



## ACC5 Republic of Iraq<sup>1</sup> – August 23, 2009

Horizontal commitments	Limitations on Market Access	Limitations on National Treatment	Additional commitments
	1) 2) 3) According to the Iraqi Investment Law Nb 13 of 2006, foreign companies are not allowed to own land in Iraq, except in Kurdistan where the Law of Investment in Kurdistan Region Nb 4 of 2006 applies. 4)	1) 2) 3) According to the Iraqi Investment Law Nb 13 of 2006, foreign companies are not allowed to own land in Iraq, except in Kurdistan where the Law of Investment in Kurdistan Region Nb 4 of 2006 applies. 4)	

1.Business services	Limitations on Market Access	Limitations on National Treatment	Additional commitments
<b>1.A. Professional services</b>			
1.A.h. Medical and dental services, CPC 9312	1) None 2) None 3) None, except dentists and preventive services: unbound 4) Unbound except as indicated in the horizontal	1) None 2) None 3) None, except dentists and preventive services: unbound 4) Unbound except as indicated in the	

<sup>1</sup> The Document outlines the current Services Positions for 5 out of 12 sectors.



	section	horizontal section	
1.A.i. Veterinary services, CPC 932	1) Unbound 2) Unbound  3) Unbound 4) Unbound	1) Unbound 2) Unbound  3) Unbound 4) Unbound	
1.A.j. Services provided by midwives, nurses, physiotherapists and paramedical personnel, CPC 93191	1) Unbound 2) None 3) None, except: -Nurses, midwives, physiotherapists and paramedical personnel have to be fully employed by a public or private structure in Iraq. 4) Unbound except as indicated in the horizontal section	1) Unbound 2) None 3) None, except: -Nurses, midwives, physiotherapists and paramedical personnel have to be fully employed by a public or private structure in Iraq. 4) Unbound except as indicated in the horizontal section	
<b>1.B. Computer and Related Services</b>			
1.B.a. Consultancy 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 except; foreign companies have to provide training to their Iraqi national staff. 4) Unbound except as indicated in	



			the horizontal section.	
1.B.b. Software implementation services CPC 842	<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>		<ul style="list-style-type: none"> <li>1) None</li> <li>2) None</li> <li>3) None except; foreign companies have to provide training to their Iraqi national staff.</li> <li>4) Unbound except; as indicated in the horizontal section.</li> </ul>	
1.B.c. Data processing services. CPC 843	<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>		<ul style="list-style-type: none"> <li>1) None</li> <li>2) None</li> <li>3) None except; foreign companies have to provide training to their Iraqi national staff.</li> <li>4) Unbound except as indicated in the horizontal section.</li> </ul>	
1.B.d. Data base services. CPC 844	<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>		<ul style="list-style-type: none"> <li>1) None</li> <li>2) None</li> <li>3) None except; foreign companies have to provide training to their Iraqi national staff.</li> </ul>	



		4) Unbound except; as indicated in the horizontal section.	
1.B.e. Other CPC 845+849 - Maintenance and repair services of office machinery and equipment including computers CPC 845 - Application software maintenance	1) None 2) None 3) None 4) Unbound except; as indicated in the horizontal section.	1) None 2) None 3) None except; - Foreign companies have to provide training to their Iraqi national staff. - Foreign companies investing in Iraq have to recruit minimum 25% of nationals. 4) Unbound except; as indicated in the horizontal section.	
1.B.e. Other CPC 845 + 849 Consultancy services related to software	1) None 2) None 3) None 4) Unbound except; as indicated in the horizontal section.	1) None 2) None 3) None except; foreign companies have to provide training to their Iraqi national staff. 4) Unbound except; as indicated in the horizontal section.	
<b>1.C. Research and Development Services</b>			



<p>1.C.a. R&amp;D services on natural sciences CPC851</p>	<p>1) None 2) None 3) None 4) Unbound except; as indicated in the horizontal section.</p>	<p>1) None 2) None 3) None except; Foreign companies investing in Iraq have to recruit minimum %25 of nationals. 4) Unbound except; as indicated in the horizontal section.</p>	
<p>1.C.b. R&amp;D services on social sciences and humanities CPC 852</p>	<p>1) None 2) None 3) None 4) Unbound except; as indicated in the horizontal section.</p>	<p>1) None 2) None 3) None 4) Unbound except; as indicated in the horizontal section.</p>	
<p>1.B. c. Interdisciplinary R&amp;D services CPC 853</p>	<p>1) None 2) None 3) None 4) Unbound except; as indicated in the horizontal section.</p>	<p>1) None 2) None 3) None 4) Unbound except; as indicated in the horizontal section.</p>	
<p><b>1.E. Rental/Leasing services without operators</b></p>			



1.E.a. Relating to ships CPC 83103	1) None 2) None 3) Unbound 4) Unbound	1) None 2) None 3) Unbound 4) Unbound	
1.E.b. Relating to aircraft CPC 83104	1) Unbound 2) Unbound 3) Unbound 4) Unbound	1) Unbound 2) Unbound 3) Unbound 4) Unbound	
1.E.c. Relating to other transport equipment CPC 83101 + 83102	1) None 2) None 3) None 4) Unbound	1) None 2) None 3) None 4) Unbound	
1.E.d. Relating to machinery and equipment CPC 83106-83109	1) None 2) None 3) None 4) Unbound	1) None 2) None 3) None 4) Unbound	



1.E.e. Other CPC 832	1) Unbound 2) Unbound 3) Unbound 4) Unbound	1) Unbound 2) Unbound 3) Unbound 4) Unbound	
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2.Communication services	Limitations on Market Access	Limitations on National Treatment	Additional commitments
<b>2.A. Postal services</b>			
2.A. Postal services (CPC 7511)	1) Unbound 2) Unbound 3) Unbound 4) Unbound	1) Unbound 2) Unbound 3) Unbound 4) Unbound	
<b>2.B. Courier services</b>			
B. Courier services (CPC 7512)	1) None 2) None 3) None 4) None	1) None 2) None 3) None 4) none	



<b>2.C. Telecommunication services</b>			
2.C. Horizontal	1) and 3) International telecommunications services should be done through IGW (International gateways) that belongs to the Ministry of Communication. ITPC has exclusive rights on national fiber optic backbone. SCIS has exclusive right on national IP backbone.	1) and 3) International telecommunications services should be done through IGW (International gateways) that belongs to the Ministry of Communication. ITPC has exclusive rights on national fiber optic backbone. SCIS has exclusive right on national IP backbone.	The Republic of Iraq adopts additional commitments listed in the reference paper on regulatory principles.
2.C.a. Voice telephone services (CPC 7521)	1) None except: International callback is not allowed. 2) None 3) None except; ITPC has exclusive rights on fixed lines. 4) Unbound except as indicated in the horizontal section.	1) None except: International callback is not allowed. 2) None 3) None except; – Foreign companies have to provide training to their Iraqi national staff. – ITPC has exclusive rights on fixed lines. 4) Unbound except as indicated in the horizontal section	
2.C.b. Packet switched data transmission services (CPC 7523**)	1) None except; International callback is not allowed. 2) None	1) None except; International callback is not allowed. 2) None	



	<p>3) None except; ITPC has exclusive rights on fixed lines.</p> <p>4) Unbound except as indicated in the horizontal section.</p>	<p>3) None except;</p> <ul style="list-style-type: none"> <li>- Foreign companies have to provide training to their Iraqi national staff.</li> <li>- ITPC has exclusive rights on fixed lines.</li> </ul> <p>4) Unbound except as indicated in the horizontal section.</p>	
<p>2.C.c. Circuit switched data transmission services (CPC 7523**)</p>	<p>1) None except: International callback is not allowed.</p> <p>2) None</p> <p>3) None except; ITPC has exclusive rights on fixed lines.</p> <p>4) Unbound except as indicated in the horizontal section.</p>	<p>1) None except: International callback is not allowed.</p> <p>2) None</p> <p>3) None except;</p> <ul style="list-style-type: none"> <li>- Foreign companies have to provide training to their Iraqi national staff.</li> <li>- ITPC has exclusive rights on fixed lines.</li> </ul> <p>4) Unbound except as indicated in the horizontal section.</p>	
<p>2.C.d. Telex services (CPC 7523**)</p>	<p>1) None</p> <p>2) None</p> <p>3) None except; ITPC has exclusive rights</p>	<p>1) None</p> <p>2) None</p> <p>3) None except;</p>	



	<p>on fixed lines.</p> <p>4) Unbound except as indicated in the horizontal section.</p>	<ul style="list-style-type: none"> <li>– Foreign companies have to provide training to their Iraqi national staff.</li> <li>– ITPC has exclusive rights on fixed lines.</li> </ul> <p>4) Unbound except as indicated in the horizontal section.</p>	
2.C.e. Telegraph services (CPC 7522)	<p>1) None</p> <p>2) None</p> <p>3) None except; ITPC has exclusive rights on fixed lines.</p> <p>4) Unbound except as indicated in the horizontal section.</p>	<p>1) None</p> <p>2) None</p> <p>3) None except;</p> <ul style="list-style-type: none"> <li>– Foreign companies have to provide training to their Iraqi national staff.</li> <li>– ITPC has exclusive rights on fixed lines.</li> </ul> <p>4) Unbound except as indicated in the horizontal section.</p>	
2.C.f. Facsimile services (CPC 7521**+7529**)	<p>1) None</p> <p>2) None</p> <p>3) None</p> <p>4) Unbound except as indicated in the horizontal section.</p>	<p>1) None</p> <p>2) None</p> <p>3) None</p> <p>4) Unbound except as indicated in the horizontal section.</p>	



<p>2.C.g. Private leased circuit services (CPC 7522**+7523**)</p>	<p>1) None</p> <p>2) None</p> <p>3) None except; ITPC has exclusive rights on fixed lines.</p> <p>4) Unbound except as indicated in the horizontal section.</p>	<p>1) None</p> <p>2) None</p> <p>3) None except; ITPC has exclusive rights on fixed lines.</p> <p>4) Unbound except as indicated in the horizontal section.</p>	
<p>2.C.h. Electronic mail (CPC 7523**)</p>	<p>1) None except; SCIS has exclusive rights on national internet gateways.</p> <p>2) None</p> <p>3) None except; SCIS has exclusive rights on national internet gateways.</p> <p>4) Unbound except as indicated in the horizontal section.</p>	<p>1) None except; SCIS has exclusive rights on national internet gateways.</p> <p>2) None</p> <p>3) None except;</p> <ul style="list-style-type: none"> <li>- SCIS has exclusive rights on national internet gateways.</li> <li>- Foreign companies have to provide training to their Iraqi national staff.</li> </ul> <p>4) Unbound except as indicated in the horizontal section.</p>	
<p>2.C.i. Voice mail (CPC 7523**)</p>	<p>1) None</p> <p>2) None</p> <p>3) None</p>	<p>1) None</p> <p>2) None</p> <p>3) None</p>	



	4) Unbound except as indicated in the horizontal section.	4) Unbound except as indicated in the horizontal section.	
2.C.j. On-line information and database retrieval(CPC 7523**)	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.	
2.C.k. Electronic data interchange (EDI) (CPC 7523**)	1) None 2) None 3) None 4) Unbound except as indicated in the horizontal section.	1) None 2) None 3) None except; Foreign companies have to provide training to their Iraqi national staff. 4) Unbound except as indicated in the horizontal section.	
2.C.l. Enhanced/ value-added facsimile services, incl. store and forward, store and retrieve (CPC 7523**)	1) None 2) None 3) None	1) None 2) None 3) None except; Foreign companies have to provide training to their Iraqi national staff.	



	4) Unbound except as indicated in the horizontal section.	4) Unbound except as indicated in the horizontal section.	
2.C.m. Code and protocol conversion (N. A.)	<p>1) None</p> <p>2) None</p> <p>3) None</p> <p>4) Unbound except as indicated in the horizontal section.</p>	<p>1) None</p> <p>2) None</p> <p>3) None except; Foreign companies have to provide training to their Iraqi national staff.</p> <p>4) Unbound except as indicated in the horizontal section.</p>	
2.C.n. On-line information and/ or data processing (incl. transaction processing) (CPC 843**)	<p>1) None</p> <p>2) None</p> <p>3) None</p> <p>4) Unbound except as indicated in the horizontal section.</p>	<p>1) None</p> <p>2) None</p> <p>3) None except; Foreign companies have to provide training to their Iraqi national staff.</p> <p>4) Unbound except as indicated in the horizontal section.</p>	
2.C.o. Other	<p>1) None</p> <p>2) None</p> <p>3) None</p>	<p>1) None</p> <p>2) None</p> <p>3) None except; Foreign companies have to provide training</p>	



	4) Unbound except as indicated in the horizontal section.	to their Iraqi national staff. 4) Unbound except as indicated in the horizontal section.	
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7.Financial services	Limitations on Market Access	Limitations on National Treatment	Additional commitments
<b>7.A. All insurance and insurance related services CPC 812**</b>			
7.A.a. Life, accident and health insurance. CPC 8121	1) None 2) None 3) None 4) None	1) None 2) None 3) None 4) None	
7.A.b. Non-life insurance services. CPC 8129	1) None	1) None	



	2) None 3) None 4) None	2) None 3) None 4) None	
7.A.c. Reinsurance and retrocession. CPC 81299*	1) None 2) None 3) None 4) None	1) None 2) None 3) None 4) None	
7.A.d. Services auxiliary to insurance (including broking and agency services). CPC 840	1) None 2) None 3) None 4) None	1) None 2) None 3) None 4) None	
<b>7.B. Banking and other financial services (excluding insurance)</b>			
7.B.a. Acceptance of deposits and other repayable funds from the public. CPC 81115-81119	1) Unbound 2) None 3) Unbound	1) None except : real property cannot be mortgaged to banks outside Iraq 2) None 3) None except:	



	<p>4) None except : -as indicated in the horizontal section -branches of foreign banks are required to have a resident regional manager in Iraq.</p>	<p>-Foreign banks investing in Iraq are required to employ no less than 50% of Iraqi employees -Foreign banks investing in Iraq are required to train Iraqi employees</p> <p>4) None except : -as indicated in the horizontal section -branches of foreign banks are required to have a resident regional manager in Iraq.</p>	
<p>7.B.b. Lending of all types, incl. inter alia, consumer credit, mortgage credit, factoring and financing of commercial transaction</p>	<p>1) Unbound</p> <p>2) None</p> <p>3) Unbound</p> <p>4) None except : -as indicated in the horizontal section -branches of foreign banks are required to have a resident regional manager in Iraq.</p>	<p>1) None except : real property cannot be mortgaged to banks outside Iraq</p> <p>2) None</p> <p>3) None except: -Foreign banks investing in Iraq are required to employ no less than 50% of Iraqi employees -Foreign banks investing in Iraq are required to train Iraqi employees</p> <p>4) None except : -as indicated in the horizontal section -branches of foreign banks are</p>	



		required to have a resident regional manager in Iraq.	
7.B.c. Financial leasing. CPC 8112	<p>1) None</p> <p>2) None</p> <p>3) None except : -Natural person or a juridical person may own less than 10% (i.e. 9.9%) share of capital of the private Iraqi Bank.</p> <p>4) Unbound except : -as indicated in the horizontal section -branches of foreign banks are required to have a resident regional manager in Iraq.</p>	<p>1) None</p> <p>2) None</p> <p>3) None except: -Foreign banks investing in Iraq are required to employ no less than 50% of Iraqi employees -Foreign banks investing in Iraq are required to train Iraqi employees</p> <p>4) Unbound except : -as indicated in the horizontal section -branches of foreign banks are required to have a resident regional manager in Iraq.</p>	
7.B.d. All payment and money transmission services. CPC 81339**	<p>1) None</p> <p>2) None</p> <p>3) None except: -Natural person or a juridical person may own less than 10% (i.e. 9.9%) share of capital of the private Iraqi Bank.</p> <p>4) Unbound except :</p>	<p>1) None</p> <p>2) None</p> <p>3) None except: -Foreign banks investing in Iraq are required to employ no less than 50% of Iraqi employees -Foreign banks investing in Iraq are required to train Iraqi employees</p>	



	<ul style="list-style-type: none"> <li>-as indicated in the horizontal section</li> <li>- Branches of foreign banks are required to have a resident regional manager in Iraq.</li> </ul>	<p>4) Unbound except:</p> <ul style="list-style-type: none"> <li>--as indicated in the horizontal section</li> <li>- Branches of foreign banks are required to have a resident regional manager in Iraq.</li> </ul>	
7.B.e. Guarantees and commitments. CPC 81199**	<ul style="list-style-type: none"> <li>1) Unbound</li> <li>2) None</li> <li>3) Unbound</li> <li>4) Unbound except : -as indicated in the horizontal section -branches of foreign banks are required to have a resident regional manager in Iraq.</li> </ul>	<ul style="list-style-type: none"> <li>1) Unbound</li> <li>2) None</li> <li>3) None except: -Foreign banks investing in Iraq are required to employ no less than 50% of Iraqi employees -Foreign banks investing in Iraq are required to train Iraqi employees</li> <li>4) Unbound except : -as indicated in the horizontal section -branches of foreign banks are required to have a resident regional manager in Iraq.</li> </ul>	
7.B.f.Trading from own account or for account of customers, whether on an exchange, in an over-the-	<ul style="list-style-type: none"> <li>1)None except for Bank derivative products : unbound</li> <li>2) None except for Bank derivative</li> </ul>	<ul style="list-style-type: none"> <li>1) None</li> <li>2) None</li> </ul>	



<p>counter market or other wise, the following:          -Money market instruments (cheques, bills, certificates of deposits, etc.). CPC 81339**          -Foreign exchange. CPC 81333          -Derivative products incl., but not limited to, futures and options. CPC 81339**          -Exchange rate and interest rate instruments, incl. products such as swaps, forward rate agreements, etc. CPC 81339**          -Transferable securities. CPC 81321*          -Other negotiable instruments and financial assets incl. bullion. CPC 81339**</p>	<p>products : unbound</p> <p>3) None except :          -services must be supplied only by banks and Financial transfer Companies          -Natural person or a juridical person may own less than 10% (i.e. 9.9%) share of capital of the private Iraqi Bank.</p> <p>4) Unbound except :          -as indicated in the horizontal section          -branches of foreign banks are required to have a resident regional manager in Iraq.</p>	<p>3) None except :          -services must be supplied only by banks and Financial transfer Companies</p> <p>-Foreign banks investing in Iraq are required to employ no less than 50% of Iraqi employees          -Foreign banks investing in Iraq are required to train Iraqi employees</p> <p>4) Unbound except :          -as indicated in the horizontal section          -branches of foreign banks are required to have a resident regional manager in Iraq.</p>	
<p>7.B.g. Participation in issues of all kinds of securities, incl. underwriting and placement as agent (whether publicly or privately) and provision of service related to such</p>	<p>1) Unbound</p> <p>2) Unbound</p> <p>3) Unbound</p>	<p>1) Unbound</p> <p>2) Unbound</p> <p>3) None except:          -Foreign banks investing in Iraq are required to employ no less than 50% of Iraqi employees</p>	



<p>issues. CPC 8132</p>	<p>4) Unbound except : -as indicated in the horizontal section -branches of foreign banks are required to have a resident regional manager in Iraq.</p>	<p>-Foreign banks investing in Iraq are required to train Iraqi employees</p> <p>4) Unbound except : -as indicated in the horizontal section -branches of foreign banks are required to have a resident regional manager in Iraq.</p>	
<p>7.B.h. Money broking. CPC 81339**</p>	<p>1) None</p> <p>2) None</p> <p>3) None except: -Natural person or a juridical person may own less than 10% (i.e. 9.9%) share of capital of the private Iraqi Bank.</p> <p>4) Unbound except : -as indicated in the horizontal section -branches of foreign banks are required to have a resident regional manager in Iraq.</p>	<p>1) None</p> <p>2) None</p> <p>3) None except: -Foreign banks investing in Iraq are required to employ no less than 50% of Iraqi employees -Foreign banks investing in Iraq are required to train Iraqi employees</p> <p>4) Unbound except : -as indicated in the horizontal section -branches of foreign banks are required to have a resident regional manager in Iraq.</p>	
<p>7.B.i. Asset management, such as cash or portfolio management, all forms of</p>	<p>1) None</p> <p>2) None</p>	<p>1) None</p> <p>2) None</p>	



<p>collective investment management, pension fund management, custodial depository and trust services CPC 8119+** 81323*</p>	<p>3) None except: -Natural person or a juridical person may own less than 10% (i.e. 9.9%) share of capital of the private Iraqi Bank.</p> <p>-a visibility economic study should be submitted to the CBI -the CBI delivers licenses to the bank to be established or open a branch to that bank in Iraq in order to practice Banking operations. -Partnership of foreign banks is not limited in the capital of private Iraqi banks, provided that the foreign bank is registered as an Iraqi banking Company, no to be sold ,unless to an Iraqi Company and it is subject to the CBI Instructions and controls . -When a foreign bank secures a license from the central bank of Iraq, the foreign bank should be: - Subject to the control and supervision of the central bank in the home country of the foreign bank. - Provide the CBI with its credit rating. -Submit a confirmation indicating that the foreign bank is still in operation in its home country.</p> <p>- Foreign banks should deposit USD (7) million at the CBI as working capital. This amount should not be released without the approval of the CBI, after the CBI delivers</p>	<p>3) None except: -a visibility economic study should be submitted to the CBI -the CBI delivers licenses to the bank to be established or open a branch to that bank in Iraq in order to practice Banking operations. -Partnership of foreign banks is not limited in the capital of private Iraqi banks, provided that the foreign bank is registered as an Iraqi banking Company, no to be sold ,unless to an Iraqi Company and it is subject to the CBI Instructions and controls . -When a foreign bank secures a license from the central bank of Iraq, the foreign bank should be: - Subject to the control and supervision of the central bank in the home country of the foreign bank. - Provide the CBI with its credit rating. -Submit a confirmation indicating that the foreign bank is still in operation in its home country.</p> <p>- Foreign banks should deposit USD (7) million at the CBI as</p>	
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	<p>final licenses to the bank to be established in Iraq.</p> <ul style="list-style-type: none"> <li>- Foreign banks should deposit USD (7) million at the CBI as working capital for any additional branch open in Iraq. This amount should not be released without the approval of the CBI; After the CBI delivers final licenses to the bank to open additional a branch in Iraq.</li> </ul> <p>4) Unbound except : -as indicated in the horizontal section -branches of foreign banks are required to have a resident regional manager in Iraq.</p>	<p>working capital. This amount should not be released without the approval of the CBI, after the CBI delivers final licenses to the bank to be established in Iraq.</p> <ul style="list-style-type: none"> <li>- Foreign banks should deposit USD (7) million at the CBI as working capital for any additional branch open in Iraq. This amount should not be released without the approval of the CBI; After the CBI delivers final licenses to the bank to open additional a branch in Iraq.</li> <li>-Foreign banks investing in Iraq are required to employ no less than 50% of Iraqi employees</li> <li>-Foreign banks investing in Iraq are required to train Iraqi employees</li> </ul> <p>4) Unbound except : -as indicated in the horizontal section -branches of foreign banks are required to have a resident regional manager in Iraq.</p>	
<p>7.B.j. Settlement and clearing services for financial assets, incl. securities, derivative products and other negotiable instruments.</p>	<p>1) Unbound 2) None 3) Unbound</p>	<p>1) Unbound 2) None 3) Unbound except; -Foreign banks investing in Iraq are</p>	



<p>CPC 81339** or 81319**</p>	<p>4) Unbound except : -as indicated in the horizontal section -branches of foreign banks are required to have a resident regional manager in Iraq.</p>	<p>required to employ no less than 50% of Iraqi employees -Foreign banks investing in Iraq are required to train Iraqi employees</p> <p>4) Unbound except : -as indicated in the horizontal section -branches of foreign banks are required to have a resident regional manager in Iraq.</p>	
<p>7.B.k. Advisory and other auxiliary financial services on all the activities listed in Art 1B of MTN.TCN/W/50 incl. credit reference and analysis, investment and portfolio research and advice, advice on acquisitions and on corporate restructuring and strategy. CPC 8131 or 8133</p>	<p>1) None 2) None 3) None</p> <p>4) Unbound except : -as indicated in the horizontal section -branches of foreign banks are required to have a resident regional manager in Iraq.</p>	<p>1) None 2) None</p> <p>3) None except: -Foreign companies investing in Iraq are required to employ no less than 50% of Iraqi employees -Foreign companies investing in Iraq are required to train Iraqi employees</p> <p>4) Unbound except: -as indicated in the horizontal section -branches of foreign banks are required to have a resident regional manager in Iraq.</p>	
<p>7.B.I. Provision and</p>	<p>1) None</p>	<p>1) None</p>	



<p>transfer of financial information, and financial data processing and related software by providers of other financial services. CPC 8131</p>	<p>2) None</p> <p>3) None</p> <p>4) Unbound except : -as indicated in the horizontal section -branches of foreign companies are required to have a resident regional manager in Iraq.</p>	<p>2) None</p> <p>3) None except: -Foreign companies investing in Iraq are required to employ no less than 50% of Iraqi employees -Foreign companies investing in Iraq are required to train Iraqi employees</p> <p>4) Unbound except : -as indicated in the horizontal section -branches of foreign companies are required to have a resident regional manager in Iraq.</p>	
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<b>8.Health services</b>	<b>Limitations on Market Access</b>	<b>Limitations on National Treatment</b>	<b>Additional commitments</b>
<p>8.A. Hospital services CPC 9311</p>	<p>1) None</p> <p>2) None</p> <p>3) None except: -Foreign hospitals must recruit a minimum of 50% Iraqi nationals</p>	<p>1) None</p> <p>2) None</p> <p>3) None except: -Foreign hospitals must recruit a minimum of 50% Iraqi nationals</p>	



		-Foreign hospitals must train their Iraqi national staff	
	4) Unbound except as indicated in the horizontal section	4) Unbound except as indicated in the horizontal section	
8.B. Other human health services CPC 9319	1) None 2) None 3) Unbound 4) Unbound except as indicated in the horizontal section	1) None 2) None 3) Unbound 4) Unbound except as indicated in the horizontal section	
8.C. Social services CPC 933	1) None 2) None 3) None except: -Foreign companies must recruit a minimum of 50% Iraqi nationals 4) Unbound except as indicated in the horizontal section	1) None 2) None 3) None except: -Foreign companies must recruit a minimum of 50% Iraqi nationals -Foreign companies must train their Iraqi national staff 4) Unbound except as indicated in the horizontal section	
8.D. Other -Marketing and distribution (wholesale and retail) of pharmaceuticals and	1) Unbound 2) None	1) Unbound 2) None	



<p>medical equipments</p>	<p>3) None except: -Foreign companies should recruit a minimum of 75% Iraqi nationals</p> <p>4) Unbound except as indicated in the horizontal section</p>	<p>3) None except: -Foreign companies should recruit a minimum of 75% Iraqi nationals -Foreign companies should train their Iraqi national staff</p> <p>4) Unbound except as indicated in the horizontal section</p>	
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9.Tourism services	Limitations on Market Access	Limitations on National Treatment	Additional commitments
<p>9.A. Hotels and restaurants (Except bars, casino and nightclubs). CPC 641-643</p>	<p>1) Unbound*</p> <p>2) Unbound*</p> <p>3) None</p> <p>4) None</p>	<p>1) unbound*</p> <p>2) unbound*</p> <p>3) none except -foreign companies must provide training to nationals</p> <p>4) none</p>	<p>* due to lack of feasibility</p>
<p>9.B. Travel agencies and tour operators. CPC 7471</p>	<p>1) None, except: foreign companies must work through an Iraqi service provider</p> <p>2) None</p> <p>3) None, except : -Foreign companies cannot have more than</p>	<p>1) None, except: foreign companies must work through an Iraqi service provider</p> <p>2) None</p> <p>3) None, except : -Foreign companies cannot have</p>	



	<p>45% capital equity</p> <p>4) Unbound, except: the Executive Director of the company must be Iraqi national</p>	<p>more than 45% capital equity -foreign companies must provide training to nationals</p> <p>4) Unbound, except: the Executive Director of the company must be Iraqi national</p>	
9.C. Tourist Guides services. CPC 7472	<p>1) None</p> <p>2) Unbound</p> <p>3) Unbound</p> <p>4) Unbound</p>	<p>1) None</p> <p>2) Unbound</p> <p>3) Unbound</p> <p>4) Unbound</p>	
9.D. Other	<p>1) Unbound</p> <p>2) Unbound</p> <p>3) Unbound</p> <p>4) Unbound</p>	<p>1) Unbound</p> <p>2) Unbound</p> <p>3) Unbound</p> <p>4) Unbound</p>	

11.Transport services	Limitations on Market Access	Limitations on National Treatment	Additional commitments
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11.A. Maritime transport services			
11.A.a. Passenger transportation. CPC 7211	1) None 2) None 3) None except commercial presence is allowed only through Joint Venture 4) None	1) None 2) None 3) None except : 60% of the staff should be Iraqi nationals 4) Unbound	<b>TO BE AGREED OR NOT:</b> The following services at the port are made available to international maritime transport suppliers on reasonable and non-discriminatory terms and conditions: 1. Pilotage 2. Towing and tug assistance 3. Provisioning, fuelling and watering 4. Garbage collecting and ballast waste disposal 5. Port Captain's services 6. Navigation aids 7. Shore-based operational services, essential to ship operations including communications , water and
11.A.b.Freight transportation. CPC 7212	1) Unbound 2) Unbound 3) Unbound 4) Unbound	1) Unbound 2) Unbound 3) Unbound 4) Unbound	
11.A.c. Rental of vessels with crew. CPC 7213	1) None 2) None 3) Unbound 4) Unbound	1) None 2) None 3) Unbound 4) Unbound	
11.A. d. Maintenance and repair of vessels 8868**	1)Unbound 2) None	1) Unbound 2) None	



	3) Unbound 4) None	3) Unbound 4) None	electricity supplies 8. Emergency repair facilities 9. Anchorage, berth and berthing services 10. Port waterways operation services – excluding cargo handling 11. Vessel salvage and re-floating services
11.A.e. Pushing and towing services CPC 7214	1) Unbound 2) Unbound 3) Unbound 4) Unbound	1) Unbound 2) Unbound 3) Unbound 4) Unbound	
11.A.f. Supporting services for maritime transport CPC 745**	1) Unbound 2) Unbound 3) Unbound 4) Unbound	1) Unbound 2) Unbound 3) Unbound 4) Unbound	
<b>11.B. Internal waterways transport</b>			
11.B.a. Passenger transportation. CPC 7221	1) Unbound 2) None 3) Unbound 4) Unbound	1) Unbound 2) None 3) Unbound 4) Unbound	



11.B.b. Freight transportation CPC 7222	1) Unbound 2) None 3) Unbound 4) Unbound	1) Unbound 2) None 3) Unbound 4) Unbound	
11.B.c. Rental of vessels with crew CPC 7223	1) Unbound 2) None 3) Unbound 4) Unbound	1) Unbound 2) None 3) Unbound 4) Unbound	
11.B.d. Maintenance and repair of vessels CPC 8868**	1) Unbound 2) None 3) Unbound 4) Unbound	1) Unbound 2) None 3) Unbound 4) Unbound	
11.B.e. Pushing and towing services CPC 7224	1) Unbound 2) Unbound 3) Unbound 4) Unbound	1) Unbound 2) Unbound 3) Unbound 4) Unbound	



11.B.f. Supporting services for internal waterways transport CPC 745**	1) Unbound 2) Unbound 3) Unbound 4) Unbound	1) Unbound 2) Unbound 3) Unbound 4) Unbound	
<b>11.C. Air transport services</b>			
11.C.a. Passenger transportation. CPC 731	1) Unbound 2) Unbound 3) Unbound 4) Unbound	1) Unbound 2) Unbound 3) Unbound 4) Unbound	
11.C.b. Freight transportation. CPC 732	1) Unbound 2) Unbound 3) Unbound 4) Unbound	1) Unbound 2) Unbound 3) Unbound 4) Unbound	
11.C. c. Rental of aircraft with crew CPC 734	1) Unbound 2) Unbound	1) Unbound 2) Unbound	



	3) Unbound	3) Unbound	
	4) Unbound	4) Unbound	
11.C.d. Maintenance and repair of aircraft CPC 8868**	1) Unbound	1) Unbound	
	2) Unbound	2) Unbound	
	3) Unbound	3) Unbound	
	4) Unbound	4) Unbound	
11.C.e. Supporting services for air transport CPC 746	1) Unbound	1) Unbound	
	2) Unbound	2) Unbound	
	3) Unbound	3) Unbound	
	4) Unbound	4) Unbound	
<b>11.D. Space transport</b>			
11.D. Space transport	1) Unbound	1) Unbound	
	2) Unbound	2) Unbound	
	3) Unbound	3) Unbound	
	4) Unbound	4) Unbound	
<b>11.E. Rail transport services</b>			



11.E.a. Passenger transportation CPC 7111	1) None 2) None 3) None 4) Unbound	1) None 2) None 3) None 4) Unbound	
11.E.b. Freight transportation CPC 7112	1) None 2) None 3) None 4) Unbound	1) None 2) None 3) None 4) Unbound	
11.E.c. Pushing and towing services CPC 7113	1) None 2) None 3) None 4) None	1) None 2) None 3) None 4) None	
11.E.d. Maintenance and repair of rail transport equipment CPC 8868**	1) None 2) None 3) None 4) Unbound	1) None 2) None 3) None 4) Unbound	



<p>11.E.e. Supporting services for rail transport services CPC 743</p>	<p>1) None 2) None 3) None 4) Unbound</p>	<p>1) None 2) None 3) None 4) Unbound</p>	
<p><b>11.F. Road transport services</b></p>			
<p>11.F.a. Passenger transportation CPC 7121 + 7122</p>	<p>1) Unbound 2) Unbound 3) Unbound 4) Unbound</p>	<p>1) Unbound 2) Unbound 3) Unbound 4) Unbound</p>	
<p>11.F.b. Freight transportation CPC 7123</p>	<p>1) None 2) None 3) None 4) Unbound</p>	<p>1) None 2) None 3) None 4) Unbound</p>	
<p>11.F.c. Rental of commercial vehicles with operator CPC 7124</p>	<p>1) Unbound 2) None 3) Unbound</p>	<p>1) Unbound 2) None 3) Unbound</p>	



	4) Unbound	4) Unbound	
11.F.d. Maintenance and repair of road transport equipment CPC 6112 + 8867	1) None 2) None 3) None 4) None	1) None 2) None 3) None 4) None	
11.F.e. Supporting services for road transport services CPC 744	1) Unbound 2) Unbound 3) Unbound 4) Unbound	1) Unbound 2) Unbound 3) Unbound 4) Unbound	
<b>11.H. Services auxiliary to all modes of transport</b>			
11.H.a. Cargo handling services CPC 741 - rail	1) None 2) None 3) None 4) Unbound	1) None 2) None 3) None 4) Unbound	
11.H.b. Storage and warehouse services CPC 742 - rail	1) None 2) None	1) None 2) None	



	3) None 4) Unbound	3) None 4) Unbound	
11.H.c. Freight transport agency services CPC 748 - rail	1) None 2) None 3) None 4) None	1) None 2) None 3) None 4) None	
11.H.d. Other 749	1) Unbound 2) Unbound 3) Unbound 4) Unbound	1) Unbound 2) Unbound 3) Unbound 4) Unbound	