

**ANNEX 8A**  
**UAE SCHEDULE OF SPECIFIC COMMITMENTS**

**INTRODUCTORY NOTE:**

1. This document sets out the United Arab Emirates (UAE)'s Schedule of Specific Commitments under the Trade in Services chapter of the UAE-Viet Nam Comprehensive Economic Partnership Agreement (CEPA). This introductory note should be regarded as forming an integral part of the UAE's schedule.
2. The schedule has been prepared based on the Services Sectoral Classification List in document MTN.GNS/W/120. References to CPC codes refer to the CPC codes as used in the Provisional Central Product Classification (Statistical Papers Series M No. 77, Department of International Economic and Social Affairs, Statistical Office of the United Nations, New York, 1991) and are meant to define the scope of the commitments, unless otherwise stated.

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 comments  |
|--|---|---|--|
| <b>I. HORIZONTAL COMMITMENTS</b>   |   |   |  |
| <b>ALL SECTORS AND SUB-SECTORS OF SERVICES INCLUDED IN THIS SCHEDULE<sup>1</sup></b> |   |   |  |
|  | <p>3) Commercial presence will be through either:</p> <p>(i) a representative office or a branch with no limitations on the participation of foreign capital (foreign ownership of 100% is granted); or</p> <p>(ii) an incorporation as a company with maximum foreign equity as set out in the specific sectors below, which shall take any of the legal forms as allowed under UAE law.</p> <p>For some specific sectors and sub-sectors, commercial presence may be conditioned on benefits in the form of technology transfer, Research &amp; Development programmes, technical assistance, and</p> | <p>3) Acquisition of land and real estate is not permitted to foreigners or to companies in which foreign nationals have a shareholding. However, foreign companies authorized to carry on their activities in UAE may own land and real estate only to the extent necessary to conduct their activities as allowed and in accordance with laws and regulations governing ownership of real estate at the Federal and Emirate levels.</p> <p>(i) Government subsidized services may only be extended to UAE nationals.</p> <p>(ii) Foreign nationals or companies with foreign share holdings may be required to pay direct taxes on income derived from work or operations in the UAE, whereas local services suppliers or local UAE</p> | <ul style="list-style-type: none"> <li>• The work right for the spouses of intra-corporate transferees is granted according to the UAE labour laws.</li> <li>• Transparency: all disciplines concerning labour, residency and work permits laws are publicly available.</li> </ul> |

<sup>1</sup> The UAE will not offer any commitments in energy and energy related services. This offer does not include any commitment under these services.

Modes of Supply:      1) Cross-border supply                      2) Consumption abroad                      3) Commercial Presence                      4) Presence of Natural Persons

| Sector or Subsector | Limitations on Market Access   | Limitations on National Treatment   | Additional comments |
|---------------------|--|---|---------------------|
|                     | <p>educational and training of local human resources.</p> <p>(iii) Free zones: 100% foreign ownership is permitted in Free Zones as set out in the specific sub-sectors below.</p> <p>4) Unbound, except for measures concerning the entry or temporary stay of natural persons in the following categories.</p> <p><b>A. Business Visitors</b></p> <p>A natural person who stays in the UAE, without acquiring remuneration from within the UAE and without engaging in making direct sales to the general public or supplying services, for the purposes of participating in business meetings, business contacts including negotiations for the sale of services and/or other similar activities including those to prepare for establishing a commercial presence in the UAE:</p> <p>Entry and stay for persons in this category shall not be for more than 90 days in any 12-month period.</p> <p><b>B. Intra-corporate Transferees</b></p> <p><u>Intra-corporate transferees</u>: managers, executives and specialists (as defined below) who have been in the employment of a juridical person of</p> | <p>companies may not be required to pay similar taxes keeping in view the provisions of Article XIV, Paragraph (d) of GATS.</p> <p>4) Unbound, except for measures concerning the categories of natural persons referred to in the market access column</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 comments |
|---------------------|---|-----------------------------------|---------------------|
|                     | <p>another Party outside the UAE, for a period of not less than one year prior to the date of application for entry into the UAE and are being transferred to a branch or affiliate in the UAE of the aforesaid juridical person. Entry will be subject to the following conditions:</p> <ul style="list-style-type: none"> <li>(i) The number of managers, executives and specialists shall be limited to 50% of the total number of managers, executives and specialists of each service supplier.</li> <li>(ii) Their entry shall be for a period of three years subject to renewable for additional years.</li> <li>(iii) Their stay in the UAE will be subject to UAE labour and immigration laws.</li> </ul> <p><b><u>Definitions:</u></b></p> <p><b><u>Managers:</u></b> 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 or fire or recommend hiring, firing, or other personnel action (such as promotion or leave authorization), and exercise discretionary authority over day to day operation, doesn't include first-line supervisor unless the</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 comments |
|--|---|-----------------------------------|---------------------|
|  | <p>employees supervised are professional, nor does include employees who primarily perform tasks necessary for the provision of the service.</p> <p><u>Executives</u>: Persons within an 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 service or services of the organization.</p> <p><u>Specialists</u>: persons within an organization who possess knowledge at an advanced level of expertise and who possess proprietary knowledge of the organization's services, research, equipment, techniques or management.</p> |                                   |                     |
| <b>II. SECTOR SPECIFIC COMMITMENTS</b> |   |                                   |                     |
| 1. <u>BUSINESS SERVICES</u>            |   |                                   |                     |

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 comments |
|--|---|--|---------------------|
| <p>A. <u>Professional Services</u></p> <p>a. Legal Services (CPC 861)</p> <p>Consultancy on the law of jurisdiction where the services supplier is qualified as a lawyer and on international law (Part of CPC 861)</p>                                | <p>1) None.</p> <p>2) None.</p> <p>3) Foreign equity is limited to 75%. After 5 years from the entry into force of the Agreement up to 100% foreign equity will be allowed.</p> <p>4) Unbound except as indicated in the horizontal section.</p>  | <p>1) None.</p> <p>2) None.</p> <p>3) Non-UAE lawyers cannot plead in UAE courts, or act before official bodies, or perform notarial functions.</p> <p>4) Unbound except as indicated in the horizontal section.</p> |                     |
| <p>b. Accounting, auditing and book-keeping services (CPC 8621 &amp; 8622)</p>   | <p>1) None.</p> <p>2) None.</p> <p>3) Foreign equity is limited to 75%. After 10 years from the entry into force of the Agreement foreign equity will be allowed up to 100%.</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) Unbound except as indicated in the horizontal section.</p>   |                     |
| <p>c. Taxation Services (CPC 8630)</p> <p>Only the following sub-sectors:</p> <ul style="list-style-type: none"> <li>• Business tax planning and consulting (CPC 86301)</li> <li>• Business tax preparation and review services (CPC 86302)</li> </ul> | <p>1) None.</p> <p>2) None.</p> <p>3) Foreign equity is limited to 75%.</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) Unbound except as indicated in the horizontal section.</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 comments |
|--|--|---|---------------------|
| d. Architectural Services (CPC 8671)<br>e. Engineering Services (CPC 8672)<br>f. Integrated Engineering Services (CPC 8673)<br>g. Urban planning and landscape architectural services (CPC 8674) | 1) None.<br>2) None.<br>3) Foreign equity is limited to 75%.<br>4) Unbound, except as indicated in the horizontal section. | 1) None.<br>2) None.<br>3) None.<br>4) Unbound except as indicated in the horizontal section. |                     |
| h. Medical and dental services (CPC 9312)  | 1) None.<br>2) None.<br>3) Foreign equity is limited to 70%.<br>4) Unbound, except as indicated in the horizontal section. | 1) None.<br>2) None.<br>3) None.<br>4) Unbound except as indicated in the horizontal section. |                     |
| i. Veterinary services (CPC 93201)   | 1) None.<br>2) None.<br>3) Foreign equity is limited to 75%.<br>4) Unbound, except as indicated in the horizontal section. | 1) None.<br>2) None.<br>3) None.<br>4) Unbound except as indicated in the horizontal section. |                     |

Modes of Supply:      1) Cross-border supply                      2) Consumption abroad                      3) Commercial Presence                      4) Presence of Natural Persons

| Sector or Subsector  | Limitations on Market Access   | Limitations on National Treatment  | Additional comments |
|--|--|--|---------------------|
| <p>j. Services provided by midwives, nurses, physiotherapists, and paramedical personnel (CPC 93191)</p>   | <p>1) Unbound.<br/>           2) Unbound.<br/>           3) Foreign equity participation is limited to 49% and subject to the approval of the competent UAE authorities.<br/>           4) Unbound, except as indicated in the horizontal section.</p>   | <p>1) Unbound.<br/>           2) Unbound.<br/>           3) Unbound.<br/>           4) Unbound, except as indicated in the horizontal section.</p> |                     |
| <p><b>B. <u>Computer and Related Services</u></b></p> <p>a. Consultancy services related to the installation of computer hardware (CPC 841)</p> <p>b. Software implementation services (CPC 842)</p> <p>c. Data processing services (CPC 843)</p> <p>d. Data base services (CPC 844)</p> <p>e. Maintenance and repair services of office machinery and equipment including computers (CPC 845)</p> <p>f. Other computer services (CPC 849)</p> | <p>1) None.<br/>           2) None.<br/>           3)<br/>           • None for services under CPC 841- 845.<br/>           • For CPC 849 foreign equity is limited to 70%. Within seven years from the entry into force of the Agreement 100% foreign equity will be allowed.<br/>           4) Unbound, except as indicated in the horizontal section.</p> | <p>1) None.<br/>           2) None.<br/>           3) None.<br/>           4) Unbound, except as indicated in the horizontal section.</p>          |                     |
| <p><b>C. <u>Research and Development Services</u></b></p>  | <p>1) None.<br/>           2) None.</p>  | <p>1) None.<br/>           2) 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 comments |
|--|--|--|---------------------|
| a. R&D services on natural sciences (CPC 851)<br>b. R&D services on social sciences and humanities (CPC 852)<br>c. Interdisciplinary R&D services (CPC 853)  | 3) None.<br>4) Unbound, except as indicated in the horizontal section.   | 3) None.<br>4) Unbound, except as indicated in the horizontal section.                         |                     |
| E. <u>Rental and Leasing Services without Operators</u> (excluding rental and leasing services relating to cars)<br>a. Relating to ships (CPC 83103)<br>b. Relating to other transport equipment (CPC 83101 + 83102 + 83105)<br>c. Relating to other machinery and equipment (CPC 83106 – 83109) | 1) None.<br>2) None.<br>3) Foreign equity is limited to 70%.<br>4) Unbound, except as indicated in the horizontal section. | 1) None.<br>2) None.<br>3) None.<br>4) Unbound, except as indicated in the horizontal section. |                     |
| F. <u>Other Business Services</u><br>a. Advertising services (CPC 871)   | 1) None.<br>2) None.<br>3) Foreign equity is limited to 70%.<br>4) Unbound, except as indicated in the horizontal section  | 1) None.<br>2) None.<br>3) None.<br>4) Unbound, except as indicated in the horizontal section  |                     |

Modes of Supply:      1) Cross-border supply                      2) Consumption abroad                      3) Commercial Presence                      4) Presence of Natural Persons

| Sector or Subsector  | Limitations on Market Access  | Limitations on National Treatment   | Additional comments |
|--|---|---|---------------------|
| b. Market research and public opinion polling services (CPC 864)   | 1) None.<br>2) None.<br>3) Foreign equity is limited to 75%. After 10 years from the entry into force of the Agreement, foreign equity will be allowed up to 100%.<br>4) Unbound, except as indicated in the horizontal section.    | 1) None.<br>2) None.<br>3) None.<br>4) Unbound, except as indicated in the horizontal section.    |                     |
| c. Management consulting services (CPC 8650)<br>d. Services related to Management Consulting (CPC 8660)<br>e. Technical testing and analysis services (CPC 8676) | 1) None.<br>2) None.<br>3) None.<br>4) Unbound, except as indicated in the horizontal section.  | 1) None.<br>2) None.<br>3) None.<br>4) Unbound, except as indicated in the horizontal section.    |                     |
| i. Services incidental to manufacturing (CPC 884+885, except for 88442)  | 1) Unbound.<br>2) None.<br>3) Foreign equity is limited to 75%. After 10 years from the entry into force of the Agreement, foreign equity will be allowed up to 100%.<br>4) Unbound, except as indicated in the horizontal section. | 1) Unbound.<br>2) None.<br>3) None.<br>4) Unbound, except as indicated in the horizontal section. |                     |

Modes of Supply:      1) Cross-border supply                      2) Consumption abroad                      3) Commercial Presence                      4) Presence of Natural Persons

| Sector or Subsector   | Limitations on Market Access  | Limitations on National Treatment  | Additional comments |
|---|---|--|---------------------|
| m. Related to scientific and technical consulting services (CPC 8675)   | 1) None.<br>2) None.<br>3) Foreign equity is limited to 75%. After 5 years from the entry into force of the Agreement foreign equity will be allowed up to 100%.<br>4) Unbound, except as indicated in the horizontal section.          | 1) None.<br>2) None.<br>3) None.<br>4) Unbound, except as indicated in the horizontal section.       |                     |
| n. Maintenance and repair of equipment (not including maritime vessels, aircraft or other transport equipment) (CPC 633+ 8861-8866) | 1) None.<br>2) None.<br>3) Foreign equity is limited to 75%. After 5 years from the entry into force of the Agreement foreign equity will be allowed up to 100%.<br>4) Unbound, except as indicated in the horizontal section.          | 1) Unbound.<br>2) Unbound.<br>3) None.<br>4) Unbound, except as indicated in the horizontal section. |                     |
| o. Building-Cleaning Services (CPC 874)   | 1) Unbound.<br>2) Unbound.<br>3) Foreign equity is limited up to 75%. After 10 years from the entry into force of the Agreement foreign equity will be allowed up to 100%.<br>4) Unbound, except as indicated under horizontal section. | 1) Unbound.<br>2) None.<br>3) Unbound.<br>4) Unbound, except as indicated under horizontal section.  |                     |

Modes of Supply:      1) Cross-border supply                      2) Consumption abroad                      3) Commercial Presence                      4) Presence of Natural Persons

| Sector or Subsector                             | Limitations on Market Access  | Limitations on National Treatment   | Additional comments |
|---|---|---|---------------------|
| p. Photographic Services (CPC 8750)             | 1) None.<br>2) None.<br>3) Foreign equity is limited to 70%. After 5 years from the entry into force of the Agreement, up to 100% foreign equity will be allowed.<br>4) Unbound, except as indicated in the horizontal section. | 1) None.<br>2) None.<br>3) Unbound.<br>4) Unbound, except as indicated in the horizontal section. |                     |
| q. Packaging Services (CPC 8760)                | 1) None.<br>2) None.<br>3) Foreign equity is limited to 70%. After 5 years from the entry into force of the Agreement, up to 100% foreign equity will be allowed.<br>4) Unbound, except as indicated in the horizontal section. | 1) None.<br>2) None.<br>3) None.<br>4) Unbound, except as indicated in the horizontal section.    |                     |
| r. Printing and publishing services (CPC 88442) | 1) None.<br>2) None.<br>3) Foreign equity is limited up to 70%.<br>4) Unbound, except as indicated in the horizontal section.   | 1) None.<br>2) None.<br>3) None.<br>4) Unbound, except as indicated in the horizontal section.    |                     |

Modes of Supply:      1) Cross-border supply                      2) Consumption abroad                      3) Commercial Presence                      4) Presence of Natural Persons

| Sector or Subsector   | Limitations on Market Access   | Limitations on National Treatment  | Additional comments |
|---|--|--|---------------------|
| s. Convention services (CPC 87909)*   | 1) None.<br>2) None.<br>3) Foreign equity is limited to 70%.<br>4) Unbound, except as indicated in the horizontal section.   | 1) None.<br>2) None.<br>3) None.<br>4) Unbound, except as indicated in the horizontal section. |                     |
| t. Other (CPC 8790)   | 1) None.<br>2) None.<br>3) Foreign equity is limited to 75%.<br><br>For CPC 87905, foreign equity is limited to 75%. Within 5 years from the entry into force of the Agreement 100% foreign equity will be allowed.<br><br>4) Unbound. | 1) None.<br>2) None.<br>3) None.<br><br><br>4) Unbound.  |                     |
| 2. <u>COMMUNICATION SERVICES</u>  |  |  |                     |
| A. <u>Postal Services</u> (CPC 7511)<br><br>Only handling of documents, letter posts, and parcels | 1) None.<br>2) None.<br>3) Foreign equity is limited to 49%.   | 1) None.<br>2) None.<br>3) None.   |                     |

\* The (\*) indicates that the service specified is a component of a more aggregated CPC item specified elsewhere in this classification list.

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 comments |
|---|---|--|---------------------|
|   | 4) Unbound, except as indicated in the horizontal section.  | 4) Unbound, except as indicated in the horizontal section.                                     |                     |
| B. <u>Courier Services (CPC 7512)</u>   | 1) None.<br>2) None.<br>3) Foreign equity is limited to 49%.<br>4) Unbound, except as indicated in the horizontal section.            | 1) None.<br>2) None.<br>3) None.<br>4) Unbound, except as indicated in the horizontal section. |                     |
| C. <u>Telecommunication Services:</u>   |   |  |                     |
| <p><b>HORIZONTAL COMMITMENTS:</b></p> <ul style="list-style-type: none"> <li>The commitments taken are based on the scheduling principles provided by the following WTO documents: “Notes for scheduling Basic Telecom Services Commitments” (S/GBT/W/2/Rev.1) and “Market Access Limitations on Spectrum Availability” (S/GBT/W/3).</li> <li>This Schedule on basic telecommunication does not include any broadcasting services according to the UAE telecommunication and the TDRA regulatory framework on different issues including but not limited to the spectrum license<sup>2</sup></li> </ul> |   |  |                     |
|   | 3) Any network installed in UAE must be operated by a company registered in UAE, the foreign equity of which shall be limited to 49%. |  |                     |

<sup>2</sup> Broadcasting services” is defined as a radio communication service in which the transmissions are intended for direct reception by the general public, including sound transmissions, television transmissions or other types of transmissions. In the Telecommunications Law of the UAE, broadcasting is not part of basic telecommunication services.

Modes of Supply:      1) Cross-border supply                      2) Consumption abroad                      3) Commercial Presence                      4) Presence of Natural Persons

| Sector or Subsector  | Limitations on Market Access  | Limitations on National Treatment   | Additional comments |
|--|---|---|---------------------|
| <p>a. Voice telephone services (CPC 7521)</p> <p>b. Packet-switched data transmission services (CPC 7523**)</p> <p>c. Circuit-switched data transmission services (CPC 7523**)</p> <p>d. Telex services (CPC 7523**)</p> <p>e. Telegraph services (CPC 7522**)</p> <p>f. Facsimile services (CPC 7521** + 7529**)</p> <p>g. Private leased circuit services (CPC 7522** + 7523**)</p> <p>h. Electronic mail (CPC 7523**)</p> <p>i. Voice mail (CPC 7523**)</p> <p>j. On-line information and database retrieval (CPC 7523**)</p> <p>k. Electronic data interchange (EDI)(CPC 7523)</p> <p>l. Enhanced/value-added facsimile services, incl. store and forward, store and retrieve (CPC 7523**)</p> <p>m. Code and protocol conversion (n.a.)</p> | <p>1) Only companies with commercial presence may provide telecom services.</p> <p>2) Residents are allowed to purchase telecom services in the territory of Vietnam according to the regulatory framework in the UAE and in the territory of Colombia.</p> <p>3) Duopoly. The TDRA will consider the feasibility of suppliers additional to the duopoly. The commercial presence is required and subject to 49% foreign equity limitation.</p> <p>4) Unbound, except as indicated in the horizontal section.</p> | <p>1) None, except as indicated in the market access column.</p> <p>2) None, except as indicated in the market access column.</p> <p>3) None.</p> <p>4) Unbound, except as indicated in the horizontal section.</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 comments |
|---|--|--|---------------------|
| 3. <u>CONSTRUCTION AND RELATED ENGINEERING SERVICES</u>   |  |  |                     |
| <p>A. <u>General Construction Work for Buildings</u> (CPC 512)</p> <p>B. <u>General construction work for civil engineering</u> (CPC 513)</p> <p>C. <u>Installation and assembly work</u> (CPC 514+516)</p> <p>D. <u>Building completion and finishing work</u> (CPC 517)</p> <p>E. <u>Other</u></p> <p>Pre-erection work at construction sites (CPC 511)</p> <p>Special trade construction work (CPC 515)</p> <p>Renting services related to equipment for construction or demolition of buildings or civil engineering works, with operator (CPC 518)</p> | <p>1) Unbound.</p> <p>2) None.</p> <p>3)</p> <p>(i) Foreign equity is limited to 49%. After two years from the entry into force of the Agreement, foreign equity is allowed up to 51% and after seven years, 70%.</p> <p>(ii) Large scale infrastructure projects such as airports, highways and sports facilities and projects that exceed 450 million US dollars, foreign equity is allowed up to 75%. After five years from the entry into force of the Agreement, participation of foreign capital for such high scale projects will be allowed up to 100%. For further clarity, foreign companies established pursuant to this paragraph (ii) will not be allowed to participate in any project that is below 450 million US dollars.</p> | <p>1) Unbound.</p> <p>2) None.</p> <p>3) 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 comments |
|---|--|--|---------------------|
|   | 4) Unbound, except as indicated in the horizontal section.   | 4) Unbound, except as indicated in the horizontal section.   |                     |
| 4. <u>DISTRIBUTION SERVICES</u>   |  |  |                     |
| Distribution Services do not include unmanufactured tobacco, tobacco, tobacco products, alcoholic beverages, pharmaceutical and medical goods.                      |  |  |                     |
| B. <u>Wholesale Trade Services</u> (CPC 622)  | 1) None.<br>2) None.<br>3) Foreign equity is limited to 49%. After 3 years, foreign equity is allowed up to 75%.<br>4) Unbound, except as indicated in the horizontal section. | 1) Unbound.<br>2) Unbound.<br>3) None.<br>4) Unbound, except as indicated in the horizontal section. |                     |
| C. <u>Retailing Services</u> <ul style="list-style-type: none"> <li>• Food Retailing Services (CPC 631)</li> <li>• Non-food Retailing Services (CPC 632)</li> </ul> | 1) None.<br>2) None.<br>3) Foreign equity is limited to 49%. After 3 years, foreign equity is allowed up to 75%.<br>4) Unbound, except as indicated in the horizontal section. | 1) Unbound.<br>2) Unbound.<br>3) None.<br>4) Unbound, except as indicated in the horizontal section. |                     |
| <ul style="list-style-type: none"> <li>• Sales of motor vehicles(CPC</li> </ul>   | 1) Unbound.<br>2) Unbound.   | 1) Unbound.<br>2) Unbound.   |                     |

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 comments |
|---|---|---|---------------------|
| <p>6111)<sup>3</sup></p> <ul style="list-style-type: none"> <li>• Sales of parts and accessories of motor vehicles (CPC 6113)<sup>4</sup></li> <li>• Sales of motorcycles and snowmobiles and related parts and accessories (CPC 6121)<sup>5</sup></li> </ul> | <p>3) Foreign equity is limited to 49%. After 3 years, foreign equity is allowed up to 75%.</p> <p>4) Unbound, except as indicated in the horizontal section.</p>                                       | <p>3) None.</p> <p>4) Unbound, except as indicated in the horizontal section.</p>                                       |                     |
| <p>D. <u>Franchising</u> (CPC8929)</p>  | <p>1) Unbound.</p> <p>2) Unbound.</p> <p>3) Foreign equity is limited to 49%. After 3 years, foreign equity is allowed up to 75%.</p> <p>4) Unbound, except as indicated in the horizontal section.</p> | <p>1) Unbound.</p> <p>2) Unbound.</p> <p>3) None.</p> <p>4) Unbound, except as indicated in the horizontal section.</p> |                     |
| <p>5. <u>EDUCATIONAL SERVICES</u></p>   |   |   |                     |

<sup>3 4 5</sup> With respect to sale of motor vehicles (CPC 6111), sales of parts and accessories of motor vehicles (CPC 6113), and sales of motorcycles and snowmobiles and related parts and accessories (CPC 6121), distribution services do not include any goods covered by an agency contract registered with the UAE Ministry of Economy in accordance with Law No. 3 of 2022 on commercial agencies and its successor legislation.

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 comments |
|---|---|---|---------------------|
| <p>B. <u>Secondary Education Services</u> (CPC 922)</p> <p>C. <u>Higher Education Services</u> (CPC 923)</p> <p>D. <u>Adult Education</u> (CPC 924)</p> <p>E. <u>Other Education Services:</u><br/>Excluding public education</p> | <p>1) None.</p> <p>2) None.</p> <p>3)</p> <p>(i) Foreign equity is allowed up to 100%.</p> <p>(ii) Natural persons of Vietnam may be required to obtain authorization from competent authorities to establish and direct an education institution and to teach; this may also be subject to the condition of suitability of school facilities and ensuring high quality level of education.</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) Unbound, except as indicated in the horizontal section.</p> |                     |
| <p>6. <u>ENVIRONMENTAL SERVICES</u></p>   |   |   |                     |
| <p>A. <u>Sewage services</u> (CPC 9401)</p> <p>B. <u>Refuse disposal services</u> (CPC 9402)</p> <p>C. <u>Sanitation and similar services</u> (CPC 9403)</p>  | <p>1) None.</p> <p>2) None.</p> <p>3) Participation of foreign equity is limited to 70%. After 7 years from the entry into force of the Agreement, up to 100% foreign equity will be allowed.</p>   | <p>1) None.</p> <p>2) None.</p> <p>3) 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 comments |
|--|---|---|---------------------|
|  | 4) Unbound, except as indicated in the horizontal section.  | 4) Unbound, except as indicated in the horizontal section   |                     |
| <p>D. <u>Other</u></p> <ul style="list-style-type: none"> <li>• Cleaning services for exhaust gases (CPC 94040)</li> </ul>                             | <p>1) None.</p> <p>2) None.</p> <p>3) Participation of foreign equity is limited to 70%. After 7 years from the entry into force of the Agreement, up to 100% foreign equity will be allowed.</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) Unbound, except as indicated in the horizontal section.</p>       |                     |
| <ul style="list-style-type: none"> <li>• Treatment, remediation of contaminated/polluted soil and water (part of CPC 94060)</li> </ul>                 | <p>1) Unbound.</p> <p>2) Unbound.</p> <p>3) Foreign equity is limited to 70%. After 7 years from the entry into force of the Agreement, up to 100% foreign equity will be allowed.</p> <p>4) Unbound, except as indicated in the horizontal section</p>             | <p>1) Unbound.</p> <p>2) Unbound.</p> <p>3) None.</p> <p>4) Unbound, except as indicated in the horizontal section.</p> |                     |
| <ul style="list-style-type: none"> <li>• Noise abatement services (CPC 9405)</li> <li>• Nature and landscape protection services (CPC 9406)</li> </ul> | <p>1) None.</p> <p>2) None.</p> <p>3) Foreign equity is limited to 70%. After 7 years from the entry into</p>   | <p>1) None.</p> <p>2) None.</p> <p>3) 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 comments |
|---|---|---|---------------------|
| <ul style="list-style-type: none"> <li>Other environmental protection services (CPC 9409)</li> </ul>  | <p>force of the Agreement, up to 100% foreign equity will be allowed.</p> <p>4) Unbound, except as indicated in the horizontal section.</p> | <p>4) Unbound, except as indicated in the horizontal section.</p> |                     |
| <p>7. <u>FINANCIAL SERVICES</u></p>   |   |   |                     |
| <p><b><u>Horizontal Commitments:</u></b></p> <p>Commercial presence is allowed up to 100% foreign equity in Dubai International Financial Centre (DIFC) for the following activities: banking services (investment banking, corporate banking, and private banking); capital markets (equity, debt instruments, derivatives and commodity trading); asset management and fund registration; insurance and re-insurance; Islamic finance; business processing operations and ancillary services.</p>   |   |   |                     |
| <p>A. <u>Insurance and insurance-related services</u></p>   |   |   |                     |
| <p><b><u>Horizontal Commitments:</u></b></p> <p>General conditions:</p> <ul style="list-style-type: none"> <li>The absence of any limitation on the ability of a service consumer in UAE to purchase the service in the territory of Vietnam does not signify a commitment to allow a non-resident service supplier to solicit business or to conduct active marketing in the territory of the UAE.</li> <li>Commercial presence is subject to the provisions regarding the licensing and registration of foreign companies as contained in the UAE pertinent laws.</li> <li>Within the context of paragraph 2 (a) of the WTO Annex on Financial Services, the UAE shall not be prevented from taking measures for prudential reasons such as minimum capital requirement; minimum operating funds requirement and approval for business activities.</li> </ul> |   |   |                     |
| <p>(i) Direct insurance (including co-insurance):</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 comments |
|--|---|--|---------------------|
| <p>(a) Life - Life and health insurance services (CPC 81211 and CPC 81212)</p> <ul style="list-style-type: none"> <li>• Excluding pension fund management</li> </ul> | <ol style="list-style-type: none"> <li>1) Commercial presence is required.</li> <li>2) Unbound.</li> <li>3) Transparent Economic Needs Test (ENT) shall apply to the commercial presence for branches of the new foreign insurance companies as well as new branches of the existing foreign insurance companies. This ENT shall be based on criteria such as the provision of new insurance services, increase of local demand and the conformance with international standards. <ul style="list-style-type: none"> <li>• Foreign equity is limited to 25% of the capital of UAE life and non-life insurance companies.</li> </ul> </li> <li>4) Unbound, except as indicated in the horizontal section.</li> </ol> | <ol style="list-style-type: none"> <li>1) Commercial presence is required.</li> <li>2) Unbound.</li> <li>3) None.</li> <li>4) Unbound, except as indicated in the horizontal section.</li> </ol>   |                     |
| <p>(b) Non- life insurance services (CPC 8129)</p> <ul style="list-style-type: none"> <li>• Including accidents insurance services</li> </ul>                        | <ol style="list-style-type: none"> <li>1) Commercial presence is required for all non-life insurance services except marine and aviation insurance. None for marine and aviation insurance.</li> <li>2) Unbound for all non-life insurance services except marine shipping and commercial aviation insurance. None for</li> </ol>   | <ol style="list-style-type: none"> <li>1) Commercial presence is required for all non-life insurance services except marine and aviation insurance. None for marine and aviation insurance.</li> <li>2) Unbound for all non-life insurance services except marine shipping and commercial aviation insurance. None for marine and aviation insurance.</li> </ol> |                     |

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 comments |
|---|---|---|---------------------|
|   | <p>marine and aviation insurance.</p> <p>3)</p> <ul style="list-style-type: none"> <li>• Transparent Economic Needs Test (ENT) shall apply to the commercial presence for branches of the new foreign insurance companies as well as new branches of the existing foreign insurance companies. This ENT shall be based on criteria such as the provision of new insurance services, increase of local demand and the conformance with international standards.</li> <li>• The establishment of joint ventures with UAE life and non- life insurance companies is not allowed.</li> </ul> <p>4) Unbound, except as indicated</p> | <p>3) None.</p> <p>4) Unbound, except as indicated in the horizontal section.</p>                                 |                     |
| <p>(ii) Reinsurance &amp; retrocession</p> <p>Other insurance services n.e.c. (CPC 81299)</p> | <p>1) None.</p> <p>2) None.</p> <p>3) Foreign equity is limited to 49%.</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) Unbound, except as indicated in the horizontal section.</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 comments |
|---|---|---|---------------------|
| <p>(iii) Insurance intermediation, such as brokerage and agency services</p> <p>Only brokers dealing with direct insurance<sup>6</sup> (CPC 8140**)</p> | <p>1) Commercial presence is required, except for marine shipping and commercial aviation insurance and re- insurance intermediation services. None for marine shipping and commercial aviation insurance and reinsurance intermediation services.</p> <p>2) Commercial presence is required.</p> <p>3) Foreign equity is limited to 49%.</p> <p>4) Unbound, except as indicated in the horizontal section.</p> | <p>1) None, except as indicated in the market access column.</p> <p>2) None, except as indicated in the market access column.</p> <p>3) None.</p> <p>4) Unbound, except as indicated in the horizontal section.</p> |                     |
| <p>(iv) Insurance consultancy (CPC 81402)</p>   | <p>1) None.</p> <p>2) None.</p> <p>3) Foreign equity is limited to 49%.</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) Unbound, except as indicated in the horizontal section.</p>   |                     |
| <p>Actuarial services (CPC 81404)</p>   | <p>1) None, except that the foreign service supplier must be registered at the UAE Ministry of Economy. (The registration requirement does not prevent the foreign supplier from providing services from the</p>  | <p>1) None, except as indicated in the market access column.</p>  |                     |

<sup>6</sup> For greater certainty “Direct Insurance” means: Life and health services (CPC 81211 and CPC 81212) (excluding pension fund management.) and Non-life insurance services (including accident insurance (CPC 8129).

\*\* Indicates that the service specified constitutes only a part of the total range of activities covered by the CPC concordance.



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 comments |
|--|--|--|---------------------|
|  | territory of its country into the territory of the UAE).<br>2) None.<br>3) Foreign equity is limited to 49%.<br>4) Unbound, except as indicated in the horizontal section.       | 2) None.<br>3) None.<br>4) Unbound, except as indicated in the horizontal section.   |                     |
| Loss Adjustment, risk assessment and claim settlement services (CPC 81403)   | 1) Commercial presence is required.<br>2) Commercial presence is required.<br>3) Foreign equity is limited to 49%.<br>4) Unbound, except as indicated in the horizontal section. | 1) Commercial presence is required.<br>2) Commercial presence is required.<br>3) None.<br>4) Unbound, except as indicated in the horizontal section. |                     |
| <b>B. <u>Banking and other financial services</u> (excluding insurances)</b> |  |  |                     |
| (v) Acceptance of deposits and other repayable funds from the public         | 1) None.<br>2) None.<br>3)<br>(i) No limitation for establishment of representative offices;<br>(ii) Unbound for new licenses for operating bank branches;                       | 1) None.<br>2) None.<br>3) None.   |                     |

Modes of Supply:      1) Cross-border supply                      2) Consumption abroad                      3) Commercial Presence                      4) Presence of Natural Persons

| Sector or Subsector  | Limitations on Market Access  | Limitations on National Treatment  | Additional comments |
|--|---|--|---------------------|
|  | (iii) Unbound for the expansion of activities of existing financial entities.<br><br>(iv) Foreign equity is limited to 49%.<br><br>4) Unbound, except as indicated in the horizontal section.   | 4) Unbound, except as indicated in the horizontal section.   |                     |
| (vi) Lending of all types, including consumer credit, mortgage credit, factoring and financing of commercial transaction | 1) None.<br>2) None.<br>3)<br>(i) No limitation for establishment of representative offices;<br><br>(ii) Unbound for new licenses for operating bank branches;<br><br>(iii) Unbound for the expansion of activities of existing financial entities;<br><br>(iv) Foreign equity is limited to 49%.<br><br>4) Unbound, except as indicated in the horizontal section. | 1) None.<br>2) None.<br>3) None.<br><br><br><br><br><br><br><br><br><br>4) Unbound, except as indicated in the horizontal section. |                     |
| (vii) Financial leasing  | 1) None.  | 1) 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 comments |
|---|---|--|---------------------|
|   | 2) None.<br>3)<br>(i) No limitation for establishment of representative offices;<br>(ii) Unbound for new licenses for operating bank branches;<br>(iii) Unbound for the expansion of activities of existing financial entities;<br>(iv) Foreign equity is limited to 49%.<br>4) Unbound, except as indicated in the horizontal section. | 2) None.<br>3) None.<br>4) Unbound, except as indicated in the horizontal section. |                     |
| (viii) All payment and money transmission services, including credit, charge and debit cards, travellers cheques and bankers drafts | 1) None.<br>2) None.<br>3)<br>(i) No limitation for establishment of representative offices;<br>(ii) Unbound for new licenses for operating bank branches;  | 1) None.<br>2) None.<br>3) None.   |                     |

Modes of Supply:      1) Cross-border supply                      2) Consumption abroad                      3) Commercial Presence                      4) Presence of Natural Persons

| Sector or Subsector  | Limitations on Market Access  | Limitations on National Treatment  | Additional comments |
|--|---|--|---------------------|
|  | <ul style="list-style-type: none"> <li>(iii) Unbound for the expansion of activities of existing financial entities;</li> <li>(iv) Foreign equity is limited to 49%</li> <li>4) Unbound, except as indicated in the horizontal section.</li> </ul>  | <ul style="list-style-type: none"> <li>4) Unbound, except as indicated in the horizontal section.</li> </ul>   |                     |
| (ix) Guarantees and commitments  | <ul style="list-style-type: none"> <li>1) None.</li> <li>2) None.</li> <li>3)</li> <li>(i) No limitation for establishment of representative offices;</li> <li>(ii) Unbound for new licenses for operating bank branches;</li> <li>(iii) Unbound for the expansion of activities of existing financial entities;</li> <li>(iv) Foreign equity is limited to 49%.</li> <li>4) Unbound, except as indicated in the horizontal section.</li> </ul> | <ul style="list-style-type: none"> <li>1) None.</li> <li>2) None.</li> <li>3) None.</li> <li>4) Unbound, except as indicated in the horizontal section.</li> </ul> |                     |
| (x) Trading for own account or for account of customers, whether on an exchange, in an over-the- | <ul style="list-style-type: none"> <li>1) None.</li> </ul>  | <ul style="list-style-type: none"> <li>1) None.</li> </ul>   |                     |

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 comments |
|---|--|---|---------------------|
| <p>counter market or otherwise, the following:</p> <p>A. money market instruments (including cheques, bills, certificates of deposits);</p> <p>B. foreign exchange;</p> <p>C. derivative products including, but not limited to, futures and options;</p> <p>D. exchange rate and interest rate instruments, including products such as swaps, forward rate agreements;</p> <p>E. transferable securities;</p> <p>F. other negotiable instruments and financial assets, including bullion</p> | <p>2) None.</p> <p>3)</p> <p>(i) No limitation for establishment of representative offices;</p> <p>(ii) Unbound for new licenses for operating bank branches;</p> <p>(iii) Unbound for the expansion of activities of existing financial entities;</p> <p>(iv) Foreign equity is limited to 49%.</p> <p>4) Unbound, except as indicated in the horizontal section.</p> | <p>2) None.</p> <p>3) None.</p> <p>4) Unbound, except as indicated in the horizontal section.</p> |                     |
| <p>(xi) Participation in issues of all kinds of securities, including underwriting and placement as agent (whether publicly or privately) and provision of services related to such issues</p>  | <p>1) None.</p> <p>2) None.</p> <p>3)</p> <p>(i) No limitation for establishment of representative offices;</p> <p>(ii) Unbound for new licenses for operating bank branches;</p>  | <p>1) None.</p> <p>2) None.</p> <p>3) 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 comments |
|---|---|--|---------------------|
|   | <ul style="list-style-type: none"> <li>(iii) Unbound for the expansion of activities of existing financial entities;</li> <li>(iv) Foreign equity is limited to 49%.</li> <li>4) Unbound, except as indicated in the horizontal section.</li> </ul>   | <ul style="list-style-type: none"> <li>4) Unbound, except as indicated in the horizontal section.</li> </ul>   |                     |
| (xii) Money broking   | <ul style="list-style-type: none"> <li>1) None.</li> <li>2) None.</li> <li>3)</li> <li>(i) No limitation for establishment of representative offices;</li> <li>(ii) Unbound for new licenses for operating bank branches;</li> <li>(iii) Unbound for the expansion of activities of existing financial entities;</li> <li>(iv) Foreign equity is limited to 49%.</li> <li>4) Unbound, except as indicated in the horizontal section.</li> </ul> | <ul style="list-style-type: none"> <li>1) None.</li> <li>2) None.</li> <li>3) None.</li> <li>4) Unbound, except as indicated in the horizontal section.</li> </ul> |                     |
| (xiii) Asset management, (only cash or portfolio management, all forms of | <ul style="list-style-type: none"> <li>1) None.</li> </ul>  | <ul style="list-style-type: none"> <li>1) None.</li> </ul>   |                     |

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 comments |
|--|---|--|---------------------|
| collective investment schemes and management)  | 2) None.<br>3)<br>(i) No limitation for establishment of representative offices;<br>(ii) Unbound for new licenses for operating bank branches;<br>(iii) Unbound for the expansion of activities of existing financial entities;<br>(iv) Foreign equity is limited to 49%.<br>4) Unbound, except as indicated in the horizontal section. | 2) None.<br>3) None.<br>4) Unbound, except as indicated in the horizontal section. |                     |
| (xiv) Provision and transfer of financial information, and financial data processing and related software. | 1) None.<br>2) None.<br>3)<br>(i) No limitation for establishment of representative offices;<br>(ii) Unbound for new licenses for operating bank branches;  | 1) None.<br>2) None.<br>3) None.   |                     |

Modes of Supply:      1) Cross-border supply                      2) Consumption abroad                      3) Commercial Presence                      4) Presence of Natural Persons

| Sector or Subsector  | Limitations on Market Access  | Limitations on National Treatment  | Additional comments |
|--|---|--|---------------------|
|  | <ul style="list-style-type: none"> <li>(iii) Unbound for the expansion of activities of existing financial entities;</li> <li>(iv) Foreign equity is limited to 49%.</li> <li>4) Unbound, except as indicated in the horizontal section.</li> </ul>   | <ul style="list-style-type: none"> <li>4) Unbound, except as indicated in the horizontal section.</li> </ul>   |                     |
| <p>(xv) Advisory and other auxiliary financial services on all the activities listed in sub- paragraphs (v) through (xv), including credit reference and analysis, investment and portfolio research and advice, advice on acquisitions and on corporate restructuring and strategy.</p> | <ul style="list-style-type: none"> <li>1) None.</li> <li>2) None.</li> <li>3) <ul style="list-style-type: none"> <li>(i) No limitation for establishment of representative offices;</li> <li>(ii) Unbound for new licences for operating bank branches;</li> <li>(iii) Unbound for the expansion of activities of existing financial entities;</li> <li>(iv) Foreign equity is limited to 49%.</li> </ul> </li> <li>4) Unbound, except as indicated in the horizontal section.</li> </ul> | <ul style="list-style-type: none"> <li>1) None.</li> <li>2) None.</li> <li>3) None.</li> <li>4) Unbound, except as indicated in the horizontal section.</li> </ul> |                     |
| <p>8. <u>HEALTH AND RELATED SOCIAL SERVICES</u></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 comments |
|--|---|--|---------------------|
| (other than those listed under 1.A.h-i.)                           |   |  |                     |
| A. <u>Hospital Services</u> (CPC 9311)                             | 1) None.<br>2) None.<br>3) <ul style="list-style-type: none"> <li>• 100% is allowed for foreign equity, subject to the authorization by the competent authorities, which would be based on the economic need tests taking in to consideration the number of hospital, medical and health centres in a givenregion.</li> <li>• Participation of foreign equity is allowed up to 100% in Dubai Health Care City. An economic needs test will not be required.</li> </ul> 4) Unbound, except as indicated in the horizontal section. | 1) None.<br>2) None.<br>3) None.<br>4) Unbound, except as indicated in the horizontal section. |                     |
| B. <u>Other Human Health Services</u> (CPC 9319, except CPC 93191) | 1) None.<br>2) None.<br>3) 100% is allowed for foreign equity, subject to the authorization by the competent authorities, which would be based on the economic need tests   | 1) None.<br>2) None.<br>3) None.   |                     |

Modes of Supply:      1) Cross-border supply                      2) Consumption abroad                      3) Commercial Presence                      4) Presence of Natural Persons

| Sector or Subsector  | Limitations on Market Access  | Limitations on National Treatment   | Additional comments |
|--|---|---|---------------------|
|  | <p>taking in to consideration the number of hospital, medical and health centres in a given region.</p> <p>Participation of foreign equity is allowed up to 100% in Dubai Health Care City. An economic needs test will not be required.</p> <p>4) Unbound, except as indicated in the horizontal section.</p>              | <p>4) Unbound, except as indicated in the horizontal section.</p>   |                     |
| <p>9. <u>TOURISM AND TRAVEL RELATED SERVICES</u></p>   |   |   |                     |
| <p>A. <u>Hotels and restaurants</u> (including catering) (CPC 64110, 64120 &amp; 642, 643)</p> | <p>1) None.</p> <p>2) None.</p> <p>3)</p> <ul style="list-style-type: none"> <li>- Hotels: foreign equity is limited to 49%. For hotel management, foreign equity is limited to 70%.</li> <li>- Restaurants: foreign equity is limited to 70%.</li> </ul> <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>B. <u>Travel agencies and tour operators services</u> (CPC 7471)</p>                        | <p>1) None.</p>   | <p>1) 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 comments |
|---|--|--|---------------------|
| Excluding Umra and Hajj services and related services (i.e. Islamic pilgrimages services and related services)  | 2) None.<br>3) Unbound.<br>4) Unbound.   | 2) None.<br>3) Unbound.<br>4) Unbound.   |                     |
| C. <u>Tourist guides services</u> (CPC 74720)<br><br>Excluding Umra and Hajj services and related services (i.e. Islamic pilgrimages services and related services) | 1) None.<br>2) None.<br>3) Foreign equity is limited to 49%.<br>4) Unbound, except as indicated in the horizontal section. | 1) None.<br>2) None.<br>3) None.<br>4) Unbound, except as indicated in the horizontal section. |                     |
| 10. <u>RECREATIONAL CULTURAL AND SPORTING SERVICES</u><br>(other than audiovisual services)   |  |  |                     |
| A. <u>Entertainment Services</u> (including theatre, live bands and circus services) (CPC 9619)<br><br>Only for theatre, live bands and circus services             | 1) None.<br>2) None.<br>3) Foreign equity is limited to 75%.<br>4) Unbound, except as indicated in the horizontal section. | 1) None.<br>2) None.<br>3) None.<br>4) Unbound, except as indicated in the horizontal section. |                     |
| B. <u>News Agency Services</u> (CPC 962 - Only in Dubai Media City)   | 1) Unbound.<br>2) Unbound.<br>3) None.   | 1) Unbound.<br>2) Unbound.<br>3) Unbound.  |                     |

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 comments  |
|---|---|--|--|
|   | 4) Unbound.   | 4) Unbound.  |  |
| D. <u>Sporting and Other Recreational Services</u> (Only CPC 96491- only parks and public gardens services)   | 1) Unbound.<br>2) Unbound.<br>3) Foreign equity is limited to 75%.<br>4) Unbound, except as indicated in the horizontal section.  | 1) Unbound.<br>2) Unbound.<br>3) None.<br>4) Unbound, except as indicated in the horizontal section.                               |  |
| <b>11. <u>TRANSPORT SERVICES</u></b>  |   |  |  |
| A. <u>Maritime Transport Services</u>   |   |  |  |
| <b><u>International Transport</u></b><br><br>freight and passengers (CPC 7211 and 7212, less cabotage transport services)<br><br>Including the following: <ul style="list-style-type: none"> <li>• Maintenance and repair of vessels</li> </ul> | 1) None.<br>2) None.<br>3) <ul style="list-style-type: none"> <li>• Freight: Foreign equity is limited to 49%.</li> <li>• Passengers: Foreign equity is limited to 70%.</li> <li>• Maintenance and repair of vessels: None.</li> </ul> 4) Unbound, except as indicated in the horizontal section. | 1) None.<br>2) None.<br>3) None.<br><br><br><br><br><br><br><br><br><br>4) Unbound, except as indicated in the horizontal section. | The following services at the port are made available to international maritime transport suppliers on non-discriminatory terms and conditions: <ul style="list-style-type: none"> <li>• Pilotage</li> <li>• Towing and tug assistance</li> <li>• Provisioning, fueling and watering</li> <li>• Garbage collecting and ballast waste disposal</li> <li>• Port Capitan’s services</li> <li>• Navigation aid services</li> </ul> |

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 comments  |
|--|---|--|--|
| <p>Maritime Auxiliary Services:</p> <ul style="list-style-type: none"> <li>• Maritime cargo handling services<sup>7</sup></li> <li>• Storage and warehousing services (CPC742)</li> <li>• Container station and depot services<sup>8</sup></li> <li>• Maritime agency services<sup>9</sup></li> <li>• Maritime freight forwarding services<sup>10</sup></li> </ul> | <ol style="list-style-type: none"> <li>1) None.</li> <li>2) None.</li> <li>3) Foreign equity is limited to 49%.<sup>11</sup></li> <li>4) Unbound, except as indicated in the horizontal section.</li> </ol> | <ol style="list-style-type: none"> <li>1) None.</li> <li>2) None.</li> <li>3) None.</li> <li>4) Unbound, except as indicated in the horizontal section.</li> </ol> | <ul style="list-style-type: none"> <li>• Shore based operational services essential to ship operations including communications, water and electrical supplies</li> <li>• Emergency repair facilities</li> <li>• Anchorage, berth and berthing services</li> </ul> |
| <p>C. <u>Air Transport Services</u></p> <p>d. Maintenance and repair of aircraft and parts thereof</p>   | <ol style="list-style-type: none"> <li>1) None.</li> <li>2) None.</li> <li>3) None.</li> </ol>  | <ol style="list-style-type: none"> <li>1) None.</li> <li>2) None.</li> <li>3) None.</li> </ol>   |  |

<sup>7</sup> “maritime cargo handling services” means activities exercised by stevedore companies, including terminal operators, but not including the direct activities of dockers, when this workforce is organised independently of the stevedoring or terminal operator companies. The activities covered include the organisation and supervision of: the loading/discharging of cargo to/from a ship; the lashing/unlashing of cargo; the reception/delivery and safekeeping of cargos before shipment or after discharge.

<sup>8</sup> “Container station and depot services, means activities consisting in storing containers, whether in port areas or inland, with a view to their stuffing/stripping, repairing and making them available for shipments.”

<sup>9</sup> “Maritime agency services, means activities consisting in representing, within a given geographic area, as an agent the business interests of one or more shipping lines or shipping companies, for the following purposes:

- marketing and sales of maritime transport and related services, from quotation to invoicing, and issuance of bills of lading on behalf of the companies, acquisition resale of the necessary related services, preparation of documentation, and provision of business information;

- acting on behalf of the companies organizing the call of the ship or taking over cargoes when required.”

<sup>10</sup> “Freight forwarding services” means the activity consisting of organizing and monitoring shipment operations on behalf of shippers, through the acquisition of transport and related services, preparation of documentation and provision of business information.”

<sup>11</sup> Operations and functions maybe subject to specific services obligations set out by operators with concession from public authorities.

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 comments |
|--|--|--|---------------------|
|  | 4) Unbound, except as indicated in the horizontal section.                                     | 4) Unbound, except as indicated in the horizontal section.                                     |                     |
| D. <u>Computer Reservation Systems</u>   | 1) None.<br>2) None.<br>3) None.<br>4) Unbound, except as indicated in the horizontal section. | 1) None.<br>2) None.<br>3) None.<br>4) Unbound, except as indicated in the horizontal section. |                     |
| E. <u>Rail Transport Services</u><br><br>a. Passenger transportation (CPC 7111)<br><br>b. Freight transportation (CPC 7112)<br><br>c. Pushing and towing services (CPC 7130)<br><br>d. Maintenance and repair of rail transport equipment (CPC 8868)<br><br>e. Supporting services for rail transport services (CPC 743) | 1) None.<br>2) None.<br>3) None.<br>4) Unbound, except as indicated in the horizontal section. | 1) None.<br>2) None.<br>3) None.<br>4) Unbound, except as indicated in the horizontal section. |                     |