SCHEDULE OF SPECIFIC COMMITMENTS FOR SERVICES FOR URUGUAY

Explanatory Notes

The Schedule of Specific Commitments for individual services sectors and subsectors is identified in accordance with the classification list in document MTN.GNS/W/120 of the World Trade Organization and the corresponding numbers in the Provisional Central Product Classification as set out in Statistical Office of the United Nations, Statistical Papers, Series M, No. 77, CPC Prov., 1991, hereinafter referred to as "CPC".

Modes of Supply	(1) Cross-border supply (2) Consumption a	abroad (3) Commercial presence (4) Presence persons	e of natural
Sector or subsector	Limitations on market access	Limitations on national treatment	Additional Commitments
I. HORIZONTAL C	COMMITMENTS		
ALL SECTORS INCLUDED IN THIS SCHEDULE	The supply of certain services may depend on public concessions and the conditions thereby established. (3) Acquisition of rural land to foreigners is limited by law.	 All modes of supply: Uruguay reserves the right to adopt or maintain any measure that accords rights or preferences to minorities due to social or economic disadvantages. (3) Uruguay reserves the right to adopt or maintain any measure tending towards the establishment of a Border Security Zone along land and river boundaries of the national territory. 	
II. SECTOR-SPECI	FIC COMMITMENTS		
1. BUSINESS SERVICES			
A. <u>Professional Services</u>	Persons seeking to provide professional services must obtain recognition of their professional degree and establish legal domicile in Uruguay. Uruguayan Authorities will regulate the provision of these professions in the future. Legal domicile does not imply residence in Uruguay.		
(a) Legal services (CPC 861, except 86130)	 (1) Unbound (2) None (3) None (4) Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons) 	 (1) Unbound (2) None (3) None (4) Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons) 	

Modes of Supply	(1) Cross-border supply (2) Consumption a	abroad (3) Commercial presence (4) Presence persons	e of natural
Sector or subsector	Limitations on market access	Limitations on national treatment	Additional Commitments
(a) Legal documentation and certification services (CPC 86130)	 Natural or legal citizenship with more than two years of exercise is required. Residence in the country is required. None Natural or legal citizenship with more than two years of exercise is required. Residence in the country is required. Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons). 	 two years of exercise is required. Residence in the country is required. (2) None (3) Natural or legal citizenship with more than two years of exercise is required. Residence in the country is required. 	
(b) Accounting, auditing and bookkeeping services (CPC 862)	 (1) Unbound (2) None (3) None (4) Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons) 	 (1) Unbound (2) None (3) None (4) Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons) 	
(c) Taxation services (CPC 863)	 Unbound None None Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons) 	 (1) Unbound (2) None (3) None 	
(d) Architectural services (CPC 8671)	 (1) Unbound (2) None (3) None (4) Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons) 	 (1) Unbound (2) None (3) None (4) Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons) 	
(e) Engineering services (CPC 8672)	(1) Unbound(2) None	(1) Unbound(2) None	

Modes of Supply	(1) Cross-border supply (2) Consumption	abroad (3) Commercial presence (4) Presence persons	e of natural
Sector or subsector	Limitations on market access	Limitations on national treatment	Additional Commitments
(f) Integrated	 (3) None (4) Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons) (1) None 	in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons)	
(I) Integrated Engineering Services (CPC 8673)	 (1) None (2) None (3) None (4) Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons) 	 (2) None (3) None (4) Unbound, except for the categories indicated 	
(g) Urban planning and landscape architectural services (CPC 8674)	 None None None Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons) 		
(h) Medical and dental services (CPC 9312)	 (1) Unbound (2) None (3) None (4) Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons) 	 (1) Unbound (2) None (3) None 	
B. <u>Computer and</u> related services			
(a) Consultancy services related to the installation of computer hardware (CPC 841)	 (1) None (2) None (3) None 	 (1) None (2) None (3) None 	

Modes of Supply	(1) Cross-border supply (2) Consumption	abroad (3) Commercial presence (4) Presence persons	e of natural
Sector or subsector	Limitations on market access	Limitations on national treatment	Additional Commitments
	 (4) Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons) 		
(b) Software implementation services (CPC 842)	 None None None Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons) 		
(c) Data-processing services (CPC 843)	 None None None Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons) 		
C. <u>Research and</u> <u>development</u> <u>services</u>		Research and development subsidies available only for national suppliers.	
(b) R&D services on social sciences and humanities (CPC 852)	 Unbound None None Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons) 		
(c) Interdisciplinary R&D services (CPC 853)	 (1) Unbound (2) None (3) None 	 (1) Unbound (2) None (3) None 	

Modes of Supply	(1) Cross-border supply (2) Consumption a	ıbroad	(3) Commercial presence (4) Presence persons	e of natural
Sector or subsector		Limitations on market access		Limitations on national treatment	Additional Commitments
	(4)	Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons)	(4)	Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons)	
(e) Other (CPC 849)	(1) (2) (3) (4)	None None None Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons)	(1) (2) (3) (4)	None None Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons)	
D. <u>Real estate services</u>					
(a) Real estate services involving own or leased property (CPC 8210)	(1) (2) (3) (4)	None None None Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons)	(1) (2) (3) (4)	None None None Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons)	
(b) Real estate services on a fee or contract basis (CPC 8220)	(1) (2) (3) (4)	None None None Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons)	(1) (2) (3) (4)	None None None Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons)	
E. <u>Leasing or rental</u> <u>services without</u> <u>operator</u> (CPC 831)				N	
(a) Leasing or rental services concerning	(1) (2)	None None	(1) (2)	None None	

Modes of Supply	(1) Cross-border supply (2) Consumption a	abroad	(3) Commercial presence (4) Presenc persons	e of natural
Sector or subsector		Limitations on market access		Limitations on national treatment	Additional Commitments
private cars without	(3)	None	(3)	None	
operator	(4)	Unbound, except for the categories indicated	(4)	Unbound, except for the categories indicated	
(CPC 83101)		in Appendix 11-A-4 of Chapter 11		in Appendix 11-A-4 of Chapter 11	
(CPC 83102)		(Movement of Natural Persons)		(Movement of Natural Persons)	
(b) Leasing or rental	(1)	None	(1)	None	
services concerning other	(2)	None	(2)	None	
machinery and	(3)	None	(3)	None	
equipment without	(4)	Unbound, except for the categories indicated	(4)	Unbound, except for the categories indicated	
operator (CPC 83106);		in Appendix 11-A-4 of Chapter 11		in Appendix 11-A-4 of Chapter 11	
(CPC 83109)		(Movement of Natural Persons)		(Movement of Natural Persons)	
(c) Other	(1)	None	(1)	None	
(CPC 832);	(2)	None	(2)	None	
(CPC 83201);	(3)	None	(3)	None	
(CPC 83203);	(4)	Unbound, except for the categories indicated	(4)	Unbound, except for the categories indicated	
(CPC 83204);		in Appendix 11-A-4 of Chapter 11		in Appendix 11-A-4 of Chapter 11	
(CPC 83209)		(Movement of Natural Persons)		(Movement of Natural Persons)	
F. Other business					
services					
(a) Advertising services	(1)	None	(1)	None	
(CPC 871)	(2)	None	(2)	None	
	(3)	None	(3)	None	
	(4)	Unbound, except for the categories indicated	(4)	Unbound, except for the categories indicated	
		in Appendix 11-A-4 of Chapter 11		in Appendix 11-A-4 of Chapter 11	
		(Movement of Natural Persons)		(Movement of Natural Persons)	
(b) Market research and	(1)	None	(1)	None	
public opinion polling	(2)	None	(2)	None	
services	(3)	None	(3)	None	
(CPC 864)	(4)	Unbound, except for the categories indicated	(4)	Unbound, except for the categories indicated	
		in Appendix 11-A-4 of Chapter 11	Ň	in Appendix 11-A-4 of Chapter 11	
		(Movement of Natural Persons)		(Movement of Natural Persons)	

Modes of Supply

(1) Cross-border supply

(2) Consumption abroad (3

(3) Commercial presence

(4) Presence of natural persons

			persons		
Sector or subsector		Limitations on market access		Limitations on national treatment	Additional
					Commitments
(c) Management	(1)	None	(1)	None	
consulting services	(2)	None	(2)	None	
(CPC 8650)	(3)	None	(3)	None	
	(4)	Unbound, except for the categories indicated	(4)	Unbound, except for the categories indicated	
		in Appendix 11-A-4 of Chapter 11		in Appendix 11-A-4 of Chapter 11	
		(Movement of Natural Persons)		(Movement of Natural Persons)	
(d) Services related to	(1)	None	(1)	None	
management consulting	(2)	None	(2)	None	
(CPC 866)	(3)	None	(3)	None	
	(4)	Unbound, except for the categories indicated	(4)	Unbound, except for the categories indicated	
		in Appendix 11-A-4 of Chapter 11		in Appendix 11-A-4 of Chapter 11	
		(Movement of Natural Persons)		(Movement of Natural Persons)	
(k) Placement and	(1)	None	(1)	None	
supply services of	(2)	None	(2)	None	
personnel	(3)	None	(3)	None	
(CPC 872)	(4)	Unbound, except for the categories indicated	(4)	Unbound, except for the categories indicated	
		in Appendix 11-A-4 of Chapter 11		in Appendix 11-A-4 of Chapter 11	
		(Movement of Natural Persons)		(Movement of Natural Persons)	
(l) Investigation and	(1)	Companies and individual investigation and	(1)	Companies and individual investigation and	
security		security services suppliers, must obtain from		security services suppliers, must obtain from	
(CPC 873)		the "Ministerio del Interior" prior		the "Ministerio del Interior" prior	
		authorisation and registration. Domicile or		authorisation and registration. Domicile or	
		legal residence in Uruguay is required.		legal residence in Uruguay is required.	
	(2)	None	(2)	None	
	(3)	Companies and individual investigation and	(3)	Companies and individual investigation and	
		security services suppliers, must obtain from		security services suppliers, must obtain from	
		the "Ministerio del Interior" prior		the "Ministerio del Interior" prior	
		authorisation and registration. Domicile or		authorisation and registration. Domicile or	
		legal residence in Uruguay is required.		legal residence in Uruguay is required.	

Modes of Supply	(1) Cross-border supply (2) Consumption a	abroad (3) Commercial presence (4) Presence persons	of natural
Sector or subsector	Limitations on market access	Limitations on national treatment	Additional Commitments
	 (4) Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons) 		
 (n) Maintenance and repair of equipment (not including maritime vessels, aircraft or other transport equipment) (CPC 633 – 8861- 8866) 	 Unbound* None None Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons) 	 Unbound* None None Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons) 	
(o) Building-cleaning services (CPC 874)	 (1) None (2) None (3) None (4) Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons) 	 (1) None (2) None (3) None (4) Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons) 	
(p) Portrait photography services (CPC 87501)	 None None None None Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons) 	 (1) None (2) None (3) None (4) Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons) 	
(p) Advertising and related photography services (CPC 87502)	 (1) None (2) None (3) None (4) Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons) 	 (1) None (2) None (3) None (4) Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons) 	
(p) Action photograph services (CPC 87503)	 (1) None (2) None (3) None 	 (1) None (2) None (3) None 	

Modes of Supply	(1) Cross-border supply (2) Consumption	abroad	(3) Commercial presence (4) Presence persons	e of natural
Sector or subsector	Limitations on market access		Limitations on national treatment	Additional Commitments
	 (4) Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons) 	i	Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons)	
(p) Photography processing services (CPC 87505)	 (1) None (2) None (3) None (4) Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons) 	$ \begin{array}{cccccccccccccccccccccccccccccccccccc$	None None None Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons)	
(p) Restoration, copying and retouching services of photography (CPC 87507)	 None None None Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons) 	$ \begin{array}{cccccccccccccccccccccccccccccccccccc$	None None None Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons)	
(p) Other photographic services (CPC 87509)	 (1) None (2) None (3) None (4) Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons) 	$ \begin{array}{cccccccccccccccccccccccccccccccccccc$	None None None Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons)	
(q) Packaging services (CPC 876)	 (1) Unbound * (2) None (3) None (4) Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons) 	$ \begin{array}{cccccccccccccccccccccccccccccccccccc$	Unbound * None None Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons)	
(s) Convention services (CPC 87909*)	 (1) None (2) None (3) None 	(2)	None None None	

order supply (2) Consumption	abroad	(3) Commercial presence (4) Presence persons	e of natural
tations on market access		Limitations on national treatment	Additional Commitments
, except for the categories indicated dix 11-A-4 of Chapter 11 ent of Natural Persons)	(4)	Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons)	
, except for the categories indicated dix 11-A-4 of Chapter 11 ent of Natural Persons)	(1) (2) (3) (4)	None None Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons)	
, except for the categories indicated dix 11-A-4 of Chapter 11 ent of Natural Persons)	(1) (2) (3) (4)	None None None Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons)	
, except for the categories indicated dix 11-A-4 of Chapter 11 ent of Natural Persons)	(1) (2) (3) (4)	None None None Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons)	
e years unless the licence-holding e expresses its intention to renew the	(2) (3) (4)	None None Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons)	
e	ry operating licences which lapse ee years unless the licence-holding	ry operating licences which lapse (3) ee years unless the licence-holding (4) be expresses its intention to renew the	 ry operating licences which lapse ee years unless the licence-holding ie expresses its intention to renew the (3) None (4) Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11

Modes of Supply	(1) Cross-border supply (2) Consumption a	broad (3) Commercial presence (4) Presence of natural persons
Sector or subsector	Limitations on market access	Limitations on national treatment Additional Commitment
	 (3) "URSEC" grants temporary operating licences which lapse after three years unless the licence-holding enterprise expresses its intention to renew the licence prior to the expiry date. (4) Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons) 	
C. <u>Telecommunication</u> <u>services</u>	prior concession or prior authorisation regime sha	
(a) Mobile telephone services (CPC 75213)	 None. Local presence is required. None None. Local presence is required. Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons) 	 None. Local presence is required. None None. Local presence is required. Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons)
(f) Facsimile services (CPC 7521**+7529**)	 (1) None, except for the supply of services under "ANTEL" monopoly. (2) None (3) None, except for the supply of services under "ANTEL" monopoly. (4) Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons) 	 None, except for the supply of services under "ANTEL" monopoly. None, except for the supply of services under "ANTEL" monopoly. None, except for the supply of services under "ANTEL" monopoly. Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons)
(h) Electronic mail	(1) None	(1) None

Modes of Supply	(1) Cross-border supply (2) Consumption a	abroad	(3) Commercial presence (4) Presence persons	e of natural
Sector or subsector	Limitations on market access		Limitations on national treatment	Additional Commitments
(CPC 7523**)	 (2) None (3) None (4) Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons) 	(2) (3) (4)	None None Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons)	
(i) Voice mail (CPC 7523**)	 None, except for the supply of services under "ANTEL" monopoly. None, except for the supply of services under "ANTEL" monopoly. None, except for the supply of services under "ANTEL" monopoly. None, except for the supply of services under "ANTEL" monopoly. Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 	 (1) (2) (3) (4) 	None, except for the supply of services under "ANTEL" monopoly. None, except for the supply of services under "ANTEL" monopoly. None, except for the supply of services under "ANTEL" monopoly. Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11	
(n) On-line information and /or data processing (incl. Transaction processing) (CPC 843**)	 (Movement of Natural Persons) (1) None, except for the supply of services under "ANTEL" monopoly. (2) None, except for the supply of services under "ANTEL" monopoly. (3) None, except for the supply of services under "ANTEL" monopoly. (4) Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons) 	 (1) (2) (3) (4) 	(Movement of Natural Persons) None, except for the supply of services under "ANTEL" monopoly. None, except for the supply of services under "ANTEL" monopoly. None, except for the supply of services under "ANTEL" monopoly. Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons)	
 3. CONSTRUCTION AND RELATED ENGINEERING SERVICES A. <u>General construction</u> work for buildings (CPC 512) 	 (1) Unbound* (2) None (3) None 	(1) (2) (3)	Unbound* None None	

Modes of Supply	(1) Cross-border supply (2) Consumption a	broad (3) Commercial presence (4) Propersor	esence of natural
Sector or subsector	Limitations on market access	Limitations on national treatment	Additional Commitments
	(4) Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons)	 (4) Unbound, except for the categories indica in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons) 	ated
B. <u>General construction</u> work for civil engineering (CPC 513)	 Unbound* None None Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons) 	 Unbound* None None Unbound, except for the categories indica in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons) 	ated
C. <u>Installation and</u> <u>assembly work</u> (CPC 514+516)	 Unbound* None None Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons) 	 (1) Unbound* (2) None (3) None (4) Unbound, except for the categories indica in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons) 	ated
D. <u>Building completion</u> and finishing work (CPC 517)	 Unbound* None None Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons) 	 Unbound* None None Unbound, except for the categories indica in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons) 	ated
E. <u>Others</u> (CPC 511+515+518)	 (1) Unbound* (2) None (3) None (4) Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons) 	 (1) Unbound* (2) None (3) None (4) Unbound, except for the categories indica in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons) 	ated
4. DISTRIBUTION SERVICES			

Modes of Supply	(1) Cross-border supply (2) Consumption	abroad (3) Commercial presence (4) Presenc persons	e of natural
Sector or subsector	Limitations on market access	Limitations on national treatment	Additional Commitments
A. <u>Commission agents</u> <u>services</u> (CPC 621)	 None None None Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons) 	 None None Domicile requirement in the country and the company shall be registered in the National Registry of foreign firms representatives in the "Ministerio de Economía y Finanzas". Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons) 	
 B. <u>Wholesale trade</u> <u>services</u> (CPC 622) CPC 62271 is excluded (wholesale trade services involving solid fuel, liquid and gaseous fuel and similar products) 	 None None None Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons) 	 (1) None (2) None (3) None (4) Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons) 	
C. <u>Retailing trade</u> <u>services</u> (CPC 631, CPC 632, CPC 6111+6113+6121) (CPC 63297 is excluded)	 None None None Prior authorisation, which will depend on the conditions on the market, is needed for current or new commercial enterprises, should total public area of business exceed 300 square meters. Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons) 	 (4) Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons) 	
D. Franchising services	(1) None	(1) None	

Modes of Supply	(1) Cross-border supply (2) Consumption a	abroad (3) Commercial presence (4) Presence persons	of natural
Sector or subsector	Limitations on market access	Limitations on national treatment	Additional Commitments
(CPC 8929) 7. FINANCIAL	 (2) None (3) None (4) Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons) (3) Suppliers of financial services wishing to set 		
SERVICES	up operations in Uruguay require prior authorisation from the competent authorities. Applications may be rejected on precautionary grounds, including the current state of the market. Outsourcing of financial services require	or subsidiaries of foreign financial institutions may not in their by-laws prohibit Uruguayan nationals from participating on the board of directors, in management, or any other position in the institution.	
	prior authorisation from the competent authorities and will be subject to the limitations laid down in the existing laws and regulations for the entities controlled by the Central Bank.	Financial Intermediation (Banking): the maximum amount of bank deposits covered by deposit insurance may differ depending on	
		The Uruguayan Government and state enterprises may deposit funds only in the "Banco de la República Oriental de Uruguay".	
		Insurance: "Banco de Seguros del Estado" is the sole entity permitted to provide worker's compensation insurance, and as a result it may derive a competitive advantage with respect to its overall operations.	

Modes of Supply	(1) Cross-border supply (2) Consumption a	abroad (3) Commercial presence (4) Presence persons	of natural
Sector or subsector	Limitations on market access	Limitations on national treatment	Additional Commitments
All Insurance services and insurance- related services (including reinsurance) and pension fund services, except social security. a.1.1) Life insurance services a.1.2) Pensions and annuities.	 Unbound Unbound Unbound None, except that in order to have commercial presence in Uruguay, enterprises must be organised as Uruguayan public limited companies, subject to the limitations laid down in the existing laws and regulations. This requirement does not apply to the reinsurance sector. Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons) 	 (4) Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons) 	
 b. Insurance services different than life insurance Motor vehicle insurance services Fire insurance and other property damage Civil liability insurance 	 Unbound Unbound None, except that in order to have commercial presence in Uruguay, enterprises must be organized as Uruguayan public limited companies, subject to the limitations laid down in the existing laws and regulations. This requirement does not apply to the reinsurance sector Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons) 	 (4) Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons) 	

Modes of Supply

(1) Cross-border supply

(2) Consumption abroad (3) Commercial presence

(4) Presence of natural persons

				persons		
Sector or subsector		Limitations on market access		Limitations on national treatment	Additional	
					Commitments	
- Pecuniary loss						
insurance services						
- General liabilities						
insurance services						
Marine, aviation and		None, except for bare boat charter. The	(1)	None, except for bare boat charter. The		
other international		exclusion of bare boat chapter does not apply		exclusion of bare boat charter does not apply		
transport insurance		o the bare boat charter of fishing fleet.		to the bare boat charter of fishing fleet.		
services		None, except for bare boat charter. The	(2)	None, except for bare boat charter. The		
		exclusion of bare boat charter does not apply		exclusion of bare boat charter does not apply		
		o the bare boat charter of fishing fleet.		to the bare boat charter of fishing fleet.		
	(3) N	None, except as indicated in the horizontal	(3)	None, except as indicated in the horizontal		
	_	ection.		section		
		Jnbound, except for the categories indicated	(4)	Unbound, except for the categories indicated		
		n Appendix 11-A-4 of Chapter 11		in Appendix 11-A-4 of Chapter 11		
	(Movement of Natural Persons)		(Movement of Natural Persons)		
Reinsurance and		None	(1)	None		
retrocession services		None	(2)	None		
	(3) N	None, except as indicated in the horizontal	(3)	None		
		ection.	(4)	Unbound, except for the categories indicated		
		Jnbound. except for the categories indicated		in Appendix 11-A-4 of Chapter 11		
		n Appendix 11-A-4 of Chapter 11		(Movement of Natural Persons)		
	``````````````````````````````````````	Movement of Natural Persons)				
Insurance and pension		None	(1)	None		
consultancy services		None	(2)	None		
		None	(3)	None		
		Jnbound, except for the categories indicated	(4)	Unbound, except for the categories indicated		
		n Appendix 11-A-4 of Chapter 11		in Appendix 11-A-4 of Chapter 11		
	``````````````````````````````````````	Movement of Natural Persons)		(Movement of Natural Persons)		
Freight insurance	< /	Jnbound	(1)	None		
services	(2) U	Jnbound	(2)	None		

Modes of Supply	(1) Cross-border supply (2) Consumption	abroad (3) Commercial presence (4) Presence persons	e of natural
Sector or subsector	Limitations on market access	Limitations on national treatment	Additional Commitments
	 (3) Limitation as indicated for motor vehicle insurance services. (4) Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons) 	 (3) None (4) Unbound, except for the categories indicated in Appendix 11-A-4of Chapter 11 (Movement of Natural Persons) 	
Actuarial services	(1) None	(1) None	
(81404) and Other	(2) None	(2) None	
services auxiliary to	$\begin{array}{c} (3) \text{None} \\ (4) \text{Here} 1 \text{for all order} 1 \text{foreal order} 1 f$	(3) None	
insurance (81401, 81403 and 81405)	(4) Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11	(4) Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11	
allu 81403)	(Movement of Natural Persons)	(Movement of Natural Persons)	
Banking and other financial services.	 (3) The authorisation for enterprises established abroad to set up branches or agencies in Uruguay to engage in financial intermediation activities is subject to the requirement that their by-laws or statutes do not prohibit Uruguayan citizens from being members of the management board or board of directors or from holding any other senior post or position in the institution, within the territory of Uruguay. Representatives of financial institutions established abroad, must register with Central Bank of Uruguay 		

Modes of Supply	(1) Cross-border supply (2) Consumpt	tion abroad	(3) Commercial presence (4) Pres persons	sence of natural
Sector or subsector	Limitations on market access		Limitations on national treatment	Additional Commitments
	The Central Bank requires that clear houses and all services related to liquidat compensation and custody must authorised by the competent author Investment funds enterprises must organised as Uruguayan public lim companies, subject to the limitations down in the existing laws and regulations	ion, be rity. be ited laid s.		
Wholesale deposit	(1) None		None	
services	(2) None		None	
	(3) Banks wishing to become established in Uruguay must be organized as Uruguayan	n (4)	None Unbound, except for the categories indicat	ed
	public limited companies with registered shares or as branches of foreign banks.		in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons)	
	This provision applies exclusively to		(Wovement of Watural Tersons)	
	institutions which are defined by law as			
	banks and does not affect other financial			
	intermediation enterprises.			
	(4) Unbound, except for the categories indica	ated		
	in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons)			
Personal instalment loan	(1) Unbound	(1)	None	
services	(2) Unbound		None	
Credit card services	(3) Limitation as indicated for wholesale		None	
	deposit services.		Unbound, except for the categories indicat	ed
	(4) Unbound, except for the categories indica		in Appendix 11-A-4 of Chapter 11	
	in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons)		(Movement of Natural Persons)	
Financial Leasing	(1) None	(1)	None	
services	$\begin{array}{c} (1) \\ (2) \\ \end{array} \text{ None} \end{array}$		None	

Modes of Supply	(1) Cross-border supply (2) Consumption	abroad (3) Commercial presence (4) Presence persons	e of natural
Sector or subsector	Limitations on market access	Limitations on national treatment	Additional Commitments
	 (3) None, except as indicated in the horizontal section (4) Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons) 	 (3) None, except as indicated in the horizontal section. (4) Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons) 	
Payment and money transfer services	 Unbound Unbound Unbound None, except as indicated in the horizontal section Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons) 	 (1) Unbound (2) Unbound (3) None (4) Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons) 	
Participation in issues of all kinds of securities, including under-writing and placement as agent (whether publicly or privately) and provision of services related to such issues	 Unbound Unbound Unbound Limitation as indicated for wholesale deposit services. Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons) 	 (1) None (2) None (3) None (4) Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons) 	
Money broking	 Unbound Unbound Unbound Limitation as indicated for wholesale deposit services. Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons) 	 (1) None (2) None (3) None (4) Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons) 	
Guarantees and commitments	(1) Unbound(2) Unbound	 (1) None (2) None (3) None 	

Modes of Supply	(1) Cross-border supply (2) Consumption a	abroad	(3) Commercial presence (4) Presence persons	e of natural
Sector or subsector	Limitations on market access		Limitations on national treatment	Additional Commitments
	 (3) Limitation as indicated for wholesale deposit services. (4) Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons) 	(4)	Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons)	
Other bank deposit services	 Unbound Unbound Limitation as indicated for wholesale deposit services. Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons) 	(1) (2) (3) (4)	None None Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons)	
9. TOURISM AND TRAVEL-RELATED SERVICES				
A. <u>Hotels and restaurants</u> (including catering) (CPC 641-643)	 None None None None Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons) 	(1) (2) (3) (4)	None None None Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons)	
B. <u>Travel agency and</u> <u>tour operator services</u> (CPC 74710) C. <u>Tourist guide services</u>	 (1) None (2) None (3) None (4) Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons) (1) None 	(1) (2) (3) (4) (1)	None None None Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons) None	
(CPC 74720)	(2) None(3) None	(2) (3)	None None	

Modes of Supply	(1) Cross-border supply (2) Consumption	abroad	(3) Commercial presence (4) Presence persons	ce of natural
Sector or subsector		Limitations on market access		Limitations on national treatment	Additional Commitments
	(4)	Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons)	(4)	Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons)	
10. RECREATIONAL, CULTURAL AND SPORTING SERVICES (other than audiovisual services)					
A. Entertainment services (including theatre, live bands and circus services)	(1) (2) (3) (4)	None None None Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons)	(1) (2) (3) (4)	None None None Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons)	
11. TRANSPORT SERVICES H. <u>Services auxiliary to</u> <u>all modes of transport</u>					
(b) Storage and warehousing services (CPC 742) (except the regime of fiscal storage or warehousing)	(1) (2) (3) (4)	None None Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons)	(1) (2) (3) (4)	None None None Unbound, except for the categories indicated in Appendix 11-A-4 of Chapter 11 (Movement of Natural Persons)	

*A commitment on this mode of delivery is not feasible.