

WORLD TRADE ORGANIZATION

RESTRICTED

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ACCESSION OF CROATIA

Communication from Croatia

The following information on measures affecting trade in services has been received from the Permanent Mission of the Republic of Croatia.

Horizontal Part

Please note that the horizontal restrictions which apply to all specific services sectors have been described in this horizontal part.

TABLE 1: Measures Relating to Market Access

Mode(s) of Supply	Measures	Relevant Laws and Regulations
A. HORIZONTAL		
(1) <u>Cross-border supply</u>	(1) -	-
(2) <u>Consumption abroad</u>	(2) -	-
(3) <u>Commercial presence</u>	<p>(3) <u>Investment</u> Establishment of commercial presence through investment in Croatia is subject to:</p> <p>a) the provisions of the Company Law, including the reciprocity requirement (which is presumed). This requirement will not apply to WTO Members as from the date of accession of Croatia to the WTO.</p> <p>b) the provisions of the Law on the Protection of Market Competition which prohibit concentrations which might have the effect of restricting free market competition.</p> <p>Foreign participation can be limited for some services sectors as indicated in sector-specific tables.</p> <p>Services considered in Croatia as public utilities at the national or local level may be subject to public monopolies or to the granting of concessions to the private operators.</p> <p><u>Real Estate</u> Foreign persons may under presumed reciprocity acquired or sell property ownership in Croatia upon the approval of the Minister of Foreign Affairs.</p>	<p>(3) Company Law ("Official Gazette", No. 111/93) Law on protection of Market Competition ("Official Gazette", No. 48/95) Depending on the specific services sectors. Law on Property ("Official Gazette", No. 91/96) Agricultural Land Act ("Official Gazette", No. 79/93)</p>

Mode(s) of Supply	Measures	Relevant Laws and Regulations
	<p>Foreign persons cannot acquire:</p> <ul style="list-style-type: none"> a) agricultural land and property located on such land, except as otherwise provided for in an international treaty b) land defined (in the Defence Act) as military zones and property located on such land c) property rights located on marine resources. d) land of strategic interest to Croatia, including land with natural resources (mines, oil etc.) and property located on such land. <p>The restrictions listed under b) to d) above apply equally to Croatian citizens</p>	
(4) <u>Presence of natural persons</u>	<p>(4) TEMPORARY ENTRY AND RESIDENCE OF FOREIGN NATURAL PERSONS</p> <p>For the entry and temporary stay of natural persons which fall into one of the following categories:</p> <ul style="list-style-type: none"> a) <u>Business visitors</u>, i.e. persons taking part in business meetings and business contacts (e.g. the preparation or establishment of a commercial presence in Croatia), provided they are not engaged in the sale or supply of services. 	<p>Movement and Residence of Foreigners Act ("Official Gazette", No. 53/91, 22/92 and 26/93)</p> <p>Employment of Foreigners Act ("Official Gazette", No. 19/92, 33/92 89/92, 26/93, 29/94, 52/94)^{1*}</p>

^{1*} "Intra-Corporate Transferee" is defined as a natural person working within a legal person, except non-profit organisations, established in the territory of a WTO Member, being temporarily transferred to supply services through commercial presence in the territory of the Republic of Croatia. The legal person must have its head office in the territory of a WTO Member and the transfer of the natural person must be into a company of the legal person mentioned, effectively supplying the same services in the territory of the Republic of Croatia.

Mode(s) of Supply	Measures	Relevant Laws and Regulations
	<p>b) <u>Intra-Corporate Transferees*</u>, i.e. persons employed by a legal person of another Member or persons who are partners in a legal person (except major stock-holders), who exercise one or several of the following functions:</p> <p>(i) persons holding senior positions within the legal person, primarily executives who manage the company and who are supervised or guided by the members of the Board of Directors or stock-holders, or their equivalent, including:</p> <ul style="list-style-type: none"> - persons managing the whole company, a department, or a sub-department; - persons supervising or controlling supervisors, managers or other skilled employees; - persons who are authorised to hire or dismiss employees, or have other authorizations concerning personnel. <p>(ii) persons working within a legal person, with special knowledge and rare qualifications which are important to the services that the company supplies, to research equipment, technical equipment or management. In assessing such special knowledge, not only the knowledge specific for that particular company shall be taken into account, but also whether that person has a high level of qualifications in relation to the line of business or trade he is in and which requires special technical knowledge, and also whether he is a member of an accredited professional association.</p>	

Mode(s) of Supply	Measures	Relevant Laws and Regulations
	Intra-corporate transferees must obtain, depending on the terms of their employment contract: either a residence permit with a validity of up to three years (renewable), on the basis of which the Croatian Employment Office issues a work permit which is valid for up to two years (renewable); or a business visa with a validity which depends on the duration of the employment contract, and subsequently a work permit as mentioned above with the same validity as the business visa.	
(5) <u>Relationship between modes of supply</u>	(5) -	-

TABLE 2: Measures Relating to National Treatment

Mode(s) of Supply	Measures	Relevant Laws and Regulations
A. HORIZONTAL		
(1) <u>Cross-border supply</u>	(1)	
(2) <u>Consumption abroad</u>	(2)	
(3) <u>Commercial presence</u>	(3) The right to subsidies (including for research and development) granted by the Government of Croatia can be limited to persons registered in Croatia or in specific geographic areas of Croatia.	Depending on the specific services sectors.
(4) <u>Presence of natural persons</u>	(4)	
(5) <u>Relationship between modes of supply</u>	(5)	

TABLE 3: Measures Relating to Most-Favoured-Nation Treatment (MFN)

Measures	Relevant Laws and Regulations
A. HORIZONTAL - Acquiring property ownership	
Reciprocity requirement for foreign persons, except for immigrants from the former Yugoslav republics and their descendants who are without any citizenship and who require approval by the Ministry in charge of immigration.	Law on Property ("Official Gazette" No. 91/96)
A. SPECIFIC SERVICE SECTOR OR SUB-SECTOR - Road Transport	
Measures applied under existing or future agreements and which reserve or limit the provision of transport services and specify operating conditions, including transit permits and/or preferential road taxes of transport services into, in, across and out of the Republic of Croatia to the parties concerned.	Law on Transportation in International Road Traffic ("Official Gazette" No.53/91) Law on Transportation in National Road Traffic ("Official Gazette" No. 77/92)

SPECIFIC SERVICES SECTORS
1. BUSINESS SERVICES
A. Professional Services
(a) Legal Services

TABLE 1: Measures Relating to Market Access

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	(1) Foreign persons are not allowed to draft legal documents relating to Croatian law	Law on Legal Profession ("Official Gazette", No. 9/94)
(2) <u>Consumption abroad</u>	(2) -	-
(3) <u>Commercial presence</u>	(3) Foreign persons are not allowed to provide legal services on matters relating to Croatian law as well as legal assistance and representation before Croatian courts	Company law ("Official Gazette" N. 11/93)
(4) <u>Presence of natural persons</u>	(4) described in the horizontal part	
(5) <u>Relationship between modes of supply</u>	(5) -	-

TABLE 2: Measures Relating to National Treatment

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	(1)	
(2) <u>Consumption abroad</u>	(2) -	-
(3) <u>Commercial presence</u>	(3)	
(4) <u>Presence of natural persons</u>	(4)	
(5) <u>Relationship between modes of supply</u>	(5) -	-

1. BUSINESS SERVICES

A. Professional Services

(b) Accounting, auditing and bookkeeping services

TABLE 1 : Measures Relating to Market Access

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	(1) Auditing services can only be performed by foreign legal persons jointly with a domestic auditing firm	Auditing Act, "Official Gazette, No. 92/92
(2) <u>Consumption abroad</u>	(2) -	
(3) <u>Commercial presence</u>	(3) Auditing can be performed only by legal persons. Natural persons can become legal persons through registration with a commercial court.	Auditing Act, "Official Gazette" No. 90/92
(4) <u>Presence of natural persons</u>	(4) described in the horizontal part	
(5) <u>Relationship between modes of supply</u>	(5) -	-

TABLE 2: Measures Relating to National Treatment

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	(1) -	-
(2) <u>Consumption abroad</u>	(2) -	-
(3) <u>Commercial presence</u>	(3) -	-
(4) <u>Presence of natural persons</u>	(4) -	-
(5) <u>Relationship between modes of supply</u>	(5) -	-

1. BUSINESS SERVICES
A. Professional Services
(c) Taxation Services

TABLE 1: Measures Relating to Market Access

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	(1) Not regulated by the current laws.	-
(2) <u>Consumption abroad</u>	(2) -	-
(3) <u>Commercial presence</u>	(3) Not regulated by the current laws.	-
(4) <u>Presence of natural persons</u>	(4) described in the horizontal part	-
(5) <u>Relationship between modes of supply</u>	(5) -	-

TABLE 2: Measures Relating to National Treatment

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	(1) Not regulated by the current laws.	-
(2) <u>Consumption abroad</u>	(2) -	-
(3) <u>Commercial presence</u>	(3) Not regulated by the current laws.	-
(4) <u>Presence of natural persons</u>	(4) -	-
(5) <u>Relationship between modes of supply</u>	(5) -	-

1. BUSINESS SERVICES
A. Professional Services
(d) Architectural services

TABLE 1: Measures Relating to Market Access

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	(1) A design or project elaborated by foreign persons should be translated into Croatian and controlled by authorized revisers in Croatia. This control implies the verification whether the project or design has been elaborated in a manner consistent with the requirements under Croatian law in particular with the construction standards.	Law on Construction (Official Gazette, No. 77/92 and 33/95)
(2) <u>Consumption abroad</u>	(2) -	-
(3) <u>Commercial presence</u>	(3) Architectural services can only be performed by legal persons.	Law on Construction (Official Gazette, No. 77/92 and 33/95)
(4) <u>Presence of natural persons</u>	(4) described in the horizontal part	-
(5) <u>Relationship between modes of supply</u>	(5) -	-

TABLE 2: Measures Relating to National Treatment

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	(1) -	-
(2) <u>Consumption abroad</u>	(2) -	-
(3) <u>Commercial presence</u>	(3) -	-
(4) <u>Presence of natural persons</u>	(4) -	-
(5) <u>Relationship between modes of supply</u>	(5) -	-

1. BUSINESS SERVICES
A. Professional Services
(e) Engineering Services

TABLE 1: Measures Relating to Market Access

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	(1) A design or project elaborated by foreign persons should be translated into Croatian and controlled by authorized revisers in Croatia. This control implies the verification whether the project or design has been elaborated in a manner consistent with the requirements under Croatian law in particular with the construction standards.	Law on Construction (Official Gazette, No. 77/92 and 33/95)
(2) <u>Consumption abroad</u>	(2) -	-
(3) <u>Commercial presence</u>	(3) Engineering services can only be performed by legal persons.	Law on Construction (Official Gazette, No. 77/92 and 33/95)
(4) <u>Presence of natural persons</u>	(4) described in the horizontal part	-
(5) <u>Relationship between modes of supply</u>	(5) -	-

TABLE 2: Measures Relating to National Treatment

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	(1) -	-
(2) <u>Consumption abroad</u>	(2) -	-
(3) <u>Commercial presence</u>	(3) -	-
(4) <u>Presence of natural persons</u>	(4) -	-
(5) <u>Relationship between modes of supply</u>	(5) -	-

1. BUSINESS SERVICES

A. Professional Services

(f) Integrated Engineering Services

TABLE 1: Measures Relating to Market Access

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	(1) A design or project elaborated by foreign persons should be translated into Croatian and controlled by authorized revisers in Croatia. This control implies the verification whether the project or design has been elaborated in a manner consistent with the requirements under Croatian law, in particular with the construction standards.	Law on Construction (Official Gazette, No. 77/92 and 33/95)
(2) <u>Consumption abroad</u>	(2) -	-
(3) <u>Commercial presence</u>	(3) Integrated engineering services can only be performed by legal persons.	Law on Construction (Official Gazette, No. 77/92 and 33/95)
(4) <u>Presence of natural persons</u>	(4) described in the horizontal part	-
(5) <u>Relationship between modes of supply</u>	(5) -	-

TABLE 2: Measures Relating to National Treatment

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	(1) -	-
(2) <u>Consumption abroad</u>	(2) -	-
(3) <u>Commercial presence</u>	(3) -	-
(4) <u>Presence of natural persons</u>	(4) -	-
(5) <u>Relationship between modes of supply</u>	(5) -	-

1. BUSINESS SERVICES
A. Professional Services
(g) Urban planning and landscape architectural services
- urban planning

TABLE 1: Measures Relating to Market Access

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	(1) According to the Law on Urban Planning, those services are exclusively provided by the governmental institutions, i.e. by the State Office for Urban Planning or regional and local offices for urban planning.	Law on Urban Planning (Official Gazette, No. 30/94)
(2) <u>Consumption abroad</u>	(2) See above under (1)	Law on Urban Planning (Official Gazette, No. 30/94)
(3) <u>Commercial presence</u>	(3) Exceptionally, it is possible to establish a legal person (not a subsidiary) for urban planning services. Such a new established company must employ at least three Croatian citizens and must obtain approval by the Ministry of Construction and Urban Planning in order to register for such activities. The approval can be denied.	Law on Urban Planning (Official Gazette, No. 30/94)
(4) <u>Presence of natural persons</u>	(4) Described in the horizontal part	-
(5) <u>Relationship between modes of supply</u>	(5) -	-

TABLE 2: Measures Relating to National Treatment

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	(1) -	-
(2) <u>Consumption abroad</u>	(2) -	-
(3) <u>Commercial presence</u>	(3) -	-
(4) <u>Presence of natural persons</u>	(4) -	-
(5) <u>Relationship between modes of supply</u>	(5) -	-

1. BUSINESS SERVICES

A. Professional Services

- (g) Urban planning and landscape architectural services
- landscape architectural services

TABLE 1: Measures Relating to Market Access

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	-	-
(2) <u>Consumption abroad</u>	-	-
(3) <u>Commercial presence</u>	-	-
(4) <u>Presence of natural persons</u>	Described in the horizontal part	-
(5) <u>Relationship between modes of supply</u>	-	-

TABLE 2: Measures Relating to National Treatment

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	-	-
(2) <u>Consumption abroad</u>	-	-
(3) <u>Commercial presence</u>	-	-
(4) <u>Presence of natural persons</u>	-	-
(5) <u>Relationship between modes of supply</u>	-	-

1. BUSINESS SERVICES
A. Professional Services
(h) Medical and Dental Services

TABLE 1: Measures Relating to Market Access

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	(1) It is proscribed by the law that health services are the services of public importance for the Republic of Croatia. It is a public service which has to be carried out in a health institution registered and physically present in the Republic of Croatia. That means that hospitals, registered and physically present in the other country cannot provide health service in the Republic of Croatia.	Law on Health Care
(2) <u>Consumption abroad</u>	(2) -	-
(3) <u>Commercial presence</u>	(3) Investment in the existing obligatory public health network (hospitals and clinics) is not allowed. This also includes university clinic hospitals (teaching hospitals) and first aid medical care institutions.	Law on Health Care
(4) <u>Presence of natural persons</u>	(4) Described in the horizontal part and a person providing those services has to validate his diploma.	-
(5) <u>Relationship between modes of supply</u>	(5) -	-

TABLE 2: Measures Relating to National Treatment

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	(1) -	-
(2) <u>Consumption abroad</u>	(2) -	-
(3) <u>Commercial presence</u>	(3) -	-
(4) <u>Presence of natural persons</u>	(4) -	-
(5) <u>Relationship between modes of supply</u>	(5) -	-

1. BUSINESS SERVICES

A. Professional Services

(h) Services provided by midwives, nurses, physiotherapists and para-medical personnel
(excluding ergotherapy, homeopathy, acupuncture)

TABLE 1: Measures Relating to Market Access

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	(1) It is proscribed by the law that health services are the services of public importance for the Republic of Croatia. It is a public service which has to be carried out in a health institution registered and physically present in the Republic of Croatia. That means that hospitals or other medical institution registered and physically present in the other country cannot provide health service in the Republic of Croatia.	Law on Health Care
(2) <u>Consumption abroad</u>	(2) -	-
(3) <u>Commercial presence</u>	(3) Investment in the existing obligatory public health network (hospitals and clinics) is not allowed. This also includes university clinic hospitals (teaching hospitals) and first aid medical care institutions.	Law on Health Care
(4) <u>Presence of natural persons</u>	(4) Described in the horizontal part and a person providing those services has to validate his diploma.	-
(5) <u>Relationship between modes of supply</u>	(5) -	-

TABLE 2: Measures Relating to National Treatment

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	(1) -	-
(2) <u>Consumption abroad</u>	(2) -	-
(3) <u>Commercial presence</u>	(3) -	-
(4) <u>Presence of natural persons</u>	(4) -	-
(5) <u>Relationship between modes of supply</u>	(5) -	-

1. BUSINESS SERVICES
B. Computer and Related Services
(a) Consultancy services related to the installation of computer hardware
(b) Software implementation services
(c) Data processing services
(d) Data base services
(e) Other

TABLE 1: Measures Relating to Market Access

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	-	-
(2) <u>Consumption abroad</u>	-	-
(3) <u>Commercial presence</u>	-	-
(4) <u>Presence of natural persons</u>	Described in the horizontal part	-
(5) <u>Relationship between modes of supply</u>	-	-

TABLE 2: Measures Relating to National Treatment

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	-	-
(2) <u>Consumption abroad</u>	-	-
(3) <u>Commercial presence</u>	-	-
(4) <u>Presence of natural persons</u>	-	-
(5) <u>Relationship between modes of supply</u>	-	-

1. BUSINESS SERVICES
- C. Research and Development Services
- (a) R&D services on natural sciences
- (b) R&D services on social sciences and humanities
- (c) Interdisciplinary R&D services

TABLE 1: Measures Relating to Market Access

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	-	-
(2) <u>Consumption abroad</u>	-	-
(3) <u>Commercial presence</u>	-	-
(4) <u>Presence of natural persons</u>	Described in the horizontal part	-
(5) <u>Relationship between modes of supply</u>	-	-

TABLE 2: Measures Relating to National Treatment

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	-	-
(2) <u>Consumption abroad</u>	-	-
(3) <u>Commercial presence</u>	-	-
(4) <u>Presence of natural persons</u>	-	-
(5) <u>Relationship between modes of supply</u>	-	-

1. BUSINESS SERVICES

D. Real Estate Services

(a) Involving own or leased property

TABLE 1: Measures Relating to Market Access

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	-	-
(2) <u>Consumption abroad</u>	-	-
(3) <u>Commercial presence</u>	-	-
(4) <u>Presence of natural persons</u>	Described in the horizontal part	-
(5) <u>Relationship between modes of supply</u>	-	-

TABLE 2: Measures Relating to National Treatment

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	-	-
(2) <u>Consumption abroad</u>	-	-
(3) <u>Commercial presence</u>	-	-
(4) <u>Presence of natural persons</u>	-	-
(5) <u>Relationship between modes of supply</u>	-	-

BUSINESS SERVICES

F. Other business services

(k) Placement and supply services of Personnel

TABLE 1: Measures Relating to Market Access

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	(1) Mediation in placement and supply of personnel in the Republic of Croatia can be carried out only by the Croatian Employment Office.	Employment Law ("Official Gazette", No. 59/96)
(2) <u>Consumption abroad</u>	(2) Mediation in placement and supply of Croatian personnel in a foreign country can be carried out only by Croatian Employment Office	Employment Law ("Official Gazette", No. 59/96)
(3) <u>Commercial presence</u>	(3) Mediation in placement and supply of personnel is provided only by Croatian Employment Office. Exceptionally, mediation in placement and supply of nationals of the Republic of Croatia for employment in the Republic of Croatia for following professions: housemaid, baby-sitter, musician, singer, farmer, fruit-grower, wine-grower, vintner, masseur, nurse, music teacher, driving instructor, actor, culture and art performances organiser, physical therapist, master of ceremonials - speaker or musician, can be carried out by legal persons - mediators, subject to prior approval by the Ministry of Labour and Social Welfare	Regulation on scope, conditions and mode of mediation in placement and supply of personnel when it is provided by legal or physical persons, Croatian Employment Office exempted ("Official Gazette", No. 82/96)
(4) <u>Presence of natural persons</u>	(4) Foreign natural persons are not allowed to mediate in placement and supply of personnel in the Republic of Croatia. Foreign natural persons can be employed with legal persons mediating in placement and supply of personnel only under condition that they possess a work permit. In case that they are employed as mediators they have to at least two-year post-secondary school qualifications and three-year working experience in personnel management	Regulation on scope, conditions and mode of mediation in placement and supply of personnel when it is provided by legal or physical persons, Croatian Employment Office exempted ("Official Gazette", No. 82/96)
(5) <u>Relationship between modes of supply</u>	(5) -	-

TABLE 2: Measures Relating to National Treatment

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	(1) -	-
(2) <u>Consumption abroad</u>	(2) -	-
(3) <u>Commercial presence</u>	(3) -	-
(4) <u>Presence of natural persons</u>	(4) -	-
(5) <u>Relationship between modes of supply</u>	(5) -	-

1. BUSINESS SERVICES
F. Other business services
(m) Related scientific and technical consulting services

TABLE 1: Measures Relating to Market Access

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	Foreign persons can carry out services of basic geological, geodetic and mining researches as well as environmental protection researches on the territory of Croatia only jointly with/or through domestic legal persons.	- Draft Law on Geological Researches
(2) <u>Consumption abroad</u>	-	-
(3) <u>Commercial presence</u>	-	-
(4) <u>Presence of natural persons</u>	Described in the horizontal part	-
(5) <u>Relationship between modes of supply</u>	-	-

TABLE 2: Measures Relating to National Treatment

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	(1) -	-
(2) <u>Consumption abroad</u>	(2) -	-
(3) <u>Commercial presence</u>	(3) -	-
(4) <u>Presence of natural persons</u>	(4) -	-
(5) <u>Relationship between modes of supply</u>	(5) -	-

1. BUSINESS SERVICES
F. Other business services
(t) Other
-Translation services

TABLE 1: Measures Relating to Market Access

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	(1) Official documents can not be translated by foreign persons.	-
(2) <u>Consumption abroad</u>	(2) -	-
(3) <u>Commercial presence</u>	(3) Foreign persons can not register for translation and interpretation services before Croatian courts	-
(4) <u>Presence of natural persons</u>	(4) Described in the horizontal part and foreign natural persons can not provide translation and interpretation services before Croatian courts	-
(5) <u>Relationship between modes of supply</u>	(5) -	-

TABLE 2: Measures Relating to National Treatment

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	(1) -	-
(2) <u>Consumption abroad</u>	(2) -	-
(3) <u>Commercial presence</u>	(3) -	-
(4) <u>Presence of natural persons</u>	(4) -	-
(5) <u>Relationship between modes of supply</u>	(5) -	-

2. COMMUNICATION SERVICES
B. Courier services

TABLE 1: Measures Relating to Market Access

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	(1) Not regulated by the current laws	-
(2) <u>Consumption abroad</u>	(2) -	-
(3) <u>Commercial presence</u>	(3) HPT- Croatian Post and Telecommunications has monopoly on delivery of letters.	The Law on Post ("Official Gazette", No. 53/94)
(4) <u>Presence of natural persons</u>	(4) Described in the horizontal part	-
(5) <u>Relationship between modes of supply</u>	(5) -	-

TABLE 2: Measures Relating to National Treatment

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	(1) -	-
(2) <u>Consumption abroad</u>	(2) -	-
(3) <u>Commercial presence</u>	(3) -	-
(4) <u>Presence of natural persons</u>	(4) -	-
(5) <u>Relationship between modes of supply</u>	(5) -	-

2. COMMUNICATION SERVICES

C. Telecommunication services

Telecommunications in fixed network

- (b) Packet-switched data transmission services
- (c) Circuit-switched data transmission services
 - (d) Telex services
 - (e) Telegraph services,
 - (f) Facsimile services
 - (g) Private leased circuit services

TABLE 1: Measures Relating to Market Access

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	(1) HPT - Croatian Post and Telecommunications has monopoly on these services	The Law on Telecommunications and Regulations on the General Conditions for Telecommunications Services
(2) <u>Consumption abroad</u>	(2) -	-
(3) <u>Commercial presence</u>	(3) HPT - Croatian Post and Telecommunications has monopoly on these services.	The Law on Telecommunications and Regulations on the General Conditions for Telecommunications Services
(4) <u>Presence of natural persons</u>	(4) HPT - Croatian Post and Telecommunications has monopoly on these services.	The Law on Telecommunications and Regulations on the General Conditions for Telecommunications Services.
(5) <u>Relationship between modes of supply</u>	(5) -	-

TABLE 2: Measures Relating to National Treatment

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	(1) -	-
(2) <u>Consumption abroad</u>	(2) -	-
(3) <u>Commercial presence</u>	(3) -	-
(4) <u>Presence of natural persons</u>	(4) -	-
(5) <u>Relationship between modes of supply</u>	(5) -	-

2. COMMUNICATION SERVICES

C. Telecommunication services

All services in mobile telecommunication network

(h) Electronic mail

(i) Voice mail

(j) On-line information and data base retrieval

(k) Electronic data interchange

- Value added services in telephone network

- Paging services in public network

TABLE 1: Measures Relating to Market Access

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	(1) Foreign firms are required to establish subsidiary in Croatia. This subsidiary must be granted a concession by the Telecommunication Council in order to provide telecommunications services. There can be 2 GSM operators at most on the territory of the Republic of Croatia	The Law on Telecommunications, Regulations on the General Conditions for Telecommunications Services and Regulations on the Frequency - Spectrum Allocation and Frequency Assignments.
(2) <u>Consumption abroad</u>	(2) -	-
(3) <u>Commercial presence</u>	(3) Foreign firms are required to establish subsidiary in Croatia. This subsidiary must be granted a concession by the Telecommunication services. There can be 2 GSM operators at most on the territory of the Republic of Croatia	The Law on Telecommunications; Regulations on the General Conditions for Telecommunications Services; Regulations on the Frequency - Spectrum Allocation and Frequency Assignments

(4) <u>Presence of natural persons</u>	(4) In order to provide services natural persons must have a residence in Croatia and must have approval for operation. Natural person must also be granted a concession in order to provide telecommunications services. Services in mobile telecommunications network can not be provided by natural persons.	The Law on Telecommunications; Regulations on the General Conditions for Telecommunications Services.
(5) <u>Relationship between modes of supply</u>	(5) -	-

TABLE 2: Measures Relating to National Treatment

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	(1) -	-
(2) <u>Consumption abroad</u>	(2) -	-
(3) <u>Commercial presence</u>	(3) -	-
(4) <u>Presence of natural persons</u>	(4) -	-
(5) <u>Relationship between modes of supply</u>	(5) -	-

2. COMMUNICATION SERVICES

D. Audiovisual services

- (c) Radio and television services
- (d) Radio and television transmission services

TABLE 1: Measures Relating to Market Access

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	<p>(1) Radio, television and cable television services can be provided by legal entity, registered in Croatia, holding a concession granted by the Telecommunication Council.</p> <p>Radio, Television and Cable Television concessionaire is a stock company, for which one shareholder, legal entity or private person, can hold no more than one quarter of the stock.</p> <p>Radio and television concessionaire must submit to the Telecommunication Council complete information about the capital he has at his disposition, wherein the foreign capital can not surpass the total participation of 25% .</p>	The Law on Telecommunications
(2) <u>Consumption abroad</u>	-	-
(3) <u>Commercial presence</u>	<p>(3) Radio, television and cable television services can be provided by legal entity, registered in Croatia, holding a concession granted by the Telecommunication Council.</p> <p>Radio, Television and Cable Television concessionaire is a stock company, for which one shareholder, legal entity or private person, can hold no more than one quarter of the stock.</p> <p>Radio and television concessionaire must submit to the Telecommunication Council complete information about the capital he has at his disposition, wherein the foreign capital can not surpass the total participation of 25% .</p> <p>The number of radio and television concessionaire is limited by the available frequency spectrum which is allocated for broadcasting service and also with possibilities in frequency coordination procedures within neighbouring countries based on frequency broadcasting plan.</p>	The Law on Telecommunications and Regulations on the Frequency-Spectrum Allocation and Frequency Assignments.

Mode(s) of Supply	Measures		Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR			
		The concessionaire of radio, television and cable television may hold only one radio or television concession on the state level, or maximally two concessions, one for radio and one for television on a local level, but on different, non adjacent territories. There can be only one cable television concessionaire can not be the radio and television concessionaire or shareholder.	
(4) <u>Presence of natural persons</u>	(4)	The concessionaire of radio, television and cable television and his shareholders, as well as the members of his managing board must be residents of Croatia, i.e. must be Croatian citizens and must have their place of residence in Croatia, with exception of foreign and Croatian citizens whose place of residence is permanently abroad and whose participation in concessionaire's capital does not surpass 25%.	The Law on Telecommunications
(5) <u>Relationship between modes of supply</u>	(5)	-	-

TABLE 2: Measures Relating to National Treatment

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	(1) -	-
(2) <u>Consumption abroad</u>	(2) -	-
(3) <u>Commercial presence</u>	<p>(3) Radio, television and cable television services can be provided by legal entity, registered in Croatia, holding a concession granted by the Telecommunication Council.</p> <p>Radio, Television and Cable Television concessionaire is a stock company, for which one shareholder, legal entity or private person, can hold no more than one quarter of the stock.</p> <p>Radio and television concessionaire must submit to the Telecommunications Council complete information about the capital he has at his disposition, wherein the foreign capital can not surpass the total participation of 25%.</p> <p>The number of radio and television concessionaire is limited by the available frequency spectrum which is allocated for broadcasting service and also with possibilities in frequency coordination procedures within neighbouring countries based on frequency broadcasting plan.</p> <p>The concessionaire of radio, television and cable television may hold only one radio or television concession on the state level, or maximally two concessions, one for radio and one for television on a local level, but on different, non adjacent territories.</p> <p>There can be only one cable television concessionaire on a certain territory. Cable television concessionaire can not be the radio and television concessionaire or shareholder.</p>	The Law on Telecommunications and Regulations on the Frequency-Spectrum Allocation and Frequency Assignments.
(4) <u>Presence of natural persons</u>	(4) The concessionaire of radio, television and cable television and his shareholders, as well as the members of his managing board must be residents of Croatia, i.e. must be Croatian citizens and must have their place of residence in Croatia, with exception of foreign and Croatian citizens whose place of residence is permanently abroad and whose participation in concessionaire's capital does not surpass 25%.	The Law on Telecommunications
(5) <u>Relationship between modes of supply</u>	(5) -	-

3. CONSTRUCTION AND RELATED ENGINEERING SERVICES

- A. General construction work for buildings
 B. General construction work for civil engineering
 C. Installation and assembly work
 D. Building completion and finishing work
 E. Other

TABLE 1: Measures Relating to Market Access

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	(1) Cross-border supply of construction and related engineering services is technically not possible/feasible.	Law on Construction ("Official Gazette", No. 77/92 and 33 /95)
(2) <u>Consumption abroad</u>	(2) -	-
(3) <u>Commercial presence</u>	(3) -	-
(4) <u>Presence of natural persons</u>	(4) Described in the horizontal part and the general supervision of technical construction work must be assumed by a Croatian citizen.	-
(5) <u>Relationship between modes of supply</u>	(5) -	-

TABLE 2: Measures Relating to National Treatment

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	(1) -	-
(2) <u>Consumption abroad</u>	(2) -	-
(3) <u>Commercial presence</u>	(3) -	-
(4) <u>Presence of natural persons</u>	(4) -	-
(5) <u>Relationship between modes of supply</u>	(5) -	-

4. DISTRIBUTION SERVICES
A. Commission agents services

TABLE 1: Measures Relating to Market Access

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	-	-
(2) <u>Consumption abroad</u>	-	-
(3) <u>Commercial presence</u>	-	-
(4) <u>Presence of natural persons</u>	described in the horizontal part	-
(5) <u>Relationship between modes of supply</u>	-	-

TABLE 2: Measures Relating to National Treatment

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	-	-
(2) <u>Consumption abroad</u>	-	-
(3) <u>Commercial presence</u>	-	-
(4) <u>Presence of natural persons</u>	-	-
(5) <u>Relationship between modes of supply</u>	-	-

4. DISTRIBUTION SERVICES
B. Wholesale trade services

TABLE 1: Measures Relating to Market Access

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	(1) In order to provide wholesale trade services a foreign person must be registered at the commercial court and physically present on the territory of Croatia.	Law on Trade ("Official Gazette", No. 11/96) Company Law ("Official Gazette", No. 111/93)
(2) <u>Consumption abroad</u>	(2) -	-
(3) <u>Commercial presence</u>	(3) -	-
(4) <u>Presence of natural persons</u>	(4) described in the horizontal part	-
(5) <u>Relationship between modes of supply</u>	(5) -	-

TABLE 2: Measures Relating to National Treatment

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	(1) -	-
(2) <u>Consumption abroad</u>	(2) -	-
(3) <u>Commercial presence</u>	(3) -	-
(4) <u>Presence of natural persons</u>	(4) -	-
(5) <u>Relationship between modes of supply</u>	(5) -	-

4. DISTRIBUTION SERVICES
C. Retailing services

TABLE 1: Measures Relating to Market Access

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	(1) In order to provide retailing services a foreign person must be registered at the commercial court and physically present on the territory of Croatia. Those limitations do not apply to mail order.	Law on Trade ("Official Gazette", No. 11/96)
(2) <u>Consumption abroad</u>	(2) -	-
(3) <u>Commercial presence</u>	(3) -	-
(4) <u>Presence of natural persons</u>	(4) described in the horizontal part	-
(5) <u>Relationship between modes of supply</u>	(5) -	-

TABLE 2: Measures Relating to National Treatment

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	(1) -	-
(2) <u>Consumption abroad</u>	(2) -	-
(3) <u>Commercial presence</u>	(3) -	-
(4) <u>Presence of natural persons</u>	(4) -	-
(5) <u>Relationship between modes of supply</u>	(5) -	-

4. DISTRIBUTION SERVICES
F. Franchising

TABLE 1: Measures Relating to Market Access

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	-	-
(2) <u>Consumption abroad</u>	-	-
(3) <u>Commercial presence</u>	-	-
(4) <u>Presence of natural persons</u>	described in the horizontal part	-
(5) <u>Relationship between modes of supply</u>	-	-

TABLE 2: Measures Relating to National Treatment

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	-	-
(2) <u>Consumption abroad</u>	-	-
(3) <u>Commercial presence</u>	-	-
(4) <u>Presence of natural persons</u>	-	-
(5) <u>Relationship between modes of supply</u>	-	-

5. EDUCATIONAL SERVICES
B. Secondary Education Services

TABLE 1: Measures Relating to Market Access

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	(1) School is an institution which has to be registered in the Court Register in order to provide those services in Croatia.	Law on Institutions ("Official Gazette" No. 76/93 Law on Secondary Education ("Official Gazette", No. 19/92, 26/93, 27/93 and 5/95)
(2) <u>Consumption abroad</u>	(2) -	-
(3) <u>Commercial presence</u>	(3) Secondary education services can be provide only by a legal person registered in Croatia.	Company Law ("Official Gazette, No. 111/93) Law on Secondary Education
(4) <u>Presence of natural persons</u>	(4) Described in the horizontal part and complying with conditions regarding qualifications.	
(5) <u>Relationship between modes of supply</u>	(5) -	-

TABLE 2: Measures Relating to National Treatment

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	(1) -	-
(2) <u>Consumption abroad</u>	(2) -	-
(3) <u>Commercial presence</u>	(3) -	-
(4) <u>Presence of natural persons</u>	(4) -	-
(5) <u>Relationship between modes of supply</u>	(5) -	-

5. EDUCATIONAL SERVICES
C. Higher Education Services

TABLE 1: Measures Relating to Market Access

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	-	-
(2) <u>Consumption abroad</u>	-	-
(3) <u>Commercial presence</u>	-	-
(4) <u>Presence of natural persons</u>	-	-
(5) <u>Relationship between modes of supply</u>	-	-

TABLE 2: Measures Relating to National Treatment

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	-	-
(2) <u>Consumption abroad</u>	-	-
(3) <u>Commercial presence</u>	-	-
(4) <u>Presence of natural persons</u>	-	-
(5) <u>Relationship between modes of supply</u>	-	-

5. EDUCATIONAL SERVICES
D. Adult Education

TABLE 1: Measures Relating to Market Access

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	-	-
(2) <u>Consumption abroad</u>	-	-
(3) <u>Commercial presence</u>	Secondary education services can be provide only by a legal person registered in Croatia.	Company Law ("Official Gazette, No. 111/93) Law on Secondary Education
(4) <u>Presence of natural persons</u>	Described in the horizontal part and complying with conditions regarding qualifications.	-
(5) <u>Relationship between modes of supply</u>	-	-

TABLE 2: Measures Relating to National Treatment

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	-	-
(2) <u>Consumption abroad</u>	-	-
(3) <u>Commercial presence</u>	-	-
(4) <u>Presence of natural persons</u>	-	-
(5) <u>Relationship between modes of supply</u>	-	-

6. ENVIRONMENTAL SERVICES

D. Other

- Nature and Landscape Protection Services

TABLE 1: Measures Relating to Market Access

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	(1) Foreign persons can carry out services of basic geological, geodetic and mining researches as well as environmental protection researches on the territory of Croatia only jointly with/or through domestic legal persons.	Draft Law on Geological Researches
(2) <u>Consumption abroad</u>	(2) -	-
(3) <u>Commercial presence</u>	(3) -	-
(4) <u>Presence of natural persons</u>	(4) described in the horizontal part	-
(5) <u>Relationship between modes of supply</u>	(5) -	-

TABLE 2: Measures Relating to National Treatment

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	(1) -	-
(2) <u>Consumption abroad</u>	(2) -	-
(3) <u>Commercial presence</u>	(3) -	-
(4) <u>Presence of natural persons</u>	(4) -	-
(5) <u>Relationship between modes of supply</u>	(5) -	-

FINANCIAL SERVICES

- A. All insurance and insurance-related services
(a) Life, accident and health insurance services

TABLE 1: Measures Relating to Market Access

<u>Mode(s) of Supply</u>		<u>Measures</u>	<u>Relevant Laws and Regulations</u>
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR			
(1) <u>Cross-border supply</u>	(1)	Foreign natural or legal persons have to be registered in Croatia in order to be able to provide life insurance services. Supply of life insurance to foreign persons residing in Croatia can be provided by foreign legal persons not registered in Croatia.	Insurance Law ("Official Gazette", No. 9/94 and 20/97)
(2) <u>Consumption abroad</u>	(2)	Croatian persons have to take insurance with the insurance companies having their headquarters in the Republic of Croatia, except the insurance against risks that is not provided in the Republic of Croatia. Supply of life insurance to foreign persons residing in Croatia can be provided by foreign legal persons not registered in Croatia.	Article 6. Insurance Law, Decision on conditions for property and person insurance and reinsurance with foreign insurance companies ("Official Gazette", No. 7/95)
(3) <u>Commercial presence</u>	(3)	The legislation does not provide for a possibility to establish a branch. Only a joint stock company and a representative office are allowed.	Insurance Law, Regulation on registration of the foreign representative offices in the Republic of Croatia ("Official Gazette", No. 7/97)
(4) <u>Presence of natural persons</u>	(4)	Described in the horizontal part.	
(5) <u>Relationship between modes of supply</u>	(5)	-	-

TABLE 2: Measures Relating to National Treatment

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	(1)	
(2) <u>Consumption abroad</u>	(2)	
(3) <u>Commercial presence</u>	(3)	
(4) <u>Presence of natural persons</u>	(4)	
(5) <u>Relationship between modes of supply</u>	(5)	-

7. FINANCIAL SERVICES
A. All insurance and insurance-related services
(b) Non-life insurance services

TABLE 1: Measures Relating to Market Access

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	(1) Foreign natural or legal persons have to be registered in Croatia in order to be able to provide non-life insurance services. However, non- life insurance other than automobile liability insurance can be supplied to foreign natural persons residing in Croatia by foreign legal persons not registered in Croatia.	Insurance Law ("Official Gazette", No. 9/94 and 20/97)
(2) <u>Consumption abroad</u> - - -	(2) Not allowed - property has to be insured with the companies registered in the Republic of Croatia, except for the risks against which the insurance is not provided for in the Republic of Croatia, and in the special cases regulated by the Decision	Article 6, Insurance Law, Decision on conditions for property and person insurance and reinsurance with foreign insurance companies ("Official Gazette", No. 7/95)
(3) <u>Commercial presence</u>	(3) The legislation does not provide a possibility to establish a branch . Only a joint stock company and a representative office are allowed.	Insurance Law, Regulation on registration of the foreign representative offices in the Republic of Croatia ("Official Gazette", No. 7/97)
(4) <u>Presence of natural persons</u>	(4) Described in the horizontal part.	
(5) <u>Relationship between modes of supply</u>	(5) -	-

TABLE 2: Measures Relating to National Treatment

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	(1)	
(2) <u>Consumption abroad</u>	(2)	
(3) <u>Commercial presence</u>	(3)	
(4) <u>Presence of natural persons</u>	(4)	
(5) <u>Relationship between modes of supply</u>	(5)	-

7. FINANCIAL SERVICES
A. All insurance and insurance-related services
(c) Reinsurance and retrocession

TABLE 1: Measures Relating to Market Access

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	(1) Foreign natural or legal persons have to be registered in Croatia in order to be able to provide reinsurance and retrocession services.	Insurance Law ("Official Gazette", No. 9/94 and 20/97)
(2) <u>Consumption abroad</u>	(2) Not allowed but exceptionally an insurance company can take reinsurance in a foreign country if the conditions of the foreign reinsurance are economically more favourable than the domestic insurance company. Domestic insurance company is obliged to offer to the domestic reinsurance company a part in the excess risk up to its risk ability on its own account under the conditions offered by a foreign reinsurer	Insurance Law (Article 7)
(3) <u>Commercial presence</u>	(3) The legislation does not provide a possibility to establish a branch . Only a joint stock company and a representative office are allowed.	Insurance Law, Regulation on registration of the foreign representative offices in the Republic of Croatia ("Official Gazette", No. 7/97)
(4) <u>Presence of natural persons</u>	(4) Described in the horizontal part.	
(5) <u>Relationship between modes of supply</u>	(5) -	-

TABLE 2: Measures Relating to National Treatment

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	(1)	
(2) <u>Consumption abroad</u>	(2)	
(3) <u>Commercial presence</u>	(3)	
(4) <u>Presence of natural persons</u>	(4)	
(5) <u>Relationship between modes of supply</u>	(5)	-

7. FINANCIAL SERVICES
A. All insurance and insurance-related services
(d) Services auxiliary to insurance

TABLE 1: Measures Relating to Market Access

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	(1) Foreign natural or legal persons have to be registered in Croatia for insurance mediation and other services auxiliary to insurance	Insurance Law ("Official Gazette", No. 9/94 and 20/97), Company Law ("Official Gazette", No. 111/93)
(2) <u>Consumption abroad</u>	(2) -	-
(3) <u>Commercial presence</u>	(3) Mediation in insurance and other services auxiliary to insurance can be carried out by natural and legal persons on the basis of a contract with insurance company or with the insurer, provided that it has been registered in accordance with the Company Law. Exceptionally, actuarial activities can be carried out if the Ministry of Finance issues a permit for those activities.	Insurance Law, Company Law, Regulation on issuance of the permit to carry out actuarial activities ("Official Gazette", No. 40/96).
(4) <u>Presence of natural persons</u>	(4) Described in the horizontal part.	
(5) <u>Relationship between modes of supply</u>	(5) -	

TABLE 2: Measures Relating to National Treatment

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	(1)	
(2) <u>Consumption abroad</u>	(2) -	-
(3) <u>Commercial presence</u>	(3)	
(4) <u>Presence of natural persons</u>	(4)	
(5) <u>Relationship between modes of supply</u>	(5) -	

7. FINANCIAL SERVICES

B. Banking and other financial services (excl. insurance)

(a) Acceptance of deposits and other repayable funds from the public

TABLE 1: Measures Relating to Market Access

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	(1) Foreign bank must establish subsidiary and/or branch for the purpose of acceptance of deposits of Croatian citizens, due to the reasons mentioned under (2)	Article 6 and 7 of the Law on Banks and Savings Banks (Official Gazette No. 46/97)
(2) <u>Consumption abroad</u>	(2) Croatian citizens are not allowed to deposit their foreign exchange holdings with foreign banks abroad, because it is treated as capital outflow.	Article 7, 36 and 73 of the Law on the Foreign Exchange System, Foreign Exchange Operations and Gold Transactions (Official Gazette No. 91A/93)
(3) <u>Commercial presence</u>	(3) -	-
(4) <u>Presence of natural persons</u>	(4) Described in the horizontal part.	-
(5) <u>Relationship between modes of supply</u>	(5) -	-

TABLE 2: Measures Relating to National Treatment

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	(1)	
(2) <u>Consumption abroad</u>	(2) -	-
(3) <u>Commercial presence</u>	(3)	
(4) <u>Presence of natural persons</u>	(4) -	-
(5) <u>Relationship between modes of supply</u>	(5) -	-

7. FINANCIAL SERVICES

B. Banking and other financial services (excluding insurance)

- (b) Lending of all types, including, *inter alia*, consumer credit, mortgage credit, factoring and financing of commercial transactions

TABLE 1: Measures Relating to Market Access

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	-	-
(2) <u>Consumption abroad</u>	-	-
(3) <u>Commercial presence</u>	-	-
(4) <u>Presence of natural persons</u>	Described in the horizontal part.	-
(5) <u>Relationship between modes of supply</u>	-	-

TABLE 2: Measures Relating to National Treatment

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	-	-
(2) <u>Consumption abroad</u>	-	-
(3) <u>Commercial presence</u>	-	-
(4) <u>Presence of natural persons</u>	-	-
(5) <u>Relationship between modes of supply</u>	-	-

FINANCIAL SERVICES

B. Banking and other financial services (excluding insurance)

(c) Financial leasing

TABLE 1: Measures Relating to Market Access

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	(1) -	-
(2) <u>Consumption abroad</u>	(2) -	-
(3) <u>Commercial presence</u>	(3) -	-
(4) <u>Presence of natural persons</u>	(4) Described in the horizontal part.	-
(5) <u>Relationship between modes of supply</u>	(5) -	-

TABLE 2: Measures Relating to National Treatment

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	(1) -	-
(2) <u>Consumption abroad</u>	(2) -	-
(3) <u>Commercial presence</u>	(3) -	-
(4) <u>Presence of natural persons</u>	(4) -	-
(5) <u>Relationship between modes of supply</u>	(5) -	-

7. FINANCIAL SERVICES
B. Banking and other financial services (excluding insurance)
(d) All payment and money transmission services

TABLE 1: Measures Relating to Market Access

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	(1) -	-
(2) <u>Consumption abroad</u>	(2) -	-
(3) <u>Commercial presence</u>	(3) -	-
(4) <u>Presence of natural persons</u>	(4) Described in the horizontal part.	-
(5) <u>Relationship between modes of supply</u>	(5) -	-

TABLE 2: Measures Relating to National Treatment

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	(1) -	-
(2) <u>Consumption abroad</u>	(2) -	-
(3) <u>Commercial presence</u>	(3) -	-
(4) <u>Presence of natural persons</u>	(4) -	-
(5) <u>Relationship between modes of supply</u>	(5) -	-

7. FINANCIAL SERVICES
B. Banking and other financial services (excluding insurance)
(e) Guarantees and commitments

TABLE 1: Measures Relating to Market Access

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	-	-
(2) <u>Consumption abroad</u>	-	-
(3) <u>Commercial presence</u>	-	-
(4) <u>Presence of natural persons</u>	Described in the horizontal part.	-
(5) <u>Relationship between modes of supply</u>	-	-

TABLE 2: Measures Relating to National Treatment

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	-	-
(2) <u>Consumption abroad</u>	-	-
(3) <u>Commercial presence</u>	-	-
(4) <u>Presence of natural persons</u>	-	-
(5) <u>Relationship between modes of supply</u>	-	-

7. FINANCIAL SERVICES

B. Banking and other financial services (excluding insurance)

- (f) Trading for own account or for account of customers, whether on an exchange, in an over-the-counter market or otherwise, the following:
- money market instruments (cheques, bills, certificate of deposits, etc.)

TABLE 1: Measures Relating to Market Access

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	(1) Restricted. Foreign Companies have to establish themselves and register a company in Croatia with required basic capital according to the scope of work. They should be licensed by the Croatian Securities Commission (CROSEC).	Law on Issuance and Sale of Securities ("Official Gazette, No.107/95)
(2) <u>Consumption abroad</u>	(2) -	-
(3) <u>Commercial presence</u>	(3) -	-
(4) <u>Presence of natural persons</u>	(4) Described in the horizontal part and that the private person has to be licensed by CROSEC.	Law on Issuance and Sale of Securities ("Official Gazette, No.107/95)
(5) <u>Relationship between modes of supply</u>	(5) -	-

TABLE 2: Measures Relating to National Treatment

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	(1) -	-
(2) <u>Consumption abroad</u>	(2) -	-
(3) <u>Commercial presence</u>	(3) -	-
(4) <u>Presence of natural persons</u>	(4) -	-
(5) <u>Relationship between modes of supply</u>	(5) -	-

7. FINANCIAL SERVICES

B. Banking and other financial services (excluding insurance)

- (f) Trading for own account or for account of customers, whether on an exchange, in an over-the-counter market or otherwise, the following:
- foreign exchange

TABLE 1: Measures Relating to Market Access

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	(1) -	-
(2) <u>Consumption abroad</u>	(2) Croatian residents-natural persons-are allowed to carry out 1000 DEM from the country for the purposes of travelling abroad. Additional 2000 DEM can be carried out from the country on the basis of a written proof that additional foreign exchange amount of 2000 DEM is withdrawn from the resident -natural person- foreign exchange deposit account. For the larger amounts then these, the permission from the National Bank of Croatia is required due to the reason of capital outflow.	The Decision on the foreign exchange amount that Croatian residents -natural persons- can carry out from the Republic of Croatia for the purposes of travelling abroad (Official Gazette, No. 99/93).
(3) <u>Commercial presence</u>	(3) -	-
(4) <u>Presence of natural persons</u>	(4) Described in the horizontal part.	-
(5) <u>Relationship between modes of supply</u>	(5) -	-

TABLE 2: Measures Relating to National Treatment

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	(1) -	-
(2) <u>Consumption abroad</u>	(2)	
(3) <u>Commercial presence</u>	(3) -	-
(4) <u>Presence of natural persons</u>	(4) -	-
(5) <u>Relationship between modes of supply</u>	(5) -	-

7. FINANCIAL SERVICES

B. Banking and other financial services

- (f) Trading for own account or for account of customers, whether on an exchange, in an over-the-counter market or otherwise, the following:
- transferable securities

TABLE 1: Measures Relating to Market Access

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	(1) Restricted. Foreign companies have to be registered in Croatia in order to be allowed to carry out the activities with securities, upon a permit issued by CROSEC.	Law on Issuance and Sale of Securities ("Official Gazette, No. 107/95)
(2) <u>Consumption abroad</u>	(2) -	-
(3) <u>Commercial presence</u>	(3) There are limitations in domestic law for banks to conduct transactions with securities; banks are allowed to perform followed services: - performance of the business of an issuing agent in the issuance new securities, - sponsorship of an issue, - custody service	Law on Issuance and Sale of Securities ("Official Gazette, No. 107/95) Law on Banks and Savings Banks ("Official Gazette, No. 94/93)
(4) <u>Presence of natural persons</u>	(4) Described in the horizontal part and that private person has to be licensed by CROSEC.	Law on Issuance and Sale of Securities ("Official Gazette", No. 107/95)
(5) <u>Relationship between modes of supply</u>	(5) -	-

TABLE 2: Measures Relating to National Treatment

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	(1) -	-
(2) <u>Consumption abroad</u>	(2) -	-
(3) <u>Commercial presence</u>	(3) -	-
(4) <u>Presence of natural persons</u>	(4) -	-
(5) <u>Relationship between modes of supply</u>	(5) -	-

7. FINANCIAL SERVICES

B. Banking and other financial services (excluding insurance)

- (f) Trading for own account or for account of customers, whether on an exchange, in an over-the-counter market or otherwise, the following:
- other negotiable instruments and financial assets, incl. bullion

TABLE 4: Other Measures

A. SPECIFIC SERVICE SECTOR OR SUB-SECTOR	
Measures	Relevant Laws and Regulations
Bullion may be exported under the approval of the National Bank of Croatia.	Article 82. and 84. of the Law on the Foreign Exchange System, Foreign Exchange Operations and Gold transactions, as well as Article 46. and 47. of the Law on Trade (Official Gazette, No. 11/96).
Importation of bullion is subjected to the approval of Ministry of economy	Trade with bullion is restricted, and it is a normal practice for countries in transition which have legal status of the Article 8 of Agreement of the IMF ("current account convertibility of the local currency").

7. FINANCIAL SERVICES

B. Banking and other financial services (excl. insurance)

- (g) Participation in issues of all kinds of securities, incl. under-writing and placement as agent (whether publicly or privately) and provision of service related to such issues

TABLE 1: Measures Relating to Market Access

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	(1) Not allowed, except with the authorization by the Croatian Securities Commission (CROSEC).	Law on Issuance and Sale of Securities ("Official gazette", No. 107/95)
(2) <u>Consumption abroad</u>	(2) -	-
(3) <u>Commercial presence</u>	(3) Foreign persons must be registered with a Commercial Court as a legal entity authorized for asset management operations and must obtain the authorization of CROSEC.	Law on Issuance and Sale of Securities ("Official gazette", No. 107/95)
(4) <u>Presence of natural persons</u>	(4) Described in the horizontal part and that the private person has to be licensed by CROSEC.	Law on Issuance and Sale of Securities ("Official gazette", No. 107/95)
(5) <u>Relationship between modes of supply</u>	(5) -	-

TABLE 2: Measures Relating to National Treatment

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	(1) -	-
(2) <u>Consumption abroad</u>	(2) -	-
(3) <u>Commercial presence</u>	(3) -	-
(4) <u>Presence of natural persons</u>	(4) -	-
(5) <u>Relationship between modes of supply</u>	(5) -	-

7. FINANCIAL SERVICES
B. Banking and other financial services (excl. insurance)
(h) Money broking

TABLE 1: Measures Relating to Market Access

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	(1) -	-
(2) <u>Consumption abroad</u>	(2) -	-
(3) <u>Commercial presence</u>	(3) -	-
(4) <u>Presence of natural persons</u>	(4) Described in the horizontal part.	-
(5) <u>Relationship between modes of supply</u>	(5) -	-

TABLE 2: Measures Relating to National Treatment

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	(1) -	-
(2) <u>Consumption abroad</u>	(2) -	-
(3) <u>Commercial presence</u>	(3) -	-
(4) <u>Presence of natural persons</u>	(4) -	-
(5) <u>Relationship between modes of supply</u>	(5) -	-

7. FINANCIAL SERVICES

B. Banking and other financial services (excl. insurance)
(i) Asset management

TABLE 1: Measures Relating to Market Access

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	(1) Not allowed. Companies have to establish and register a company in Croatia with required basic capital. They should be licensed by CROSEC.	Law on Issuance and Sale of Securities ("Official Gazette", No. 107/95)
(2) <u>Consumption abroad</u>	(2) -	-
(3) <u>Commercial presence</u>	(3) Not allowed. The foreign person must be registered with a Commercial Court as a legal entity authorized for asset management operations and has received the authorization of CROSEC.	Law on Issuance and Sale of Securities ("Official Gazette", No. 107/95)
(4) <u>Presence of natural persons</u>	(4) Not allowed. The person has to be employee of company who is registered according to Croatian law. The private person has to be licensed by CROSEC.	Law on Issuance and Sale of Securities ("Official Gazette", No. 107/95)
(5) <u>Relationship between modes of supply</u>	(5) -	-

TABLE 2: Measures Relating to National Treatment

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	(1) -	-
(2) <u>Consumption abroad</u>	(2) -	-
(3) <u>Commercial presence</u>	(3) -	-
(4) <u>Presence of natural persons</u>	(4) -	-
(5) <u>Relationship between modes of supply</u>	(5) -	-

7. FINANCIAL SERVICES

B. Banking and other financial services (excl. insurance)

- (k) Advisory and other auxiliary financial services on all the activities listed in Article 1B of MTN. TNC/W/50, incl. credit reference and analysis, investment and portfolio research and advice, advice on acquisitions and on corporate restructuring and strategy

TABLE 1: Measures Relating to Market Access

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	-	-
(2) <u>Consumption abroad</u>	-	-
(3) <u>Commercial presence</u>	-	-
(4) <u>Presence of natural persons</u>	Described in the horizontal part.	-
(5) <u>Relationship between modes of supply</u>	-	-

TABLE 2: Measures Relating to National Treatment

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	-	-
(2) <u>Consumption abroad</u>	-	-
(3) <u>Commercial presence</u>	-	-
(4) <u>Presence of natural persons</u>	-	-
(5) <u>Relationship between modes of supply</u>	-	-

FINANCIAL SERVICES

B. Banking and other financial services (excl. insurance)

(1) Provision and transfer of financial information, and financial data processing and related software by providers of other financial services

TABLE 1: Measures Relating to Market Access

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	-	-
(2) <u>Consumption abroad</u>	-	-
(3) <u>Commercial presence</u>	-	-
(4) <u>Presence of natural persons</u>	Described in the horizontal part.	
(5) <u>Relationship between modes of supply</u>	-	-

TABLE 2: Measures Relating to National Treatment

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	-	-
(2) <u>Consumption abroad</u>	-	-
(3) <u>Commercial presence</u>	-	-
(4) <u>Presence of natural persons</u>		
(5) <u>Relationship between modes of supply</u>	-	-

HEALTH RELATED AND SOCIAL SERVICES
A. Hospital services

TABLE 1: Measures Relating to Market Access

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	(1) It is proscribed by the law that health services are the services of public importance for the Republic of Croatia. It is a public service which has to be carried out in a health institution registered and physically present in the Republic of Croatia. That means that hospitals, registered and physically present in the other country cannot provide health service in the Republic of Croatia.	Law on Health Care
(2) <u>Consumption abroad</u>	(2) -	-
(3) <u>Commercial presence</u>	(3) Investment in the existing obligatory public health network (hospitals and clinics) is not allowed. This also includes university clinic hospitals (teaching hospitals) and first aid medical care institutions.	Law on Health Care
(4) <u>Presence of natural persons</u>	(4) described in the horizontal part and a person providing those services has to validate his diploma.	Law on Health Care
(5) <u>Relationship between modes of supply</u>	(5) -	-

TABLE 2: Measures Relating to National Treatment

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	(1) -	-
(2) <u>Consumption abroad</u>	(2) -	-
(3) <u>Commercial presence</u>	(3) -	-
(4) <u>Presence of natural persons</u>	(4) -	-
(5) <u>Relationship between modes of supply</u>	(5) -	-

9. TOURISM AND TRAVEL RELATED SERVICES

- A. Hotels and restaurants (incl. catering)
B. Travel agencies and tour operators services
C. Tourist guides services
D. Other

TABLE 1: Measures Relating to Market Access

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. <u>SPECIFIC SERVICE SECTOR OR SUB-SECTOR</u>		
(1) <u>Cross-border supply</u>	-	-
(2) <u>Consumption abroad</u>	-	-
(3) <u>Commercial presence</u>	-	-
(4) <u>Presence of natural persons</u>	described in the horizontal part	-
(5) <u>Relationship between modes of supply</u>	-	-

TABLE 2: Measures Relating to National Treatment

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. <u>SPECIFIC SERVICE SECTOR OR SUB-SECTOR</u>		
(1) <u>Cross-border supply</u>	-	-
(2) <u>Consumption abroad</u>	-	-
(3) <u>Commercial presence</u>	-	-
(4) <u>Presence of natural persons</u>	-	-
(5) <u>Relationship between modes of supply</u>	-	-

11. TRANSPORT SERVICES

A. Maritime Transport Services

(a) Passenger transportation

TABLE 1: Measures Relating to Market Access

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	(1) Passenger transportation from one Croatian port to another (cabotage) can be done only by Croatian boats and exceptionally by foreign boats if it is in economic interest of the Republic of Croatia, with previous approval by the Ministry of Maritime Affairs, Transportation and Communications	Maritime Law, Article 9, ("Official Gazette", No. 17/94, 43/96, 74/94)
(2) <u>Consumption abroad</u>	(2) -	-
(3) <u>Commercial presence</u>	(3) -	-
(4) <u>Presence of natural persons</u>	(4) Described in the horizontal part	
(5) <u>Relationship between modes of supply</u>	(5)	

TABLE 2: Measures Relating to National Treatment

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	(1) -	-
(2) <u>Consumption abroad</u>	(2) -	-
(3) <u>Commercial presence</u>	(3) -	-
(4) <u>Presence of natural persons</u>	(4) -	-
(5) <u>Relationship between modes of supply</u>	(5) -	-

11. TRANSPORT SERVICES
A. Maritime Transport Services
(b) Freight transportation

TABLE 1: Measures Relating to Market Access

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	(1) Freight transportation from one Croatian port to another (cabotage) can be done only by Croatian boats and exceptionally by foreign boats if it is in economic interest of the Republic of Croatia, with previous approval by the Ministry of Maritime Affairs, Transportation and Communications .	Maritime Law, Article 9, ("Official Gazette", No. 17/94, 4396, 74/94)
(2) <u>Consumption abroad</u>	(2) -	-
(3) <u>Commercial presence</u>	(3) -	
(4) <u>Presence of natural persons</u>	(4) Described in the horizontal part	
(5) <u>Relationship between modes of supply</u>	(5)	

TABLE 2: Measures Relating to National Treatment

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	(1) -	-
(2) <u>Consumption abroad</u>	(2) -	-
(3) <u>Commercial presence</u>	(3) -	-
(4) <u>Presence of natural persons</u>	(4) -	-
(5) <u>Relationship between modes of supply</u>	(5) -	-

11. TRANSPORT SERVICES
A. Maritime Transport Services
(c) Rental of vessels with crew

TABLE 1: Measures Relating to Market Access

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	(1) Foreign vessels rented for passenger transportation (charter) are allowed to carry out transportation between Croatian ports (cabotage) only with previous approval by the Ministry of Maritime Affairs, Transportation and Communications	Maritime Code, Article 9, ("Official Gazette", No. 17/94, 4396, 74/94)
(2) <u>Consumption abroad</u>	(2) -	-
(3) <u>Commercial presence</u>	(3) -	-
(4) <u>Presence of natural persons</u>	(4) Described in the horizontal part	
(5) <u>Relationship between modes of supply</u>	(5) -	-

TABLE 2: Measures Relating to National Treatment

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	(1) -	-
(2) <u>Consumption abroad</u>	(2) -	-
(3) <u>Commercial presence</u>	(3) -	-
(4) <u>Presence of natural persons</u>	(4) -	-
(5) <u>Relationship between modes of supply</u>	(5) -	-

11. TRANSPORT SERVICES
A. Maritime Transport Services
(d) Maintenance and repair of vessels

TABLE 1: Measures Relating to Market Access

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	(1) Cross-border supply of these services is technically not possible/feasible.	
(2) <u>Consumption abroad</u>	(2) -	-
(3) <u>Commercial presence</u>	(3) -	-
(4) <u>Presence of natural persons</u>	(4) Described in the horizontal part	
(5) <u>Relationship between modes of supply</u>	(5) -	-

TABLE 2: Measures Relating to National Treatment

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	(1) -	-
(2) <u>Consumption abroad</u>	(2) -	-
(3) <u>Commercial presence</u>	(3) -	-
(4) <u>Presence of natural persons</u>	(4) -	-
(5) <u>Relationship between modes of supply</u>	(5) -	-

11. TRANSPORT SERVICES

A. Maritime Transport Services

(f) Supporting services for maritime transport

TABLE 1: Measures Relating to Market Access

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	(1) For providing particular port supporting service and activities (mooring, embarkation, disembarkation, storage, carrying over of goods and other materials, etc., companies registered for various supporting services in harbours can be established only on the basis of a concession granted by port authorities through public tender.	Law on Ports ("Official Gazette", No. 108/95) Regulation on providing services of pilotage ("Official Gazette", No. 17/96)
(2) <u>Consumption abroad</u>	(2) -	-
(3) <u>Commercial presence</u>	(3) For providing particular port supporting services foreign legal persons must establish a subsidiary in Croatia which will be granted a concession on the basis of the economic needs test, by the port authority. For the navigation aid services and pilotage, a preferential concession will be granted on written demand, for the period of 12 years, to those companies which have carried out these activities on the basis of the special law.	Law on Ports ("Official Gazette", No. 108/95)
(4) <u>Presence of natural persons</u>	(4) Described in the horizontal part.	
(5) <u>Relationship between modes of supply</u>	(5)	

TABLE 2: Measures Relating to National Treatment

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	-	-
(2) <u>Consumption abroad</u>	-	-
(3) <u>Commercial presence</u>		
(4) <u>Presence of natural persons</u>		
(5) <u>Relationship between modes of supply</u>		

11. TRANSPORT SERVICES

C. Air Transport Services

(d) Maintenance and repair of aircraft

TABLE 1: Measures Relating to Market Access

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	(1) Cross-border supply of these services is not technically possible/feasible.	
(2) <u>Consumption abroad</u>	(2) -	-
(3) <u>Commercial presence</u>	(3) A concession granted by the Ministry of Maritime Affairs, Transport and Communications is required for carrying out these activities.	The Air Navigation Act ("Official Gazette", No. 53/91, 26/93 and 109/93)
(4) <u>Presence of natural persons</u>	(4) described in the horizontal part	
(5) <u>Relationship between modes of supply</u>	(5) -	-

TABLE 2: Measures Relating to National Treatment

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	(1)	
(2) <u>Consumption abroad</u>	(2)	
(3) <u>Commercial presence</u>	(3)	
(4) <u>Presence of natural persons</u>	(4)	
(5) <u>Relationship between modes of supply</u>	(5)	

11. TRANSPORT SERVICES
C. Air Transport Services
(e) Supporting services for air transport
- Sales and marketing

TABLE 1: Measures Relating to Market Access

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	(1) Cross-border supply of these services is technically not possible/feasible.	
(2) <u>Consumption abroad</u>	(2) -	-
(3) <u>Commercial presence</u>	(3) A concession granted by the Ministry of Maritime Affairs, Transport and Communications is required for carrying out these activities.	The Air Navigation Act ("Official Gazette", No. 53/91, 26/93 and 109/93)
(4) <u>Presence of natural persons</u>	(4) described in the horizontal part	
(5) <u>Relationship between modes of supply</u>	(5)	

TABLE 2: Measures Relating to National Treatment

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	(1)	
(2) <u>Consumption abroad</u>	(2) -	-
(3) <u>Commercial presence</u>	(3)	
(4) <u>Presence of natural persons</u>	(4)	
(5) <u>Relationship between modes of supply</u>	(5)	

11. TRANSPORT SERVICES

C. Air Transport Services

- (e) Supporting services for air transport
- Computer Reservation System (CRC)

TABLE 1: Measures Relating to Market Access

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	(1) -	-
(2) <u>Consumption abroad</u>	(2) -	-
(3) <u>Commercial presence</u>	(3) A concession granted by the Ministry of Maritime Affairs, Transport and Communications is required for carrying out these activities.	The Air Navigation Act ("Official Gazette", No. 53/91,26/93 and 109/93)
(4) <u>Presence of natural persons</u>	(4) Described in the horizontal part	
(5) <u>Relationship between modes of supply</u>	(5)	

TABLE 2: Measures Relating to National Treatment

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	(1) -	
(2) <u>Consumption abroad</u>	(2) -	-
(3) <u>Commercial presence</u>	(3) -	
(4) <u>Presence of natural persons</u>	(4) -	
(5) <u>Relationship between modes of supply</u>	(5) -	

11. TRANSPORT SERVICES

E. Rail Transport Services

(d) Maintenance and repair of rail transport equipment

TABLE 1: Measures Relating to Market Access

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	(1) Cross-border supply of these services is not technically possible/feasible.	
(2) <u>Consumption abroad</u>	(2) -	-
(3) <u>Commercial presence</u>	(3) -	-
(4) <u>Presence of natural persons</u>	(4) described in the horizontal part	
(5) <u>Relationship between modes of supply</u>	(5)	

TABLE 2: Measures Relating to National Treatment

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	(1)	
(2) <u>Consumption abroad</u>	(2)	
(3) <u>Commercial presence</u>	(3)	
(4) <u>Presence of natural persons</u>	(4)	
(5) <u>Relationship between modes of supply</u>	(5)	

11. TRANSPORT SERVICES

F. Road Transport Services

(a) Passenger transportation

(b) Freight transportation

TABLE 1: Measures Relating to Market Access

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	(1) Foreign carriers are operating international transport in accordance with permits issued by the Ministry of Maritime Affairs, Transport and Telecommunications. Foreign carriers cannot perform cabotage operations	National Road Transport Act International Road Transport
(2) <u>Consumption abroad</u>	(2) -	-
(3) <u>Commercial presence</u>	(3) -	-
(4) <u>Presence of natural persons</u>	(4) Described in the horizontal part.	
(5) <u>Relationship between modes of supply</u>	(5)	

TABLE 2: Measures Relating to National Treatment

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	(1)	
(2) <u>Consumption abroad</u>	(2) -	-
(3) <u>Commercial presence</u>	(3) -	-
(4) <u>Presence of natural persons</u>	(4)	
(5) <u>Relationship between modes of supply</u>	(5)	

TABLE 3. Measures Relating to Most-Favoured-Nation Treatment (MFN)

A. SPECIFIC SERVICE SECTOR OR SUB-SECTOR	Measures	Relevant Laws and Regulations
Measures applied under existing or future agreements and which reserve or limit the provision of transport services and specify operating conditions, including transit permits and/or preferential road taxes of a transport services into, in, across and out of the Republic of Croatia to the parties concerned.	Bilateral agreements	

11. TRANSPORT SERVICES
H. Services auxiliary to all modes of transport (only for maritime services)
(a) Cargo-handling services

TABLE 1: Measures Relating to Market Access

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	(1) Cross-border supply of these services is technically not possible/feasible.	
(2) <u>Consumption abroad</u>	(2) -	-
(3) <u>Commercial presence</u>	(3) Foreign legal persons must establish a subsidiary in Croatia which will be granted a concession on the basis of the economic needs tests, by the port authority.	Law on Ports ("Official Gazette", No. 108/95)
(4) <u>Presence of natural persons</u>	(4)	
(5) <u>Relationship between modes of supply</u>	(5)	

TABLE 2: Measures Relating to National Treatment

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	(1)	
(2) <u>Consumption abroad</u>	(2) -	-
(3) <u>Commercial presence</u>	(3) -	-
(4) <u>Presence of natural persons</u>	(4)	
(5) <u>Relationship between modes of supply</u>	(5)	

11. TRANSPORT SERVICES
H. Services auxiliary to all modes of transport
(b) Storage and warehouse services

TABLE 1: Measures Relating to Market Access

Mode(s) of Supply		Measures	Relevant Laws and Regulations
B. <u>SPECIFIC SERVICE SECTOR OR SUB-SECTOR</u>			
(1)	<u>Cross-border supply</u>	(1) Cross-border supply of these services is technically not possible/feasible.	
(2)	<u>Consumption abroad</u>	(2) -	-
(3)	<u>Commercial presence</u>	(3) Foreign legal persons must establish a subsidiary in Croatia which will be granted a concession on the basis of the economic needs tests, by the port authority	Law on Ports ("Official Gazette", No. 108/95)
(4)	<u>Presence of natural persons</u>	(4)	
(5)	<u>Relationship between modes of supply</u>	(5)	

TABLE 2: Measures Relating to National Treatment

Mode(s) of Supply		Measures	Relevant Laws and Regulations
B. <u>SPECIFIC SERVICE SECTOR OR SUB-SECTOR</u>			
(1)	<u>Cross-border supply</u>	(1)	
(2)	<u>Consumption abroad</u>	(2) -	-
(3)	<u>Commercial presence</u>	(3) -	-
(4)	<u>Presence of natural persons</u>	(4)	
(5)	<u>Relationship between modes of supply</u>	(5)	

11. TRANSPORT SERVICES
H. Services auxiliary to all modes of transport
(c) Freight transport agency services

TABLE 1: Measures Relating to Market Access

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	(1) Cross-border supply of these services is technically not possible/feasible.	
(2) <u>Consumption abroad</u>	(2) -	-
(3) <u>Commercial presence</u>	(3) Foreign legal persons must establish a subsidiary in Croatia which will be granted a concession on the basis of the economic needs tests, by the port authority.	Law on Ports ("Official Gazette", No. 108/95)
(4) <u>Presence of natural persons</u>	(4)	
(5) <u>Relationship between modes of supply</u>	(5)	

TABLE 2: Measures Relating to National Treatment

Mode(s) of Supply	Measures	Relevant Laws and Regulations
B. SPECIFIC SERVICE SECTOR OR SUB-SECTOR		
(1) <u>Cross-border supply</u>	(1)	
(2) <u>Consumption abroad</u>	(2) -	-
(3) <u>Commercial presence</u>	(3) -	-
(4) <u>Presence of natural persons</u>	(4)	
(5) <u>Relationship between modes of supply</u>	(5)	