

**GENERAL AGREEMENT
ON TRADE IN SERVICES**

GATS/SC/77
15 April 1994
(94-1074)

SLOVAK REPUBLIC

Schedule of Specific Commitments

(This is authentic in English only)

SLOVAK REPUBLIC - SCHEDULE OF SPECIFIC COMMITMENTS

Modes of supply:				
1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons				
Sector or subsector	Limitations on market access		Limitations on national treatment	Additional commitments
I. HORIZONTAL COMMITMENTS				
ALL SECTORS INCLUDED IN THIS SCHEDULE				
Current payments ¹	1), 2)	Limitation on acquisition of foreign exchange by resident nationals for personal purposes	1), 2) None	
Capital payments ¹	1), 2)	Foreign exchange authorization required for acceptance of financial credits from foreign subjects, direct capital investments abroad, acquisition of real estate abroad and purchase of foreign securities.	1), 2) None	
Commercial presence	3)	None	3) A foreign natural person whose name is to be registered in the Commercial Register as a person authorized to act on behalf of the entrepreneur is required to submit residence permit for the Slovak Republic	

1 Entries being listed for transparency reasons.

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

Sector or subsector	1) Cross-border supply	2) Consumption abroad	3) Commercial presence	4) Presence of natural persons
	Limitations on market access	Limitations on national treatment	Additional commitments	
Acquisition of real estate	3), 4) None except for land	3), 4) Limitations on real estate acquisition by foreign physical and legal entities. Foreign entities may acquire real property through establishment of Slovak legal entities or participation in joint ventures. Acquisition of the land by foreign entities is subject to authorization.		
Presence of natural persons	4) Unbound, other than for temporary entry, stay and work, without requiring compliance with economic needs test, of the following categories of natural persons providing services: i) The temporary presence, as intracorporate transfers, of natural persons of the following categories, provided that the service supplier is a juridical person and that the persons concerned have been employed by it for at least one year immediately preceding such movement:	4) None for the categories offered under Market Access		

SLOVAK REPUBLIC (continued)

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

Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments
	<p>a) Essential senior executives working within a juridical person who primarily direct the management of the establishment or one of its departments and who receive only general supervision or direction principally from the board of directors or stockholders. Executives would not directly perform tasks related to the actual provisions of the services of the establishment.</p> <p>b) Specialists working within a juridical person who possess high or uncommon qualifications and knowledge essential to the establishment's service, research equipment techniques or management. In assessing such knowledge account will be taken not only of the knowledge specific to the establishment, but also of whether the specialist has a high level of qualification referring to a type of work or trade requiring specific technical knowledge, including membership of an accredited profession.</p> <p>ii) The temporary presence of natural persons in the following categories:</p>		

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

Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments
	<p>a) Persons not residing in the territory of the Slovak Republic who are representatives of a service provider and are seeking temporary entry for the purpose of negotiating for the sale of services or entering into agreement to sell services for that service provider where those representatives will not be engaged in making direct sales to the general public or in supplying services themselves</p> <p>b) Persons working in senior position as defined in (i)(a) above, within a juridical person, who are responsible for setting up in the Slovak Republic of a commercial presence of a service provider when they are not engaged in making direct sales or supplying services and when the service provider has its principal place of business in the territory of a MTO Member other than the Slovak Republic and has no representative office, branch or subsidiary in the Slovak Republic.</p>		

SLOVAK REPUBLIC (continued)

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

Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments
II. SECTOR-SPECIFIC COMMITMENTS			
1. BUSINESS SERVICES			
A. <u>Professional Services</u>			
a) Legal Services (CPC 861)	<p>1) None</p> <p>2) None</p> <p>3) No limitation involving foreign law. For activities involving national law acceptance in the Slovak Bar Association or in the Slovak Chamber of Commercial Lawyers is required.</p> <p>4) Unbound except as indicated in horizontal section</p>	<p>1) None</p> <p>2) None</p> <p>3) Barristers and commercial lawyers in Slovak law are required to be graduates of Slovak universities</p> <p>4) Unbound except as indicated in horizontal section</p>	
b) Accounting and Bookkeeping Services (CPC 862 except CPC 86211)	<p>1) None</p> <p>2) None</p> <p>3) None</p> <p>4) Unbound except as indicated in horizontal section</p>	<p>1) None</p> <p>2) None</p> <p>3) None</p> <p>4) Unbound except as indicated in horizontal section</p>	

SLOVAK REPUBLIC (continued)

Modes of supply:				
	1) Cross-border supply	2) Consumption abroad	3) Commercial presence	4) Presence of natural persons
Sector or subsector	Limitations on market access		Limitations on national treatment	Additional commitments
Auditing Services (CPC 86211)	1) None		1) None	
	2) None		2) None	
	3) Auditing may be provided by natural or juridical persons registered in the auditors list of the Chamber of Auditors. In case of juridical persons at least 60 per cent of capital share or voting rights are reserved for Slovak citizens.		3) None	
	4) Unbound except as indicated in horizontal section		4) Unbound except as indicated in horizontal section	
c) Taxation Services (CPC 863)	1) None		1) None	
	2) None		2) None	
	3) Taxation services may be provided by natural or juridical persons registered in the list of the Chamber of Tax Consultants or in the Chamber of Auditors		3) None	
	4) Unbound except as indicated in horizontal section		4) Unbound except as indicated in horizontal section	

SLOVAK REPUBLIC (continued)

Modes of supply:		1) Cross-border supply	2) Consumption abroad	3) Commercial presence	4) Presence of natural persons
Sector or subsector	Limitations on market access		Limitations on national treatment		Additional commitments
d) Architectural Services (CPC 8671) Urban and Landscape Planning (CPC 8674)	1) None 2) None 3) Authorization by the Slovak Chamber of Architects is required. Authorization by analogous foreign institutions may be recognized. Natural and juridical persons may provide architectural services only by authorized architects. Condition of citizenship and residence is required, however exceptions may be considered.		1) None 2) None 3) None		
e) Engineering Services (CPC 8672)	4) Unbound except as indicated in horizontal section 1) None 2) None 3) Authorization by the Slovak Chamber of Authorized Engineers is required. Authorization by analogous foreign institutions may be recognized. Natural and juridical persons may provide engineering services only by authorized engineers. Condition of citizenship and residence is required.		4) Unbound except as indicated in horizontal section 1) None 2) None 3) None		
	4) Unbound except as indicated in horizontal section		4) Unbound except as indicated in horizontal section		

SLOVAK REPUBLIC (continued)

Modes of supply:		1) Cross-border supply	2) Consumption abroad	3) Commercial presence	4) Presence of natural persons
Sector or subsector		Limitations on market access		Limitations on national treatment	Additional commitments
f) Integrated Engineering Services (CPC 8673)	1) None	1) None	1) None	1) None	
	2) None	2) None	2) None	2) None	
	3) Unbound	3) Unbound	3) Unbound	3) Unbound	
	4) Unbound	4) Unbound	4) Unbound	4) Unbound	
h) Medical and Dental Services (CPC 9312)	1) Unbound	1) Unbound	1) Unbound	1) Unbound	
	2) None	2) None	2) None	2) None	
	3) Access is restricted to natural persons only. Authorization by the Ministry of Health for foreign natural persons is required.	3) Access is restricted to natural persons only. Authorization by the Ministry of Health for foreign natural persons is required.	3) Access is restricted to natural persons only. Authorization by the Ministry of Health for foreign natural persons is required.	3) None	
i) Veterinary Services (CPC 932)	4) Unbound except as indicated in horizontal section	4) Unbound except as indicated in horizontal section	4) Unbound except as indicated in horizontal section	4) Unbound except as indicated in horizontal section and subject to condition of residence	
	1) Unbound	1) Unbound	1) Unbound	1) Unbound	
	2) None	2) None	2) None	2) None	

SLOVAK REPUBLIC (continued)

Modes of supply:		1) Cross-border supply	2) Consumption abroad	3) Commercial presence	4) Presence of natural persons
Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments		
B. <u>Computer and Related Services</u>	3) Access is restricted to natural persons only. Authorization by veterinary administration is required.	3) None			
	4) Unbound except as indicated in horizontal section. Condition of citizenship is required.	4) Unbound except as indicated in horizontal section and subject to condition of residence			
	1) None	1) None			
	2) None	2) None			
a) Consultancy Services Related to the Installation of Computer Hardware (CPC 841)	3) None	3) None			
	4) Unbound except as indicated in horizontal section	4) Unbound except as indicated in horizontal section			
b) Software Implementation Services (CPC 842)	1) None	1) None			
	2) None	2) None			
	3) None	3) None			
	4) Unbound except as indicated in horizontal section	4) Unbound except as indicated in horizontal section			

SLOVAK REPUBLIC (continued)

Modes of supply:				
1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons				
Sector or subsector	Limitations on market access		Limitations on national treatment	Additional commitments
c) Data Processing Services (CPC 843)	1) None		1) None	
	2) None		2) None	
	3) None		3) None	
	4) Unbound except as indicated in horizontal section		4) Unbound except as indicated in horizontal section	
d) Data Base Services (CPC 844)	1) None		1) None	
	2) None		2) None	
	3) None		3) None	
	4) Unbound except as indicated in horizontal section		4) Unbound except as indicated in horizontal section	
e) Other (CPC 845 + CPC 849)	1) None		1) None	
	2) None		2) None	
	3) None		3) None	
	4) Unbound except as indicated in horizontal section		4) Unbound except as indicated in horizontal section	

SLOVAK REPUBLIC (continued)

Modes of supply:				
1) Cross-border supply				
2) Consumption abroad				
3) Commercial presence				
4) Presence of natural persons				
Sector or subsector	Limitations on market access		Limitations on national treatment	Additional commitments
C. <u>Research and Development Services</u> b) Research and Development Services on Social Science and Humanities (CPC 852)	1) None		1) None	
	2) None		2) None	
	3) None		3) None	
	4) Unbound except as indicated in horizontal section		4) Unbound except as indicated in horizontal section	
E. <u>Rental/Leasing Services without Operators</u> c) Relating to Private Motor Cars (CPC 83101)	1) None		1) None	
	2) None		2) None	
	3) Unbound		3) Unbound	
	4) Unbound except as indicated in horizontal section		4) Unbound except as indicated in horizontal section	
Relating to Goods Transport Vehicles (CPC 83102)	1) None		1) None	
	2) None		2) None	
	3) Unbound		3) Unbound	
	4) Unbound except as indicated in horizontal section		4) Unbound except as indicated in horizontal section	

SLOVAK REPUBLIC (continued)

Modes of supply:				
	1) Cross-border supply	2) Consumption abroad	3) Commercial presence	4) Presence of natural persons
Sector or subsector	Limitations on market access		Limitations on national treatment	Additional commitments
a) Relating to Vessels (CPC 83103)	1) None 2) None 3) Unbound 4) Unbound except as indicated in horizontal section	1) None 2) None 3) Unbound 4) Unbound except as indicated in horizontal section	1) None 2) None 3) Unbound 4) Unbound except as indicated in 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 horizontal section	1) None 2) None 3) None 4) Unbound except as indicated in horizontal section	1) None 2) None 3) None 4) Unbound except as indicated in horizontal section	
b) Market Research and Public Opinion Polling Services (CPC 864)	1) None 2) None 3) None 4) Unbound except as indicated in horizontal section	1) None 2) None 3) None 4) Unbound except as indicated in horizontal section	1) None 2) None 3) None 4) Unbound except as indicated in horizontal section	

SLOVAK REPUBLIC (continued)

Modes of supply:		1) Cross-border supply	2) Consumption abroad	3) Commercial presence	4) Presence of natural persons
Sector or subsector		Limitations on market access		Limitations on national treatment	Additional commitments
c) Management Consulting Services (CPC 865)		1) None		1) None	
		2) None		2) None	
		3) None		3) None	
		4) Unbound except as indicated in horizontal section		4) Unbound except as indicated in horizontal section	
d) Services Related to Management Consulting (CPC 866)		1) None		1) None	
		2) None		2) None	
		3) None		3) None	
		4) Unbound except as indicated in horizontal section		4) Unbound except as indicated in horizontal section	

SLOVAK REPUBLIC (continued)

Modes of supply:		1) Cross-border supply	2) Consumption abroad	3) Commercial presence	4) Presence of natural persons
Sector or subsector		Limitations on market access		Limitations on national treatment	Additional commitments
f) Consulting Services ¹ incidental to Agriculture, Hunting and Forestry	1)	None		1) None	
	2)	None		2) None	
	3)	Unbound		3) Unbound	
	4)	Unbound except as indicated in horizontal section		4) Unbound except as indicated in horizontal section	
m) Related Scientific and Technical Consulting Services (CPC 8675)	1)	None		1) None	
	2)	None		2) None	
	3)	None		3) None	
	4)	Unbound except as indicated in horizontal section		4) Unbound except as indicated in horizontal section	

1 Consulting services concerning the methods for improving productivity, reducing production costs and improving the quality of production in the areas of agriculture, hunting and forestry.

SLOVAK REPUBLIC (continued)

Modes of supply:		1) Cross-border supply	2) Consumption abroad	3) Commercial presence	4) Presence of natural persons
Sector or subsector		Limitations on market access		Limitations on national treatment	Additional commitments
n) Maintenance and Repair of Equipment (not including Maritime Vessels, Aircraft or other Transport Equipment) (CPC 633, CPC 8861-CPC 8865)		1) Unbound*		1) Unbound*	
		2) None		2) None	
		3) None		3) None	
		4) Unbound except as indicated in horizontal section		4) Unbound except as indicated in horizontal section	
o) Building-Cleaning Services (CPC 874)		1) Unbound*		1) Unbound*	
		2) Unbound*		2) Unbound*	
		3) None		3) None	
		4) Unbound except as indicated in horizontal section		4) Unbound except as indicated in horizontal section	
p) Photographic Services (CPC 875)		1) Unbound* except for aerial photography: none		1) None	
		2) Unbound*		2) None	
		3) None		3) None	
		4) Unbound except as indicated in horizontal section		4) Unbound except as indicated in horizontal section	

* Unbound due to lack of technical feasibility.

SLOVAK REPUBLIC (continued)

Modes of supply:		1) Cross-border supply	2) Consumption abroad	3) Commercial presence	4) Presence of natural persons
Sector or subsector		Limitations on market access		Limitations on national treatment	Additional commitments
q) Packaging Services (CPC 876)	1) Unbound*	1) Unbound*	Unbound except as indicated in horizontal section	1) Unbound*	Unbound except as indicated in horizontal section
	2) None	2) None		2) None	
	3) None	3) None		3) None	
	4) Unbound except as indicated in horizontal section	4) Unbound except as indicated in horizontal section		4) Unbound except as indicated in horizontal section	
2. COMMUNICATION SERVICES					
B. <u>Courier Services</u> (CPC 7512) except as specified for Transportation Services	1) Unbound	1) Unbound	Unbound except as indicated in horizontal section	1) Unbound	Unbound except as indicated in horizontal section
	2) None	2) None		2) None	
	3) None	3) None		3) None	
	4) Unbound except as indicated in horizontal section	4) Unbound except as indicated in horizontal section		4) Unbound except as indicated in horizontal section	

* Unbound due to lack of technical feasibility.

SLOVAK REPUBLIC (continued)

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

Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments
C. <u>Telecommunication Services</u> ¹ (excluding voice telephone services, telegraph, telex, private leased circuit services)			
Note: Monopoly of network infrastructure and its setting up. Services have to be provided over the public network or over leased lines. Connection with public network possible. In public mobile services plus circuit-and-packet-switched data services monopoly until 1996.			
f) Facsimile services (part of CPC 7521 + part of CPC 7529) excluding Postfax Services - Value Added Services including but not limited to sectors h) - n) listed in paragraph 2C of the Services Sectoral Classification List MTN.GNS/W/120	1) None 2) None 3) License and limitation of ownership is required 4) Unbound except as indicated in horizontal section 1) None 2) None 3) License is required 4) Unbound except as indicated in horizontal section	1) None 2) None 3) None 4) Unbound except as indicated in horizontal section 1) None 2) None 3) None 4) Unbound except as indicated in horizontal section	

1 This commitment is subject to the outcome on the further discussion on issue.

SLOVAK REPUBLIC (continued)

Modes of supply:		1) Cross-border supply	2) Consumption abroad	3) Commercial presence	4) Presence of natural persons
Sector or subsector		Limitations on market access		Limitations on national treatment	Additional commitments
3. CONSTRUCTION AND RELATED ENGINEERING SERVICES	- Pre-erection Construction Work at Construction Sites (CPC 511)	1) Unbound*		1) Unbound*	
		2) None		2) None	
		3) Unbound		3) Unbound	
		4) Unbound except as indicated in horizontal section		4) Unbound except as indicated in horizontal section	
A. <u>Construction Work for Buildings</u> (CPC 512)		1) Unbound*		1) Unbound*	
		2) None		2) None	
		3) Unbound		3) Unbound	
		4) Unbound except as indicated in horizontal section		4) Unbound except as indicated in horizontal section	

* Unbound due to lack of technical feasibility.

SLOVAK REPUBLIC (continued)

Modes of supply:		1) Cross-border supply	2) Consumption abroad	3) Commercial presence	4) Presence of natural persons
Sector or subsector		Limitations on market access		Limitations on national treatment	Additional commitments
B. <u>Construction Work for Civil Engineering</u> (CPC 513)	1)	Unbound*		1) Unbound*	
	2)	None		2) None	
	3)	Unbound		3) Unbound	
	4)	Unbound except as indicated in horizontal section		4) Unbound except as indicated in horizontal section	
C. <u>Assembly and Erection Work for Pre-fabricated Construction</u> (CPC 514)	1)	Unbound*		1) Unbound*	
	2)	None		2) None	
	3)	Unbound		3) Unbound	
	4)	Unbound except as indicated in horizontal section		4) Unbound except as indicated in horizontal section	
c) <u>Installation Work</u> (CPC 516)	1)	Unbound*		1) Unbound*	
	2)	None		2) None	
	3)	Unbound		3) Unbound	
	4)	Unbound except as indicated in horizontal section		4) Unbound except as indicated in horizontal section	

* Unbound due to lack of technical feasibility.

SLOVAK REPUBLIC (continued)

Modes of supply:		1) Cross-border supply	2) Consumption abroad	3) Commercial presence	4) Presence of natural persons
Sector or subsector		Limitations on market access		Limitations on national treatment	Additional commitments
D. <u>Building Completion and Finishing Work</u> (CPC 517)	4. DISTRIBUTION SERVICES (excluding trade in arms, ammunition, explosives, some chemical products, and drugs and precious metals)	1) Unbound*	1) Unbound*	1) Unbound*	
		2) None		2) None	
		3) Unbound		3) Unbound	
		4) Unbound except as indicated in horizontal section		4) Unbound except as indicated in horizontal section	
B. <u>Wholesale Trade Services</u> (CPC 622)		1) None		1) None	
		2) None		2) None	
		3) None		3) None	
		4) Unbound except as indicated in horizontal section		4) Unbound except as indicated in horizontal section	

* Unbound due to lack of technical feasibility.

SLOVAK REPUBLIC (continued)

Modes of supply:				
1) Cross-border supply	2) Consumption abroad	3) Commercial presence	4) Presence of natural persons	
Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments	
C. <u>Retailing Services</u> (CPC 631, CPC 632, CPC 6111, CPC 6113, CPC 6121)	1) Unbound, except for mail order: none	1) Unbound		
	2) None	2) None		
	3) None	3) None		
	4) Unbound except as indicated in horizontal section	4) Unbound except as indicated in horizontal section		
D. <u>Franchising</u> (CPC 8929)	1) None	1) None		
	2) None	2) None		
	3) None	3) None		
	4) Unbound except as indicated in horizontal section	4) Unbound except as indicated in horizontal section		

SLOVAK REPUBLIC (continued)

Modes of supply:		1) Cross-border supply	2) Consumption abroad	3) Commercial presence	4) Presence of natural persons
Sector or subsector		Limitations on market access		Limitations on national treatment	Additional commitments
5. EDUCATIONAL SERVICES					
A. <u>Primary education services</u> (CPC 921)		1) None	1) None	1) None	
B. <u>Secondary education services</u> (CPC 922)		2) None	2) None	2) None	
C. <u>Higher education services</u> (CPC 92310)		3) Foreign nationals may obtain authorization from competent authorities to establish and direct an education institution and to teach subject to complying with qualification and material requirements on establishment of such an institution	3) Foreign nationals may obtain authorization from competent authorities to establish and direct an education institution and to teach subject to complying with qualification and material requirements on establishment of such an institution	3) None other than: majority of members of the Board have to be of Slovak citizenship	
D. <u>Adult education</u> (CPC 924)		4) Unbound except as indicated in horizontal section	4) Unbound except as indicated in horizontal section	4) Unbound except as indicated in horizontal section	
E. <u>Other educational services</u> (CPC 929)					

SLOVAK REPUBLIC (continued)

Modes of supply:				
1) Cross-border supply				
2) Consumption abroad				
3) Commercial presence				
4) Presence of natural persons				
Sector or subsector	Limitations on market access		Limitations on national treatment	Additional commitments
6. ENVIRONMENTAL SERVICES	1) Unbound		1) Unbound	
	2) None		2) None	
	3) None		3) None	
	4) Unbound except as indicated in horizontal section		4) Unbound except as indicated in horizontal section	
A. <u>Sewage Disposal Services</u> (CPC 9401)	1) Unbound		1) Unbound	
	2) None		2) None	
	3) None		3) None	
	4) Unbound except as indicated in horizontal section		4) Unbound except as indicated in horizontal section	
B. <u>Refuse Disposal Services</u> (CPC 9402)	1) Unbound		1) Unbound	
	2) None		2) None	
	3) None		3) None	
	4) Unbound except as indicated in horizontal section		4) Unbound except as indicated in horizontal section	
C. <u>Sanitation and Similar Services</u> (CPC 9403)	1) Unbound		1) Unbound	
	2) None		2) None	
	3) None		3) None	
	4) Unbound except as indicated in horizontal section		4) Unbound except as indicated in horizontal section	

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

Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments
7. FINANCIAL SERVICES Measures applicable to all sectors in financial services:			
1)	Commitments in this Chapter are based on the Agreement on Trade in Services, the Annex on Financial Services and the Understanding on Commitments in Financial Services.		
2)	Market access commitments with respect to the "cross border supply" and "consumption abroad" are bound to the extent of the obligations in paragraphs 3 and 4 of Market Access of the Understanding subject to limitations listed below in individual sectors.		
3)	The purchase or acquisition of financial services by public entities of the Slovak Republic is governed in this Schedule by Article XIII of the Agreement.		
4)	The admission to the market of new financial services and instruments may be subject to the existence of, and consistency with the domestic regulatory framework.		
5)	The commitments on presence of natural persons are bound according to the general limitations applicable to all sectors in this schedule (Part I).		
6)	Otherwise, the commitments in this Chapter are subject to the general conditions or limitations applicable to all sectors in this schedule.		
A.	<u>All insurance and insurance-related services (CPC 812)</u> The following insurance services are provided by exclusive suppliers: Compulsory motor third party liability insurance, compulsory air transport insurance, the liability insurance of employer against injury or occupational disease have to be effected through the Slovak Insurance Company. The basic health insurance and pension fund schemes are confined to the General Health Company. These exclusive service suppliers act in a manner consistent with obligations under Article II of the GATT and specific commitments.		

SLOVAK REPUBLIC (continued)

Modes of supply:				
1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons				
Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments	
a) Life insurance (CPC 8121)	<p>1) None other than: Commercial presence is required for supply of:</p> <ul style="list-style-type: none"> - the life insurance of persons with permanent residence in the Slovak Republic, - the insurance of property on the territory of the Slovak Republic, - the insurance of liability for loss or damage caused by the activity of natural persons and juridical persons on the territory of the Slovak Republic, - air and maritime transport insurance, covering goods, aircraft, hull and liability. <p>2) Insurance services covered by mode (1) except insurance of air and maritime transport, covering goods, aircraft, hull and liability above may not be purchased abroad</p>	<p>1) None</p> <p>2) None</p>		
b) Non-life insurance (CPC 8129)				
c) Reinsurance and retrocession (CPC 81299)				
d) Insurance intermediation (CPC 8140)				

SLOVAK REPUBLIC (continued)

Modes of supply:				
1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons				
Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments	
	<p>3) License is required for provision of insurance services. Foreign national may establish an insurance company with the seat in the Slovak Republic in the form of a joint stock company or may conduct insurance business through their subsidiaries with registered office in the Slovak Republic under the general conditions established in the Law on Insurance. Insurance business means insurance activity including brokerage and reinsurance activity.</p> <p>Intermediation activity aimed at the conclusion of insurance contract between third party and insurance company may be provided by natural or juridical person only domiciled in the Slovak Republic for the benefit of the insurance company having the license of the Insurance Supervisory Authority.</p>	<p>3) The majority of the management board of an insurance company has to be domiciled in the Slovak Republic</p>		

SLOVAK REPUBLIC (continued)

Modes of supply:				
1) Cross-border supply	2) Consumption abroad	3) Commercial presence	4) Presence of natural persons	
Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments	
	<p>Intermediation contract aimed at conclusion of insurance contract by third party with insurance company may be concluded by domestic or foreign insurance company only on the basis of license granted by the Insurance Supervisory Authority.</p> <p>The financial resources of specific insurance funds of licensed insurance operators derived from insuring or reinsuring policy holders with residence or registered office in the Slovak Republic must be deposited in a resident bank in the Slovak Republic and may not be transferred abroad.</p>			
	4) Unbound except as indicated in horizontal section	4) Unbound except as indicated in horizontal section		

Modes of supply:		1) Cross-border supply	2) Consumption abroad	3) Commercial presence	4) Presence of natural persons
Sector or subsector		Limitations on market access		Limitations on national treatment	Additional commitments
B. <u>Banking and Other Financial Services</u>					
a) Acceptance of deposits and other repayable funds from the public (CPC 81115 - CPC 81119)		1), 2)		1), 2) None	
b) Lending of all types (CPC 8113)		i) Deposit services are confined to the banks only			
		ii) Only authorized domestic banks, branches of foreign banks and persons possessing, a foreign exchange license may trade in foreign exchange assets			
d) All payments and money transmission services (CPC 81339)		iii) Non-cash cross-border payments may be effected only by authorized banks and branches of foreign banks			
e) Guarantees and commitments (CPC 81199)		iv) Foreign exchange licenses issued by the National Bank of Slovakia is required for:			
f) Trading for own account or for account of customers, whether on an exchange, in an over-the counter market or otherwise as follows:		a) opening an account abroad by a Slovak non-bank resident			
		b) capital payments abroad			
		c) obtaining financial credit from a foreign exchange non-resident			
		d) export and import of Slovak currency and securities denominated in this currency.			

SLOVAK REPUBLIC (continued)

Modes of supply:				
1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons				
Sector or subsector	Limitations on market access	Limitations on national treatment	Additional commitments	
(i) money market instruments (cheque, bills, certificates, deposits, etc.) (CPC 81339)	v) Foreign exchange assets are required to be deposited with an authorized domestic bank or branch of a foreign bank.			
(ii) foreign exchange (CPC 81333)	3) Banking services may be provided only by established banks duly authorized by The National Bank of Slovakia in agreement with the Ministry of Finance. Private banks may be established as joint stock companies only. With the authorization of The National Bank of Slovakia, acting in agreement with –Ministry of Finance, foreign banks may establish their branches in the Slovak Republic or participate through their capital share in already established banks.	3) A minimum of one-third of the Board of Directors must be citizens of the Slovak Republic		
(iii) exchange rate and interest rate instruments, etc. including products such as swaps, forward rate agreements, etc. (CPC 81339)	4) Unbound except as indicated in horizontal section	4) Unbound except as indicated in horizontal section		

SLOVAK REPUBLIC (continued)

Modes of supply:				
1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons				
Sector or subsector	Limitations on market access		Limitations on national treatment	Additional commitments
- Transferable securities (CPC 81321)	1) Unbound		1) Unbound	
g) Participation in issues of all kinds of securities (CPC 8132)	2) None		2) None	
i) Asset management (CPC 8119, CPC 81323)	3) Securities may be traded publicly only if relevant authorization has been granted and prospectus covering the security has been approved by the Ministry of Finance. The business of security dealer, stockbroker or organizer of an over-the-counter market is subject to approval of the Ministry of Finance.		3) None	
j) Settlement and clearing services for financial assets (CPC 81319, CPC 81339)	Settlement and clearing services for all kinds of payments are regulated by the central bank.			
	4) Unbound except as indicated in horizontal section		4) Unbound except as indicated in horizontal section	

SLOVAK REPUBLIC (continued)

Modes of supply:		1) Cross-border supply	2) Consumption abroad	3) Commercial presence	4) Presence of natural persons
Sector or subsector		Limitations on market access		Limitations on national treatment	Additional commitments
9. TOURISM AND TRAVEL RELATED SERVICES					
A. <u>Hotels and Restaurants</u> (CPC 641-CPC 643)		1) Unbound* 2) None 3) None 4) Unbound except as indicated in horizontal section		1) Unbound* 2) None 3) None 4) Unbound except as indicated in horizontal section	
B. <u>Travel Agencies and Tour Operators</u> (CPC 7471)		1) Unbound 2) None 3) None 4) Unbound except as indicated in horizontal section		1) Unbound 2) None 3) None 4) Unbound except as indicated in horizontal section	
C. <u>Tourist Guides Services</u> (CPC 7472)		1) Unbound* 2) None 3) None 4) Unbound		1) Unbound* 2) None 3) None 4) Unbound	

* Unbound due to lack of technical feasibility.

SLOVAK REPUBLIC (continued)

Modes of supply:		1) Cross-border supply	2) Consumption abroad	3) Commercial presence	4) Presence of natural persons
Sector or subsector	Limitations on market access		Limitations on national treatment		Additional commitments
11. TRANSPORT SERVICES					
B. <u>Internal Waterways Transport</u> ¹					
a) Passenger transportation (CPC 7221)	1) Unbound	1) Unbound	1) Unbound		
b) Freight transportation (CPC 7223)	2) None	2) None	2) None		
	3) Unbound	3) Unbound	3) Unbound		
c) Rental of Vessels with Crew (CPC 7223)	4) Unbound except as indicated in horizontal section	4) Unbound except as indicated in horizontal section	4) Unbound except as indicated in horizontal section		
d) Maintenance and Repair of Vessels (part of CPC 8868)	1) Unbound*	1) Unbound*	1) Unbound*		
	2) None	2) None	2) None		
	3) Unbound	3) Unbound	3) Unbound		
	4) Unbound except as indicated in horizontal section	4) Unbound except as indicated in horizontal section	4) Unbound except as indicated in horizontal section		

¹ Environment test may be required.

* Unbound due to lack of technical feasibility

SLOVAK REPUBLIC (continued)

Modes of supply:				
	1) Cross-border supply	2) Consumption abroad	3) Commercial presence	4) Presence of natural persons
Sector or subsector	Limitations on market access		Limitations on national treatment	Additional commitments
e) Pushing and Towing Services (CPC 7224)	1) Unbound*	1) Unbound*	1) Unbound*	
	2) None	2) None	2) None	
	3) Unbound	3) Unbound	3) Unbound	
	4) Unbound except as indicated in horizontal section	4) Unbound except as indicated in horizontal section	4) Unbound except as indicated in horizontal section	
f) Supporting Services for Internal Waterways Transport (part of CPC 745)	1) Unbound*	1) Unbound*	1) Unbound*	
	2) None	2) None	2) None	
	3) Unbound	3) Unbound	3) Unbound	
	4) Unbound except as indicated in horizontal section	4) Unbound except as indicated in horizontal section	4) Unbound except as indicated in horizontal section	
C. <u>Air Transport Services</u>				
d) Maintenance and Repair of Aircraft (part of CPC 8868)	1) Unbound*	1) Unbound*	1) Unbound*	
	2) None	2) None	2) None	
	3) Corporate seat is required in the Slovak Republic	3) Corporate seat is required in the Slovak Republic	3) Corporate seat is required in the Slovak Republic	
	4) Unbound except as indicated in horizontal section	4) Unbound except as indicated in horizontal section	4) Unbound except as indicated in horizontal section	

* Unbound due to lack of technical feasibility.

SLOVAK REPUBLIC (continued)

Modes of supply:				
	1) Cross-border supply	2) Consumption abroad	3) Commercial presence	4) Presence of natural persons
Sector or subsector	Limitations on market access		Limitations on national treatment	Additional commitments
- Sales and marketing including CRS	1) Unbound 2) None 3) Unbound 4) Unbound except as indicated in horizontal section	1) Unbound 2) None 3) Unbound 4) Unbound except as indicated in horizontal section	1) Unbound 2) None 3) Unbound 4) Unbound except as indicated in horizontal section	
E. <u>Rail Transport Services</u>				
d) Maintenance and Repair of Road Transport Equipment (part of CPC 8868)	1) Unbound* 2) None 3) Unbound 4) Unbound except as indicated in horizontal section	1) Unbound* 2) None 3) Unbound 4) Unbound except as indicated in horizontal section	1) Unbound* 2) None 3) Unbound 4) Unbound except as indicated in horizontal section	

* Unbound due to lack of technical feasibility.

SLOVAK REPUBLIC (continued)

Modes of supply:				
	1) Cross-border supply	2) Consumption abroad	3) Commercial presence	4) Presence of natural persons
Sector or subsector	Limitations on market access		Limitations on national treatment	Additional commitments
F. <u>Road Transport Services</u> d) Maintenance and Repair of Road Transport Equipment (CPC 6112 + CPC 8867)	1) Unbound* 2) None 3) Unbound 4) Unbound except as indicated in horizontal section		1) Unbound* 2) None 3) Unbound 4) Unbound except as indicated in horizontal section	

* Unbound due to lack of technical feasibility.