

**Annex 8-E-2**  
**Georgia**  
**Schedule of Specific Commitments**

Modes of Supply:	(1) Cross-border supply	(2) Consumption abroad	(3) Commercial presence	(4) Presence of natural persons		
Sector or Sub-sector	Limitations on Market Access		Limitations on National Treatment	Additional commitments		
<b>I. HORIZONTAL COMMITMENTS</b>						
The (*) indicates that the service specified is a component of a more aggregated CPC item specified elsewhere in the WTO Services Sectoral Classification List classification list.						
The (**) indicates that the service specified constitutes only a part of the total range of activities covered by the CPC concordance.						
ALL SECTORS INCLUDED IN THIS SCHEDULE	1) None 2) None 3) Privatization. An organization, in which the Government's share exceeds 25%, has no right to participate as a buyer in privatization process.	1) Unbound for subsidies 2) Unbound for subsidies 3) At least one manager of a "corporation with limited liability" must have his domicile in Georgia. The establishment of a branch requires a representative (natural person) with domicile in Georgia who is duly authorized by the company to fully represent it. Eligibility for subsidies may be limited to persons established in a particular geographical sub-division of Georgia. <u>Real estate purchase</u> Unbound except for the following: i. to buy non-agricultural land ii. to buy buildings needed to conduct services activities iii. leasing of agricultural land for no more than 49 years, and non-agricultural land for no more than 99 years. iv. to buy agricultural land by joint ventures				
	4) Entry and temporary stay Unbound except for measures concerning temporary entry and stay of nationals of Korea who fall into the categories listed below: Services Salespersons – natural persons not based in Georgia and receiving no remuneration from a source located within Georgia, who are engaged in activities related to representing a services supplier for the purpose of negotiating for sale of the services of that supplier: a) such sales are not directly made to the general public and b) the	4) Unbound except for measures concerning the categories of natural persons referred to in the market access column.				

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	<p>salesperson is not engaged in supplying the service. Entry for natural persons named in this section is limited to a 90-day period. Prolongation is allowed only once a year after two months from the date of expiration of this period.</p> <p>Business Visitors – Natural persons who are employees of an enterprise not having presence in Georgia and who have been beforehand employees of that enterprise outside Georgia for a period of not less than one year immediately preceding the date of their application for admission, and who are entering Georgia for the purpose of setting up a commercial presence of that enterprise in Georgia. Natural persons responsible for the setting-up of a commercial presence may not engage in making direct sales to the general public or supplying services themselves. Entry for these natural persons is limited to a one-year period.</p> <p>Contractual Services Suppliers – Natural persons who are employees of an enterprise outside Georgia not having commercial presence in Georgia (other than enterprises providing services as defined by CPC 872), which has concluded a services contract with an enterprise engaged in substantive business in Georgia, and who have been beforehand employees of the enterprise outside Georgia for a period of not less than one year immediately preceding the date of their application for admission. Per contract, temporary entry for a limited number of service suppliers will be granted for a single period of three months, and the number of service suppliers will be depending on the</p>			

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	<p>size of the task to be performed under the contract. Individual services providers not employed by such enterprise outside Georgia are considered as natural persons seeking access to the Georgian employment market.</p> <p>Intra-corporate Transferees – managers, executives, and specialists, as defined below, who are employees of firms that provide services within Georgia through a branch, subsidiary, or affiliate established in Georgia and who have been beforehand employees of their firm outside Georgia 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 – natural persons within an organization who primarily direct the organization, or a department or subdivision of the organization, supervise and control the work of other supervisory, professional or managerial employees, have the authority to hire and fire or remand the decision on hiring, firing, or other personnel actions (such as promotion or leave authorization), and exercise discretionary authority over day-to-day operations. Managers do not include first line supervisors, unless the employees supervised are professionals, nor do they include employees who primarily perform tasks necessary for the provision of the service.</p> <p>b) Executives – natural 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</p>			

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	<p>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 – natural 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.</p> <p>Entry for natural 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> <p>Other – Installers and maintainers (IM) – Qualified specialists who are employees of an enterprise located outside Georgia not having commercial presence in Georgia, supplying installation or maintenance services for machinery or industrial equipment. The supply of that service has to occur on a fee or contractual basis (installation/maintenance contract) between the builder of the machinery or equipment and the owner of that machinery or equipment, both of them being enterprises (excluding any supply of services in connection with enterprises mentioned by CPC 872). Per contract, temporary entry for the abovementioned category will be granted for a single period of three months.</p>			

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Sector or Sub-sector	Limitations on Market Access		Limitations on National Treatment	
<b>II. SECTOR SPECIFIC COMMITMENTS</b>				
<b>1. BUSINESS SERVICES</b>				
<b>A. Professional Services</b>				
a) Legal services (Including consultancy on home country law and international law) (CPC 861)	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section	
b) Accounting, auditing and bookkeeping services (CPC 862)	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section	
c) Taxation services (CPC 863)	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section	
d) Architectural services (CPC 8671)	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section	
e) Engineering services (CPC 8672)	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section	
f) Integrated engineering services (CPC 8673)	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section	

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g) Urban planning and Landscape architectural services (CPC 8674*)	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section	
h) Medical and dental services (excluding transplants and autopsy) (CPC 9312)	1) Unbound 2) None 3) None 4) Unbound except as indicated in the horizontal section		1) Unbound 2) None 3) None 4) Unbound except as indicated in the horizontal section	
i) Veterinary services (CPC 932)	1) Unbound 2) None 3) None 4) Unbound except as indicated in the horizontal section		1) Unbound 2) None 3) None 4) Unbound except as indicated in the horizontal section	
<b>B. Computer and Related Services</b>				
a) Consulting services related to the installation of computer hardware (CPC 841)	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section	
b) Software implementation services (CPC 842)	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section	
c) Data processing services (CPC 843)	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section	

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d) Data base services (CPC 844)	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section	
e) Maintenance and repair services of office machinery and equipment including computers (CPC 845)	1) Unbound 2) None 3) None 4) Unbound except as indicated in the horizontal section		1) Unbound 2) None 3) None 4) Unbound except as indicated in the horizontal section	
e) Data preparation services (CPC 849 exc.8499)	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section	
C. <u>Research and Development Services</u>				
a) R&D services on natural sciences (CPC 851)	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section	
b) R&D services on social sciences and humanities (CPC 852)	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section	
c) Interdisciplinary R&D services (CPC 853)	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section	

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<b>D. <u>Real Estate Services</u></b>				
a) Involving own or leased property (CPC 821)	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section	
b) On a fee or contract basis (CPC 822)	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section	
<b>E. <u>Rental/Leasing services without Operators</u></b>				
a) Relating to ships (CPC 83103)	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section	
b) Relating to aircraft (CPC 83104)	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section	
c) Relating to other transport equipment (CPC 83101 + 83102 + 83105)	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section	
d) Relating to other machinery and equipment (CPC 83106 – 83109)	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section	

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e) Leasing or rental services concerning personal and household goods (CPC 832, excl. CPC 83202)	1) Unbound 2) Unbound 3) None 4) Unbound except as indicated in the horizontal section		1) Unbound 2) Unbound 3) None 4) Unbound except as indicated in the horizontal section	
Leasing or rental services for videotapes or optical disks (CPC 83202)	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section	
F. <u>Other Business Services</u>				
a) Advertising services (CPC 871)	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section	
b) Market research services (CPC 864)	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section	
c) Management consulting services (CPC 865)	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section	
d) Services related to Management consulting (CPC 866)	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section	

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e) Technical testing and analysis services (CPC 8676)	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section	
f) Services incidental to agriculture, hunting and forestry (CPC 88110)	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section	
g) Services incidental to fishing (CPC 882**)	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section	
h) Services incidental to mining (CPC 883**)	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section	
i) Services incidental to manufacturing (CPC 8841+8842+8843+8844 8846+8847+8848+8849+885+886)	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section	
j) Services incidental to energy distribution (CPC 887**)	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section	
k) Placement and supply services of personnel (CPC 87205+87206)	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section	

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m) Scientific and technical consulting services (CPC 8675)	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section	
o) Building cleaning services (CPC 874)	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section	
p) Photographic services (CPC 875 except for aerial photography)	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section	
q) Packaging services (CPC 876)	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section	
r) Printing and publishing services (CPC 88442)	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section	
s) Convention services (part of CPC 8790)	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section	
t) Other Repair services of personal and household goods (CPC 633)	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section	

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Repair services incidental to metal products, machinery and equipment (CPC 886)	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section	
Others business services (CPC 879 exc. 87909)	1) Unbound 2) None 3) None 4) Unbound except as indicated in the horizontal section		1) Unbound 2) None 3) None 4) Unbound except as indicated in the horizontal section	
<b>2. COMMUNICATION SERVICES</b>				
B. <u>Courier Services (CPC 7512)</u>	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section	
C. <u>Telecommunication Services</u>  The commitments taken by Georgia are based on the scheduling principles provided by the following 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)				

Modes of Supply:	(1) Cross-border supply	(2) Consumption abroad	(3) Commercial presence	(4) Presence of natural persons
Sector or Sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional commitments	
a) Voice telephone services (CPC7521)	1) None 2) None 3) None	1) None 2) None 3) None		
b) Packet-switched data transmission services (CPC 7523*)	4) Unbound except as indicated in the horizontal section	4) Unbound except as indicated in the horizontal section		
c) Circuit-switched data transmission services (CPC 7523*)				
d) Telex services (CPC 7523*)				
e) Telegraph services (CPC 7522)				
f) Facsimile services (CPC 7521*+7529*)				
g) Private leased circuit services (CPC 7522*+7523*)				
h) Electronic mail (CPC 7523*)				
i) Voice mail (CPC 7523*)				
j) On-line information and database retrieval (CPC 7523*)				
k) Electronic data interchange (EDI) (CPC 7523*)				
l) Enhanced/value-added facsimile services, including store and forward, store and retrieve (CPC 7523*)				

Modes of Supply:	(1) Cross-border supply	(2) Consumption abroad	(3) Commercial presence	(4) Presence of natural persons
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m) Code and protocol conversion				
n) On-line information and/or data processing (incl. transaction processing) (CPC 843*)				
o) Other mobile services analogue/digital cellular services (CPC 75213*) PCS (personal communication services, CPC 75213*) Paging services (CPC 75291*) Mobile data services (CPC 7523*)				
<b>D. <u>Audio-visual services</u></b>				
a) Motion picture and video tape production and distribution services (CPC 9611)	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		
b) Motion picture projection services (CPC 9612)	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		
c) Radio and television services excluding transmission services (CPC 9613 exc.96133)	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		

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d) Sound recording	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		
3. CONSTRUCTION AND RELATED ENGINEERING SERVICES				
A. <u>General construction work for buildings</u> (CPC 512)	1) Unbound other than consulting and advisory services 2) None 3) None 4) Unbound except as indicated in the horizontal section	1) Unbound other than consulting and advisory services 2) None 3) Not less than 50% of the entire staff must be Georgian citizens 4) Unbound except as indicated in the horizontal section		
B. <u>General construction work for civil engineering</u> (CPC 513)	1) Unbound other than consulting and advisory services 2) None 3) None 4) Unbound except as indicated in the horizontal section	1) Unbound other than consulting and advisory services 2) None 3) Not less than 50% of the entire staff must be Georgian citizens 4) Unbound except as indicated in the horizontal section		
C. <u>Installation and assembling work</u> (CPC 514+516)	1) Unbound other than consulting and advisory services 2) None 3) None 4) Unbound except as indicated in the horizontal section	1) Unbound other than consulting and advisory services 2) None 3) Not less than 50% of the entire staff must be Georgian citizens 4) Unbound except as indicated in the horizontal section		
D. <u>Building completion and finishing work</u> (CPC 517)	1) Unbound other than consulting and advisory services 2) None 3) None 4) Unbound except as indicated in the horizontal section	1) Unbound other than consulting and advisory services 2) None 3) Not less than 50% of the entire staff must be Georgian citizens 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 Sub-sector	Limitations on Market Access		Limitations on National Treatment	Additional commitments
E. <u>Other</u> (CPC 511, 515, 518)	1) Unbound other than consulting and advisory services 2) None 3) None  4) Unbound except as indicated in the horizontal section		1) Unbound other than consulting and advisory services 2) None 3) Not less than 50% of the entire staff must be Georgian citizens 4) Unbound except as indicated in the horizontal section	
4. DISTRIBUTION SERVICES				
A. <u>Commission agents services</u> (CPC 621)	1) None 2) None 3) None  4) Unbound except as indicated in the horizontal section		1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section	
B. <u>Wholesale trade services</u> (CPC 622)	1) None 2) None 3) None  4) Unbound except as indicated in the horizontal section		1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section	
C. <u>Retailing services</u> (CPC 631+ 632 + 611 + 612)	1) None 2) None 3) None  4) Unbound except as indicated in the horizontal section		1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section	
D. <u>Franchising</u> (CPC 8929)	1) None 2) None 3) None  4) Unbound except as indicated in the horizontal section		1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section	

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5. EDUCATIONAL SERVICES					
A. <u>Primary education services</u> (CPC 921)	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		
B. <u>Secondary education services (privately funded only)</u> (CPC 922**)	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		
C. <u>Higher education services (privately funded only)</u> (CPC 923**)	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		
D. <u>Adult education</u> (CPC 924)	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		
E. <u>Other education services</u> (CPC 929)	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		
6. ENVIRONMENTAL SERVICES					
A. <u>Sewage services</u> (CPC 9401)	1) Unbound other than consulting and advisory services 2) None 3) None 4) Unbound except as indicated in the horizontal section		1) Unbound other than consulting and advisory services 2) None 3) None 4) Unbound except as indicated in the horizontal section		

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B. <u>Refuse disposal services</u> (CPC 9402)	1) Unbound other than consulting and advisory services 2) None 3) None 4) Unbound except as indicated in the horizontal section		1) Unbound other than consulting and advisory services 2) None 3) None 4) Unbound except as indicated in the horizontal section	
C. <u>Sanitation and similar services</u> (CPC 9403)	1) Unbound other than consulting and advisory services 2) None 3) None 4) Unbound except as indicated in the horizontal section		1) Unbound other than consulting and advisory services 2) None 3) None 4) Unbound except as indicated in the horizontal section	
D. <u>Cleaning services of exhaust gases</u> (CPC 9404)	1) Unbound other than consulting and advisory services 2) None 3) None 4) Unbound except as indicated in the horizontal section		1) Unbound other than consulting and advisory services 2) None 3) None 4) Unbound except as indicated in the horizontal section	
D. <u>Noise abatement services</u> (CPC 9405)	1) Unbound other than consulting and advisory services 2) None 3) None 4) Unbound except as indicated in the horizontal section		1) Unbound other than consulting and advisory services 2) None 3) None 4) Unbound except as indicated in the horizontal section	
D. <u>Other nature and landscape protection services</u> (CPC 9406)	1) Unbound other than consulting and advisory services 2) None 3) None 4) Unbound except as indicated in the horizontal section		1) Unbound other than consulting and advisory services 2) None 3) None 4) Unbound except as indicated in the horizontal section	
D. <u>Other environmental protection services</u> (CPC 9409)	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section	

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7. FINANCIAL SERVICES				
A. <u>Insurance and insurance related services</u>				
a) Life, accident and health insurance services (except workers compensation insurance) (CPC 81211+81291+ 81212)	1) Allowed for service suppliers who have established a commercial presence in Georgia and who are permitted to supply direct insurance for residents of Georgia 2) None 3) None 4) Unbound except as indicated in the horizontal section	1) Unbound  2) None 3) None 4) Unbound except as indicated in the horizontal section		
b) Non-life insurance services (CPC 8129 excl. 81291 and excl. 81293)	1) Allowed for service suppliers who have established a commercial presence in Georgia and who are permitted to supply direct insurance for residents of Georgia 2) None 3) None 4) Unbound except as indicated in the horizontal section	1) Unbound  2) None 3) None 4) Unbound except as indicated in the horizontal section		

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Sector or Sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional commitments	
– Marine, aviation and other transport insurance services (CPC 81293)	1) Unbound except direct insurance regarding international transport involving import into Georgia where None 2) None 3) None 4) Unbound except as indicated in the horizontal section	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		
c) Reinsurance and retrocession (CPC 81299)	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		
d) Services auxiliary to insurance such as consultancy, actuarial, risk assessment and claims settlement services (CPC 8140)	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		
Insurance intermediation, such as brokerage and agency (CPC 8140)	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		
<b>B. <u>Banking and other Financial Services</u></b>				
a) Acceptance of deposits and other repayable funds from the public (CPC 81115-81119)	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section	1) None 2) None 3) None 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 Sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional commitments	
b) Lending of all types, including consumer credit, mortgage credit, factoring and financing of commercial transaction (CPC 8113)	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		
c) Financial leasing (CPC 8112)	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		
d) All payment and money transmission services (CPC 81339)	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		
e) Guarantees and commitments (CPC 81199)	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		
f) Trading for own account or for account of customers, whether on an exchange, in an over-the-counter market or otherwise, the following: - money market instruments (cheques, bills, certificate of deposits, etc.) (CPC 81339);	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section	1) None 2) None 3) None 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 Sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional commitments	
– foreign exchange; (CPC 81333)				
– Derivative products including but not limited to, futures and options; (CPC 81339)				
– exchange rate and interest rate instruments, including products such as swaps, forward rate agreements, etc. (CPC 81339)				
– transferable securities; (CPC 81321)				
– other negotiable instruments and financial assets, including bullion (CPC 81339)				
g) Participation in issues of all kinds of securities, including underwriting and placement as agent (whether publicly or privately) and provision of service related to such issues; (CPC 8132)	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section	
h) Money broking; (CPC 81339)	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		1) None 2) None 3) None 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 Sub-sector	Limitations on Market Access		Limitations on National Treatment	Additional commitments
i) Asset management such as cash or portfolio management, all forms of collective investment management, pension fund management, custodial, depository and trust services (CPC 8119, 81323)	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section	
j) Settlement and clearing services for financial assets, incl. securities, derivative products, and other negotiable instruments (CPC 81339, 81319)	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section	
k) Advisory, intermediation and other auxiliary financial services on all the activities listed in (b)(i) through (b)(xi) of the definition of <b>financial services</b> of paragraph 2 of Annex 8-A, incl. credit reference and analysis, investment and portfolio research and advice, advice on acquisitions and on corporate restructuring and strategy (CPC 8131, 8133)	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		1) None 2) None 3) None 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 Sub-sector	Limitations on Market Access		Limitations on National Treatment	Additional commitments
1) Provision and transfer of financial information and financial data processing and related software by providers of other financial services (CPC 8131, 842, 844)	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section	
8. HEALTH RELATED AND SOCIAL SERVICES  The knowledge of Georgian language (the State language) is obligatory for pharmacists, who work in Georgia.				
A. <u>Management and operation by contract of hospital and healthcare facilities on a "for fee" basis</u> (CPC 931)	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section	
B. <u>Other Human Health Services</u> (CPC 9319, other than 93191)	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section	
C. <u>Social Services</u> (CPC 933)	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		1) None 2) None 3) None 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 Sub-sector	Limitations on Market Access		Limitations on National Treatment		Additional commitments
9. TOURISM AND TRAVEL RELATED SERVICES					
A. <u>Hotels and restaurants</u> (CPC 641-643)	1) Unbound 2) None 3) None 4) Unbound except as indicated in the horizontal section		1) Unbound 2) None 3) None 4) Unbound except as indicated in the horizontal section		
Catering services (CPC 6423) and Other lodging services n.e.c. – lodging offshore (CPC 64199)	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		
B. <u>Travel Agencies and Tour Operators Services</u> (CPC 7471)	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		
C. <u>Tourist Guides Services</u> (CPC 7472)	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		
10. RECREATIONAL, CULTURAL AND SPORTING SERVICES					
A. <u>Entertainment Services (including theatre, live bands and circus services)</u> (CPC 9619)	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		1) None 2) None 3) None 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 Sub-sector	Limitations on Market Access		Limitations on National Treatment	Additional commitments
B. <u>News Agency Services</u> (CPC 962)	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section	
C. <u>Libraries, Archives, Museums and other Cultural Services</u> (CPC 963)	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section	
D. <u>Sporting and other Recreational Services</u> (CPC 964)	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section	
11. TRANSPORT SERVICES				
A. <u>Maritime Transport Services</u>  International transport (freight and passengers (CPC 7211 and CPC 7212)), International pushing and towing services (Part of CPC 7214). Except cabotage and domestic pushing and towing services	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section	
c. Rental of vessels with crew (CPC 7213)	1) Unbound 2) None 3) None 4) Unbound except as indicated in the horizontal section		1) None 2) None 3) None 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 Sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional commitments	
Maritime auxiliary services:				
– Maritime cargo handling services	1) Unbound* except for – no limitation on transshipment (board to board or via the quay) and/or on the use of on-board cargo handling equipment 2) None 3) None 4) Unbound except as indicated in the horizontal section	1) Unbound* except for – no limitation on transshipment (board to board or via the quay) and/or on the use of onboard cargo handling equipment 2) None 3) None 4) Unbound except as indicated in the horizontal section		
– Storage and warehousing services	1) Unbound* 2) None 3) None 4) Unbound except as indicated in the horizontal section	1) Unbound* 2) None 3) None 4) Unbound except as indicated in the horizontal section		
– Customs clearance services	1) Unbound* 2) None 3) None 4) Unbound except as indicated in the horizontal section	1) Unbound* 2) None 3) None 4) Unbound except as indicated in the horizontal section		
– Container station and depot services	1) Unbound* 2) None 3) None 4) Unbound except as indicated in the horizontal section	1) Unbound* 2) None 3) None 4) Unbound except as indicated in the horizontal section		
– Maritime agency services	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		
– Maritime freight forwarding services	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section	1) None 2) None 3) None 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 Sub-sector	Limitations on Market Access		Limitations on National Treatment	Additional commitments
d. Maintenance and repair of vessels (CPC 8868**)	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section	
e. Pushing and towing services (CPC 7214, except for the international pushing and towing services)	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section	
<b>B. <u>Internal Waterways Transport</u></b>				
a. Passenger Transportation (CPC 7221)	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section	
b. Freight transportation (CPC 7222)	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section	
c. Rental of vessels with crew (CPC 7223)	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section	
d. Maintenance and repair of vessels (CPC 8868**)	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		1) None 2) None 3) None 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 Sub-sector	Limitations on Market Access		Limitations on National Treatment	Additional commitments
e. Pushing and towing services (CPC 7224)	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section	
C. <u>Air Transport Services</u>				
b. Sales and marketing, including 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) Unbound except as indicated in the horizontal section	
d. Maintenance and repair of aircraft (CPC 8868**)	1) Unbound 2) None 3) None 4) Unbound except as indicated in the horizontal section		1) Unbound 2) None 3) None 4) Unbound except as indicated in the horizontal section	
E. <u>Rail Transport Services</u> (CPC 7111, 7112, 7113)	1) Unbound 2) None 3) Railroad infrastructure is the state property and its exploitation is a monopoly - Rail transport: None 4) Unbound except as indicated in the horizontal section		1) Unbound 2) None 3) Railroad infrastructure is the state property and its exploitation is a monopoly - Rail transport: None 4) Unbound except as indicated in the horizontal section	
d. Maintenance and repair of rail transport equipment (CPC 8868**)	1) Unbound* 2) None 3) None 4) Unbound except as indicated in the horizontal section		1) Unbound* 2) None 3) None 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 Sub-sector	Limitations on Market Access		Limitations on National Treatment	Additional commitments
F. <u>Road Transport Services</u>				
d. Maintenance and repair of road transport equipment (CPC 6112+8867)	1) Unbound 2) None 3) None 4) Unbound except as indicated in the horizontal section		1) Unbound 2) None 3) None 4) Unbound except as indicated in the horizontal section	
e. Freight transportation Services (CPC 7123)	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section	
H. <u>Services auxiliary to all modes of transport</u>				
a. Cargo handling services (CPC 741)	1) Unbound 2) None 3) None 4) Unbound except as indicated in the horizontal section		1) Unbound 2) None 3) None 4) Unbound except as indicated in the horizontal section	
b. Storage and warehousing services (CPC 742)	1) Unbound 2) None 3) None 4) Unbound except as indicated in the horizontal section		1) Unbound 2) None 3) None 4) Unbound except as indicated in the horizontal section	
c. Freight transport agency services (CPC 748)	1) Unbound 2) None 3) None 4) Unbound except as indicated in the horizontal section		1) Unbound 2) None 3) None 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 Sub-sector	Limitations on Market Access	Limitations on National Treatment	Additional commitments	
d. Other supporting and auxiliary transport services (CPC 749*)	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section		
– Freight brokerage services;				
– Bill auditing and freight rate information services				
– Freight inspection services				