

**GENERAL AGREEMENT
ON TRADE IN SERVICES**

GATS/SC/90
15 April 1994
(94-1088)

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.			
<p>All Sectors: Temporary Entry And Stay of Natural Persons¹</p>	<p>4) Unbound, except for measures concerning temporary entry and stay of nationals of another member who fall into the categories listed below:</p> <p><u>Services Salespersons</u> - 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.</p>	<p>4) Unbound</p>	

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.

THE UNITED STATES OF AMERICA (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>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:</p> <p>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.</p>		

THE UNITED STATES OF AMERICA (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>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.</p> <p>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.)</p> <p>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.</p>		

THE UNITED STATES OF AMERICA (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	Additional commitments
	<p>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.</p>			

THE UNITED STATES OF AMERICA (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><u>Fashion Models and Specialty Occupations</u> - Up to 65,000 persons 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.</p>		

THE UNITED STATES OF AMERICA (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>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;</p> <p>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;</p> <p>labour/management dispute in progress at the place of employment;</p>		

THE UNITED STATES OF AMERICA (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
All Sectors: Acquisition of Land	<p>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.</p> <p>3) None</p>		<p>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.)</p> <p>Acquisition of land reclaimed with federal funds and reclamation of desert land is restricted to individual US citizens</p>	

THE UNITED STATES OF AMERICA (continued)

Modes of supply: 1) Sector or subsector	2) Cross-border supply Limitations on market access	3) Commercial presence Limitations on national treatment	4) Presence of natural persons Additional commitments
		<p>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).</p> <p>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.</p> <p>Non-US citizens may not purchase or bid on sales of public lands in: Hawaii, Idaho, Mississippi, Montana, and Oregon</p>	

THE UNITED STATES OF AMERICA (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>All Sectors: Taxation Measures</p>	<p>1) None 2) None 3) None</p>	<p>1), 2), 3) At the federal level, with respect to direct taxes:</p> <p>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.</p> <p>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 extra-territorial taxes (as described in section 891 or section 896 of the Internal Revenue Code).</p> <p>At the federal level, with respect to taxes other than direct taxes:</p>	

THE UNITED STATES OF AMERICA (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
All Sectors: Subsidies	<p>4) Unbound, except as indicated in the horizontal section</p> <p>1) Unbound</p> <p>2) Unbound</p> <p>3) None</p>		<p>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).</p> <p>An excise tax may be imposed on US source gross investment income of foreign organizations that are private foundations.</p> <p>4) None</p> <p>1) Unbound</p> <p>2) Unbound</p> <p>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</p> <p>Trade and Development Agency financing is limited to:</p>	

THE UNITED STATES OF AMERICA (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>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</p> <p>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</p>	<p>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:</p>

THE UNITED STATES OF AMERICA (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>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</p> <p>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.</p>	

THE UNITED STATES OF AMERICA (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>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.</p> <p>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.</p> <p>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.</p> <p>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.</p>	

THE UNITED STATES OF AMERICA (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 research and development subsidies	Additional commitments
	4) Unbound, except as indicated in the horizontal section	4) None	Unbound for research and development subsidies	

THE UNITED STATES OF AMERICA (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
II. HORIZONTAL COMMITMENTS			
1. BUSINESS SERVICES			
A. PROFESSIONAL SERVICES			
a) 1) Legal Services: practice as or through a qualified US lawyer	<p>For the following jurisdiction, the following commitments apply: in (all states)</p> <p>1) Services must be supplied by a natural person</p> <p>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.</p> <p>2) Services must be supplied by a natural person</p> <p>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.</p>	<p>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.</p> <p>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.</p>	

THE UNITED STATES OF AMERICA (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>3) Services must be supplied by a natural person</p> <p>Partnership in law firms is limited to persons licenced as lawyers</p> <p>US citizenship is required to practice before the US Patent and Trademark Office</p> <p>4) Services must be supplied by a natural person</p> <p>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.</p> <p>US Citizenship is required to practice before the US Patent and Trademark Office</p>	<p>3) None</p> <p>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.</p>		

THE UNITED STATES OF AMERICA (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>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 hac 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</p>	<p>For the following jurisdiction, the following commitments apply: Alaska²</p> <p>1) None 2) None 3) None 4) Unbound, except as indicated in the horizontal section</p>	<p>1) None 2) None 3) None 4) None</p>	<p>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.</p>

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	
<p>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.)</p>	<p>For the following jurisdiction, the following commitments apply: California³</p> <ol style="list-style-type: none"> 1) None 2) None 3) None 4) Unbound, except as indicated in the horizontal section 		<ol style="list-style-type: none"> 1) None 2) None 3) None 4) None 	
			<ol style="list-style-type: 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 licensed 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.

THE UNITED STATES OF AMERICA (continued)

Model 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>For the following jurisdiction, the following commitments apply: Connecticut⁴</p> <p>1) None</p> <p>2) None</p> <p>3) None</p> <p>4) Unbound, except as indicated in the horizontal section</p>	<p>1) None</p> <p>2) None</p> <p>3) None</p> <p>4) None</p>	<p>e) Employment of local lawyers: permitted.</p> <p>f) Use of firm name: permitted.</p> <p>g) Other: n/a.</p>
			<p>a) Practice of international law: permitted to the extent incorporated in home-country law.</p>
			<p>b) Practice of 3rd-country law: permitted provided FLC first obtains advice from an attorney licenced in that jurisdiction.</p>
			<p>c) Practice of host-country law: not permitted.</p>
			<p>d) Association with local lawyers: partnership with local attorneys permitted.</p>
			<p>e) Employment of local lawyers: permitted.</p>
			<p>f) Use of firm name: permitted.</p>
			<p>g) Other: n/a.</p>

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.

THE UNITED STATES OF AMERICA (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>For the following jurisdiction, the following commitments apply: District of Columbia⁵</p> <ol style="list-style-type: none"> 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. 	<ol style="list-style-type: none"> 1) None 2) None 3) None 4) None 	<ol style="list-style-type: 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.

THE UNITED STATES OF AMERICA (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	
	For the following jurisdiction, the following commitments apply: Florida ⁶		Additional commitments	
1)	None	1) None	a)	Practice of international law: permitted to the extent incorporated in home-country law.
2)	None	2) None	2)	Practice of 3rd-country law: not permitted.
3)	None	3) None	3)	Practice of host-country law: not permitted.
4)	Unbound, except as indicated in the horizontal section	4) None	4)	Association with local lawyers: partnerships with local lawyers permitted.
e)			e)	Employment of local lawyers: permitted.
f)			f)	Use of firm name: permitted.
g)			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 licensed 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.

THE UNITED STATES OF AMERICA (continued)

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

Sector or subsector	1) Cross-border supply	2) Consumption abroad	3) Commercial presence	4) Presence of natural persons
	Limitations on market access		Limitations on national treatment	
	For the following jurisdiction, the following commitments apply: Georgia ⁷		Additional commitments	
	1) None	1) None	1) None	a) Practice of international law: permitted to the extent incorporated in home-country law.
	2) None	2) None	2) None	b) Practice of 3rd-country law: not permitted.
	3) None	3) None	3) None	c) Practice of host-country law: not permitted.
	4) Unbound, except as indicated in the horizontal section	4) Unbound, except as indicated in the horizontal section	4) None	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 licensed 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.

THE UNITED STATES OF AMERICA. (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>For the following jurisdiction, the following commitments apply: Hawaii⁸</p> <p>1) None</p> <p>2) None</p> <p>3) None</p> <p>4) Unbound, except as indicated in the horizontal section</p>	<p>1) None</p> <p>2) None</p> <p>3) None</p> <p>4) None</p>	<p>a) Practice of international law: permitted, provided FLC is competent.</p> <p>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.</p> <p>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.</p> <p>d) Association with local lawyers: partnership with local lawyers permitted.</p> <p>e) Employment of local lawyers: permitted.</p> <p>f) Use of firm name: permitted.</p> <p>g) Other: n/a.</p>

8 The following information is provided for transparency purposes only. A supplier regularly providing services in the jurisdiction is required to be licensed 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.

THE UNITED STATES OF AMERICA (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>For the following jurisdiction, the following commitments apply: Illinois⁹</p> <p>1) None</p> <p>2) None</p> <p>3) None</p> <p>4) Unbound, except as indicated in the horizontal section</p>	<p>1) None</p> <p>2) None</p> <p>3) None</p> <p>4) None</p>	<p>a) Practice of international law: permitted to the extent incorporated in home-country law.</p> <p>b) Practice of 3rd-country law: not permitted.</p> <p>c) Practice of host-country law: not permitted.</p> <p>d) Association with local lawyers: partnership with local lawyers permitted.</p> <p>e) Employment of local lawyers: permitted.</p> <p>f) Use of firm name: permitted.</p> <p>g) Other: n/a</p>

9 The following information is provided for transparency purposes only. A supplier regularly providing services in the jurisdiction is required to be licensed 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.

THE UNITED STATES OF AMERICA (continued)

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

Sector or subsector	1) Cross-border supply	2) Consumption abroad	3) Commercial presence	4) Presence of natural persons
	Limitations on market access		Limitations on national treatment	
	For the following jurisdiction, the following commitments apply: Michigan ¹⁰			
1) None	1) None	1) None	1) None	a) Practice of international law: permitted to the extent incorporated in home-country law.
2) None	2) None	2) None	2) None	b) Practice of 3rd-country law: not permitted.
3) None	3) None	3) In-state residency required	3) In-state residency required	c) Practice of host-country law: not permitted.
4) Unbound, except as indicated in the horizontal section	4) Unbound, except as indicated in the horizontal section	4) Unbound, except as indicated in the horizontal section	4) In-state residency required	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 licensed 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 licensed 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.		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.
	For the following jurisdiction, the following commitments apply: New Jersey ¹²			

12 The following information is provided for transparency purposes only. A supplier regularly providing services in the jurisdiction is required to be licensed 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.

THE UNITED STATES OF AMERICA (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	
	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.	

THE UNITED STATES OF AMERICA (continued)

Modes of supply: Sector or subsector	1) Cross-border supply	2) Consumption abroad	3) Commercial presence	4) Presence of natural persons	Additional commitments
	<p>Limitations on market access</p> <p>For the following jurisdiction, the following commitments apply: New York¹³</p> <ol style="list-style-type: none"> 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. 	<p>Limitations on national treatment</p> <ol style="list-style-type: none"> 1) None 2) None 3) None 4) None 		<ol style="list-style-type: 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 licensed 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.

THE UNITED STATES OF AMERICA (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	
	<p>For the following jurisdiction, the following commitments apply: Ohio¹⁴</p> <ol style="list-style-type: none"> 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. 			
			<ol style="list-style-type: none"> 1) None 2) None 3) None 4) None 	
			<ol style="list-style-type: none"> e) Employment of local lawyers: permitted. f) Use of firm name: unrestricted. g) Other: n/a. 	
			<ol style="list-style-type: 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: Sector or subsector	1) Cross-border supply	2) Consumption abroad	3) Commercial presence	4) Presence of natural persons	Additional commitments
Limitations on market access		Limitations on national treatment			
	<p>For the following jurisdiction, the following commitments apply: Oregon¹⁵</p> <ol style="list-style-type: none"> 1) None 2) None 3) None 4) Unbound, except as indicated in the horizontal section 	<ol style="list-style-type: none"> 1) None 2) None 3) None 4) None 		<ol style="list-style-type: none"> e) Employment of local lawyers: permitted. f) Use of firm name: permitted. g) Other: n/a. <ol style="list-style-type: 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.

THE UNITED STATES OF AMERICA (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
			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	
	For the following jurisdiction, the following commitments apply: Texas ¹⁶			
	1) None	1) None	1) None	a) Practice of international law: permitted to the extent incorporated in home-country law.
	2) None	2) None	2) None	b) Practice of 3rd-country law: not permitted.
	3) None	3) None	3) In-state residency required	c) Practice of host-country law: not permitted.
	4) Unbound, except as indicated in the horizontal section	4) Unbound, except as indicated in the horizontal section	4) In-state residency required	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 licensed 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.

THE UNITED STATES OF AMERICA (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 commitment ¹⁷
	For the following jurisdiction, the following commitments apply: Washington ¹⁷				
1) None	1) None		1) None		a) Practice of international law: permitted to the extent incorporated in home-country law.
2) None	2) None		2) None		b) Practice of 3rd-country law: not permitted.
3) None	3) None		3) In-state residency required at time admitted		c) Practice of host-country law: not permitted.
4) Unbound, except as indicated in the horizontal section	4) Unbound, except as indicated in the horizontal section		4) In-state residency required at time admitted		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.

THE UNITED STATES OF AMERICA (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>For the following jurisdiction, the following commitments apply: Other States</p> <ol style="list-style-type: none"> 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. 	<ol style="list-style-type: none"> 1) None 2) None 3) None 4) None 	

THE UNITED STATES OF AMERICA (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			Additional commitments
b) Accounting, Auditing and Bookkeeping Services	<ol style="list-style-type: none"> 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. 	<ol style="list-style-type: none"> 1) None 2) None 3) None 	<ol style="list-style-type: none"> 1) None 2) None 3) None 	
c) Taxation Services	<ol style="list-style-type: none"> 1) None 2) None 3) None 4) Unbound, except as indicated in the horizontal section 	<ol style="list-style-type: none"> 1) None 2) None 3) None 4) None 	<ol style="list-style-type: none"> 1) None 2) None 3) None 4) None 	<p>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.</p>

THE UNITED STATES OF AMERICA (continued)

Modes of supply:		1) Cross-border supply	2) Consumption abroad	3) Commercial presence	4) Presence of natural persons
Sector or subsector	1) Cross-border supply	2) Consumption abroad	3) Commercial presence	4) Presence of natural persons	Additional commitments
	Limitations on market access				
d) Architectural Services	<ol style="list-style-type: none"> 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 	<ol style="list-style-type: none"> 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 	<ol style="list-style-type: none"> 1) None 2) None 3) None 4) None 	<ol style="list-style-type: none"> 1) None 2) None 3) None 4) None 	
e) Engineering Services	<ol style="list-style-type: none"> 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. 	<ol style="list-style-type: none"> 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. 	<ol style="list-style-type: none"> 1) None 2) None 3) None 4) None 	<ol style="list-style-type: none"> 1) None 2) None 3) None 4) None 	
f) Integrated Engineering Services	<ol style="list-style-type: none"> 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. 	<ol style="list-style-type: none"> 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. 	<ol style="list-style-type: none"> 1) None 2) None 3) None 4) None 	<ol style="list-style-type: none"> 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. 	

THE UNITED STATES OF AMERICA (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			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 licensed 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		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	

THE UNITED STATES OF AMERICA (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
E. RENTAL/LEASING SERVICES WITHOUT OPERATORS:				
c) Relating to Other Transport Equipment	1) None		1) None	
d) Relating to Other Machinery and Equipment	2) None		2) None	
	3) None		3) None	
e) Other (except Harbour Dredges)	4) Unbound, except as indicated in the horizontal section		4) None	
F. OTHER BUSINESS SERVICES				
a) Advertising (except aerial advertising and skywriting)	1) None		1) None	
	2) None		2) None	
	3) None		3) None	
	4) Unbound, except as indicated in the horizontal section		4) None	
b) Market Research and Public Opinion Polling	1) None		1) None	
	2) None		2) None	
	3) None		3) None	
	4) Unbound, except as indicated in the horizontal section		4) None	

THE UNITED STATES OF AMERICA (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
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	

THE UNITED STATES OF AMERICA (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
g) Services Incidental to Fishing	1) None	1) None		1) None	
	2) None	2) None		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	
h) Services Incidental to Mining	1) None	1) None		1) None	
	2) None	2) None		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	
j) Services Incidental to Energy Distribution	1) None	1) None		1) None	
	2) None	2) None		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	

THE UNITED STATES OF AMERICA (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
k) Placement and Supply Services of Personnel	<ol style="list-style-type: none"> 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 counselor and employment agency manager in Arkansas. 		<ol style="list-style-type: none"> 1) None 2) None 3) None 4) None 	
l) Investigation and Security Services	<ol style="list-style-type: none"> 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. 		<ol style="list-style-type: none"> 1) None 2) None 3) None 4) In-state residency is required for private detectives in Michigan 	

THE UNITED STATES OF AMERICA (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	
m) Related Scientific & Technical Consulting (except land surveying for the purpose of establishing legal boundaries, aerial surveying and aerial map-making)	1) None	1) None	1) None	1) None ¹⁸	
	2) None	2) None	2) None	2) None ¹⁸	
	3) None	3) None	3) None	3) None ¹⁸	
	4) Unbound, except as indicated in the horizontal section	4) Unbound, except as indicated in the horizontal section	4) None	4) None	
n) Maintenance & Repair of Equipment (except maritime vessels, aircraft, and other transport equipment)	1) None	1) None	1) None	1) None	
	2) None	2) None	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	
o) Building-Cleaning Services	1) Unbound*	1) Unbound*	1) Unbound*	1) Unbound*	
	2) None	2) None	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	

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

THE UNITED STATES OF AMERICA (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) Photographic Services (except aerial photographic services)	1) None			1) None	
	2) None			2) None	
	3) None			3) None	
	4) Unbound, except as indicated in the horizontal section			4) None	
q) Packaging Services	1) None			1) None	
	2) None			2) None	
	3) None			3) None	
	4) Unbound, except as indicated in the horizontal section			4) None	
r) Publishing (Only part of MTN.GNS/W/120 category: "r) Printing, Publishing")	1) None			1) None	
	2) 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			3) None	
	4) Unbound, except as indicated in the horizontal section			4) None	

THE UNITED STATES OF AMERICA (continued)

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

THE UNITED STATES OF AMERICA (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	
<p>C. TELECOMMUNICATIONS</p> <p>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:</p> <p>i) act on the format, content code, protocol or similar aspects of the subscriber's transmitted information; or</p> <p>ii) provide the subscriber additional, different, or restructured information; or</p> <p>iii) involve subscriber interaction with stored information.</p>	<p>1) None</p> <p>2) None</p> <p>3) None</p> <p>4) Unbound, except as indicated in the horizontal section</p>	<p>1) None</p> <p>2) None</p> <p>3) None</p> <p>4) None</p>		<p>Additional commitments</p>

THE UNITED STATES OF AMERICA (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	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.	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	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.	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) Unbound, except as indicated in the horizontal section	4) None	

THE UNITED STATES OF AMERICA (continued)

Mode of supply:	1) Cross-border supply	2) Consumption abroad	3) Commercial presence	4) Presence of natural persons
Sector or subsector	Limitations on market access			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	

THE UNITED STATES OF AMERICA (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	
e) Sound Recording	<p>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.</p> <p>4) Unbound, except as indicated in the horizontal section. In addition, US citizenship is required to obtain radio and television licences.</p> <p>1) None</p> <p>2) None</p> <p>3) None</p> <p>4) Unbound, except as indicated in the horizontal section</p>	<p>4) None</p> <p>1) None</p> <p>2) None</p> <p>3) None</p> <p>4) None</p>		

THE UNITED STATES OF AMERICA (continued)

Modes of supply:	1) Cross-border supply	2) Consumption abroad	3) Commercial presence:	4) Presence of natural persons	Additional commitments
Sector or subsector	Limitations on market access				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		

THE UNITED STATES OF AMERICA (continued)

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

Sector or subsector	1) Cross-border supply	2) Consumption abroad	3) Commercial presence	4) Presence of natural persons
	Limitations on market access	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	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	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	1) None 2) None 3) None 4) None	

THE UNITED STATES OF AMERICA (continued)

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

Sector or subsector	1) Cross-border supply	2) Consumption abroad	3) Commercial presence	4) Presence of natural persons
	Limitations on market access			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.	

THE UNITED STATES OF AMERICA (continued)

Modes of supply:		1) Cross-border supply	2) Consumption abroad	3) Commercial presence	4) Presence of natural persons
Sector or subsector		Limitations on national treatment			Additional commitments
6. ENVIRONMENTAL SERVICES^{19,20}					
A. Sewage Services (contracted by private industry)		1) None		1) None	
		2) None		2) None	
		3) None		3) None	
		4) Unbound, except as indicated in the horizontal section		4) None	
B. Refuse Disposal Services (contracted by private industry)		1) None		1) None	
		2) None		2) None	
		3) None		3) None	
		4) Unbound, except as indicated in the horizontal section		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.

THE UNITED STATES OF AMERICA (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	
C. Sanitation and Similar Services	1) None	1) None	1) None	1) None	
	2) None	2) None	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	
D. Other (Cleaning services of exhaust gases; Noise abatement services; Nature and landscape protection services; Other environmental services, n.e.c.)	1) None	1) None	1) None	1) None	
	2) None	2) None	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	

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
7. FINANCIAL SERVICES			
A. INSURANCE: (Limited to Insurance): Commitments in this subsector are undertaken pursuant to the alternative approach to scheduling commitments set forth in the Understanding on Commitments in Financial Services.			
Direct Insurance			
a) Life, Accident, and Health Insurance Services (except workers compensation insurance)	1) None	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.	
b) Non-Life Insurance Services	2) None	Some states and some municipalities impose premium taxes on insurance policies covering risks located within the jurisdiction. When more than 50 per cent of the value of a maritime vessel whose hull was built under a 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.	2) Unbound

THE UNITED STATES OF AMERICA (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	
3)	<p>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, Maryland, 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.</p> <p>Insurance companies owned or controlled by governments outside the United States are not authorized to conduct business in: North Carolina, North Dakota and Tennessee.</p> <p>Branches are not permitted to provide surety bonds for US federal government contracts.</p> <p>The following states have no mechanism for licensing initial entry of a non-US insurance company as a subsidiary, unless that company is already licenced in some other US state: Minnesota, Mississippi, and Tennessee.</p>	3) None		

THE UNITED STATES OF AMERICA (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>The following states have no mechanism for licensing initial entry of a non-US insurance company as a branch, unless that company is already licenced in some other US state: Arkansas, Arizona, Georgia, Hawaii, Kansas, Minnesota, Nebraska, New Jersey, North Carolina, Oregon, Pennsylvania, Tennessee, Utah, Vermont, Wisconsin, Wyoming, West Virginia.</p> <p>US citizenship is required for members of the board of directors of locally established and licenced companies in the following states and in the following shares or numbers: 100 per cent required in Louisiana; three-quarters in Washington (for mutual life companies); two-thirds required in Oklahoma (for stock and mutual companies) and Pennsylvania; a majority required in California (for insurers operating as authorized insurers only in the state of California), Florida (for stock and mutual insurers), Georgia (for stock and mutual insurers), Idaho (for stock and mutual insurers), Indiana, Kansas (for stock insurers), Kentucky, Mississippi, Ohio (for legal reserve life insurers), South Dakota (except if more than 1000 persons are entitled to vote for the board of directors and a majority of the voters reside.</p>			

THE UNITED STATES OF AMERICA (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>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: Wyoming); seven in Tennessee (for mutual insurance companies; three in Illinois (for stock, mutual, or legal reserve insurers) and Missouri (life and accident).</p> <p>US citizenship for incorporators of insurance companies is required in the following states and in the following per centages or numbers: 100 per cent in Hawaii, Idaho (for stock or mutual insurer), South Dakota and Washington; two-thirds in Arizona (for stock and mutual insurers), Georgia (for stock and mutual insurers); a majority in Alaska, Florida (for stock and mutual insurers), Kansas (all life insurance companies and mutual insurers other than life), Kentucky (for mutual or stock insurers); Montana (stock or mutual insurers), Wyoming (for reserve stock and mutual insurers).</p> <p>4) Unbound, except as indicated in the horizontal section</p>		
		4) None	

THE UNITED STATES OF AMERICA (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	
c) Reinsurance & Retrocession	<p>1) Insurance companies incorporated in Nevada may purchase reinsurance only from an insurer admitted to Nevada. Unbound for Maine for the provision of reinsurance for workers' compensation.</p>		<p>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.</p>	Additional commitments
	<p>2) Insurance companies incorporated in Nevada may purchase reinsurance only from an insurer admitted to Nevada. Unbound for Maine for the provision of reinsurance for workers' compensation.</p>		<p>2) Unbound</p>	<p>Some states and some municipalities impose premium taxes on insurance policies covering risks located within the jurisdiction.</p>
	<p>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, Maryland, 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.</p>		<p>3) None</p>	

THE UNITED STATES OF AMERICA (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>The following states have no mechanism for licensing initial entry of a non-US insurance company as a subsidiary, unless that company is already licenced in some other US state: Minnesota, Mississippi, and Tennessee. After a licence is obtained in some other US state, licensing and entry into the states listed above is permitted.</p> <p>The following states have no mechanism for licensing initial entry of a non-US insurance company as a branch, unless that company is already licenced in some other US state: Arkansas, Arizona, Georgia, Kansas, Minnesota, Nebraska, New Jersey, North Carolina, Oregon, Pennsylvania, Tennessee, Utah, Vermont, Wisconsin, Wyoming, West Virginia. After a licence is obtained in some other US state, licensing and entry into the states listed above is permitted.</p>	<p>4) Unbound, except as indicated in the horizontal section</p>	<p>4) None</p>

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) Services Auxiliary to Insurance:						
i) Brokerage Services	<p>1) None</p> <p>2) None</p> <p>3) Generally, brokerage firms can offer services in most states by obtaining licences as "brokers" and in other states by obtaining licences to operate as "agents". Brokerage licences are not issued in: Florida, Iowa, Kentucky, Michigan, Minnesota, Mississippi, Oregon, Tennessee, Texas, Virginia, West Virginia, Wisconsin.</p> <p>4) Unbound, except as indicated in the horizontal section. In addition, generally, brokerage firms can offer services in most states by obtaining licences as "brokers" and in other states by obtaining licences to operate as "agents". Brokerage licences are not issued in: Florida, Iowa, Kentucky, Michigan, Minnesota, Mississippi, Oregon, Tennessee, Texas, Virginia, West Virginia, Wisconsin.</p>		<p>1) None</p> <p>2) Unbound</p> <p>3) None</p>			
			<p>4) Brokerage licences are not issued to non-residents in: South Dakota, Wyoming.</p> <p>Brokerage licences are issued to non-residents for only certain lines of insurance in: Alabama (all except life, accident & health), Arkansas (property, casualty, surety & marine), Louisiana (property & casualty), New Mexico (property & casualty).</p> <p>Higher licence fees for non-residents may be charged in: Alaska, Arizona, Arkansas, California, Georgia, Hawaii, Indiana, Kansas, Louisiana, Maine, Maryland, Massachusetts, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico,</p>			

THE UNITED STATES OF AMERICA (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
ii) Agency Services	<p>1) None</p> <p>2) None</p> <p>3) None</p>	<p>North Carolina, North Dakota, Ohio, Oklahoma, Pennsylvania, Rhode Island, South Carolina, Utah, Vermont.</p> <p>1) None</p> <p>2) Unbound</p> <p>3) Agency licences are issued to non-residents for only certain lines of insurance in: Florida (general lines, life & health), Hawaii (property & operations), Kentucky (general lines, life & health), Louisiana (life & health), New Mexico (life & health), Ohio (all except life & casualty), Rhode Island (all except general lines).</p> <p>Higher licence fees for non-residents may be charged in: Alaska, Arizona, Arkansas, California, Florida, Georgia, Hawaii, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, 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.</p> <p>4) None</p>	

THE UNITED STATES OF AMERICA (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
iii) Consultancy, Actuarial, Risk Assessment, and Claim Settlement Services	<p>4) Unbound, except as indicated in the horizontal section</p> <p>1) None</p> <p>2) None</p> <p>3) None</p> <p>4) Unbound, except as indicated in the horizontal section</p>		<p>1) None</p> <p>2) Unbound</p> <p>3) None</p> <p>4) 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 licenced resident adjuster), Illinois (for non-resident public adjusters who are licenced in a state which does not permit equal treatment to Illinois residents), Mississippi (for independent adjusters), and Nevada (for appraisers and adjusters).</p>	

THE UNITED STATES OF AMERICA (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>B. FINANCIAL SERVICES (LIMITED TO BANKING AND OTHER FINANCIAL SERVICES AND EXCLUDING INSURANCE): Commitments in these subsectors are undertaken in accordance with the Understanding on Commitments in Financial Services (the Understanding), which is incorporated by reference into this schedule, and under Article XVII of the General Agreement on Trade in Services (GATS). These subsectors are unbound with respect to Article XVI of the GATS.</p>	<p>In addition, 1) this subsector shall be unbound with respect to market access through modes 1 and 3 for the expansion of existing operations, the establishment of a new commercial presence (in mode 3 only) or the conduct of new activities, and 2) 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.</p>		
<p>National treatment commitments are subject to the following limitation: National treatment will be provided according to the foreign bank's "home State" in the United States, as that term is defined under the International Banking Act.²¹</p>			
<p>All Subsectors</p>	<p>1) None 2) None</p>	<p>1) None 2) Unbound</p>	

21 Foreign banking organizations are generally subject to geographic limitations in the United States on a national treatment basis. Where geographic limits do not conform to national treatment, they have been reserved as market access restrictions. For purposes of illustration, under this approach the following situations do not accord national treatment and are therefore scheduled as limitations: 1) where 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, and 2) where a foreign bank is treated less favourably than a domestic bank holding company from the foreign bank's home State with respect to expansion through acquisition or establishment of a bank subsidiary.

THE UNITED STATES OF AMERICA (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>3) All directors of a national bank must be 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 citizens.</p> <p>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.</p> <p>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.</p> <p>In order to accept or maintain domestic retail deposits of less than \$100,000, a foreign bank must establish an insured banking subsidiary. This prohibition does not apply to a foreign bank branch that was engaged in insured deposit-taking activities on December 19, 1991.</p>	<p>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.</p> <p>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.</p> <p>Branch, agency and representative offices of foreign banks are required to be charged for the cost of Federal Reserve examinations.</p>	

THE UNITED STATES OF AMERICA (continued)

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

Sector or subsector	1) Cross-border supply	2) Consumption abroad	3) Commercial presence	4) Presence of natural persons
	Limitations on market access	Limitations on national treatment	Limitations on national treatment	Additional commitments
	<p>Initial entry or expansion by a foreign person (but not a domestic person) through acquisition or establishment of a commercial bank subsidiary is prohibited or otherwise limited in the following states: Alabama; Arkansas; California (limit on foreign non-bank ownership of international banking corporation); Colorado; Indiana; Kansas; Louisiana; Minnesota; Mississippi; Montana; Nebraska; New Jersey; North Carolina; North Dakota; Oregon; Tennessee; Vermont; Virginia; Washington; West Virginia; Wisconsin. 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.</p> <p>The boards of directors of depository institutions organized under the following states' laws are subject to citizenship requirements of up to the specified proportions: Alabama (all); Colorado (majority); District of Columbia (all); Florida (majority); Georgia (all); Indiana (3/4); Iowa (all); Kentucky (all); Louisiana (3/5);</p>			

THE UNITED STATES OF AMERICA (continued)

Modes of supply:	1) Cross-border supply	2) Consumption abroad	3) Commercial presence	4) Presence of natural persons	Additional commitments	
Sector or subsector	Limitations on market access				Limitations on national treatment	
	<p>Massachusetts (all); Mississippi (all); Missouri (all); New Hampshire (majority); New Mexico (3/4); New York (all); North Carolina (3/4); North Dakota (majority); Ohio (majority); Oklahoma (3/4); Oregon (majority); Pennsylvania (all); South Dakota (3/4); Tennessee (3/4); Virginia (majority). Citizenship is also required for the incorporators or organizers of depository institutions organized under state law.</p> <p>Establishment of a direct branch or agency by a foreign bank is limited as specified in the following states:</p> <ul style="list-style-type: none"> ● State branch licence subject to specific limitations -- California (no trust/fiduciary powers); Illinois (limited trust/fiduciary powers and restricted to Chicago business district); Massachusetts; Oregon; Pennsylvania, Washington (limited trust/fiduciary powers and to one office per bank). These limitations do not apply to Federal branches. ● State branch licence not available, but state agency licence is in Idaho. 					

THE UNITED STATES OF AMERICA (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	
	<ul style="list-style-type: none"> ● No state branch or agency licence available -- Arizona; Arkansas; Colorado; Indiana; Iowa; Maine; Maryland; Minnesota; Montana; Nebraska; Nevada; New Hampshire; New Mexico; North Dakota; Ohio; Oklahoma; Rhode Island; South Carolina; South Dakota; Tennessee; Utah; Vermont. These limitations do not apply to Federal offices. ● Branch licence not available but agency licence is, subject to any specified limitations -- Delaware (state licence limited to one office per bank and cannot operate in a manner likely to result in a substantial detriment to existing bank); 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); Mississippi; Missouri; Georgia (available only to foreign bank with at least \$50 million in capital); Hawaii (foreign bank must have \$10 billion in assets and be at least 10 years old); Louisiana (limited to parishes with more than 350,000 residents); Michigan (Federal branch licences available); Texas (limited to counties with at least 1.5 million residents). ● No branch or state agency licence available -- Wyoming. ● No branch or agency licence available -- Alabama; Connecticut; Kansas; New Jersey; North Dakota; Virginia. 	<p>The following states require direct branches or agencies of foreign banks to register under securities broker-dealer or investment adviser measures, while bank subsidiaries are exempt from such registration: Alabama; California; District of Columbia; Idaho; Illinois; Louisiana; Missouri; Nebraska; New Hampshire; Texas; Vermont. These limitations do not apply to Federally licenced branches or agencies.</p> <p>Texas allows pre-judgement seizure remedies and civil discovery requests to be applied against foreign bank agencies, while subsidiaries are exempt. Texas also prohibits agencies from acting as fiduciaries in Texas.</p>		

THE UNITED STATES OF AMERICA (continued)

Modes of supply: Sector or subsector	1) Cross-border supply	2) Consumption abroad	3) Commercial presence	4) Presence of natural persons
	Limitations on market access		Limitations on national treatment	Additional commitments
Trading of Securities and Derivative Products and Services Related Thereto; Participation in Securities Issues	<p>Representative offices of foreign banks are not permitted in the following states: Arizona; Arkansas; Colorado; Connecticut; Kansas; Kentucky; Mississippi; Montana; Nevada; New Hampshire; New Jersey; North Dakota; Oklahoma; Oregon; Rhode Island; South Carolina; South Dakota; Tennessee; Vermont; Virginia; West Virginia; Wisconsin; Wyoming. Other states require incorporation of representative offices.</p> <p>4) Unbound, except as indicated in the horizontal section.</p> <p>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</p> <p>Unbound for the authority to act as a sole trustee of an indenture for a bond offering in the United States</p> <p>Unbound with respect to the use of simplified registration and periodic reporting forms for securities issued by small business corporations</p> <p>4) Unbound, except as indicated in the horizontal section</p>	<p>4) None</p> <p>1), 3) None (except as noted in the headnote above) Unbound with respect to mode 2</p>		

THE UNITED STATES OF AMERICA (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			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) None 3) None (except as noted in the headnote above) 4) None	
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 licenscd, certified facilities in the United States or in a specific US state 3) None	

THE UNITED STATES OF AMERICA (continued)

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

Sector or subsector	1) Cross-border supply	2) Consumption abroad	3) Commercial presence	4) Presence of natural persons
	Limitations on market access		Limitations on national treatment	
9. TOURISM AND TRAVEL RELATED SERVICES	In Michigan and New York Health Maintenance Organizations must be incorporated in those states.			
A. HOTELS AND RESTAURANTS (INCLUDING CATERING)	4) Unbound except as indicated in the horizontal section		4) None	
	1) None		1) None	
	2) None		2) None	
	3) None		3) None	
	4) Unbound, except as indicated in the horizontal section		4) None	
B. TRAVEL AGENCIES AND TOUR OPERATORS	1) None		1) None	
	2) 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		3) None	
	4) Unbound, except as indicated in the horizontal section		4) None	

THE UNITED STATES OF AMERICA (continued)

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

Sector or subsector	1) Cross-border supply	2) Consumption abroad	3) Commercial presence	4) Presence of natural persons
	Limitations on market access	Limitations on national treatment	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	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	1) None 2) None 3) None 4) None	
10. RECREATIONAL, CULTURAL, & SPORTING SERVICES	1) None 2) None 3) None 4) Unbound, except as indicated in the horizontal section	1) None 2) None 3) None 4) None	1) None 2) None 3) None 4) None	
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	1) None 2) None 3) None 4) None	

THE UNITED STATES OF AMERICA (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. NEWS AGENCY SERVICES	1) None		1) None		
	2) None		2) None		
	3) None		3) None		
	4) Unbound, except as indicated in the horizontal section		4) None		
C. LIBRARIES, ARCHIVES, MUSEUMS AND OTHER CULTURAL SERVICES	1) None		1) None		
	2) None		2) None		
	3) None		3) None		
	4) Unbound, except as indicated in the horizontal section		4) None		
D. OTHER RECREATIONAL SERVICES (except sporting)	1) None		1) None		
	2) None		2) None		
	3) The number of concessions available for commercial operations in federal, state and local facilities is limited		3) None		
	4) Unbound, except as indicated in the horizontal section		4) None		

THE UNITED STATES OF AMERICA (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			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	1) None		1) None	
b) Freight Transportation	2) 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		3) None	
	4) Unbound, except as indicated in the horizontal section		4) None	

THE UNITED STATES OF AMERICA (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			Additional commitments
d)	Maintenance and Repair of Rail Transport Equipment	<ol style="list-style-type: none"> 1) None 2) None 3) None 4) Unbound, except as indicated in the horizontal section 		<ol style="list-style-type: none"> 1) None 2) None 3) None 4) None 	
F. ROAD TRANSPORT					
a)	Passenger transport: Interurban regular transport	<ol style="list-style-type: none"> 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 		<ol style="list-style-type: none"> 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 	

THE UNITED STATES OF AMERICA (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	
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		Additional commitments
	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* None	1) Unbound*		
	3) None	2) None		
	4) Unbound, except as indicated in the horizontal section	3) None		
		4) None		

THE UNITED STATES OF AMERICA (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>H. SERVICES AUXILIARY TO ALL MODES OF TRANSPORT</p> <p>d) Other Supporting and Auxiliary Transport Services: Customs House Brokers</p>	<p>1) Unbound*</p> <p>2) None</p> <p>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.</p> <p>4) Unbound, except as indicated in the horizontal section</p>	<p>1) Unbound*</p> <p>2) None</p> <p>3) None</p> <p>4) None</p>	