



Expert Meeting on
**THE IMPACT OF ACCESS TO FINANCIAL SERVICES,
INCLUDING BY HIGHLIGHTING THE IMPACT ON REMITTANCES ON
DEVELOPMENT: ECONOMIC EMPOWERMENT OF WOMEN AND YOUTH**
12-14 November 2014

SESSION 6:
FINANCIAL INCLUSION, TRADE AGREEMENTS AND REGULATORY REFORM

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Financial inclusion and trade agreements

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Some trade & investment provisions

Provision that can adversely affect financial inclusion	In GATS?	In FTA (including TISA)?	In BIT/investment chapter of FTA?
Liberalisation of financial services	Can be	Can be	Can be
Access for new financial services	N	Can be	Can be
Removal of certain lending requirements	Requested	Can be	Can be
Subsidiaries versus branches with implications for locally held reserves	Can be	Can be	Can be
Removal of requirement for reserves to be held in host country	Requested	Can be	Can be
Disciplines on ability to restrict size of financial institutions	Can be	Can be	Can be
Limited prudential defence	Y	Can be	Can be
WTO+ restrictions on capital controls	N	Can be	Can be
Disciplines on domestic regulation	In negotiation	Can be	Can be
Requirement for fair and equitable treatment of foreign investors	N	See next column	Usually
Investor to state dispute settlement (ISDS)	N	See next column	Usually
WTO+ disciplines on state owned enterprises	N	Can be	Unlikely
Disciplines on insurance cooperatives	N	Can be	Unlikely
Disciplines on postal insurance	N	Can be	Unlikely

Thank you

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