Modes of supply:

1) Cross-border supply

2) Consumption abroad

3) Commercial presence

Sector or sub sector	Limitations on market access	Limitations on national treatment	Additional commitments
AIR TRANSPORT SERVICES			
Rental of aircraft with crew (CPC 734)	(1) None except: Aircraft must be certified Entry to Brunei Darussalam is subject to approval and limitation on infrastructure capacity.	(1) None	
	(2) None	(2) None	
	(3) Unbound except:	(3) Unbound	
	 (a) Only through a representative office; or (b) Only by appointment of a General Sales Agent; who is a Bruneian Controlled Company; and (c) Permanent address in Brunei Darussalam with respect to (a). 		
	(4) Unbound except with respect to (b), one technical post subject to:	(4) Unbound except as indicated in the horizontal section.	
	 Local availability test; Designation of a specified number of Brunei trainees. 		

Modes of supply:

1) Cross-border supply

2) Consumption abroad

3) Commercial presence

Sector or sub sector	Limitations on market access	Limitations on national treatment	Additional commitments
BUSINESS SERVICES			
Landscape Architectural Services (CPC 86742)	 (1) None (2) None (3) a) The Company should comply with the Company Registration Act and Registration of Professional Act. b) Foreign equity participation is opened up to 50%. 	(1) None(2) None(3) Unbound	
	(4) Unbound except as indicated in the horizontal section.	(4) Unbound	

Sector or sub sector	Limitations on market access	Limitations on national treatment	Additional commitments
BUSINESS SERVICES A. Professional Services			
A. Professional Services Auditing services (862)	(1) Foreign-based auditors are allowed to audit local accounts provided they are authorised by the Ministry of Finance	(1) In order to apply to be an authorised auditor, a person must have as minimum qualifications: A. For accounts kept in English Associate membership of one of the following bodies: (a) The institute of Chartered Accountants (of Australia, Canada, England and Wales, Ireland, New Zealand and Scotland). (b) The Association of Certified Accountants. (c) The Australian Society of Accountants (d) The New Zealand Society of Accountants B. For accounts kept in language other than English: (a) Associate membership of one of the Bodies set out in A(a) above; and (b) Evidence of competency in the language concerned. In order to practice as an authorised auditor, he must have at least 5 years auditing experiences.	

Sector or sub sector	Limitations on market access	Limitations on national treatment	Additional commitments
Auditing services (862)	(2) Foreign-based auditors are allowed to audit local accounts provided they are authorised by the Ministry of Finance.	(2) In order to apply to be an authorised auditor, a person must have as minimum qualifications.	
		A. For accounts kept in English: Associate membership of one of the following bodies:	
		 (a) The institute of Chartered Accountants (of Australia, Canada, England and Wales, Ireland, New Zealand and Scotland). (b) The Association of Certified Accountants. (c) The Australian Society of Accountants (d) The New Zealand Society of Accountants 	
		B. For accounts kept in languages other than English.	
		(a) Associate membership of one of the bodies set out in A(a) above; and(b) Evidence of competency in the language concerned.	
		In order to practice as an authorised auditor, he must have at least 5 years auditing experiences.	

Modes of supply:

1) Cross-border supply

2) Consumption abroad

3) Commercial presence

Sector or sub sector	Limitations on market access	Limitations on national treatment	Additional commitments
	(3) Audit firm may be set up only as a sole proprietorship or partnership but has to be registered with the Registrar of Business Names.	(3) Must prove commitment to recruit and develop more local human resources.	
	Maximum number of partners in an audit firms is twenty. A partnership may consists of only individuals, local companies and/or branches of foreign companies. Principal or only place of residence within Brunei Darussalam.		
	(4) Unbound except as indicated under horizontal measures.	(4) Unbound except as indicated under horizontal measures.	

Modes of supply:

1) Cross-border supply

2) Consumption abroad

3) Commercial presence

Sector or sub sector	Limitations on market access	Limitations on national treatment	Additional commitments
Rental/Leasing Services without Operators Rental/leasing services relating to aircraft without operators (83104)	(1) Aircraft must be certified. Entry to Brunei Darussalam is subject to approval and limitations on the basis of infrastructure capacity.	(1) None	
	(2) None	(2) None	
	(3) Unbound except:	(3) Unbound	
	 Only through a representative office; Only by appointment of a General] Sales Agent, that is Bruneian controlled company; and Permanent address in Brunei Darussalam is required with respect to (a). (4) Unbound except with respect to (b), one technical post subject to: Local availability test, Designation of a specified number of Brunei trainees. 	(4) Unbound except as indicated under horizontal measures (in order to practice a licensed profession in Brunei Darussalam the following conditions must be met; (a) Residency (b) Registration.	

	Limitation on market access	Limitation on national treatment	Additional commitments
Sector or sub sector			
CONSTRUCTION			
Pre-erection Work at Construction Site (CPC 511)	(1) Unbound due to lack of technical feasibility	(1) Unbound due to lack of technical feasibility	
Construction Work for Buildings (CPC 512)	(2) None	(2) None	
Construction Work for Civil Engineering (CPC 513) Assembly and Erection of	(3) The company has to be registered with the Registrar of Attorney General office and Ministry of Development, for companies and Business name and Contracting License respectively.	(3) Unbound	
Prefabricated Constructions (CPC 514)	Foreign Citizen registered may hold up to maximum 55% equity		
Special Trade Construction (CPC 515)	(4) Unbound, except as indicated in the Horizontal Section	(4) Unbound	
Installation Work (CPC 516)			
Building Completion and Finishing Work (CPC 517)			
Renting services related to equipment for construction or demolition of building or civil engineering works with operator (CPC 518)			

Modes of supply:

1) Cross-border supply

2) Consumption abroad

3) Commercial presence

Sector or sub sector	Limitations on market access	Limitations on national treatment	Additional commitments
FINANCIAL SERVICES			
A. All insurance and insurance - related	(1) Unbound	(1) Unbound	
<u>services</u>	(2) None	(2) None	
(a) Direct insurance (life) including annuity, disability income, accident and health	(3) Commercial presence is permitted only through insurance companies that are registered in Brunei Darussalam.	(3) None	
insurance services. (CPC 8121)	(4) Unbound except as indicated under horizontal measures	(4) Unbound except as indicated under horizontal measures	
(b) Direct insurance (non-life)	(1) Unbound	(1) None	
including disability income, accident and health insurance and contracts of fidelity bonds, performance body or similar contracts of guarantee (CPC 8129)	(2) Compulsory insurance of Motor Third Party Liability and Workmen's Compensation can be purchased only from insurance companies established in Brunei.	(2) None	
	(3) Commercial presence is permitted only through insurance companies that are registered in Brunei Darussalam.	(3) None	
	(4) Unbound except as indicated under horizontal measures.	(4) Unbound except as indicated under horizontal measures.	

Modes of supply:

1) Cross-border supply

2) Consumption abroad

3) Commercial presence

Sector or sub sector	Limitations on market access	Limitations on national treatment	Additional commitments
(c) Reinsurance and	(1) Unbound	(1) None	
retrocession (life and non-life) (81299*)	(2) Unbound	(2) None	
	(3) Unbound	(3) None	
	(4) Unbound except as indicated under horizontal measures	(4) Unbound except as indicated under horizontal measures	
(d) Insurance and intermediation comprising broking and agency services (8140)	(1) Unbound	(1) Unbound	
	(2) Insurance intermediation is not allowed to act for unregistered insurers.	(2) None	
	 (3) (i) Broking for direct insurance of Bruneian risks requires approval from MOF; (ii) Broker, underwriting and insurance managers require approval. 	(3) Unbound	
	(4) Unbound except as indicated under horizontal measures.	(4) Unbound except as indicated under horizontal measures.	

Sector or sub sector	Limitations on market access	Limitations on national treatment	Additional commitments
Services auxiliary to insurance, as follows:	(1) None	(1) None	
(a) Consultancy (excludes insurance agency services to	(2) None	(2) None	
insurance industry) (b) Actuarial risk assessment	(3) None	(3) None	
(c) Risk management (d) Maritime loss adjusting	(4) Unbound, except as indicated in the horizontal measures	(4) Unbound, except as indicated in the horizontal measures	
B. <u>Banking and Other</u> <u>Financial Services</u>	(1) Unbound	(1) Unbound	
(l) Provision and transfer of	(2) Unbound	(2) Unbound	
financial information,	(3) Ministry of Finance approval is required.	(3) Ministry of Finance approval is required.	
financial data processing and related software by providers	(4) Unbound	(4) Unbound	
of other financial services.			
(CPC 8131)			

Modes of supply:

1) Cross-border supply

2) Consumption abroad

3) Commercial presence

Sector or sub sector	Limitations on market access	Limitations on national treatment	Additional commitments
HEALTHCARE			
Medical and dental services (9312)	(1) None	(1) None	
	(2) None	(2) None	
	(3) None	(3) None	
	(4) Unbound except as indicated under horizontal measures	(4) Unbound except as indicated under horizontal measures	

Sector or sub sector	Limitation on market access	Limitation on national treatment	Additional commitments
TELECOMMUNICATION			
Local Services - Public Switched Voice Telephone Services	 Subject to commercial arrangements with licensed operator(s) None Subject to license by the appropriate regulatory authority and Brunei Darussalam' Act Local public switched voice telephone services are provided exclusively by JTB which is a government department Unbound, except as indicated in the horizontal section 	 (1) None (2) None (3) None, except as indicated in the horizontal section (4) Unbound, except as indicated in the horizontal section 	The period of exclusively for local public switched voice telephone services will be extended for up to 10 years after privatization of JTB. The government will conduct a review of policy with respect to whether to permit additional suppliers of such services upon the expiry of this period.

Sector or sub sector	Limitation on market access	Limitation on national treatment	Additional commitments
Voice Mail (7523**)	 Subject to commercial arrangements with licensed operator(s) None Subject to license by the appropriate regulatory authority and Brunei Darussalam' Act Local public switched voice telephone services are provided exclusively by JTB which is a government department Unbound, except as indicated in the horizontal section 	 None None, except as indicated in the horizontal section Unbound, except as indicated in the horizontal section 	

Modes of supply:

1) Cross-border supply

2) Consumption abroad

3) Commercial presence

Sector or sub sector	Limitations on market access	Limitations on national treatment	Additional commitments
TELECOMMUNICATION			
Computer and Related Services	(1) None	(1) None	
CPC 844	(2) None	(2) None	
	(3) Commercial presence is permitted only through a company which is registered in Brunei Darussalam.	(3) None	
	(4) Unbound except as indicated under horizontal measures.	(4) Unbound except as indicated under horizontal measures.	

Modes of supply:

1) Cross-border supply

2) Consumption abroad

3) Commercial presence

Sector or sub sector	Limitations on market access	Limitations on national treatment	Additional commitments
Circuit - switched data transmission services (7523**)	(1) None except service provider must use Public Telecom Network under Government National Telecom Authority Control	(1) None	
	(2) None	(2) None	
	(3) Unbound	(3) Unbound	
	(4) Unbound except as indicated in the horizontal section.	(4) Unbound except as indicated in the horizontal section.	
Facsimile services (7521** + 7529**)	(1) None except service provider must use Public Telecom Network under Government National Telecom Authority Control.	(1) None	
	(2) None	(2) None	
	(3) Unbound	(3) Unbound	
	(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

Sector or sub sector	Limitations on market access	Limitations on national treatment A	dditional commitments
Electronic mail (7523**)	(1) None except service provider must use Public Telecom Network under Government National Telecom Authority Control	(1) None	
	(2) None	(2) None	
	(3) Unbound	(3) Unbound	
	(4) Unbound except as indicated in the horizontal section	(4) Unbound except as indicated in the horizontal section.	
On-line information and database retrieval (7523**)	(1) None except service provider must use Public Telecom Network under Government National Telecom Authority Control	(1) None	
	(2) None	(2) None	
	(3) Unbound	(3) Unbound	
	(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

Sector or sub sector	Limitations on market access	Limitations on national treatment	Additional commitments
Electronic data interchange	(1) None except service provider must use	(1) None	
(EDI) (7523**)	Public Telecom Network under		
	Government National Telecom Authority		
	Control		
	(2) None	(2) None	
	(3) Unbound	(3) Unbound	
	(4) Unbound except as indicated in the horizontal section.	(4) Unbound except as indicated in the horizontal section.	
Enhanced/value-added	(1) None except service provider must use	(1) None	
facsimile services,	Public Telecom Network under		
including store and	Government National Telecom Authority		
forward and retrieve	Control		
(7523**)	(2) None	(2) None	
	(3) Unbound	(3) Unbound	
	(4) Unbound except as indicated in the horizontal measures.	(4) Unbound except as indicated in the horizontal measures.	

Sector or sub sector	Limitation on market access	Limitation on national treatment	Additional commitments
TOURISM			
Restaurants (CPC 642, 643)	(1) None*	(1) None*	
	(2) None	(2) None	
	(3) It must be a joint venture with local company subject to local regulation	(3) Unbound	
	(4) Unbound	(4) Unbound	

^{*}no alcoholic drinks and beverage is allowed