2) None 3) None 4) Unbound, except as indicated in the horizontal section	1) None 2) None 3) None 4) None	
o) Building-Cleaning Services	1) Unbound* 2) None 3) None 4) Unbound, except as indicated in the horizontal section	1) Unbound* 2) None 3) None 4) None	

18 For those functions where an engineering degree is required, the US limitations on engineering also apply.

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

Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments
p) Photographic Services (except aerial photographic services)	1) None 2) None 3) None 4) Unbound, except as indicated in the horizontal section	1) None 2) None 3) None 4) None	
q) Packaging Services	1) None 2) None 3) None 4) Unbound, except as indicated in the horizontal section	1) None 2) None 3) None 4) None	
r) Publishing (Only part of MTN.GNS/W/120 category: "r) Printing, Publishing")	1) None 2) None 3) A single company or firm is not permitted to own a combination of newspaper, radio and/or TV broadcast stations serving the same local market 4) Unbound, except as indicated in the horizontal section	1) None 2) None 3) None 4) None	

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

Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments
s) Convention Services	1) None 2) None 3) None 4) Unbound, except as indicated in the horizontal section	1) None 2) Unbound with respect to tax deductions 3) None 4) None	
2. COMMUNICATION SERVICES			
B. LAND-BASED COURIER SERVICES (except courier services involving any prior or subsequent movement by air)	1) None 2) None 3) None 4) Unbound, except as indicated in the horizontal section	1) None 2) None 3) None 4) None	

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

Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments
C. TELECOMMUNICATIONS			
2.C.TELECOMMUNICATIONS SERVICES***: 2.C.a. Voice services 2.C.b. Packet-switched data transmission services 2.C.c. Circuit-switched data transmission services 2.C.d. Telex services 2.C.e. Telegraph services 2.C.f. Facsimile services 2.C.g. Private leased circuit services	(1) None (2) None (3) None, other than - Comsat has exclusive rights to links with Intelsat and Inmarsat. - Ownership of a common carrier radio license: Indirect: None Direct: May not be granted to or held by (a) foreign government or the representative thereof (b) non-U.S. citizen or the representative of any non-U.S. citizen	(1) None (2) None (3) None	The United States undertakes the obligations contained in the reference paper attached hereto.

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

Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments
2.C.o. Other Mobile Services Analogue/Digital cellular services PCS (Personal Communications services) Paging services Mobile data services ***Excluding one-way satellite transmissions of DTH and DBS television services and of digital audio services	(c) any corporation not organized under the laws of the United States or (d) U.S. corporation of which more than 20% of the capital stock is owned or voted by a foreign government or its representative, non-U.S. citizens or their representatives or a corporation not organized under the laws of the United States. (4) Unbound except as indicated by horizontal commitments	(4) Unbound except as indicated by horizontal commitments.	

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

Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments
Enhanced Telecommunications Services, as defined by the US Federal Communications Commission in Section 64.702 of the Commission's Rules and Regulations: services, offered over common carrier transmission facilities (i.e., public telecommunications transport services) which employ computer processing applications that: i) act on the format, content code, protocol or similar aspects of the subscriber's transmitted information; or ii) provide the subscriber additional, different, or restructured information; or iii) involve subscriber interaction with stored information.	1) None 2) None 3) None 4) Unbound, except as indicated in the horizontal section	1) None 2) None 3) None 4) None	

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

Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments
Includes the following: h) Electronic Mail i) Voice Mail j) On-line Information and Data Base Retrieval k) Electronic Data Interchange 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 (including transaction processing) o) Other			
D. AUDIOVISUAL SERVICES			
a) Motion Picture & Video Tape Production & Distribution Services	1) None	1) Grants from the National Endowment for the Arts are only available for: individuals with US citizenship or permanent resident alien status, and non-profit companies.	
	2) None	2) None	
	3) None	3) Grants from the National Endowment for the Arts are only available for: individuals with US citizenship or permanent resident alien status, and non-profit companies.	
	4) Unbound, except as indicated in the horizontal section	4) None	

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

Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments
b) Motion Picture Projection Service	1) None 2) None 3) None 4) Unbound, except as indicated in the horizontal section	1) None 2) None 3) None 4) None	
c) Radio & Television Services	1) None 2) None 3) None 4) Unbound, except as indicated in the horizontal section	1) None 2) None 3) None 4) None	
d) Radio and Television Transmission Services	1) None 2) None 3) A single company or firm is prohibited from owning a combination of newspapers, radio and/or TV broadcast stations serving the same local market.	1) None 2) None 3) None	

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

Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments
	Radio and television licences may not be held by: a foreign government; a corporation chartered under the law of a foreign country or which has a non-US citizen as an officer or director or more than 20 per cent of the capital stock of which is owned or voted by non-US citizens; a corporation chartered under the laws of the United States that is directly or indirectly controlled by a corporation more than 25 per cent of whose capital stock is owned by non-US citizens or a foreign government or a corporation of which any officer or more than 25 per cent of the directors are non-US citizens.		
	4) Unbound, except as indicated in the horizontal section. In addition, US citizenship is required to obtain radio and television licences.	4) None	
e) Sound Recording	1) None	1) None	
	2) None	2) None	
	3) None	3) None	
	4) Unbound, except as indicated in the horizontal section	4) None	

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

Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments
f) Other Audiovisual Services	1) None 2) None 3) None 4) Unbound, except as indicated in the horizontal section	1) None 2) None 3) None 4) None	
3. CONSTRUCTION & RELATED ENGINEERING SERVICES - (except Marine Dredging)	1) Unbound* 2) None 3) None 4) Unbound, except as indicated in the horizontal section. In addition, an in-state office must be maintained by all contractors in Michigan.	1) Unbound* 2) None 3) None 4) None	
4. DISTRIBUTION SERVICES			
A. COMMISSION AGENTS' SERVICES	1) None 2) None 3) None 4) Unbound, except as indicated in the horizontal section	1) None 2) None 3) None 4) None	

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

Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments
B. WHOLESALE TRADE (except wholesale trade of alcoholic beverages, firearms and military equipment)	1) None 2) None 3) None 4) Unbound, except as indicated in the horizontal section	1) None 2) None 3) None 4) None	
B. WHOLESALE TRADE of alcoholic beverages	1) Unbound 2) Unbound 3) Unbound 4) Unbound, except as indicated in the horizontal section	1) None 2) None 3) None 4) None	
C. RETAILING (except retail sale of alcoholic beverages, firearms and military equipment)	1) None 2) None 3) None 4) Unbound, except as indicated in the horizontal section	1) None 2) None 3) None 4) None	

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

Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments
D. FRANCHISING	1) None 2) None 3) None 4) Unbound, except as indicated in the horizontal section	1) None 2) None 3) None 4) None	
5. EDUCATIONAL SERVICES			
D. Adult Education (except flying instruction)	1) None 2) None 3) The number of licences for cosmetology schools in Kentucky is limited to 48 total licences, with a total of 8 licences allowed for operation of such schools per congressional district 4) Unbound, except as indicated in the horizontal section	1), 2), 3), 4) Scholarships and grants may be limited to US citizens and/or residents of particular states and may, in some cases, only be used at certain states institutions or within certain US jurisdictions.	
E. Other Education Services	1) None 2) None 3) None 4) Unbound, except as indicated in the horizontal section	1), 2), 3), 4) Scholarships and grants may be limited to US citizens and/or residents of particular states and may, in some cases, only be used at certain states institutions or within certain US jurisdictions.	

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

Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments
6. ENVIRONMENTAL SERVICES[19,20]			
A. Sewage Services (contracted by private industry)	1) None 2) None 3) None 4) Unbound, except as indicated in the horizontal section	1) None 2) None 3) None 4) None	
B. Refuse Disposal Services (contracted by private industry)	1) None 2) None 3) None 4) Unbound, except as indicated in the horizontal section	1) None 2) None 3) None 4) None	

[19] In each of the following subsectors, US commitments are limited to the following activities: implementation and installation of new or existing systems for environmental cleanup, remediation, prevention and monitoring; implementation of environmental quality control and pollution reduction services; maintenance and repair of environment-related systems and facilities not already covered by the US commitments on maintenance and repair of equipment; on-site environmental investigation, evaluation, monitoring; sample collection services; training on site or at the facility; consulting related to these areas.

[20] Nothing in this offer related to transportation should be construed to supersede the existing US commitments on transportation or related MFN exemptions.

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

Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments
C. Sanitation and Similar Services	1) None 2) None 3) None 4) Unbound, except as indicated in the horizontal section	1) None 2) None 3) None 4) None	
D. Other (Cleaning services of exhaust gases; Noise abatement services; Nature and landscape protection services; Other environmental services, n.e.c.)	1) None 2) None 3) None 4) Unbound, except as indicated in the horizontal section	1) None 2) None 3) None 4) None	

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

Sector or Sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
7. FINANCIAL SERVICES A. INSURANCE: 1. Commitments in this subsector are undertaken in accordance with the Understanding on Commitments in Financial Services (the "Understanding"), subject to the limitations and conditions set forth in these headnotes and the schedule below. 2. The market access commitments in this subsector in respect of mode (1), as described in paragraph 2(a) of Article I of the Agreement, are limited to the services indicated in paragraphs B.3(a) and B.3(b) of the market access section of the Understanding. The market access commitments in this subsector in respect of mode (2), as described in paragraph 2(b) of Article I of the Agreement, are limited to the services indicated in paragraphs B.4(a) and B.4(b) of the market access section of the Understanding. It is understood that paragraph B.4 of the Understanding does not require that non-resident financial service suppliers be permitted to solicit business, and no commitment to such solicitation is undertaken. 3. National treatment commitments in this subsector are subject to the following limitation: national treatment with respect to services and service suppliers will be provided according to a non-U.S. service supplier's state of domicile, where applicable, in the United States. State of domicile is defined by individual states, and is generally the state in which an insurer either is incorporated, is organized or maintains its principal office in the United States. 4. Commitments in this sector do not cover measures set out in the entry applicable to "Insurance" in the United States list of exemptions from Article II.			
Direct Insurance a) Life, Accident, and Health Insurance Services (except workers compensation insurance) b) Non-Life Insurance Services	1) Government-owned or government-controlled insurance companies, whether US or foreign, are not authorized to conduct business in: Alabama, Alaska, Arkansas, California, Colorado, Connecticut, Delaware, Georgia, Hawaii, Idaho, Kansas, Kentucky, Maine, Maryland, Montana, Nevada, New Jersey (only with respect to surplus lines), New York (non-life companies are authorized; life and health companies are not), North Carolina, North Dakota, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Dakota, Tennessee, Washington, West Virginia, Wyoming.	1) A one per cent federal excise tax is imposed on all life insurance premiums and a four per cent federal excise tax is imposed on all non-life insurance premiums covering US risks that are paid to companies not incorporated under US law, except for premiums that are earned by such companies through an office or dependent agent in the United States. When more than 50 per cent of the value of a maritime vessel whose hull was built under federally guaranteed mortgage funds is insured by a non-US insurer, the insured must demonstrate that the risk was substantially first offered in the US market.	The United States undertakes the obligations contained in Additional Commitments Paper I attached hereto.

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

Sector or Sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	2) None 3) Government-owned or government-controlled insurance companies, whether US or foreign, are not authorized to conduct business in: Alabama, Alaska, Arkansas, California, Colorado, Connecticut, Delaware, Georgia, Hawaii, Idaho, Kansas, Kentucky, Maine, Maryland, Montana, Nevada, New Jersey (only with respect to surplus lines), New York (non-life companies are authorized; life and health companies are not authorized), North Carolina, North Dakota, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Dakota, Tennessee, Washington, West Virginia, Wyoming. Branches are not permitted to provide surety bonds for US federal government contracts.	2) None 3) None	

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

Sector or Sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	The following states have no mechanism for licensing initial entry of a non-US insurance company as a subsidiary, unless that company is already licensed in some other US state: Minnesota, Mississippi, and Tennessee. The following states have no mechanism for licensing initial entry of a non-US insurance company as a branch, unless that company is already licensed in some other US state: Arkansas, Arizona, Connecticut, Georgia, Hawaii, Kansas, Maryland, Minnesota, Nebraska, New Jersey, North Carolina, Pennsylvania, Tennessee, Utah, Vermont, Wyoming, West Virginia.		

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

Sector or Sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	US citizenship is required for members of the board of directors of locally established and licensed companies in the following states and in the following shares or numbers: 100 per cent required in Louisiana; three-quarters in Washington (mutual life companies with the majority of the board being resident in the state); two-thirds required in Oklahoma (for stock and mutual companies) and Pennsylvania; a majority required in California (for mutual insurers operating as authorized insurers only in the state of California), Florida (for stock and mutual insurers), Georgia (for stock and mutual insurers with one fourth resident in the state), Idaho (for stock and mutual insurers), Indiana, Kentucky, Mississippi, Ohio (for legal reserve life insurers), Oregon, New York, South Dakota (except if more than 1000 persons are entitled to vote for the board of directors and a majority of the voters reside outside the state, or less than one per cent of the shares are owned by state residents), Wyoming (for an insurer operating as an authorized insurer only in Wyoming); seven in Tennessee (for mutual life insurance companies; three resident in Illinois (for stock, mutual, or legal reserve insurers) and Missouri (life and accident).		

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

Sector or Sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	US citizenship for incorporators of insurance companies is required in the following states and in the following percentages or numbers: 100 per cent in Hawaii, Idaho (for stock or mutual insurer), Indiana, South Dakota and Washington; two-thirds in Arizona (for stock and mutual insurers), two-thirds resident in Georgia (for stock and mutual insurers); a majority in Alaska, Florida (for stock and mutual insurers), Arkansas (majority for mutuals or stock), Kansas (all life insurance companies and mutual insurers other than life), Kentucky (for mutual or stock insurers); Maine (life, health, and accident and mutual aid assoc with state residency for mutuals), Missouri (minimum 13 with overall majority resident in the state), Montana (stock or mutual insurers), Texas (life, health, accident and mutual aid assoc with state residency for mutuals), Wyoming (for reserve stock and mutual insurers).		

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

Sector or Sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	State residency is required in the following states for the organizing members of the following types of mutual insurance companies: Arkansas (mutuals and farm mutual insurers), California (county mutual fire insurer); Idaho (all mutuals); Kansas (all mutuals); North Dakota (all mutuals), Minnesota (township mutuals, farmers mutual fire insurance companies); Mississippi (all mutuals); Montana (farm mutual insurer); Vermont (fire cooperatives); Wyoming (farm mutual insurer). Seven or more US citizens, a majority of whom are residents of the state, may organize a fraternal benefit society in the following states: Alaska, Arizona (requires 10 or more US citizens, a majority of whom are citizens of the state), Arkansas, California, Delaware, Florida, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Maine, Maryland, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, New Jersey, North Dakota, Oklahoma (requires 10 or more US citizens, a majority of whom are residents of the state), Oregon, Pennsylvania, South Dakota, Virginia, Vermont, Washington, West Virginia and Wyoming.		

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

Sector or Sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	Twenty-five or more persons domiciled in the state may organize a domestic reciprocal insurer in: Arizona, Arkansas, California, Delaware, Georgia, Idaho, Indiana, Kentucky, Maine, Maryland, Mississippi, Montana, Pennsylvania, South Dakota, Tennessee, Vermont, Virginia, Washington and Wyoming. 4) Unbound, except as indicated in the horizontal section	4) Unbound, except as indicated in the horizontal section	
c) Reinsurance and retrocession	1) Government-owned or government-controlled insurance companies, whether US or foreign, are not authorized to conduct business in: Alabama, Alaska, Arkansas, Colorado, Connecticut, Delaware, Georgia, Hawaii, Idaho, Kansas, Kentucky, Maine, Maryland, Montana, Nevada, New York (non-life companies are authorized; life and health companies are not), North Carolina, North Dakota, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Dakota, Tennessee, Washington, West Virginia, Wyoming.	1) A one per cent federal excise tax is imposed on all premiums covering US risks that are paid to companies not incorporated under US law, except for premiums that are earned by such companies through an office or dependent agent in the United States. In Texas, total direct reinsurance of mutual life insurance companies may not be entered into with non-US companies.	

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

Sector or Sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	Insurance companies incorporated in Nevada may purchase reinsurance only from an insurer admitted to Nevada. All insurers writing workers' compensation insurance in Minnesota must purchase reinsurance from the Minnesota Workers' Compensation Reinsurance Authority. Unbound for Maine for the provision of reinsurance for workers' compensation. 2) Insurance companies incorporated in Nevada may purchase reinsurance only from an insurer admitted to Nevada. All insurers writing workers' compensation insurance in Minnesota must purchase reinsurance from the Minnesota Workers' Compensation Reinsurance Authority. Unbound for Maine for the provision of reinsurance for workers' compensation.	 2) None	

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

Sector or Sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	3) Government-owned or government-controlled insurance companies, whether US or foreign, are not authorized to conduct business in: Alabama, Alaska, Arkansas, Colorado, Connecticut, Delaware, Georgia, Hawaii, Idaho, Kansas, Kentucky, Maine, Maryland, Montana, Nevada, New York (non-life companies are authorized; life and health companies are not), North Carolina, North Dakota, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Dakota, Tennessee, Washington, West Virginia, Wyoming. The following states have no mechanism for licensing initial entry of a non-US insurance company as a subsidiary, unless that company is already licensed in some other US state: Maryland, Minnesota, Mississippi, and Tennessee. After a license is obtained in some other US state, licensing and entry into the states listed above is permitted.	3) None	

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

Sector or Sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	The following states have no mechanism for licensing initial entry of a non-US insurance company as a branch, unless that company is already licensed in some other US state: Arkansas, Arizona, Connecticut, Georgia, Kansas, Maryland, Minnesota, Nebraska, New Jersey, North Carolina, Pennsylvania, Tennessee, Utah, Vermont, Wyoming, West Virginia. After a license is obtained in some other US state, licensing and entry into the states listed above is permitted. 4) Unbound, except as indicated in the horizontal section.	4) Unbound, except as indicated in the horizontal section.	

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

Sector or Sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
d) Services Auxiliary to Insurance: (applicable to sub-sectors i), ii) and iii) below)	1), 3) Nonresident licenses are not issued to individuals not licensed in another US state in Arkansas (agents, brokers, adjusters, consultants), Connecticut (producers/ adjusters/appraisers/consultants/brokers/ reinsurance intermediary), Colorado (producer, adjuster and reinsurance intermediary), California (agents/brokers), Delaware (broker/agent/reinsurance intermediary), Georgia (counsellor/adjuster), Florida (agent/broker), Hawaii, Illinois (producers/ adjusters/reinsurance intermediaries), Indiana (agent/broker), Kansas (agent/broker), Kentucky (agent/broker), Louisiana (agent/broker), Maine (agent/broker), Maryland (agent/broker/ reinsurance agent/reinsurance broker), Mississippi (agent/broker), Missouri (brokers), Montana (producer's license/agent/broker), Nevada (solicitor/adjuster/property bondsman/bail solicitor), New Jersey (producer’s agent/broker), New Mexico (bailbondsmen/solicitors/broker agent), North Dakota (agents/brokers) Nebraska (producer's license/agent/broker), New York (reinsurance intermediary), North Carolina (reinsurance intermediary),		

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

Sector or Sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	Oregon (agent/adjuster/consultant/ reinsurance intermediary), Pennsylvania (adjuster/solicitor), South Dakota (agent), Virginia (agents/brokers/consultants), West Virginia (broker/reinsurance intermediary) and Texas (agent/broker), Washington (agent/broker).		
i) Brokerage Services[21]	1), 3) Brokerage licenses are not issued to non-residents in: South Dakota, Wyoming. Brokerage licenses are issued to non-residents for only certain lines of insurance in: Alabama (all except life, accident & health), Arkansas (property, casualty, surety & marine), California, Louisiana (property & casualty), New Mexico (property & casualty). All states require in-state residency for surplus lines brokers. 2) None 4) Unbound, except as indicated in the horizontal section.	1), 3) Higher license fees for non-residents may be charged in: Alaska, Arizona, Arkansas, California, Colorado, Georgia, Indiana, Louisiana, Maine, Massachusetts, Montana, Nebraska, Nevada, New Hampshire, New Mexico, North Carolina, North Dakota, Ohio, Oklahoma, Pennsylvania, Rhode Island, South Carolina, Utah, Vermont. 2) None 4) Unbound, except as indicated in the horizontal section.	

[21] For transparency purposes, it should be noted that brokerage firms can generally offer services in most states by obtaining licenses as "brokers" and in other states by obtaining licenses to operate as "agents". Brokerage licenses are not issued in Florida, Iowa, Kentucky, Michigan, Minnesota, Mississippi, Oregon, Tennessee, Texas, Virginia, West Virginia, Wisconsin.

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

Sector or Sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
ii) Agency Services	1), 3) Agency licenses are issued to non-residents for all or only certain lines of insurance in: California, Florida (general lines, life & health), Kansas, Kentucky (general lines, life & health), Louisiana (life & health), New Mexico (life & health), Ohio (life & casualty), Oregon, Rhode Island (all except general lines), Texas. All states require in-state residency for surplus lines agents. 2) None 4) Unbound, except as indicated in the horizontal section.	1), 3) Higher license fees for non-residents may be charged in: Alaska, Arkansas, California, Colorado, Florida, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Massachusetts, Mississippi, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, North Dakota, Oklahoma, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Utah, Vermont, Wisconsin, Wyoming. 2) None 4) Unbound, except as indicated in the horizontal section.	

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

Sector or Sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
iii) Consultancy, Actuarial, Risk Assessment, and Claim Settlement Services	1), 3) Licenses are not issued to nonresidents in: Alabama (adjuster, solicitor, service representative), California (adjuster, insurance analyst, motor club agents, bail bondsman), Florida (customer representative), Georgia (counsellor, adjuster), Hawaii (adjuster, solicitor), Idaho (solicitor), Indiana (bail bondsmen), Kentucky (adjuster), Maryland (adjuster), Michigan (adjuster), Montana (adjuster), Nevada (solicitor, adjuster, property bondsman), New Mexico (solicitor), North Carolina (limited representatives, adjusters, motor vehicle damage appraisers, professional bondsmen, runners), Oklahoma (bail license), Oregon, Pennsylvania (motor vehicle damage appraiser), Washington (solicitor, adjuster), West Virginia (adjuster, solicitor), and Wyoming (adjuster, solicitor). In-state residency is required for licensure in: California (for adjusters; and for life and disability insurance analysts), Georgia (for inspection when not accompanied by a licensed resident adjuster), Illinois (for non-resident public adjusters who are licensed in a state which does not permit equal treatment to Illinois residents), Maryland, Mississippi (for independent adjusters), and Nevada (for appraisers and adjusters).	1), 3) None	

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

Sector or Sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	US citizenship is required for licensure in: Alabama (for agents, brokers, solicitors, managing general agents and service representatives), Idaho (for agents, brokers, solicitors and surplus lines brokers), Missouri (for brokers), Nebraska (for brokers), New Mexico (for solicitors and bailbondsmen), Ohio (for surplus lines brokers) and Oklahoma (for bail license). 2) None 4) Unbound, except as indicated in the horizontal section.	2) None 4) Unbound, except as indicated in the horizontal section.	

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

Sector or Sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments

B. FINANCIAL SERVICES (LIMITED TO BANKING AND OTHER FINANCIAL SERVICES AND EXCLUDING INSURANCE):

1. Commitments in these subsectors are undertaken in accordance with the Understanding on Commitments in Financial Services (the "Understanding"), subject to the limitations and conditions set forth in these headnotes and the schedule below.

2. The market access commitments in these subsectors in respect of modes (1) and (2), as described in paragraphs 2(a) and (b) of Article I of the Agreement, are limited to the services indicated in paragraphs B.3(c) and B.4(c) of the market access section of the Understanding, respectively. It is understood that paragraph B.4 of the Understanding does not require that non-resident financial service suppliers be permitted to solicit business, and no commitment to such solicitation is undertaken.

3. National treatment commitments in these subsectors are subject to the following limitation: National treatment will be provided based upon the foreign bank's "home state" in the United States, as that term is defined under the International Banking Act, where that Act is applicable. A domestic bank subsidiary of a foreign firm will have its own "home state" and national treatment will be provided based upon the subsidiary's home state, as determined under applicable law.[22]

4. Service suppliers choosing to supply a service through a juridical person constituted under the laws of the United States are subject to non-discriminatory limitations on juridical form.[23]

5. The offer of new financial services or products is subject, on a non-discriminatory basis, to relevant institutional and juridical form requirements.

[22] Foreign banking organizations are generally subject to geographic and other limitations in the United States on a national treatment basis. Where such limitations do not conform to national treatment, they have been reserved as market access restrictions. For purposes of illustration, under this approach, the following situation does not accord national treatment and would therefore be scheduled as a limitation: a foreign bank from a particular home state is accorded less favourable treatment than that accorded to a domestic bank from that state with respect to expansion by branching.

[23] For example, partnerships and sole proprietorships are generally not acceptable juridical forms for depository financial institutions in the United States.

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

Sector or Sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
All Subsectors, except as specifically provided below	1),2),3) Michigan limits, according to the country of their home charters, the banks in which corporate credit unions may place deposits. 3) All directors of a national bank must be U.S. citizens unless a national bank is an affiliate or subsidiary of a foreign bank, in which case only a majority of the board need be U.S. citizens. Foreign ownership of Edge corporations is limited to foreign banks and US subsidiaries of foreign banks, while domestic non-bank firms may own such corporations. Federal and state law do not permit a credit union, savings bank, home loan or thrift business in the United States to be provided through branches of corporations organized under a foreign country's law. In order to accept or maintain domestic retail deposits of less than $100,000, a foreign bank must establish an insured banking subsidiary. This requirement does not apply to a foreign bank branch that was engaged in insured deposit-taking activities on December 19, 1991.	1) None 2) None 3) Foreign banks are required to register under the Investment Advisers Act of 1940 to engage in securities advisory and investment management services in the United States, while domestic banks are exempt from registration. The registration requirement involves record maintenance, inspections, submission of reports and payment of a fee. Foreign banks cannot be members of the Federal Reserve System, and thus may not vote for directors of a Federal Reserve Bank. Foreign-owned bank subsidiaries are not subject to this measure.	The United States undertakes the obligations contained in Additional Commitments Paper II attached hereto.

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

Sector or Sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	Unbound with respect to paragraph 2(e) of Article XVI of the Agreement, and paragraphs A, B.5 and B.6 of the Understanding in relation to the expansion, via the establishment of a branch or the acquisition of one or more branches of a bank without acquisition of the entire bank, by a foreign bank into another state from its "home state," as that term is defined under applicable law. Except as specifically set forth elsewhere in this schedule, such expansion shall be provided on a national treatment basis in accordance with headnote 3. Interstate expansion by a foreign bank through the establishment of branches by merger with a bank located outside the "home state," as that term is defined under applicable law, of a foreign bank is prohibited where Montana or Texas is the home state of the foreign bank or is the state where the bank is located that is to be merged into the foreign bank, resulting in the establishment of branches. Except as specifically set forth elsewhere in this schedule, such expansion shall be provided on a national treatment basis in accordance with headnote 3.		

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

Sector or Sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	Unbound for initial entry by establishment or acquisition of state-chartered banks or state-licensed offices of foreign banks as indicated in the following forms: California (branch; also savings and loan association); Connecticut (bank or holding company; also credit union); Georgia (agency); Illinois (branch); Kentucky (subsidiary); Louisiana (agency); Massachusetts (subsidiary or branch); Michigan (agency); North Carolina (subsidiary, branch, agency, or representative office); Pennsylvania (any deposit-taking or representative bank office); Washington (branch, agency, or representative office). The limitations in this paragraph do not apply to initial establishment or acquisition of a national bank subsidiary by a foreign person or establishment of a federal branch or agency by a foreign bank that does not already have a banking presence in the United States, or generally to interstate expansion. Such limitations may apply to interstate expansion through state-licensed limited branches, agencies, or representative offices.[24]		

[24] The limitations in this paragraph reflect state reciprocity measures.

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

Sector or Sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	The following states are unbound for the specified activities: Indiana (establishment of service offices by foreign-owned credit unions); Iowa (activities of foreign-owned savings and loan associations; foreign-owned bank or trust company acting as fiduciary; use of satellite banking terminals).[25] Initial entry or expansion by a foreign person (but not a domestic person) through acquisition or establishment of a state-chartered commercial bank subsidiary is prohibited or otherwise limited in the following states: Alabama; Arizona; Arkansas; California (limit on foreign non-bank ownership of international banking corporation); Colorado; Delaware; Indiana; Kansas; Louisiana; Maryland; Michigan; Minnesota; Mississippi; Montana; Nebraska; Nevada; North Carolina; North Dakota; Oklahoma; Oregon; Pennsylvania; South Carolina; Tennessee; Vermont; Virginia; Washington; West Virginia; Wisconsin; Wyoming. The limitations in this paragraph do not apply to establishment or acquisition of a national bank subsidiary by a foreign person that does not already have a banking presence in the United States.		

[25] The limitations in this paragraph reflect state reciprocity measures.

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

Sector or Sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	The following states limit initial entry or expansion by a foreign person through acquisition or establishment of the following entities: Delaware (savings and loan associations; savings banks); Ohio (savings and loan associations; savings banks; credit unions); Tennessee (savings and loan associations; savings banks; credit unions; trust companies); Washington (savings and loan associations; savings banks; credit unions; trust companies). The boards of directors of depository financial institutions organized under the following states' laws are subject to U.S. citizenship requirements of up to the specified proportions: Alabama (all); Colorado (3/4); District of Columbia (all); Florida (majority); Georgia (all); Indiana (3/4); Iowa (majority); Kentucky (all); Louisiana (majority); Massachusetts (majority); Mississippi (all); Missouri (all); New Hampshire (majority); New Jersey (all); New Mexico (3/4); New York (all; applies also to trustees of mutual savings bank or savings and loan associations, and to committees of credit unions); North Carolina (3/4); North Dakota (majority); Pennsylvania (all, but may be waived); South Dakota (3/4); Tennessee (all); Vermont (2/3); West Virginia (majority); Wisconsin (2/3).	Texas allows pre-judgment seizure remedies and civil discovery requests to be applied against foreign bank agencies, while subsidiaries are exempt. The following states require direct branches or agencies of foreign banks to register under securities broker-dealer or investment adviser measures, while bank subsidiaries of foreign banks are exempt from such registration to the same extent as domestic banks incorporated in the state: Alabama; Arizona; Arkansas; California; Connecticut; Delaware; District of Columbia; Georgia; Idaho; Iowa; Kansas; Louisiana; Maryland; Mississippi; Missouri; Nebraska; New Hampshire; New Jersey; New Mexico; New York; North Carolina; Ohio; Oklahoma; Pennsylvania; South Dakota; Tennessee; Texas; Vermont; Washington. These limitations do not apply to Federally licensed branches or agencies.	

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

Sector or Sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	U.S. citizenship is also required for the incorporators or organizers of depository financial institutions organized under state law. Residence within a state may also be required for directors, incorporators, organizers, or executive committee members of depository financial institutions organized under state law. U.S. citizenship is required to engage in specified activities in the following states: Arizona (collection agency); Indiana (collection agency); Illinois (safe deposits); Nevada (collection agency). Establishment of a branch or agency by a foreign bank is limited as specified in the following states: • State branch license subject to certain limitations -- California (no trust/fiduciary powers); Hawaii (no trust/fiduciary powers); Massachusetts; Oregon; Pennsylvania; Utah (no trust/fiduciary powers); Washington (limited trust/fiduciary powers and restricted to one office per bank). These limitations do not apply to Federal branches.	The following states require direct branches or agencies of foreign banks, but not bank subsidiaries of foreign banks, to register or obtain licenses in order to engage in the following activities: Arkansas (selling checks; mortgage transactions); California (selling payment instruments); Delaware (sale or cashing of checks, drafts, money orders; motor vehicle financing; transportation of money/valuables); Georgia (mortgage lending/brokerage, check selling/cashing); Indiana (money transmission; loan brokerage); Kansas (money transmission); Maryland (selling payment instruments, traveller's checks); Massachusetts (check selling/cashing; foreign transmittal agencies; motor vehicle financing; insurance premium financing; retail instalment sales/servicing; residential real estate mortgage financing -- license requirement applies only to agencies); North Carolina (selling checks); Oklahoma (selling checks); Pennsylvania (mortgage banking/brokerage); Tennessee (money transmission; residential lending/brokerage; industrial loan and thrift activities); Texas (currency exchange or transmission -- does not apply to Texas agencies; selling checks); Virginia (mortgage lending/brokerage; money transmission; sale of money orders; check cashing); Wisconsin (selling checks).	

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

Sector or Sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	• State branch license not available, but state agency license is available in Idaho and West Virginia. • No state branch or agency license available -- Arizona; Arkansas; Colorado; Indiana; Iowa; Minnesota; Montana; Nebraska; New Mexico; North Dakota; Oklahoma; Rhode Island; South Carolina; South Dakota; Tennessee; Vermont; Virginia; Wisconsin. These limitations do not apply to Federal offices.		

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

Sector or Sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	• Branch license not available but agency license is, subject to any specified limitations -- Delaware (state license limited to one office per bank and cannot operate in a manner likely to result in a substantial detriment to existing bank; no fiduciary powers); Florida (available only to a foreign bank with at least $25 million in capital or that is one of five largest banks in its home country); Georgia (available only to foreign bank with at least $50 million in excess of liabilities; no fiduciary and limited other powers); Louisiana (limited to parishes with more than 350,000 residents); Mississippi; Missouri (no fiduciary powers); Oklahoma (foreign bank must have at least $25 million in capital or, inter alia, be one of five largest banks in its home country; special asset maintenance/capital equivalency rules apply, as do other restrictions); Texas (one office only, limited to metropolitan areas with at least 500,000 residents; limited fiduciary powers). Certain restrictions on fiduciary powers apply to federal agencies.	The following states restrict various commodities transactions by foreign bank branches and agencies, but not by other depository financial institutions: Arizona; California; Idaho; Indiana; Iowa; Mississippi; Missouri; Nebraska; New Hampshire; Washington. Offers and sales of securities to foreign bank branches and agencies in the following states are subject to registration/disclosure requirements that do not apply if the transaction involves other financial institutions: Illinois; Indiana; Louisiana; Montana; Nebraska; New Jersey; North Dakota; Tennessee; Texas (applies to branches and agencies of all foreign financial institutions).	

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

Sector or Sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	• No branch or state agency license available -- Wyoming. • No branch or agency license available -- Alabama; Kansas; Maryland; North Dakota. Representative offices of foreign banks are not permitted in the following states, or are limited as specified: Arizona; Arkansas; Colorado; Kansas; Kentucky; Michigan; Mississippi; Montana; North Dakota; Oklahoma (foreign bank must have at least $10 million in capital or, *inter alia*, be one of the five largest banks in its home country; special asset maintenance/capital equivalency requirements may apply); Oregon; Rhode Island; South Carolina; South Dakota; Tennessee; Vermont; Virginia; Wisconsin; Wyoming. Other states require incorporation of representative offices. 4) Unbound, except as indicated in the horizontal section.	4) Unbound, except as indicated in the horizontal section.	

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

Sector or Sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
Trading of Securities and Derivative Products and Services Related Thereto; Participation in Securities Issues	1), 2), 3) Federal law prohibits the offer or sale of futures contracts on onions, options contracts on onions, and options on futures contracts on onions in the United States, and services related thereto. Unbound for the authority to act as a sole trustee of an indenture for a bond offering in the United States. Unbound with respect to the use of simplified registration and periodic reporting forms for securities issued by small business corporations. 4) Unbound, except as indicated in the horizontal section.	1), 2), 3) None 4) Unbound, except as indicated in the horizontal section.	

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

Sector or Sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
Participation in Issues of Government Debt Securities	1), 2) None 3) Unbound for the granting or continuation of Federal Reserve designation as a primary dealer in US government debt. 4) Unbound, except as indicated in the horizontal section.	1), 2), 3) None 4) Unbound, except as indicated in the horizontal section.	

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

Sector or Sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
8. HEALTH RELATED & SOCIAL SERVICES			
A. HOSPITAL AND OTHER HEALTH CARE FACILITIES - Direct ownership and management and operation by contract of such facilities on a "for fee" basis	1) Unbound* 2) None 3) Establishment of hospitals or other health care facilities, procurement of specific types of medical equipment, or provision of specific types of medical procedures may be subject to needs-based quantitative limits. In New York, corporate ownership of an operating corporation for, and limited partnerships as operators of, hospitals, nursing homes (including long term health care centres) or diagnostic and treatment centres is prohibited. If the operator has any members which are not natural persons or is a corporation whose shares of stock are owned by another corporation, a New York corporation must be established as the operator of a licenced home care services agency and a certified home health agency.	1) Unbound* 2) Federal or state government reimbursement of medical expenses is limited to licensed, certified facilities in the United States or in a specific US state 3) None	

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

Sector or Sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
	In Michigan and New York Health Maintenance Organizations must be incorporated in those states.		
	4) Unbound except as indicated in the horizontal section	4) None	
9. TOURISM AND TRAVEL RELATED SERVICES			
A. HOTELS AND RESTAURANTS (INCLUDING CATERING)	1) None 2) None 3) None 4) Unbound, except as indicated in the horizontal section	1) None 2) None 3) None 4) None	
B. TRAVEL AGENCIES AND TOUR OPERATORS	1) None 2) None 3) Official tourism offices with diplomatic or official status are not permitted to operate on a commercial basis in the United States or to act as agents or principals in commercial transactions 4) Unbound, except as indicated in the horizontal section	1) None 2) None 3) None 4) None	

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

Sector or Sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
C. TOUR GUIDE SERVICES	1) None 2) None 3) The number of concessions available for commercial operations in federal, state and local facilities is limited 4) Unbound, except as indicated in the horizontal section	1) None 2) None 3) None 4) None	
D. OTHER	1) None 2) None 3) None 4) Unbound, except as indicated in the horizontal section	1) None 2) None 3) None 4) None	
10. RECREATIONAL, CULTURAL, & SPORTING SERVICES			
A. ENTERTAINMENT SERVICES (INCLUDING THEATRE, LIVE BANDS AND CIRCUS SERVICES)	1) None 2) None 3) None 4) Unbound, except as indicated in the horizontal section	1) None 2) None 3) None 4) None	

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

Sector or Sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
B. NEWS AGENCY SERVICES	1) None 2) None 3) None 4) Unbound, except as indicated in the horizontal section	1) None 2) None 3) None 4) None	
C. LIBRARIES, ARCHIVES, MUSEUMS AND OTHER CULTURAL SERVICES	1) None 2) None 3) None 4) Unbound, except as indicated in the horizontal section	1) None 2) None 3) None 4) None	
D. OTHER RECREATIONAL SERVICES (except sporting)	1) None 2) None 3) The number of concessions available for commercial operations in federal, state and local facilities is limited 4) Unbound, except as indicated in the horizontal section	1) None 2) None 3) None 4) None	

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

Sector or Sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
11. TRANSPORT SERVICES			
C. AIR TRANSPORT SERVICES: Aircraft repair and maintenance. (Aircraft repair and maintenance activities, when undertaken on an aircraft or a part thereof, while it is withdrawn from service. Does not include line maintenance or other repair or maintenance activities undertaken by an air carrier (includes its agents or contractors) on aircraft it owns, leases, or operates.)	1) Unbound* 2) None 3) None 4) Unbound, except as indicated in the horizontal section	1) Unbound* 2) None 3) None 4) None	
E. RAIL TRANSPORT a) Passenger Transportation, excluding high speed rail b) Freight Transportation	1) None 2) None 3) Foreign railroads must incorporate in Vermont or in an adjacent state in order to own directly or indirectly the stock of a railroad company incorporated in Vermont 4) Unbound, except as indicated in the horizontal section	1) None 2) None 3) None 4) None	

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

Sector or Sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
d) Maintenance and Repair of Rail Transport Equipment	1) None 2) None 3) None 4) Unbound, except as indicated in the horizontal section	1) None 2) None 3) None 4) None	
F. ROAD TRANSPORT			
a) Passenger transport: Interurban regular transport	1) Unbound until January 1, 1997. No limitations after that date. 2) None 3) Unbound until January 1, 2001. No limitations after that date. 4) Unbound, except as indicated in the horizontal section	1) Unbound until January 1, 1997. No limitations after that date. 2) None 3) Unbound until January 1, 2001. No limitations after that date. 4) None	

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

Sector or Sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
b) Freight transport (Commitment limited to transportation of cargo that has either an origin or a destination outside the United States)	1) Unbound until December 17, 1995. After December 17, 1995, unbound except to or from California, Arizona, New Mexico and Texas through different ports of entry. No limitations after January 1, 2000.	1) None	
	2) None	2) None	
	3) Unbound until December 17, 1995. After December 17, 1995, no limitations	3) None	
	4) Unbound, except as indicated in the horizontal section	4) None	
d) Maintenance and Repair of Road Transport Equipment	1) Unbound*	1) Unbound*	
	2) None	2) None	
	3) None	3) None	
	4) Unbound, except as indicated in the horizontal section	4) None	

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

Sector or Sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
H. SERVICES AUXILIARY TO ALL MODES OF TRANSPORT			
d) Other Supporting and Auxiliary Transport Services: Customs House Brokers	1) Unbound* 2) None 3) Services must be supplied by a corporation, association or partnership. One officer of a corporation or association or one of the members of a partnership must hold a valid customs broker's licence in order for the entity to engage in such business. A customs broker's licence may only be obtained by a US citizen. 4) Unbound, except as indicated in the horizontal section	1) Unbound* 2) None 3) None 4) None	

ATTACHMENT TO THE UNITED STATES SCHEDULE

REFERENCE PAPER

Scope

The following are definitions and principles on the regulatory framework for the basic telecommunications services.

Definitions

Users mean service consumers and service suppliers.

Essential facilities mean facilities of a public telecommunications transport network or service that

(a) are exclusively or predominantly provided by a single or limited number of suppliers; and

(b) cannot feasibly be economically or technically substituted in order to provide a service.

A major supplier is a supplier which has the ability to materially affect the terms of participation (having regard to price and supply) in the relevant market for basic telecommunications services as a result of:

(a) control over essential facilities; or

(b) use of its position in the market.

1. Competitive safeguards

1.1 Prevention of anti-competitive practices in telecommunications

Appropriate measures shall be maintained for the purpose of preventing suppliers who, alone or together, are a major supplier from engaging in or continuing anti-competitive practices.

1.2 Safeguards

The anti-competitive practices referred to above shall include in particular:

(a) engaging in anti-competitive cross-subsidization;

(b) using information obtained from competitors with anti-competitive results; and

(c) not making available to other services suppliers on a timely basis technical information about essential facilities and commercially relevant information which are necessary for them to provide services.

2. Interconnection

2.1 This section applies to linking with suppliers providing public telecommunications transport networks or services in order to allow the users of one supplier to communicate with users of another supplier and to access services provided by another supplier, where specific commitments are undertaken.

2.2 Interconnection to be ensured[26]

Interconnection with a major supplier will be ensured at any technically feasible point in the network. Such interconnection is provided.

(a) under non-discriminatory terms, conditions (including technical standards and specifications) and rates and of a quality no less favourable than that provided for its own like services or for like services of non-affiliated service suppliers or for its subsidiaries or other affiliates;

(b) in a timely fashion, on terms, conditions (including technical standards and specifications) and cost-oriented rates that are transparent, reasonable, having regard to economic feasibility, and sufficiently unbundled so that the supplier need not pay for network components or facilities that it does not require for the service to be provided; and

(c) upon request, at points in addition to the network termination points offered to the majority of users, subject to charges that reflect the cost of construction of necessary additional facilities.

2.3 Public availability of the procedures for interconnection negotiations

The procedures applicable for interconnection to a major supplier will be made publicly available.

2.4 Transparency of interconnection arrangements

It is ensured that a major supplier will make publicly available either its interconnection agreements or a reference interconnection offer.

2.5 Interconnection: dispute settlement

A service supplier requesting interconnection with a major supplier will have recourse, either:

(a) at any time or

(b) after a reasonable period of time which has been made publicly known

[26] Rural local exchange carriers may be exempted by a state regulatory authority for a limited period of time from the obligations of section 2.2. with regard to interconnection with competing local exchange carriers.

Rural telephone companies do not have to provide interconnection to competing local exchange carriers in the manner specified in section 2.2. until ordered to do so by a state regulatory authority.

to an independent domestic body, which may be a regulatory body as referred to in paragraph 5 below, to resolve disputes regarding appropriate terms, conditions and rates for interconnection within a reasonable period of time, to the extent that these have not been established previously.

3. Universal service

Any Member has the right to define the kind of universal service obligation it wishes to maintain. Such obligations will not be regarded as anti-competitive *per se*, provided they are administered in a transparent, non-discriminatory and competitively neutral manner and are not more burdensome than necessary for the kind of universal service defined by the Member.

4. Public availability of licensing criteria

Where a licence is required, the following will be made publicly available:

(a) all the licensing criteria and the period of time normally required to reach a decision concerning an application for a licence and

(b) the terms and conditions of individual licences.

The reasons for the denial of a licence will be made known to the applicant upon request.

5. Independent regulators

The regulatory body is separate from, and not accountable to, any supplier of basic telecommunications services. The decisions of and the procedures used by regulators shall be impartial with respect to all market participants.

6. Allocation and use of scarce resources

Any procedures for the allocation and use of scarce resources, including frequencies, numbers and rights of way, will be carried out in an objective, timely, transparent and non-discriminatory manner. The current state of allocated frequency bands will be made publicly available, but detailed identification of frequencies allocated for specific government uses is not required.

ATTACHMENT TO THE UNITED STATES SCHEDULE

ADDITIONAL COMMITMENTS PAPER I

(a) Taking note of principles of federalism under the United States Constitution, recognizing that insurance has been regulated at the state government level since the beginning of insurance regulation in the United States, and further recognizing the provision of the McCarran-Ferguson Act that "[t]he business of insurance...shall be subject to the laws of the several States," the Government of the United States welcomes efforts by the National Association of Insurance Commissioners ("NAIC") to promote the harmonization of state insurance regulation, through such steps as its Accreditation Program and the preparation of model insurance laws.

(b) The Government of the United States notes that under Accreditation Program, the NAIC selects an independent team of auditors to review the compliance of states with the laws, regulations, and regulatory and organizational practices contained in the NAIC accreditation standards. The team reports to the NAIC, which determines whether a state qualifies for accreditation under the standards. As of October 11, 1994, 37 states were accredited by the NAIC through this program.

(c) The Government of the United States notes that NAIC Model Laws are designed to facilitate legislative and regulatory action on common problems among the states and are intended to save duplication of effort on the part of the states. Some models are adopted by all or most of the states, so there is a harmonizing effect. Some models serve as guidelines which the states may adopt, utilize or amend to fit their individual needs. Certain models have been identified as being of such import that their adoption is necessary for states to be accredited pursuant to NAIC financial regulation standards.

(d) The Government of the United States encourages the NAIC to continue its effort to work with state governments on these programs.

(e) Recognizing principles of federalism, the long history of state regulation of insurance in the United States, and the McCarran-Ferguson Act, and noting the concerns of regulators who seek to further increase internationalization of their insurance markets while addressing prudential concerns, the Government of the United States:

    (i) welcomes that the NAIC in October 1993 adopted a model law on the initial entry of non-U.S. insurance providers without their prior establishment in another state, and the Government of the United States encourages the NAIC to continue and as appropriate intensify its efforts with relevant state authorities with regard to this issue;

    (ii) would welcome consideration by the NAIC, if appropriate, of the issue of the time period for review of licensing applications of insurance providers, from the perspective that regulatory authorities should make administrative decisions on completed applications of insurance providers within a reasonable time; and

    (iii) welcomes efforts by the NAIC to review with the states the question of citizenship requirements for the boards of directors of foreign insurance providers, and the Government of the United States encourages the NAIC to continue and as appropriate intensify its efforts with relevant state authorities within regard to this issue.

(f) The Government of the United States notes the concern raised by another Member that different state regulations for foreign insurance providers on lines of products permitted, trusteed assets requirements, deposit requirements, remittance ceiling and reinsurance trust funds affect foreign insurance providers' ability to enter the insurance market of the United States.

ATTACHMENT TO THE UNITED STATES SCHEDULE

ADDITIONAL COMMITMENTS PAPER II

(1) The Administration has expressed its support for Glass-Steagall reform on a national treatment basis and will work with Congress to achieve an appropriate framework to accomplish this objective.

(2) The Administration, noting that even before the adoption of the Riegle-Neal banking legislation, many states had taken action to liberalize interstate acquisitions of banks on a basis that provided national treatment to foreign banks, welcomes further initiatives by states to provide additional access on a non-discriminatory basis.

(3) The Government of the United States has taken action to remove impediments to the offering of securities in the United States by foreign and domestic issuers. The National Securities Markets Improvement Act of 1996 preempts state regulation of offerings of certain securities, including those listed on the New York Stock Exchange, the National Association of Securities Dealers Automated Quotation/National Market System, and securities issued by registered investment companies. This legislation eliminates duplicative state and federal securities legislation in the area of securities registration.

(4) Section 7(d) of the Investment Company Act authorizes the SEC to permit a foreign investment company to register and publicly offer its shares in the United States if the SEC makes the following prudential findings:

1. that it is both legally and practically feasible for the SEC and U.S. investors effectively to enforce the provisions of the Investment Company Act against the investment company, and

2. that it is consistent with the requirements set forth in the Investment Company Act.

(5) The Government of the United States notes that the Federal Reserve, working in cooperation with other domestic supervisory authorities, has established an enhanced framework for the regulation and supervision of U.S. operations of foreign banks, which endeavors to coordinate annual examinations of foreign banks and provide uniform guidance with respect to examination policies.

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U.S. - JORDAN FREE TRADE AGREEMENT

Services Schedule A in Annex 3.1

Jordan

Schedule of Specific Commitments

(This is authentic in English only)

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

Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments
A. HORIZONTAL COMMITMENTS			
All sectors included in this schedule			
	(3) All investments in public utilities are generally subject to concession. In sectors where service provision is granted by concession, commercial establishment must be in the form of Public Shareholding Companies.	Regarding subsidies, modes (1), (2), (3) and (4) are Unbound. (3) Foreign investments may not be less than JD 50,000. This does not apply to investments in public share-holding companies. <u>Real Estate:</u> (3) All purchase of real estate by non-Jordanian firms must be related to the approved business activities and is subject to Cabinet authorization. Lease of real estate by non- Jordanian firms for more than three years is subject to Cabinet approval. All juridical entities are prohibited from engaging in real estate trading. <u>State Owned Land:</u> (3) Authorization for purchase or lease of state owned lands is restricted to Jordanian nationals.	

Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments
	(4) Unbound except for measures concerning the entry and temporary stay of a natural person who falls in one of the following categories: Business visitors A natural person who stays in Jordan without acquiring remuneration from within Jordan 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 and/or other similar activities including those to prepare for establishing a commercial presence in Jordan. Entry and stay shall be for a period of 90 days. Intra-Corporate Transferees Natural persons employed by a juridical entity of another member for a period of not less than one year and who seek temporary stay in order to render services to (i) the same juridical entity which is engaged in substantive business operation in Jordan or (ii) a juridical entity constituted in Jordan and engaged in substantive business operation in Jordan which is owned by or controlled by or affiliated with the aforementioned juridical entity. Executives Natural persons who are senior employees of a juridical entity, who are responsible for the entire or a substantial part of the entity's operations in Jordan, receiving general supervision or direction principally from higher level executives, the board of directors or stock-holders of the business.	(4) Unbound, except for measures affecting the categories referred to under market access.	

Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments
	Managers Natural persons who direct the juridical entity, or department or sub-division of the juridical entity, supervise and control the work of supervisory, professional or managerial employees, have the authority to hire and fire or recommend hiring, firing, or other personnel actions and exercise discretionary authority over day-to-day operations at a senior level. Specialists Natural persons employed by a juridical entity and possess knowledge at an advanced level of expertise and proprietary knowledge of a juridical entity product, service, research, equipment, techniques, or management. Professionals Natural persons seeking to engage, as part of services contract granted by a juridical entity engaged in substantive business in Jordan and obtained by a juridical entity of another Member, (other than entities providing services as defined by CPC 872) which has no commercial presence in Jordan in the activity at a professional level. The person must possess the necessary academic credentials and professional qualifications, which have been duly recognized, where appropriate by the professional association in Jordan. The commitment relates only to the service activity which is the subject of the contract. Work permits for all categories are granted on the basis of an economic-needs test, i.e. to candidates whose qualifications are not available in Jordanians or those who are seeking work in fields in which Jordanians are in short supply.		

Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments
	Intra-corporate transferees who are executives, managers and specialists (as defined above) are not subject to the economic needs test-requirements excluding those in the fields of financial services (insurance, banking and other financial services) and services incidental to energy distribution. **However, intra-corporate transferees in the field of financial services (insurance, banking and other financial services) who are executives, managers and specialists (as defined above) are presumed to meet the economic needs test requirements.** **Temporary work and residency-permits are required. Such permits are issued for a maximum period of one year, but are renewable automatically as long as the work or residency permit holder continues to maintain his/her status within the juridicial entity employing him/her.**	Residency requirements: (4) Managing director of a branch or juridical entity must be resident in Jordan.	
B. SECTOR-SPECIFIC COMMITMENTS			
1. BUSINESS SERVICES			
A. Professional Services			
(a) Legal services (advisory services on foreign law only (excluding Jordanian Law) (part of CPC 861)	(1) None (2) None (3) None (4) Unbound, except as indicated in the horizontal section.	(1) None (2) None (3) None, representation in Jordanian courts is assigned only to Jordanian nationals. (4) Unbound, except as indicated in the horizontal section.	

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

Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments
(b) Auditing (part of CPC 862)	(1) Auditing services must be performed through a resident licensed auditor in Jordan. (2) Auditing services must be performed through a resident licensed auditor in Jordan. (3) None, service to be provided through resident auditors as natural persons or in general partnerships. Auditors must be Jordanian nationals. (4) Unbound, except as indicated in the horizontal section. Auditors must be Jordanian nationals.	(1)None (2) None (3) None (4) Unbound, except as indicated in the horizontal section.	
(b) Accounting and bookkeeping services (part of CPC862) (c) Taxation services (CPC 863)	(1) None (2) None (3) None (4) Unbound, except as indicated in the horizontal section.	(1) None (2) None (3) None (4) Unbound, except as indicated in the horizontal section.	
(d) Architectural services (CPC 8671) (e) Engineering services (CPC 8672) (g) Urban planning and landscape architectural services (CPC 8674)	(1) None for consultation, planning or design services. However, all engineering designs and plans must be undersigned by a local engineering firm before implementation in Jordan. (2) None for consultation, planning or design services. However, all engineering designs and plans must be undersigned by a local engineering firm before implementation in Jordan. (3) Subject to 50% foreign equity limitation. Also, at least 50% of equity must be held by engineers. Otherwise, non-Jordanian engineering and architectural firms may provide services only through a contractual association with Jordanian firms for the purpose of implementing a specific project or tender. Architects, engineers, urban planners and landscape architects must be Jordanian nationals. (4) Unbound, except as indicated in the horizontal section. Architects, engineers, urban planners and landscape architects must be Jordanian nationals.	(1) None (2) None (3) Foreign firms are required to train and upgrade the technical and management skills of local employees. (4) Unbound, except as indicated in the horizontal section.	

Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments
(h) Medical services (excluding Dental services) (CPC 9312)	(1) None (2) None (3) None, except access is restricted to physicians. Physicians must be Jordanian nationals. (4) Unbound, except as indicated in the horizontal section. Physicians must be Jordanian nationals.	(1) None (2) None (3) None (4) Unbound, except as indicated in the horizontal section. Physicians Association pensions and social security program is available for Jordanians only	
(i) Veterinary Services (CPC 93201)	(1) Unbound (2) Unbound (3) Access restricted to veterinarians. Veterinarians must be Jordanian nationals. (4) Unbound, except as indicated in the horizontal section. Veterinarians must be Jordanian nationals.	(1) Unbound (2) Unbound (3) None (4) Unbound, except as indicated in the horizontal section.	
(j) Services provided by midwives, nurses, physiotherapists (CPC 93191)-	(1) None (2) None (3) None (4) Unbound, except as indicated in the horizontal section.	(1) None (2) None (3) None (4) Unbound, except as indicated in the horizontal section.	
(k) Other	<u>Pharmacists</u> (1) None (2) None (3) Access restricted to pharmacists as natural persons or in general partnership. Only one outlet per pharmacist allowed. Pharmacists must be Jordanian nationals. (4) Unbound, except as indicated in the horizontal section. Pharmacists must be Jordanian nationals.	(1) None (2) None (3) None (4) Unbound, except as indicated in the horizontal section.	
B. Computer and Related Services			

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

Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments
(a) Consultancy services related to the installation of computer hardware (CPC 841) (b) Software implementation services (CPC 842) (c) Data processing services (CPC 843) (d) Data base services(CPC 844) (e) Maintenance and repair services of office machinery and equipment including computers (CPC 845) (f) Other computer services (CPC 849)	(1) None (2) None (3) None (4) Unbound, except as indicated in the horizontal section.	(1) None (2) None (3) None (4) Unbound, except as indicated in the horizontal section.	

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

Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments
C. Research and Development Services			
(a) R & D services on natural sciences (CPC 851) excluding geology related sciences **(b) R & D services on social sciences and humanities (CPC 852)** **(c) Inter disciplinary R & D services (CPC 853)**	(1) None (2) None (3) None (4) Unbound, except as indicated in the horizontal section. Director of research center must be a Jordanian national.	(1) None (2) None (3) None (4) Unbound, except as indicated in the horizontal section.	
D. Real Estate Services			
(a) Real estate services involving own or leased property (CPC 8210) (b) On a fee or contract basis (CPC 822)	(1) Unbound (2) None (3) Access restricted to Jordanian natural persons. Juridical entities are not allowed. Real estate agents and licensed surveyors must be Jordanian nationals. (4) Unbound, except as indicated in the horizontal section. Real estate agents and licensed surveyors employed by real estate offices must be Jordanian nationals.	1) Unbound (2) None (3) None (4) Unbound, except as indicated in the horizontal section.	

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

Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments
E. Rental/leasing service without operators			
(a) Leasing or rental services concerning ships without operators (CPC 83103)	(1) None (2) None (3) Subject to 60% foreign equity limitation. Starting no later than 1 January 2002, 100% foreign equity will be permitted. (4) Unbound, except as indicated in the horizontal section.	(1) None (2) None (3) None (4) Unbound, except as indicated in the horizontal section.	
(d) Leasing or rental services relating to other machinery and equipment, specifically agricultural machinery and equipment (CPC 83106)	(1) None (2) None (3) Subject to 50% foreign equity limitation. Starting no later than 1 January 2002, 100% foreign equity will be permitted. (4) Unbound, except as indicated in the horizontal section.	(1) None (2) None (3) None (4) Unbound, except as indicated in the horizontal section.	
(d) Leasing or rental services relating to other machinery and equipment (excluding engines and turbines) (CPC 83107-83109)	(1) None (2) None (3) Subject to a 50% percent equity limitation. (4) Unbound, except as indicated in the horizontal section.	(1) None (2) None (3) None (4) Unbound, except as indicated in the horizontal section.	
(d) Leasing or rental services relating to other machinery and equipment, specifically engines and turbines (part of CPC 83109)	(1) None (2) None (3) Subject to 50% foreign equity limitation. Starting no later than 1 January 2003, 100% foreign equity will be permitted. (4) Unbound, except as indicated in the horizontal section.	(1) None (2) None (3) None (4) Unbound, except as indicated in the horizontal section.	
F. Other business services			

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

Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments
(a) Advertising services **(CPC 871)**	(1) None (2) None (3) Access restricted to Jordanian natural persons and partnerships with maximum 50% foreign equity, or limited liability companies with Jordanians as majority in board of directors. (4) Unbound, except as indicated in the horizontal section. Director of advertising agency must be a Jordanian national.	(1) None (2) None (3) None (4) Unbound, except as indicated in the horizontal section.	
(b) Market research (CPC 86401) (c) Management consulting service (CPC 865) (d) Services related to management consulting (CPC 866) (q) Packaging services (CPC 876)	(1) None (2) None (3) None (4) Unbound, except as indicated in the horizontal section.	(1) None (2) None (3) None (4) Unbound, except as indicated in the horizontal section.	
(b) Public Opinion Polling Services **(CPC 86402)**	(1) Unbound (2) None (3) None (4) Unbound, except as indicated in the horizontal section. Director of public opinion bureau must be a Jordanian national.	(1) Unbound (2) None (3) None (4) Unbound, except as indicated in the horizontal section.	
(e) Technical testing and analysis services (CPC 8676)	(1) None (2) None (3) None, except geo-technical testing services are subject to 50% foreign equity limitation. (4) Unbound, except as indicated in the horizontal section.	(1) None (2) None (3) None (4) Unbound, except as indicated in the horizontal section.	

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

Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments
(f) Services incidental to agriculture (CPC 8811) **(i) Services incidental to manufacturing (CPC 884 & 885)**	(1) None (2) None (3) None (4) Unbound, except as indicated in the horizontal section.	(1) None (2) None (3) None (4) Unbound, except as indicated in the horizontal section.	
(f) Services incidental to animal husbandry, only advisory and consultancy services (part of CPC 8812)	(1) None (2) None (3) None (4) Unbound, except as indicated in the horizontal section. Supervisor must be a Jordanian veterinarian.	(1) None (2) None (3) None (4) Unbound, except as indicated in the horizontal section.	
(g) Services Incidental to fishing (CPC 882)	(1) None (2) None (3) None (4) Unbound, except as indicated in the horizontal section.	(1) None (2) None (3) None (4) Unbound, except as indicated in the horizontal section.	
(j) Services Incidental to energy distribution (CPC 887)	(1) Unbound* (2) None (3) Subject to Cabinet authorization or concession agreements. Number of services providers and concessions may be restricted. [1] (4) Unbound, except as indicated in the horizontal section.	(1) Unbound* (2) None (3) None (4) Unbound, except as indicated in the horizontal section.	
(k) Placement and supply services of personnel (CPC 872)	(1) Unbound (2) None (3) Subject to 50% foreign equity limitation and to any other limitations on legal form provided by the Jordanian law. (4) Unbound, except as indicated in the horizontal section.	(1) Unbound (2) None (3) None (4) Unbound, except as indicated in the horizontal section.	

1 **Cabinet authorization and concession agreements are provided on a national treatment basis.**

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

Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments
(m) Related scientific and technical consulting services (part of CPC 8675) excluding prospecting, surveying, exploration, exploitation and map making	(1) Unbound (2) None (3) Subject to 50% foreign equity limitation. Cabinet authorization is required. Geologists/ geological engineers must be Jordanian nationals. (4) Unbound, except as indicated in the horizontal section. Geologist/geological engineers must be Jordanian nationals.	(1) Unbound. (2) None (3) None (4) Unbound, except as indicated in the horizontal section.	
(n) Maintenance and repair of equipment (not including maritime vessels, aircraft, or other transport equipment and television and radio transmitters and apparatus for line telephony or telegraphy; and radio broadcast equipment) (CPC 633, 8861-8866) (o) Building/ Cleaning services (CPC 874)	(1) Unbound* (2) None (3) None (4) Unbound, except as indicated in the horizontal section.	(1) Unbound* (2) None (3) None (4) Unbound, except as indicated in the horizontal section.	
(p) Photographic services (excluding military portraits and aerial photography of the territory of the Hashemite Kingdom of Jordan) (CPC 875)	(1) Unbound* (2) None (3) Subject to 50% foreign equity limitation. (4) Unbound, except as indicated in the horizontal section.	(1) Unbound* (2) None (3) None (4) Unbound, except as indicated in the horizontal section.	
(s) Convention services (CPC 87909)	(1) Unbound* (2) None (3) None. (4) Unbound, except as indicated in the horizontal section.	(1) Unbound* (2) None (3) None (4) Unbound, except as indicated in the horizontal section.	

* unbound due lack of technical feasibility

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

Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments
(r) Printing and Publishing (CPC 88442)	(1) None (2) None (3) Subject to 60% foreign equity limitation. However, ownership of periodical publications is restricted to Jordanian natural persons or Jordanian juridical entities wholly owned by Jordanians. (4) Unbound, except as indicated in the horizontal section. Director of printing and publishing house must be a Jordanian national.	(1) None (2) None (3) None (4) Unbound, except as indicated in the horizontal section.	
2. COMMUNICATION SERVICES			
B. Courier services (CPC 7512)	(1) None (2) None (3) Subject to 60% foreign equity limitation. Starting no later than 1 January 2002, 100% foreign equity will be permitted. (4) Unbound, except as indicated in the horizontal section	(1) None (2) None (3) None (4) Unbound, except as indicated in the horizontal section.	
C. Telecommunication Services			
Jordan's commitments are based on the Chairman's Note dated 16 January 1997 (S/GBT/W/2/Rev.1). Jordan has removed its market access limitation on spectrum availability, in light of the Chairman's note S/GBT/W/3 dated 3 February 1997 on market access limitations on spectrum availability.			
(a) Voice telephone services (CPC 7521) (d) Telex services (CPC 7523) (e) Telegraph services (CPC 7522) (f) Facsimile services (CPC 7521 + 7529) (g) Private leased circuit services (7522+7523)	(1) International callback is not allowed. Starting no later than 31 December 2004, none. (2) None (3) Jordan Telecommunications Company (JTC) has the exclusive right until 31 December 2004. Starting no later than 31 December 2004, none. (4) Unbound, except as indicated in the horizontal section.	(1) International callback is not allowed. Starting no later than 31 December 2004, none. (2) None (3) Unbound. Starting no later than 31 December 2004, none. (4) Unbound, except as indicated in the horizontal section.	Jordan undertakes the obligations contained in the reference paper attached hereto.

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

Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments
(b) Packet- switched data transmission services (CPC 7523) (c) Circuit- switched data transmission services (CPC 7523) Value added services: (h) e-mail (CPC 7523) (i) voice-mail (CPC 7523) (j) On-line information and data base-retrieval (CPC 7523). (k) Electronic Data Interchange (CPC 7523) (l) Enhanced value added facsimile services (CPC 7523) (m) Code and protocol conversion (n) On-line information and/or data processing (including transaction processing) (CPC 843) Internet (excluding voice telephone and facsimile services)	(1) None (2) None (3) Service provided only over circuits leased from JTC. Starting no later than 31December 2004, none. (4) Unbound, except as indicated in the horizontal section.	(1) None (2) None (3) None (4) Unbound, except as indicated in the horizontal section.	
(o) Other: Mobile voice and data services	(1) None (2) None (3) Duopoly will be maintained until 31 December 2003. Commercial presence is subject to 51% foreign equity limitation. Starting no later than 31 December 2004, none. (4) Unbound, except as indicated in the horizontal section	(1) None (2) None (3) Unbound. Starting no later than 31 December 2004, none. (4) Unbound, except as indicated in the horizontal section.	
Global Mobile Personal Communication by Satellite (GMPCS)	(1) None (2) None (3) None, except through local authorized provider (gateway provider). (4) Unbound, except as indicated in the horizontal section.	(1) None (2) None (3) None (4) Unbound, except as indicated in the horizontal section.	

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

Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments
Paging Services (land based) (CPC 75291)	(1) None (2) None (3) The total number of service suppliers is subject to an economic needs test. Starting no later than 31 December 2004, none. (4) Unbound, except as indicated in the horizontal section.	(1) None (2) None (3) None (4) Unbound, except as indicated in the horizontal section.	
Public pay-phone services (booth services)	(1) International callback is not allowed. Starting no later than 31 December 2004, none. (2) None (3) The total number of service suppliers is subject to an economic needs test. Starting no later than 31 December 2004, none. (4) Unbound, except as indicated in the horizontal section.	(1) International callback is not allowed. Starting no later than 31December 2004, none. (2) None (3) None (4) Unbound, except as indicated in the horizontal section.	
D. Audio-visual services			

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

Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments
(a) Motion picture and video-tape production and distribution services (CPC 9611) **(b) Motion picture projection service (CPC 9612)** **(e) Sound recording**	(1) None (2) None (3) None, except motion picture and video-tape distribution services within Jordan are subject to 50% foreign equity limitation. (4) Unbound, except as indicated in the horizontal section. Director of retail outlet must be a Jordanian national.	(1) None (2) None (3) None (4) Unbound, except as indicated in the horizontal section.	
(c) Radio and television services (CPC 9613)	(1) None, except unbound for transmission (2) None, except unbound for transmission (3) None, subject to Cabinet approval provided approval is not based on market access or national treatment restrictions. (4) Unbound, except as indicated in the horizontal section.	(1) None, except unbound for transmission (2) None, except unbound for transmission (3) None (4) Unbound, except as indicated in the horizontal section.	
(d) Radio and television transmission services (CPC 7524)	(1) Unbound (2) Unbound (3) None, subject to Cabinet approval provided approval is not based on market access or national treatment restrictions. (4) Unbound, except as indicated in the horizontal section.	(1) Unbound (2) Unbound (3) None (4) Unbound, except as indicated in the horizontal section.	
3. CONSTRUCTION AND RELATED ENGINEERING SERVICES			

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

Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments
A. General Construction Work for buildings (CPC 512) B. General Construction Work for Civil Engineering (CPC 513) C. Installation and Assembly Work (CPC 514 + 516) D. Building Completion and Finishing Work (CPC 517) E. Other (CPC 511, 515, 518) excluding site preparation work for mining (CPC 5115)	(1) Unbound* (2) None (3) Foreign equity in Jordanian construction and contracting firms is limited to 50%. Otherwise, non-Jordanian construction and contracting firms may provide services only through a contractual association with Jordanian firms for the purpose of implementing a specific project or tender. (4) Unbound, except as indicated in the horizontal section. The number of foreign engineers to be employed by a firm may not exceed twice the number of qualified Jordanian engineers employed by the same firm.	(1) Unbound* (2) None (3) None (4) Unbound, except as indicated in the horizontal section.	
4. DISTRIBUTION SERVICES			If, in future, Jordan's legislation permits non-Jordanian investors to own a greater percentage of equity with respect to projects or an economic activity in this sector, such liberalization will immediately be bound in Jordan's schedule of specific commitments
(A) Commission Agents' Services (except for firearms) (CPC 621)	(1) Commercial presence is required. Starting no later than 1 January 2003, none. (2) None (3) None, except access is restricted to Jordanian natural persons, Jordanian partnerships with the majority ownership by Jordanians, and Jordanian companies with a Jordanian majority on the Board of Directors. (4) Unbound, except as indicated in the horizontal section.	(1) None (2) None (3) None (4) Unbound, except as indicated in the horizontal section.	

* unbound due lack of technical feasibility

Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments
(B) Wholesale Trade (except wholesale trade of firearms and pharmaceuticals) (CPC 622) (C) Retailing Services (except retail trade of pharmaceuticals) (CPC 631, 632, 6111, 6112, 6113, 6121) (D) Franchising (CPC 8922, 8923, 8929)	(1) None (2) None (3) Subject to 50% foreign equity limitation, except that service providers that are also registered as agents in Jordan are subject to the same limitations applicable to CPC 621. (4) Unbound, except as indicated in the horizontal section	(1) None (2) None (3) None (4) Unbound except as indicated in the horizontal section.	
5. EDUCATIONAL SERVICES			
Commercial presence (in mode 3) is subject to 60% foreign equity limitation. Starting no later than 1 January 2002 , 100% foreign equity will be permitted.			
A. Primary educational services (CPC 921) **B. Secondary educational services (CPC 922)**	(1) Unbound (2) None (3) None (4) Unbound, except as indicated in the horizontal section.	(1) Unbound (2) None (3) None (4) Unbound, except as indicated in the horizontal section.	
C. Higher educational services (CPC 923)	(1) None (2) None (3) None (4) Unbound, except as indicated in the horizontal section	(1) None (2) None (3) None (4) Unbound, except as indicated in the horizontal section	
D. Adult education Services (CPC 924)	(1) None (2) None (3) None (4) Unbound, except as indicated in the horizontal section. Director of adult education center must be a Jordanian national.	(1) None (2) None (3) None (4) Unbound, except as indicated in the horizontal section.	
E. Other education services (CPC 929), specifically cultural centers	(1) None (2) None (3) None (4) Unbound, except as indicated in the horizontal section. Director of cultural center must be a Jordanian national.	(1) None (2) None (3) None (4) Unbound, except as indicated in the horizontal section.	
6. ENVIRONMENTAL SERVICES			

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

Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments
B. Refuse Disposal Services: collection and treatment of solid waste services (part of CPC 9402) excluding collection and treatment of hazardous waste.	(1) Unbound (2) Unbound (3) Subject to 50% foreign equity limitation and to any other limitations on legal form provided by the Jordanian law. Establishment and provision of services are subject to Cabinet authorization and to an agreement with the Jordanian Government. Number of service providers may be restricted.[2] (4) Unbound, except as indicated in the horizontal section.	(1) Unbound (2) Unbound (3) None (4) Unbound, except as indicated in the horizontal section.	
C. Sanitation and similar services (CPC 9403)	(1) Unbound* (2) None (3) None (4) Unbound, except as indicated in the horizontal section.	(1) Unbound* (2) None (3) None (4) Unbound, except as indicated in the horizontal section.	
D. Other			
Cleaning Services of exhaust gases (CPC 9404) Noise abatement services (CPC 9405) Other environmental protection services n.e.c. (CPC 9409)	(1) None (2) None (3) None (4) Unbound, except as indicated in the horizontal section.	(1) None (2) None (3) None (4) Unbound, except as indicated in the horizontal section.	
7. FINANCIAL SERVICES If and when applicable, the absence of any limitation on the ability of a resident consumer to purchase the service in the territory of another Member 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 Member.			
A. Insurance and insurance - related services (CPC 812)			

2 **Service providers are not allowed to import or to use imported garbage, trash, rubbish and waste for the purpose of providing these services.**
* unbound due lack of technical feasibility

Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments
(a) Life, insurance services including health insurance services (CPC 81211) and (CPC 81212) excluding pension fund management. (b) Non- life insurance services (including accident insurance) (CPC 8129)	(1) Commercial presence is required. (2) Unbound. (3) Access is restricted to public share holding companies constituted in Jordan and to branches of foreign insurance companies. (4) Unbound, except as indicated in the horizontal section.	(1) Commercial presence is required. (2) Unbound. (3) None (4) Unbound, except as indicated in the horizontal section.	
(c) Reinsurance and retrocession (CPC 81299)	(1) None (2) None (3) Access is restricted to Public Share Holding companies constituted in Jordan and to branches of foreign reinsurance companies. (4) Unbound, except as indicated in horizontal section.	(1) None (2) None (3) None (4) Unbound, except as indicated in horizontal section.	
(d) Auxiliary Services (CPC 8140) **Agency services (CPC 81401)**	(1) Unbound (2) Unbound (3) Access restricted to Jordanian natural persons, Jordanian general partnerships with a maximum of 50 percent foreign equity, and limited liability companies with Jordanians as majority in board of directors. Insurance agent or director of agent company must be Jordanian nationals. (4) Unbound, except as indicated in the horizontal section. Insurance agent or director of agent company must be Jordanian nationals.	(1) Unbound (2) Unbound (3) None (4) Unbound, except as indicated in the horizontal section.	
Insurance consultancy (CPC 81402 excluding pension consultancy)	(1) None (2) None (3) None (4) Unbound, except as indicated in horizontal section.	(1) None (2) None (3) None (4) Unbound, except as indicated in horizontal section.	

Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments
Average and loss adjustment services (CPC 81403)	(1) Unbound. (2) Unbound. (3) None (4) Unbound, except as indicated in the horizontal section.	(1) Unbound. (2) Unbound. (3) None (4) Unbound, except as indicated in the horizontal section.	
Actuarial services (CPC 81404)	(1) None (2) None (3) None (4) Unbound, except as indicated in horizontal section.	(1) None (2) None (3) None (4) Unbound, except as indicated in horizontal section.	
B. Banking and other financial services (excluding insurance)			
The establishment of a commercial presence (in mode 3 only) or the conduct of new activities is restricted to Public Shareholding companies constituted in Jordan, and to branches and subsidiaries of foreign banks, unless otherwise stated in the specific sub-sector. Furthermore, it is noted that only Banks may undertake activities involving the acceptance of deposits and other repayable funds from the public (CPC 81115-81119 excluding CPC 81117) and extend guarantees and commitments services (CPC 81199**) and money broking. Financial service companies as seen in sub-sector entries below may provide all other financial activities. Financial service companies are licensed to undertake Investment Trusteeship, Investment Management, Financial Consultations Financial Brokerage, Depository, Management of Primary Issues.			
a) Acceptance of deposits and other repayable funds from the public (CPC 81115-81119 excluding CPC 81117) (e) Guarantees and Commitments (CPC 81199**) **(h) Money broking**	(1) None (2) None (3) None (4) Unbound, except as indicated in the horizontal section.	(1) Real property in Jordan may not be mortgaged to banks outside Jordan. (2) None (3) None (4) Unbound, except as indicated in the horizontal section. Branches of foreign banks are required to have a resident regional manager.	
(b) Lending of all types including consumer credit, factoring, mortgage credit, and financing of commercial transaction (CPC 8113) (c) Financial leasing (CPC 8112) **(d) All payment and money transmission services, credit, charge and debit cards, travellers cheques and bankers drafts**	(1) None (2) None (3) Service must be provided through banks and specialized financial companies. (4) Unbound, except as indicated in the horizontal section.	(1) Real property in Jordan may not be mortgaged to banks outside Jordan. (2) None (3) None (4) Unbound, except as indicated in the horizontal section. Branches of foreign banks are required to have a resident regional manager.	

Sector or subsector	Limitations on market access	Limitations on national treatment	Additional 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 and certificates of deposits) (CPC 81339**)** • Foreign Exchange (CPC 81333) • Derivative products incl., but not limited to, futures and options (CPC 81339**) • Exchange rate and interest rate instruments, including products such as swaps and forward rate agreements (CPC 81339**) • Transferable securities (CPC 81321) • Other negotiable instruments and financial assets, including bullion (CPC 81339**)	(1) None, except for derivative products, unbound. (2) None, except for derivative products, unbound. (3) Access restricted to: a. Banks b. Financial services companies constituted in Jordan, in the form of public shareholding company, limited liability company or a limited partnership in shares company. (4) Unbound, except as indicated in the horizontal section.	(1) None (2) None (3) None (4) Unbound, except as indicated in the horizontal section.	
(g) Participation in issues of all kinds of securities, incl. under-writing and placement as agent (whether publicly or privately) and provision of service related to such issues. (i) Asset management, such as cash or portfolio management, all forms of collective investment management, custodial, depository, trust services, and pension fund management.	(1) Unbound. (2) Unbound, except for issuance and public offer of securities outside Jordan by foreign service providers abroad, and for management by service suppliers outside Jordan of assets which are not traded on Amman Financial Market or otherwise traded in Jordan. (3) Access restricted to: a. Financial services companies constituted in Jordan, in the form of public shareholding company, limited liability company or a limited partnership in shares company. b. Licensed banks through affiliated companies or separate accounts. (4) Unbound, except as indicated in the horizontal section.	(1) Unbound. (2) Unbound, except for issuance and public offer of securities outside Jordan by foreign service providers abroad, and for management by service suppliers outside Jordan of assets which are not traded on Amman Financial Market or otherwise traded in Jordan. (3) None (4) Unbound, except as indicated in the horizontal section.	

Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments
(j) Settlement and clearing services for financial assets including securities, derivative products and other negotiable instruments.	(1) Unbound* (2) None (3) Access restricted to the Depository Center at the Amman Bourse for securities, and to the Central Bank of Jordan for all other financial instruments. (4) Unbound, except as indicated in the horizontal section.	(1) Unbound* (2) None (3) Access is restricted to the Depository Center at the Amman Bourse for securities, and the Central Bank of Jordan for all other financial instruments (4) Unbound, except as indicated in the horizontal section.	
(k) Advisory, intermediation[4] and other auxiliary financial services on all the activities (a - l) , incl. credit reference and analysis, investment and portfolio research and advice, advice on acquisitions and on corporate restructuring and strategy	(1) None (2) None (3) Access restricted to: a. Financial services companies constituted in Jordan, in the form of a public shareholding company, limited liability company or a limited partnership in shares company. b. Banks (4) Unbound, except as indicated in the horizontal section.	(1) None (2) None (3) None (4) Unbound, except as indicated in the horizontal section.	
(l) Provision and transfer of financial information, and financial data processing and related software by suppliers of other financial services	(1) None (2) None (3) None (4) Unbound, except as indicated in the horizontal section.	(1) None (2) None (3) None (4) Unbound, except as indicated in the horizontal section.	
8. HEALTH RELATED & SOCIAL SERVICES (other than those listed under 1.A.)			
Commercial presence (in mode 3) is subject to 60% foreign equity limitation. Starting no later than 1 January 2002 , 100% foreign equity will be permitted.			

* unbound due lack of technical feasibility

4 **Intermediation is defined as acting as an intermediary between persons or parties including as an agent, finder (one who identifies business opportunities) or mediator.**

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

Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments
A. Hospital services (CPC 9311) **C. Social services (CPC 933). Specifically, these are nursing homes, convalescent homes, rehabilitation centers**	(1) None (2) None (3) One of the owners must be a physician except in a public limited company. (4) Unbound, except as indicated in the horizontal section. At least 3/4 of physicians in any hospital or nursing or convalescent homes must be Jordanian nationals; at least 1/2 of all staff must be Jordanian nationals.	(1) None (2) None (3) None (4) Unbound, except as indicated in the horizontal section.	
B. Other human health services, specifically medical labs (CPC 93199)	(1) None (2) None (3) None (4) Unbound, except as indicated in the horizontal section. Lab. director must be a Jordanian national.	(1) None (2) None (3) None (4) Unbound, except as indicated in the horizontal section.	
9. TOURISM AND TRAVEL RELATED SERVICES			
A. Hotel & motel lodging services, excluding casinos (CPC 6411 & 6412)	(1) None (2) None (3) None (4) Unbound, except as indicated in the horizontal section.	(1) None (2) None (3) None (4) Unbound, except as indicated in the horizontal section.	
Meal serving services with full restaurant services (excluding transport facilities) (CPC 6421) **Meal serving services in self-serving facilities (cafeterias) (CPC 6422)** **Beverage serving services for consumption on the premises, excluding casinos (CPC 643)**	(1) None (2) None (3) Subject to 50 percent foreign equity limitation. Jordanian juridical entity is required for franchising. Foreign equity limitation does not apply to these services when operated in hotels, motels or tourist classified restaurants. (4) Unbound, except as indicated in the horizontal section	(1) None (2) None (3) None (4) Unbound, except as indicated in the horizontal section.	
Caterer services providing meals to outside (CPC 6423). Institutional Food Service caterers (with the exception of Airport and airline catering facilities which are confined only to the national air carriers)	(1) None (2) None (3) None (4) Unbound, except as indicated in the horizontal section.	(1) None (2) None (3) None (4) Unbound, except as indicated in the horizontal section.	

Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments
Air catering services (part of CPC 6423)	(1) Unbound (2) Unbound (3) Exclusivity is currently granted to the national carrier. However, once exclusivity is lifted, access will be subject to 50% limitation on foreign equity and to any other limitations on legal form provided for by the Jordanian law. Number of service providers may be restricted. (4) Unbound, except as indicated in the horizontal section.	(1) Unbound (2) Unbound (3) None (4) Unbound except as indicated in the horizontal section.	
B. Travel Agencies and tour operator services (CPC 7471)	(1) Foreign travel agencies must implement their tours in Jordan through a local service provider. (2) None (3) Service may be provided through Jordanian natural or juridical entities with maximum 50 % foreign equity. Service provider must be a specialized tourist firm. Director must be a Jordanian national. (4) Unbound, except as indicated in the horizontal section. Director must be a Jordanian national.	(1) None (2) None (3) None (4) Unbound, except as indicated in the horizontal section.	
Tourist guide services (CPC 7472)	(1) None (2) None (3) None (4) Unbound, except as indicated in the horizontal section.	(1) Unbound (2) None (3) None (4) Unbound, except as indicated in the horizontal section.	

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

Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments
10. RECREATIONAL, CULTURAL AND SPORTING SERVICES (Other than audio-visual services)			
A. Other Entertainment services (CPC 96191) Theatrical producer, singer group, bands and orchestra entertainment services	(1) Unbound* (2) None (3) None (4) Unbound, except as indicated in the horizontal section.	(1) Unbound* (2) None (3) None (4) Unbound, except as indicated in the horizontal section.	
Circus troupes (CPC 96194)	(1) Unbound* (2) None (3) Foreign circus shows must be sponsored by a registered Jordanian sports club. (4) Unbound, except as indicated in the horizontal section.	(1) Unbound* (2) None (3) None (4) Unbound, except as indicated in the horizontal section.	
B. News Agency Services (CPC 962) Correspondents only	(1) None (2) None (3) None (4) Unbound, except as indicated in the horizontal section.	(1) None (2) None (3) None (4) Unbound, except as indicated in the horizontal section.	
C. Libraries, archives, museums and other cultural services (CPC 963) Museum services (except for historical sites and buildings) (CPC 96321)	(1) None (2) None (3) None (4) Unbound, except as indicated in the horizontal section.	(1) None (2) None (3) None (4) Unbound, except as indicated in the horizontal section.	
D. Sporting and other recreational services (CPC 964)	Health and fitness clubs : (1) Unbound* (2) None (3) None (4) Unbound, except as indicated in the horizontal section.	(1) Unbound* (2) None (3) None (4) Unbound, except as indicated in the horizontal section.	
11. TRANSPORT SERVICES			
A. Maritime Transport Services: Transport services by Seagoing vessels (CPC 721)			

* unbound due lack of technical feasibility

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

Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments
(a) Passenger transportation (CPC 7211) **(b) Freight transportation (CPC 7212)**	(1)(a) Liner Shipping: None, but all ships docking in Jordan must have a local Port Agent. (b) Bulk, tramp, and other international shipping, including passenger transportation: None (2) None (3) (a) Establishment of registered company for the purpose of operating a fleet under the national flag of Jordan: Subject to 50% foreign equity limitation except none for ships owned and operated at the same time by a non-Jordanian. (b) Other forms of commercial presence for the supply of international maritime transport services: Subject to 50% foreign equity limitation except none for ships owned and operated at the same time by a non-Jordanian. (4) Unbound, except as indicated in horizontal section. 1/5 of crew on Jordanian ships must be Jordanian.	(1) None (2) None (3) Service fees for pilotage, berthing and docking are 10% less for Jordanian ships. Jordanian ships are exempt from any Port dues when anchoring in Jordanian territorial waters. Jordanian ships enjoy preferential treatment in prices of bunker provided at the Aqaba Port. (4) Unbound, except as indicated in the horizontal section.	The following services at the port are made available to international maritime transport suppliers on reasonable and non-discriminatory terms and conditions: 1.Pilotage (excluded) 2. Towing and tug assistance 3. Provisioning, fuelling, and watering. 4. Garbage collecting and ballast waste disposal. 5. Port Captain's services. 6. Navigation aids. 7. Shore-based operational services, essential to ship operations including communications, water and electrical supplies. 8. Emergency repair facilities. 9. Anchorage, berth and berthing services(excluded). Please note that Pilotage and anchorage services have been excluded due to the national treatment limitation as seen from commitments under the national treatment column.

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

Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments
Maritime Auxiliary Services			
(c) Rental services of sea-going vessels with operator (CPC 7213)	(1) None (2) None (3) Subject to 50% foreign equity limitation. (4) Unbound, except as indicated in the horizontal section.	(1) None (2) None (3) None (4) Unbound, except as indicated in the horizontal section.	
(d) Maintenance and repair of vessels (CPC 8868)	(1) None (2) None (3) Subject to 60% foreign equity limitation. Access restricted to Jordanian natural or juridical entities. (4) Unbound, except as indicated in the horizontal section.	(1) None (2) None (3) None (4) Unbound, except as indicated in the horizontal section.	
Storage and warehousing services (CPC 742)	(1) Unbound* (2) None (3) Subject to 50% foreign equity limitation.[5] (4) Unbound, except as indicated in the horizontal section.	(1) Unbound* (2) None (3) None[6] (4) Unbound, except as indicated in the horizontal section.	

*unbound due lack of technical feasibility

5 Public utility concession or licensing procedures may apply in case of occupation of the public domain

6 Public utility concession or licensing procedures may apply in case of occupation of the public domain

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

Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments
Shipping Agents Maritime Freight Forwarding Services (CPC 748) Maritime Freight Inspection services (CPC 749) Food Supply Catering (Provisioning)	(1) Unbound (2) None (3) Access restricted to Jordanian natural or juridical entities. Subject to 50% foreign equity limitation (4) Unbound except as indicated in the horizontal section.	(1) Unbound (2) None (3) None (4) Unbound, except as indicated in the horizontal section.	
B. Internal Waterways Transport			
(a) Passenger transportation (CPC 7221) **(b) Freight transportation (CPC 7222)**	(1) Unbound* (2) None (3) Subject to 50% foreign equity limitation. Starting no later than 31 December 2003 , 100% foreign equity will be permitted. (4) Unbound, except as indicated in the horizontal section.	(1) Unbound* (2) None (3) None (4) Unbound, except as indicated in the horizontal section.	
(c) Rental of vessels with crew (CPC 7223)	(1) None (2) None (3) Subject to 50% foreign equity limitation. (4) Unbound, except as indicated in the horizontal section.	(1) None (2) None (3) None (4) Unbound, except as indicated in the horizontal section.	
(d) Maintenance and repair of vessels (part of CPC 8868)	(1) Unbound* (2) None (3) Subject to 60% foreign equity limitation. (4) Unbound, except as indicated in the horizontal section.	(1) Unbound* (2) None (3) None (4) Unbound, except as indicated in the horizontal section.	
(e) Pushing and towing services (CPC 7224)	(1) Unbound* (2) None (3) Subject to 50% foreign equity limitation. Establishment and provision of services are subject to an agreement with the Jordanian government. Number of service providers may be restricted. (4) Unbound, except as indicated in the horizontal section.	(1) Unbound* (2) None (3) None (4) Unbound, except as indicated in the horizontal section.	
C. Air Transport Services (as defined in the Annex on Air Transport)			

Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments
Maintenance and repair of Aircraft (part of CPC 8868)	(1) Subject to an agreement with Royal Jordanian Airline (National Carrier). (2) None (3) Subject to 60% foreign equity limitation. Number of service providers may be restricted. (4) Unbound, except as indicated in the horizontal section.	(1) None (2) None (3) None (4) Unbound, except as indicated in the horizontal section.	
Computer Reservation Systems (CRS): Sales and Marketing Maintenance and Repair	(1) None (2) None (3) Subject to 50% foreign equity limitation (4) Unbound, except as indicated in the horizontal section.	(1) None (2) None (3) None (4) Unbound, except as indicated in the horizontal section.	
Air Auxiliary Services			
Freight forwarding services (part of CPC 748)	(1) None (2) None (3) Access restricted to Jordanian natural or juridical entities. Director must be a Jordanian national. Subject to 50% foreign equity limitation (4) Unbound, except as indicated in the horizontal section. Director must be a Jordanian national.	(1) None (2) None (3) None (4) Unbound, except as indicated in the horizontal section.	
Packing and crating and de-packing and de-crating services (part of CPC 749)	(1) None (2) None (3) Access restricted to Jordanian natural or juridical entities. Subject to 50% foreign equity limitation (4) Unbound except as indicated in the horizontal section.	(1) None (2) None (3) None (4) Unbound, except as indicated in the horizontal section.	

Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments
Freight inspection services (part of CPC 749) excluding pre-shipment inspection for customs valuation purposes on imports.	(1) None, Jordan does not accept pre-shipment inspection for customs valuation purposes on imports. (2) None, Jordan does not accept pre-shipment inspection for customs valuation purposes on imports. (3) Subject to 50% foreign equity limitation. Access restricted to freight forwarders in the form of Jordanian natural or juridical entities. Director must be a Jordanian national. Once issuance of specialized licenses for provision of freight inspection services is regulated, access will also be granted to inspection firms in the form of Jordanian natural or juridical entities. (4) Unbound, except as indicated in the horizontal section. Director must be a Jordanian national.	(1) None (2) None (3) None (4) Unbound, except as indicated in the horizontal section.	
E. Rail Transport			
(a) Passenger transportation (CPC 7111) **(b) Freight transportation (CPC 7112)** **(c) Pushing and towing services (CPC 7113)** **(d) Maintenance and repair of rail transport equipment (part of CPC 8868)**	(1) Unbound (2) Unbound (3) Subject to Cabinet authorization provided that the infrastructure is owned by the Jordanian Government. Number of service providers may be restricted. (4) Unbound, except as indicated in the horizontal section.	(1) Unbound (2) Unbound (3) None (4) Unbound, except as indicated in the horizontal section.	

REFERENCE PAPER

Scope

The following are definitions and principles on the regulatory framework for the basic telecommunications services.

Definitions

Users mean service consumers and service suppliers.

Essential facilities mean facilities of a public telecommunications transport network or service that

(a) are exclusively or predominantly provided by a single or limited number of suppliers; and
(b) cannot feasibly be economically or technically substituted in order to provide a service.

A major supplier is a supplier, which has the ability to materially affect the terms of participation (having regard to price and supply) in the relevant market for basic telecommunications services as a result of:
(a) control over essential facilities; or
(b) use of its position in the market.

1. Competitive safeguards

1.1 Prevention of anti-competitive practices in telecommunications

Appropriate measures shall be maintained for the purpose of preventing suppliers who, alone or together, are a major supplier from engaging in or continuing anti-competitive practices.

1.2 Safeguards

The anti-competitive practices referred to above shall include in particular:

(a) engaging in anti-competitive cross-subsidization;
(b) using information obtained from competitors with anti-competitive results; and
(c) not making available to other services suppliers on a timely basis technical information about essential facilities and commercially relevant information which are necessary for them to provide services.

2. Interconnection

2.1 This section applies to linking with suppliers providing public telecommunications transport networks or services in order to allow the users of one supplier to communicate with users of another supplier and to access services provided by another supplier, where specific commitments are undertaken.

2.2 Interconnection to be ensured

Interconnection with a major supplier will be ensured at any technically feasible point in the network. Such interconnection is provided.

(a) under non-discriminatory terms, conditions (including technical standards and specifications) and rates and of a quality no less favourable than that provided for its own like services or for like services of non-affiliated service suppliers or for its subsidiaries or other affiliates;
(b) in a timely fashion, on terms, conditions (including technical standards and specifications) and cost-oriented rates that are transparent, reasonable, having regard to economic feasibility, and sufficiently unbundled so that the supplier need not pay for network components or facilities that it does not require for the service to be provided; and
(c) upon request, at points in addition to the network termination points offered to the majority of users, subject to charges that reflect the cost of construction of necessary additional facilities.

2.3 Public availability of the procedures for interconnection negotiations

The procedures applicable for interconnection to a major supplier will be made publicly available.

2.4 Transparency of interconnection arrangements

It is ensured that a major supplier will make publicly available either its interconnection agreements or a reference interconnection offer.

2.5 Interconnection: dispute settlement

A service supplier requesting interconnection with a major supplier will have recourse, either:

(a) at any time or
(b) after a reasonable period of time which has been made publicly known

to an independent domestic body, which may be a regulatory body as referred to in paragraph 5 below, to resolve disputes regarding appropriate terms, conditions and rates for interconnection within a reasonable period of time, to the extent that these have not been established previously.

3. Universal service

Any Member has the right to define the kind of universal service obligation it wishes to maintain. Such obligations will not be regarded as anti-competitive *per se*, provided they are administered in a transparent, non-discriminatory and competitively neutral manner and are not more burdensome than necessary for the kind of universal service defined by the Member.

4. Public availability of licensing criteria

Where a licence is required, the following will be made publicly available:

(a) all the licensing criteria and the period of time normally required to reach a decision concerning an application for a licence and
(b) the terms and conditions of individual licences.

The reasons for the denial of a licence will be made known to the applicant upon request.

5. Independent regulators

The regulatory body is separate from, and not accountable to, any supplier of basic telecommunications services. The decisions of and the procedures used by regulators shall be impartial with respect to all market participants.

6. Allocation and use of scarce resources

Any procedures for the allocation and use of scarce resources, including frequencies, numbers and rights of way, will be carried out in an objective, timely, transparent and non-discriminatory manner. The current state of allocated frequency bands will be made publicly available, but detailed identification of frequencies allocated for specific government uses is not required.

ANNEX 3.2

MEMORANDUM OF UNDERSTANDING BETWEEN THE HASHEMITE KINGDOM OF JORDAN AND THE UNITED STATES OF AMERICA CONCERNING CERTAIN RECIPROCITY REQUIREMENTS

During the negotiations on the accession of the Hashemite Kingdom of Jordan (Jordan) to the World Trade Organization (WTO), the delegations representing Jordan and the United States of America (United States) discussed Jordan's requirements for reciprocal treatment in certain services sectors. Jordan has listed in its schedule of specific commitments under the General Agreement on Trade in Services (GATS) exemptions from most-favored-nation (MFN) treatment that are based on a reciprocity requirement. The Government of Jordan hereby confirms the United States satisfies the reciprocity requirements with respect to access for duly qualified auditors, pharmacists, and geologists/geological engineers; licensing of medical testing and laboratory administration professionals; and publication of newsletters by foreign news agencies. Both Jordan and the United States will provide access in the above-mentioned sectors to each other's suppliers consistent with their respective commitments under the GATS.

Both governments agree to consult at the request of either government concerning the operation of this Memorandum of Understanding.

For: The Hashemite Kingdom of Jordan	For: The United States of America
H.E. Dr. Mohammed HALAIQAH Chief Negotiator Secretary General Ministry of Industry and Trade	Mr. Daniel E. BRINZA Attache Permanent Representative to the WTO

Done at Geneva, 24 November 1999