

**GENERAL AGREEMENT
ON TRADE IN SERVICES**

GATS/SC/57
15 April 1994
(94-1054)

MOROCCO

Schedule of Specific Commitments

(This is authentic in French only)

MOROCCO - 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	
I. HORIZONTAL COMMITMENTS				
<p><u>Exchange regulations:</u> Morocco assumes the obligations stemming from its accession to Article VIII of the IMF Articles of Agreement on 21 January 1993</p>	<p>1), 2) None except for certain operations in financial services requiring authorization under the exchange regulations</p> <p>3) None</p> <p>4) Natural persons of foreign nationality having resident status may freely transfer up to 50 per cent of their savings from income such as wages, salaries and other remuneration, fees, profits from professional activities, and pensions.</p>		<p>1), 2) None</p> <p>3) None</p> <p>4) None</p>	

MOROCCO (continued)

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		
Movement of <u>natural persons</u>	<p>4) Unbound, except for personnel employed by a company and transferred to a company incorporated in Morocco belonging to, controlled by or a subsidiary of the former, in the following categories:</p> <ul style="list-style-type: none"> - Managers - Senior executives - Specialists who possess knowledge that is essential to the provision of the service <p>Issuance of a work permit is subject to the signing of a contract of employment.</p> <ul style="list-style-type: none"> - Sales agents (stay limited to 90 days) 	4) None			
II. SECTOR-SPECIFIC COMMITMENTS					
1. BUSINESS SERVICES					
A. <u>Professional services</u>					
b) Accounting, auditing and bookkeeping services (CPC 862)	<p>1) Unbound</p> <p>2) Unbound</p>	<p>1) Unbound</p> <p>2) Unbound</p>			

MOROCCO (continued)

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>F. <u>Other business services</u></p> <p>c) Management consulting services (CPC 865)</p>	<p>3) Participation of foreign capital limited to 25 per cent</p> <p>4) Moroccan nationality required</p> <p>1) Unbound</p> <p>2) Unbound</p> <p>3) None</p> <p>4) Unbound, except as indicated in the horizontal section</p>	<p>3) None</p> <p>4) Unbound</p> <p>1) Unbound</p> <p>2) Unbound</p> <p>3) None</p> <p>4) Unbound</p>		
<p>k) Placement and supply services of personnel (CPC 872)</p>	<p>1) Unbound</p> <p>2) Unbound</p>	<p>1) Unbound</p> <p>2) Unbound</p>		

MOROCCO (continued)

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. <u>Computer and related services</u> (CPC 841)		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		3) None 4) Unbound 1) Unbound 2) Unbound 3) None 4) Unbound	
2. COMMUNICATION SERVICES					
C. <u>Telecommunication services</u> Value-added services (excluding telephone and telex) (CPC 7523)		1) None 2) None		1) None 2) None	

MOROCCO (continued)

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
- Electronic mail	3) Provision of service through the network operated by the public operator	3) None		
- Voice mail				
- On-line information and data base retrieval	4) Unbound, except as indicated in the horizontal section	4) Unbound		
- Electronic data exchange				
- Enhanced/value-added facsimile services, including store and forward and store and retrieve				

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. CONSTRUCTION AND RELATED ENGINEERING SERVICES (CPC 51-52 and 8672)	1) Unbound	1) Unbound		1) Unbound	
	2) Unbound	2) Unbound		2) Unbound	
	3) None. However, a foreign enterprise established in Morocco must associate Moroccan enterprises through any form of association (joint venture, subcontracting, etc.) in the provision of construction and engineering services.	3) None. However, a foreign enterprise established in Morocco must associate Moroccan enterprises through any form of association (joint venture, subcontracting, etc.) in the provision of construction and engineering services.		3) None	
	4) Unbound, except as indicated in the horizontal section	4) Unbound, except as indicated in the horizontal section		4) Unbound	
6. ENVIRONMENTAL SERVICES (CPC 940)	1) Unbound	1) Unbound		1) None	
	2) Unbound	2) Unbound		2) None	
	3) None	3) None		3) None	
	4) Unbound, except as indicated in the horizontal section	4) Unbound, except as indicated in the horizontal section		4) None	

MOROCCO (continued)

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Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments		
7. FINANCIAL SERVICES					
A change in the control of a credit establishment providing services a), b), d) and e) may be subject to new approval. With regard to delivery mode 4, financial services in subsectors A: a), b), c) and B may not be provided by natural persons.					
<u>Banking and other financial services excluding insurance</u>					
Acceptance of deposits and other repayable funds from the public (CPC 81115-81119)	1) Unbound 2) Unbound 3) None 4) Unbound, except as indicated in the horizontal section	1) None 2) None 3) None 4) None			

MOROCCO (continued)

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
Lending to finance investment in Morocco (CPC 8113*)	1) None	1) None	1) None	1) None	
	2) Unbound	2) Unbound	2) None	2) None	
	3) None	3) None	3) None	3) None	
	4) Unbound, except as indicated in the horizontal section	4) Unbound, except as indicated in the horizontal section	4) None	4) None	
Lending to finance commercial transactions with Morocco (CPC 8113*)	1) None	1) None	1) None	1) None	
	2) Unbound	2) Unbound	2) None	2) None	
	3) None	3) None	3) None	3) None	
	4) Unbound, except as indicated in the horizontal section	4) Unbound, except as indicated in the horizontal section	4) None	4) None	

* The asterisk means that the subsector is an "extract from".

MOROCCO (continued)

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	
Other lending, including consumer credit and credit cards (CPC 8113*)	1) None 2) Unbound 3) None 4) Unbound, except as indicated in the horizontal section		1) None 2) None 3) None 4) None	
Financial leasing (CPC 8112)	1) None 2) Unbound 3) None 4) Unbound, except as indicated in the horizontal section		1) None 2) None 3) None 4) None	
All payment and money transmission services, including credit, payment and similar cards, travellers' cheques and cheques (CPC 81339)	1) Unbound 2) Unbound 3) None 4) Unbound, except as indicated in the horizontal section		1) None 2) None 3) None 4) None	

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MOROCCO (continued)

Modes of supply:		1) Cross-border supply	2) Consumption abroad	3) Commercial presence	4) Presence of natural persons
Sector or subsector	1)	Limitations on market access	2)	Limitations on national treatment	Additional commitments
Guarantees and commitments (CPC 81199)	1) Unbound 2) Unbound 3) None 4) Unbound, except as indicated in the horizontal section	1) None 2) None 3) None 4) None			
Trading for account for customers, whether on an exchange, in an over-the-counter market or otherwise:	1), 2) Residents may acquire foreign securities subject to prior authorization in accordance with exchange regulations 3) None 4) Unbound, except as indicated in the horizontal section	1), 2) None 3) None 4) None			
- Negotiable securities (CPC 81321) - Gold (CPC 81339)					

MOROCCO (continued)

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		
Participation in issues of all kinds of securities, including underwriting and placement as agent (whether publicly or privately) and provision of services related to such issues (CPC 8119)	1) Unbound	1) None			
	2) Unbound	2) None			
	3) None	3) None			
	4) Unbound, except as indicated in the horizontal section	4) None			
Provision and transfer of financial information, and financial data processing and related software by providers of other financial services (CPC 843)	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		
<u>Insurance and reinsurance</u> Insurance (all branches) (CPC 812)	1) Unbound	1) Unbound	1) Unbound		
	2) Unbound	2) Unbound	2) Unbound		
Reinsurance (all branches) (CPC 81299)	3) Obligation to have a registered place of business in Morocco	3) None	3) None		
	4) Unbound, except as indicated in the horizontal section	4) Unbound, except as indicated in the horizontal section	4) None		
	1), 2) Establishment of a reinsurance plan in the framework of the existing regulations on insurance and exchange, and subject to cession of operations to the Société centrale de réassurance	1), 2) Establishment of a reinsurance plan in the framework of the existing regulations on insurance and exchange, and subject to cession of operations to the Société centrale de réassurance	1), 2) None		
	3) None	3) None	3) None		
	4) Unbound, except as indicated in the horizontal section	4) Unbound, except as indicated in the horizontal section	4) None		

MOROCCO (continued)

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Sector or subsector	Limitations on market access		Limitations on national treatment		Additional commitment
9. TOURISM AND TRAVEL RELATED SERVICES					
A. <u>Hotel and restaurant services</u>					
a) Lodging establishments (CPC 641)	1) None		1) None		
- Hotels (CPC 64110)	2) None		2) None		
- Motels (CPC 64120)	3) None		3) None		
- Holiday centres (CPC 64192)	4) Unbound, except as indicated in the horizontal section		4) Unbound		
- Boarding houses (pensions) (CPC 64199)					
b) Restaurants (CPC 643)	1) Unbound		1) Unbound		
	2) None		2) None		
	3) None		3) None		
	4) Unbound, except as indicated in the horizontal section		4) Unbound		

MOROCCO (continued)

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Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments		
B. <u>Travel agencies and tour operators services</u> (CPC 7471)	<ul style="list-style-type: none"> 1) Agencies established outside Morocco must work through a Moroccan travel agency or a foreign agency established in Morocco 2) None 3) Subject to obtaining an operating licence 4) Unbound, except as indicated in the horizontal section 	<ul style="list-style-type: none"> 1) None 2) None 3) None 4) Unbound 			
C. <u>Tourist guides</u> (CPC 7472)	<ul style="list-style-type: none"> 1) Unbound 2) None 3) Moroccan nationality required but groups may be accompanied by tour leaders 4) Unbound, except as indicated in the horizontal section 	<ul style="list-style-type: none"> 1) Unbound 2) None 3) Unbound 4) Unbound 			

MOROCCO (continued)

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Sector or subsector	Limitations on market access		Limitations on national treatment		Additional commitments
D. <u>Other tourism sector services</u> (CPC 641)	1) Unbound 2) None 3) None 4) Unbound, except as indicated in the horizontal section	1) Unbound 2) None 3) None 4) Unbound			
11. TRANSPORT SERVICES					
C. <u>Air transport services</u> Maintenance and repair of airline aircraft	1) None 2) None 3) Unbound 4) Unbound, except as indicated in the horizontal section	1) None 2) None 3) Unbound 4) Unbound			

MOROCCO (continued)

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Sector or subsector	1)	Limitations on market access	1)	Limitations on national treatment	Additional commitments
Maintenance and repair for aviation in general	1)	None	1)	None	
	2)	None	2)	None	
	3)	None	3)	None	
	4)	Unbound, except as indicated in the horizontal section	4)	Unbound	
Selling and marketing, including market research, advertising and distribution	1)	None	1)	None	
	2)	None	2)	None	
	3)	None	3)	None	
	4)	Unbound, except as indicated in the horizontal section	4)	Unbound	
Computer reservation system	1)	None	1)	None	
	2)	None	2)	None	
	3)	None	3)	None	
	4)	Unbound, except as indicated in the horizontal section	4)	Unbound	

MOROCCO (continued)

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Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments		
F. <u>Road transport services</u>					
a) International road passenger transport (CPC 7121 + 7122b)	<ul style="list-style-type: none"> 1) Unbound 2) None 3) Obligation to establish a company under Moroccan law 4) Unbound, except as indicated in the horizontal section 	<ul style="list-style-type: none"> 1) Unbound 2) None 3) None 4) Unbound 			
b) Goods transport (CPC 7123)	<ul style="list-style-type: none"> 1) Unbound 2) None 3) Obligation to establish a company under Moroccan law 4) Unbound, except as indicated in the horizontal section 	<ul style="list-style-type: none"> 1) Unbound 2) Unbound 3) None 4) Unbound 			

MOROCCO (continued)

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	Limitations on national treatment	Limitations on national treatment	Additional commitments
c) Other passenger transport (tourists) (CPC 71219)	1) Unbound	1) Unbound	1) Unbound		
	2) None	2) Unbound	2) Unbound		
	3) Obligation to establish a company under Moroccan law	3) None	3) None		
	4) Unbound, except as indicated in the horizontal section	4) Unbound	4) Unbound		