

bonding, professional liability insurance and client
restitution funds.

3.On receipt of a recommendation referred to in paragraph 1, the
Commission shall review the recommendation within a reasonable
time to determine whether it is consistent with this Agreement. If
the Commission determines that the recommendation is consistent
with this Agreement, each Party shall encourage its respective
competent authorities, where appropriate, to implement the
recommendation within a time determined by the Parties.

4.Temporary licensing

If the Parties decide, each Party shall encourage the relevant bodies
in its territory to develop procedures for the temporary licensing
of a professional service provider of the other Party.

Text of the Canada–Panama Free trade
agreement – Chapter eleven:
Telecommunications

Article 11.01: Definitions

For purposes of this Chapter:

绑定、职业责任保险和客户赔偿资金。

3 . 收到第1段中提到的建议后，委员会应在合理的时间内审查该建议，以确定其是
否符合本协议。如果委员会确定该建议符合本协议，每一方应鼓励其各自的主管当
局，在适当的情况下，在由缔约方确定的时间内实施该建议。

4. 临时许可

如果缔约方决定，每一方应鼓励其领土内的相关机构制定其他方专业服务提供
者的临时许可程序。

加拿大—巴拿马自由贸易协定——第十一章：
电信

第11.01条：定义

本章的目的：

cost-oriented means based on cost, including a reasonable profit, and may involve different cost methodologies for different facilities or services;

end-user means a final consumer of or subscriber to a public telecommunications transport service, including a service supplier other than a supplier of public telecommunications transport services;

enterprise means an “enterprise” as defined in Article 1.01 (Initial Provisions and General Definitions – Definitions of General Application) and a branch of an enterprise;

essential facilities means facilities of a public telecommunications transport network or service that:

- are exclusively or predominantly provided by a single or a limited number of suppliers; and
- cannot feasibly be economically or technically substituted in order to supply a service;

interconnection means linking suppliers providing a public telecommunications transport service to allow the users of one supplier to communicate with users of another supplier and to access a service provided by another supplier;

成本导向意味着基于成本，包括合理的利润，并且可能涉及针对不同设施或服务不同成本方法；

最终用户是指公共电信传输服务的最终消费者或订阅者，包括公共电信传输服务以外的服务供应商；**企业**是指根据第1.01条（初始条款和一般定义——一般应用定义）中定义的“企业”以及企业的分支机构；

基本设施是指公共电信传输网络或服务的设施，其：

- 由一个或少数供应商独家或主要提供；并且在经济或技术上无法可行地替代以提供服务；
-

互联互通是指将提供公共电信传输服务的供应商连接起来，以允许一个供应商的用户与另一个供应商的用户进行通信，并访问由另一个供应商提供的服务；

intra-corporate communications means telecommunications through which a company communicates within the company or with or among its subsidiaries, branches and, subject to a Party's domestic law, affiliates, but does not include a commercial or non-commercial service that is supplied to a company that is not a related subsidiary, branch or affiliate or that is offered to a customer or potential customer; for purposes of this definition, "subsidiaries", "branches" and, where applicable, "affiliates" are as defined by each Party in its domestic law;

leased circuits means telecommunications facilities between two or more designated points that are set aside for the dedicated use of or availability to a particular customer or other users of the customer's choosing;

major supplier means a supplier that has the ability to materially affect the terms of participation having regard to price and supply in the relevant market for public telecommunications transport networks or services as a result of:

- control over essential facilities; or
- the use of its position in the market;

network termination point means the final demarcation of the public telecommunications transport network at the user's premises;

企业内部通信是指公司内部或公司与其子公司、分支机构（根据一方国内法律，还包括关联公司）之间的电信通信，但不包括提供给非关联子公司、分支机构或关联公司或提供给客户或潜在客户的商业或非商业服务；就本定义而言，“子公司”、“分支机构”以及在适用情况下“关联公司”的定义由每一方在其国内法律中规定；

租用电路 是指两个或多个指定点之间的电信设施，这些设施为特定客户或其他客户选择的用户专用或可供使用；

主要供应商 是指能够实质性地影响公共电信传输网络或服务在相关市场中的参与条款的供应商，该影响是由于以下原因造成的：

- 对基本设施的控制；或
- 利用其市场地位；

网络终端点 是指用户场所的公共电信传输网络的最终分界点；

non-discriminatory means treatment no less favourable than that accorded to another user of like public telecommunications transport networks or services in like circumstances;

public telecommunications transport network means the public telecommunications infrastructure that permits telecommunications between and among defined network termination points;

public telecommunications transport service means a telecommunications transport service required, explicitly or in effect, by a Party to be offered to the public generally that involves the real -time transmission of customer-supplied information between two or more points without an end -to -end change in the form or content of the customer's information. Such services may include, inter alia, telegraph, telephone, telex and data transmission;

regulatory body means the national body of a Party that is responsible for the regulation of telecommunications;

service supplier means a person of a Party who is seeking to supply or who supplies a service, including a supplier of a telecommunications transport network or service;

supply of a service means providing a service:

非歧视性 是指不低于向处于类似情况下的另一用户提供的类似公共电信传输网络或服务的待遇；**公共电信传输网络** 是指允许在定义的网络终端点之间和之间进行电信传输的公共电信基础设施；**公共电信传输服务** 是指一方明确或实际上要求向公众普遍提供的一种电信传输服务，该服务涉及在两个或多个点之间实时传输客户提供的信息，而客户信息的格式或内容在端到端时没有变化。此类服务包括但不限于电报、电话、电传和数据传输；**监管机构** 是指一方负责电信监管的国家机构；**服务供应商** 是指一方寻求提供或提供服务的个人，包括电信传输网络或服务的供应商；**服务提供** 是指提供服务：

- from the territory of a Party into the territory of the other Party;
- in the territory of a Party by a person of that Party to a person of the other Party;
- by a service supplier of a Party, through an enterprise in the territory of the other Party; or
- by a national of a Party in the territory of the other Party;

user means an end -user or a supplier of a public telecommunications transport service; and

value-added service means a service that adds value to public telecommunications transport services through enhanced functionality, by:

- acting on the format, content, code, protocol or similar aspects of a customer's transmitted information;
- providing a customer with additional, different or restructured information; or
- providing a customer interaction with stored information.

Article 11.02: Scope of Application

1. This Chapter applies to:

- 从一方领土进入另一方领土；在一方领土内，由该方人员向另一方人员提供服务；由一方服务供应商通过位于另一方领土内的企业提供服务；或由一方国民在另一方领土内提供服务；
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用户 means an end-user or a supplier of a public telecommunications transport service; and

增值服务是指为公共增加价值的服务

电信传输服务通过增强

功能，通过：

- 针对客户传输信息格式、内容、代码、协议或类似方面采取行动；向客户提供附加、不同或重组信息；或为客户提供与存储信息相关的交互。
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第11.02条：适用范围

1. 本章适用于：

- a measure adopted or maintained by a Party in relation to accessing and using a public telecommunications transport network or service;
- a measure adopted or maintained by a Party relating to an obligation of a supplier of a public telecommunications transport network or service;
- any other measure adopted or maintained by a Party relating to a public telecommunications transport network or service; and
- a measure adopted or maintained by a Party relating to the supply of a value -added service.

2. This Chapter does not apply to a measure of a Party affecting the transmission by electromagnetic means, including broadcast and cable distribution, of radio or television programming intended for reception by the public.

3. This Chapter does not:

- require a Party to authorize a service supplier of the other Party to establish, construct, acquire, lease, operate or supply a telecommunications transport network or

- 一方为访问和使用公共电信传输网络或服务而采取或维持的措施；

- 一方为公共电信传输网络或服务供应商所采取或维持的与供应商义务相关的措施；一方为公共电信传输网络或服务所采取或维持的任何其他措施；以及一方为增值服务供应所采取或维持的措施。

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2. 本章不适用于一方采取的、影响通过电磁手段（包括广播和有线电视分配）传输为公众接收的无线电或电视节目的措施。

3. 本章不：

- 要求一方授权另一方服务供应商建立、建设、获取、租赁、运营或供应电信传输网络或

service, other than as specifically provided in this Agreement;

- require a Party to establish, construct, acquire, lease, operate or supply a telecommunications transport network or service not offered to the public generally; or
- require a Party to compel a service supplier to establish, construct, acquire, lease, operate or supply a telecommunications transport network or service not offered to the public generally.

Article 11.03: Access to and Use of Public Telecommunications Transport Networks or Services

1. Subject to a Party's right to restrict the supply of a service in accordance with the reservations in its Schedule to Annex I or II, a Party shall ensure that an enterprise of the other Party is accorded access to and use of a public telecommunications transport network or service on reasonable and non-discriminatory terms and conditions, including as set out in paragraphs 2 through 7.

服务，除非本协议中另有明确规定；

- 要求一方建立、建设、获取、租赁、运营或供应一个通常不向公众提供的电信传输网络或服务；或要求一方强制服务供应商建立、建设、获取、租赁、运营或供应一个通常不向公众提供的电信传输网络或服务。
-

第11.03条：对公共电信传输网络或服务的访问和使用

1. 根据附件I或II中各方的附表所保留的权利，限制服务供应的一方应确保另一方企业能够以合理和非歧视性的条款和条件获得公共电信传输网络或服务的访问和使用，包括第2至7段中规定的条款。

2. Each Party shall ensure that an enterprise of the other Party has access to and use of a public telecommunications transport network or service offered within or across its borders, including private leased circuits, and to this end shall ensure, subject to paragraphs 6 and 7, that the enterprise is permitted to:

- purchase, or lease, and attach terminal or other equipment that interfaces with a public telecommunications transport network;
- interconnect private leased or owned circuits with a public telecommunications transport network and service in the territory, or across the borders, of that Party or with circuits leased or owned by another enterprise;
- use an operating protocol of its choice; and
- perform a switching, signalling or processing function.

3. Each Party shall ensure that an enterprise of the other Party may use a public telecommunications transport network and service for the movement of information in its territory or across its borders, including for intra -corporate communications of such enterprises, and for access to information contained in a database or otherwise stored in machine -readable form in the territory of either Party.

2. 每一方应确保另一方企业能够获得在其境内或境外提供的公共电信传输网络或服务，包括私有租用电路，为此，每一方应确保，根据第6段和第7段，该企业被许可：

- 购买、租赁，并连接与公共电信传输网络接口的终端或其他设备；
- 与该一方领土内或跨境的公共电信传输网络和服务互连私有租用或拥有的电路，或与另一企业租用或拥有的电路互连；使用其选择的操作协议；并执行交换、信令或处理功能。
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3. 每一方应确保另一方的企业可以在其领土内或跨越其边境使用公共电信传输网络和服务进行信息传输，包括该等企业的企业内部通信，以及访问位于任何一方领土内、以机器可读形式存储在数据库中或其他形式存储的信息。

4. Further to Article 23.02 (Exceptions – General Exceptions), a Party may take a measure necessary to:

- ensure the security and confidentiality of messages; or
- protect the privacy of users of public telecommunications transport services.

5. A measure taken under paragraph 4 may not be applied in a manner that would constitute a means of arbitrary or unjustifiable discrimination or a disguised restriction on trade.

6. Each Party shall ensure that no condition is imposed on access to and use of a public telecommunications transport network or service other than as necessary to:

- safeguard the public service responsibilities of suppliers of a public telecommunications transport network or service, in particular their ability to make their networks or services available to the public generally;
- protect the technical integrity of a public telecommunications transport network or service; or
- ensure that a service supplier of the other Party does not supply a service limited by a Party's reservations in its Schedule to Annex I or II.

4. 根据第23.02条（例外 - 一般例外），一方可以采取必要措施：

- 确保消息的安全性和保密性；或保护公共电信传输服务用户的隐私。
-

5. 第4段采取的措施不得以任何任意或不合理歧视或伪装的贸易限制的方式应用。

6. 每一方应确保对公共电信传输网络或服务的访问和使用，除为以下目的所必需外，不得附加任何条件：

- 保护公共电信传输网络或服务供应商的公共服务责任，特别是其向公众普遍提供其网络或服务的能力；
- 保护公共电信传输网络或服务的техническая完整性；或确保另一方服务供应商不向附件I或II提供其附表中所有限制的服务。
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7. *Provided that they satisfy the criteria in paragraph 6, conditions for access to and use of a public telecommunications transport network or service may include:*

- a restriction on resale or shared use of that service; the Parties understand that in Panama, resale of mobile cellular and personal communications services is at the discretion and prior approval of the licensed provider;*
- a requirement to use a specified technical interface, including an interface protocol, for interconnection with that network or service;*
- a requirement, where necessary, for the inter-operability of that service;*
- type approval of terminal or other equipment that interfaces with the network and technical requirements relating to the attachment of that equipment to the network;*
- a restriction on interconnection of private leased or owned circuits with that network or service or with circuits leased or owned by another enterprise; and*
- notification, registration and licensing.*

7. 在满足第6段标准的情况下，访问和公共电信传输网络或服务的使用条件可能包括：

- 对该服务转售或共享使用的限制；缔约方理解，在巴拿马，移动蜂窝和个人通信服务的转售由许可提供商自行决定并需事先批准；要求使用指定的技术接口，包括接口协议，以便与该网络或服务互连；
-
- 在必要时，要求该服务具有互操作性；
- 终端或其他与网络接口的设备的型号批准；与该网络或服务互连的私有租用或拥有的电路的限制；以及通知、注册和许可。
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Article 11.04: Procedures for Licences or Concessions

Where a Party requires a supplier to have a licence or concession to supply a public telecommunications transport network or service, that Party shall ensure that:

- once the application is considered complete, a decision whether to grant the licence or concession is made within the period required by each Party; and
- the reasons for any denial will be communicated to the applicant, according to each Party's procedures.

Article 11.05: Conduct of Major Suppliers

Competitive Safeguards

1. Each Party shall maintain appropriate measures for the purpose of preventing suppliers that, alone or together, are a major supplier from engaging in or continuing anti-competitive practices.
2. The anti-competitive practices referred to in paragraph 1 include:
 - engaging in anti-competitive cross -subsidization;

第11.04条：许可证或特许权的程序

如果一方要求供应商获得许可证或许可证以供应公共电信传输网络或服务，则该方应确保：

- 一旦申请被视为完整，决定是否授予许可证或特许权将在每一方要求的期限内作出；并且，任何拒绝的理由将根据每一方的程序通知申请人。
-

第11.05条：主要供应商的行为

竞争保障措施

1. 每一方应维持适当措施，以防止单独或共同构成主要供应商的供应商从事或继续从事反竞争行为。
- 2.第1段所指的反竞争行为包括：
 - 从事反竞争交叉补贴；

- *using information obtained from competitors with anti-competitive results; and*
- *not making available to another service supplier, on a timely basis, technical information about essential facilities and commercially relevant information that is necessary for that service supplier to provide a service.*

Interconnection

1.

Subject to a Party's reservations in its Schedule to Annex I or II, each Party shall ensure that a major supplier provides interconnection:

2.

- *at any technically feasible point in the network;*
- *under non-discriminatory terms, conditions (including technical standards and specifications) and rates;*
- *of a quality no less favourable than that provided to its own like services, for like services of non-affiliated service suppliers, or of its subsidiaries or other affiliates;*

- 使用从竞争对手处获取的反竞争结果信息；并且不向另一服务供应商及时提供关于基本设施和商业相关信息的技术信息，这些信息对于该服务供应商提供服务是必要的。
-

互联互通

1.

根据一方在附件I或II的日程中的保留，每一方应确保主要供应商提供互联互通：

- 2.在任何技术上可行的网络节点上；在非歧视性条款、条件（包括技术标准 and 规范）和费率下；质量不低于其自身类似服务、非关联服务供应商的类似服务或其子公司或其他关联公司所提供的服务；
- -

- *in a timely fashion, on terms, conditions (including technical standards and specifications) and cost -oriented rates that are:*
 - *transparent and 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*
- *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.*

Article 11.06: Universal Service

1. *Each Party has the right to define the universal service obligation it wishes to adopt or maintain.*
2. *Each Party shall administer any universal service obligation that it adopts or maintains in a transparent, non-discriminatory and competitively neutral manner and shall ensure that a universal service obligation is not more burdensome than necessary for the kind of universal service that it has defined.*

- 及时地，在条款、条件（包括技术标准和规范）和以成本为导向的费率下，这些费率为：
 - 透明且合理，考虑到经济可行性，并充分解绑，以便供应商无需支付其提供服务所不需要的网络组件或设施；以及
 -
- 应要求，在网络接入点之外提供网络终端点，这些网络接入点提供给大多数用户，费用应反映必要附加设施的建设成本。

第11.06条：普遍服务

1. 每一方有权定义其希望采用或维持的普遍服务义务。
2. 每一方应以透明、非歧视和竞争中性方式管理其采纳或维持的普遍服务义务，并确保普遍服务义务不应比其定义的普遍服务类型所必需的负担更重。

Article 11.07: Allocation and Use of Scarce Resources

1. Each Party shall administer its procedures for the allocation and use of scarce resources, including frequencies, numbers and rights of way, in an objective, timely, transparent and non-discriminatory manner.
2. Notwithstanding Article 10.05 (Cross -Border Trade in Services – Market Access), a Party may adopt or maintain a measure allocating and assigning spectrum and managing frequencies. Accordingly, each Party retains the right to establish and apply its spectrum and frequency management policies that may limit the number of suppliers of a public telecommunications transport service. Each Party also retains the right to allocate frequency bands taking into account present and future needs.

Article 11.08: Regulatory Body

1. Each Party shall ensure that its regulatory body is separate from, and not accountable to, a supplier of a public telecommunications transport network or service or value -added service.

第11.07条：稀缺资源的分配和使用

1. 每一方应以客观、及时、透明和非歧视的方式管理其稀缺资源分配和使用程序，包括频率、数量和通道权。
2. 尽管有第10.05条（跨境服务贸易——市场准入）的规定，一方可以制定或维持一项措施，用于分配频谱和管理频率。因此，每一方保留制定和实施其频谱和频率管理政策的权利，这些政策可能限制公共电信传输服务供应商的数量。每一方还保留根据当前和未来需求分配频段的权利。

第11.08条：监管机构

1. 每一方应确保其监管机构与公共电信传输网络或服务或增值服务的供应商分离，且不对该供应商负责。

2. Each Party shall ensure that its regulatory body's decisions and procedures are impartial with respect to market participants.

Article 11.09: Enforcement

Each Party shall maintain appropriate procedures and authority to enforce compliance with the Party's domestic measures relating to the obligations in Articles 11.03 and 11.05. Those procedures shall include the ability to impose appropriate sanctions, which may include financial penalties, corrective orders or the modification, suspension or revocation of licences.

Article 11.10: Resolution of Domestic Telecommunication Disputes

Recourse to Regulatory Bodies

1. Further to Articles 20.04 (Transparency – Administrative Proceedings) and 20.05 (Transparency – Review and Appeal), each Party shall ensure that:

- a supplier of a public telecommunications transport network or service or value-added service of the other Party has timely recourse to its regulatory body to resolve disputes regarding a measure that relate to matters

2. 每一方应确保其监管机构的决定和程序对市场参与者是公正的。

第11.09条：执法

每一方应维持适当程序和权力以执行与第11.03条和第11.05条中义务相关的国内措施之合规性。这些程序应包括实施适当制裁的能力，这些制裁可能包括财务处罚、纠正指令或许可证的修改、暂停或撤销。

第11.10条：国内电信争议解决

向监管机构申诉

1. 根据第20.04条（透明度——行政程序）和第20.05条（透明度——审查和上诉），每一方应确保：

- 一方公共电信传输网络或服务或增值服务的供应商可及时向其监管机构寻求救济，以解决与措施相关的争议，该措施涉及第11.03条和第11.05条所涵盖的事项，并且根据该方的国内法，属于监管机构的管辖范围；以及

covered in Articles 11.03 and 11.05 and that, under the domestic law of the Party, are within the regulatory body's jurisdiction; and

- a supplier of a public telecommunications transport network or service of the other Party requesting interconnection with a major supplier in the Party's territory has recourse, within a reasonable and publicly specified period after the supplier requests interconnection, to its regulatory body to resolve disputes regarding the appropriate terms, conditions and rates for interconnection with that major supplier.*

Reconsideration

2.Each Party shall ensure that a supplier of public telecommunications transport networks or services or value -added services aggrieved by the determination or decision of a regulatory body may petition that body for reconsideration of that determination or decision.

3.Paragraph 2 does not apply:

第11.03条和第11.05条所涵盖的事项，并且根据该方的国内法，属于监管机构’的管辖范围；和

- 一方公共电信传输网络或服务的供应商请求与该方境内主要供应商互联互通，在供应商请求互联互通后合理且公开指定的期限内，可向其监管机构寻求救济，以解决与该主要供应商互联互通的适当条款、条件和费率相关的争议。

复核

2. 每一方应确保公共电信传输网络或服务或增值服务的供应商因监管机构的决定或裁决而受到损害时，可以请求该机构复核该决定或裁决。

3 .第2段不适用：

- *with respect to Canada, to a determination or decision related to the establishment and application of spectrum and frequency management policies;*
- *with respect to Panama, to a determination or decision related to the establishment and application of rulings of general application, as defined in Article 20.01 (Transparency – Definitions).*

Article 11.11: Transparency

1. *Further to Articles 20.02 (Transparency – Publication) and 20.03 (Transparency – Notification and Provision of Information), and in addition to the other provisions in this Chapter relating to the publication of information, each Party shall make publicly available:*

- *relevant procedures of its regulatory body, including those related to interconnection and licensing;*
- *licensing criteria, the terms and conditions for licences, and the period of time normally required to reach a decision concerning an application for a licence;*

- 就加拿大而言，与频谱和频率管理政策的建立和应用相关的决定或裁决；
- 就巴拿马而言，与第20.01条（透明度——定义）中定义的一般适用裁决的制定和适用相关的决定或裁决有关。

第11.11条：透明度

1. 根据第20.02条（透明度——发布）和第20.03条（透明度——通知和信息提供）的规定，并且除了本章中关于信息发布的其他规定外，每一方应当公开提供：

- 其监管机构的有关规定，包括与互联互通和许可相关的规定；许可标准、许可条款和条件，以及通常需要的时间以做出关于许可申请的决定；
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- the current state of allocated frequency bands, but detailed identification of frequencies allocated for specific government use is not required;
- its measures relating to public telecommunications transport networks or services and, where applicable, value -added services, including:
 - tariffs and other terms and conditions of service, • specifications of technical interfaces, • conditions for attaching terminal or other equipment to a public telecommunications transport network, and
 - notification, permit, registration or licensing requirements, if any; and
- information on bodies responsible for preparing, amending and adopting standards -related measures.

2. Each Party shall, upon request, make available an interconnection agreement in force between a major supplier in its territory and another supplier of a public telecommunications transport service in its territory to the

- 当前分配的频段状态，但不需要详细识别分配给特定政府使用的频率；
- 其与公共电信传输网络或服务相关的措施，以及适用的增值服务，包括：
 - 费率和其他服务条款和条件、技术接口规范、连接终端或其他设备到公共电信传输网络的条件，以及通知、许可、注册或许可要求，如有；以及
 -
- 关于负责制定、修订和采用与标准相关的措施的标准机构的信息。

2. 每一方应当应要求提供其领土内一家主要供应商与另一家公共电信传输服务供应商之间的有效互联协议给

others suppliers of public telecommunications transport services of each Party.

Article 11.12: Forbearance

The Parties recognize the importance of relying on market forces to achieve wide choices in the supply of telecommunications services. To this end, each Party may refrain from applying a regulation to a telecommunications service when:

- enforcement of that regulation is not necessary to prevent an unreasonable or discriminatory practice;*
- enforcement of that regulation is not necessary to protect consumers; or*
- it is consistent with the public interest, including promoting and enhancing competition between suppliers of a public telecommunications transport network or service.*

Article 11.13: Relation to Other Chapters

In the event of an inconsistency between this Chapter and another Chapter in this Agreement, this Chapter prevails to the extent of the inconsistency.

其他每一方的公共电信传输服务供应商。

第11.12条：宽恕

缔约方承认依靠市场力量实现电信服务供应广泛选择的重要性。为此，每一方在以下情况下可以不将一项法规适用于一项电信服务：

- 实施该法规对于防止不合理或歧视性做法并非必要；实施该法规对于保护消费者并非必要；或其符合公共利益，包括促进和增强公共电信传输网络或服务的供应商之间的竞争。
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第11.13条：与其他章节的关系

若本章与本协议其他章节之间出现不一致，本章的规定优先适用，直至不一致之处消除。

Article 11.14: International Standards and Organizations

The Parties recognize the importance of international standards for global compatibility and interoperability of telecommunications networks or services and undertake to promote those standards through the work of relevant international bodies, including the International Telecommunication Union and the International Organization for Standardization.

Text of the Canada–Panama Free trade agreement – Chapter twelve: Financial services

Article 12.01: Definitions

For purposes of this Chapter:

Appointing Authority means the Secretary –General, Deputy Secretary –General or next senior member of the staff of the International Centre for Settlement of Investment Disputes who is not a national of either Party;

banking and other financial service (excluding insurance) means:

- acceptance of deposits and other repayable funds from the public;

第12.01条：定义

缔约方承认国际标准对于电信网络或服务的全球兼容性和互操作性的重要性，并承诺通过相关国际机构（包括国际电信联盟和国际标准化组织）的工作来促进这些标准。

加拿大—巴拿马自由贸易协议文本—第十二章：金融服务

第12.01条：定义

本章规定如下：

指定机构是指国际投资争端解决中心的秘书长、副秘书长或高级别工作人员，且其不是任何一方国民；

银行及其他金融服务（不包括保险）是指：

- 接受存款和公众的其他可偿还资金；