

1. BUSINESS SERVICES

A. Professional Services

a) Legal services	1) Unbound	1)
	2) None	2)
	3) None	3)
	4) Unbound, except as indicated in the horizontal section	4)
Other legal advisory and information services (CPC 86190)	1) Unbound	1)
	2) None	2)
	3) None	3)
	4) Unbound, except as indicated in the horizontal section	4)
b) Accounting, Auditing and Bookkeeping Services		
Financial auditing services (CPC 86211)	1) Unbound	1)
	2) None	2)
	3) None	3)
	4) Unbound, except as indicated in the horizontal section	4)
Other Accounting services (CPC 86219)	1) Unbound	1)
	2) None	2)
	3) None	3)
	4) Unbound, except as indicated in the horizontal section	4)
e) Engineering services (CPC 8672)	1) Unbound	1)
	2) None	2)
	3) None	3)
	4) Unbound, except as indicated in the horizontal section	4)

B. Computer and Related

Services

b) Software Implementation Services

Systems and software consulting services (CPC 84210)	1) None	1)
	2) None	2)
	3) None	3)
	4) Unbound, except as indicated in the horizontal section	4)

Systems analysis services (CPC 84220)	1) None	1)
	2) None	2)
	3) None	3)
	4) Unbound, except as indicated in the horizontal section	4)

Programming services (CPC 84240)	1) None	1)
	2) None	2)
	3) None	3)
	4) Unbound, except as indicated in the horizontal section	4)

Systems maintenance services (CPC 84250)	1) None	1)
	2) None	2)
	3) None	3)
	4) Unbound, except as indicated in the horizontal section	4)

C. Research and Development Services

c) Interdisciplinary research and development services (CPC 85300)	1) Unbound	1)
	2) None	2)
	3) None	3)
	4) Unbound, except as indicated in the horizontal section	4)

F. Other Business Services

c) Management consulting services (CPC 8650)	1) Unbound	1)
	2) None	2)
	3) None	3)
	4) Unbound, except as indicated in the horizontal section	4)

2. COMMUNICATION SERVICES

Multi-modal courier services (CPC 75121)	1) Unbound	1)
	2) Unbound	2)
	3) The competent authority reserves the right to approval subject to economic needs	3)
	4) Unbound, except as indicated in the horizontal section	4)

Other courier services (CPC 75129)	1) Unbound	1)
	2) Unbound	2)
	3) The competent authority reserves the right to approval subject to economic needs	3)
	4) Unbound, except as indicated in the horizontal section	4)

C. Telecommunication Services

a) Telephone services (CPC 7521)	1) Unbound	1)
	2) Unbound	2)
	3) The competent authority reserves the right to approval subject to economic needs	3)
	4) Unbound, except as indicated in the horizontal section	4)

b) and c) Data transmission services (CPC 7523)	1) Unbound	1)
	2) Unbound	2)
	3) The competent authority reserves the right to approval subject to economic needs	3)

	4) Unbound, except as indicated in the horizontal section	4)
d) Telex services (CPC 7523)	1) Unbound	1)
	2) Unbound	2)
	3) The competent authority reserves the right to approval subject to economic needs	3)
	4) Unbound, except as indicated in the horizontal section	4)
e) Telegraph services (CPC 7522)	1) Unbound	1)
	2) Unbound	2)
	3) The competent authority reserves the right to approval subject to economic needs	3)
	4) Unbound, except as indicated in the horizontal section	4)
f) Facsimile services (CPC 7521 + 7529)	1) Unbound	1)
	2) Unbound	2)
	3) The competent authority reserves the right to approval subject to economic needs	3)
	4) Unbound, except as indicated in the horizontal section	4)
o) Other telecommunications services (CPC 75290)	1) Unbound	1)
	2) Unbound	2)
	3) The competent authority reserves the right to approval subject to economic needs	3)
	4) Unbound, except as indicated in the horizontal section	4)
3. CONSTRUCTION AND RELATED ENGINEERING SERVICES		
A. General Construction for Building (CPC 512)	1) Unbound*	1)
	2) Unbound	2)
	3) None	3)

4) Unbound, except as indicated in the horizontal section 4)

B. General Construction Work for Civil Engineering (CPC 513) 1) Unbound* 1)
2) Unbound 2)

3) None 3)

4) Unbound, except as indicated in the horizontal section 4)

7. FINANCIAL SERVICES

A. All Insurance and Insurance-related Services

(i) Direct Insurance (including co-insurance)

a) Life, accident and health insurance services (CPC 8121) 1) Unbound 1)
2) Unbound 2)

3) None 3)

4) Unbound, except as indicated in the horizontal section 4)

b) Non-life insurance services (CPC 8129) 1) Unbound 1)
2) Unbound 2)

3) None 3)

4) Unbound, except as indicated in the horizontal section 4)

c) Reinsurance and retrocession (CPC 81299) 1) Unbound 1)
2) Unbound 2)

3) None 3)

4) Unbound, except as indicated in the horizontal section 4)

d) Services auxiliary to insurance (including broking and agency services) (CPC 81401) 1) Unbound 1)
2) Unbound 2)

3) None 3)

	4) Unbound, except as indicated in the horizontal section	4)
Average and loss adjustment services (CPC 81403)	1) Unbound	1)
	2) Unbound	2)
	3) None	3)
	4) Unbound, except as indicated in the horizontal section	4)
Actuarial and loss services (CPC 81404)	1) Unbound	1)
	2) Unbound	2)
	3) None	3)
	4) Unbound, except as indicated in the horizontal section	4)
Commercial banking	1) Unbound	1)
	2) Unbound	2)
	3) A banking institution set up under the system of Cuban-foreign economic associations shall function under the private banking regime with joint capital and shall form part of the Cuban banking system. To operate within the banking system it is necessary to apply for and obtain a licence from the Banco Nacional De Cuba and be entered in the General Register of Banks	3)
	The establishment of representative offices of foreign banking interests must follow the same procedure and they may not lend or accept deposits	
	Licences for the creation of private banks with joint capital are only granted for carrying out operations in freely convertible currencies, consistent with the functions of commercial and investment banks, with entities in Cuba and on international markets	
	Investment funds must come from abroad and the licences restrict the possibilities of attracting investment in Cuba	

The establishment of subsidiaries of foreign banks in Cuba is not permitted

4) Unbound, except as indicated in the horizontal section 4)

9. TOURISM AND TRAVEL RELATED SERVICES

Hotel and other lodging services (CPC 641) 1) Unbound* 1)
2) Unbound 2)

3) None 3)

4) Unbound, except as indicated in the horizontal section 4)

Food serving services (CPC 642) 1) Unbound* 1)
2) Unbound 2)

3) None 3)

4) Unbound, except as indicated in the horizontal section 4)

Beverage serving services for consumption on the premises (CPC 643) 1) Unbound* 1)
2) Unbound 2)

3) None 3)

4) Unbound, except as indicated in the horizontal section 4)

Travel agency, tour operator and tourist guide services (CPC 747) 1) None 1)
2) Unbound 2)

3) None 3)

4) Unbound, except as indicated in the horizontal section 4)

10. RECREATIONAL, CULTURAL AND SPORTING SERVICES

D. Sporting and Other Recreational Services (CPC 964) 1) None 1)
2) None 2)

- 3) None 3)
- 4) Unbound, except as indicated in the horizontal section 4)

11. TRANSPORT SERVICES

A. Maritime Transport Services

- a) Passenger transportation (CPC 7211)
 - 1) None 1)
 - 2) None 2)
 - 3) None 3)
 - 4) Unbound, except as indicated in the horizontal section 4)
- b) Freight transportation (excluding transportation in coastal waters) (CPC 7212)
 - 1) Unbound 1)
 - 2) None 2)
 - 3) None for the establishment of subsidiaries, representative offices etc., for the supply of international maritime transportation freight services, however, it is not permitted for foreign companies to register ships to be operated under the Cuban flag 3)
 - 4) Unbound, except as indicated in the horizontal section 4)
- d) Maintenance and repair of vessels
 - Repair services of other transport equipment, on a fee or contract basis (only includes the repair of containers) (CPC 88680)
 - 1) Unbound* 1)
 - 2) None 2)
 - 3) None 3)
 - 4) Unbound, except as indicated in the horizontal section 4)
 - Repair services of other transport equipment, on a fee or contract basis (only includes the repair and maintenance of small vessels in the Port of Cabañas)
 - 1) Unbound* 1)
 - 2) None 2)
 - 3) None 3)
 - 4) Unbound, except as indicated in the 4)

(CPC 88680) horizontal section

H. Services Auxiliary to All Modes of Transport

f) Supporting services for maritime transport

Container handling services (only includes use of the container terminal in the port of Havana and in the port of Mariel as transshipment points) (CPC 74110)	1) Unbound*	1)
	2) None	2)
	3) None	3)
	4) Unbound, except as indicated in the horizontal section	4)

Other cargo handling services (only includes transshipment operations at terminals specializing in the handling of fertilizers) (CPC 74190)	1) Unbound*	1)
	2) None	2)
	3) None	3)
	4) Unbound, except as indicated in the horizontal section	4)

Other storage or warehousing services (warehouses for the consignment of inputs for maritime transport) (CPC 74290)	1) Unbound*	1)
	2) None	2)
	3) None	3)
	4) Unbound, except as indicated in the horizontal section	4)

C. Air Transport Services

d) Maintenance and repair of aircraft

Repair services of other transport equipment, on a fee or contract basis (CPC 88680)	1) None	1)
	2) None	2)
	3) None	3)
	4) Unbound, except as indicated in the horizontal section	4)

e) Supporting services for air transport

Other supporting services

for air transport
(CPC 7469)

Including:

Computer reservation system (CRS); and	1) None	1)
	2) None	2)
	3) None	3)
	4) Unbound, except as indicated in the horizontal section	4)
Sale or marketing of air transport services	1) None	1)
	2) None	2)
	3) None	3)
	4) Unbound, except as indicated in the horizontal section	4)

Unbound

None

None

Unbound, except as indicated in the horizontal section

Unbound

None

None

Unbound, except as indicated in the horizontal section

Unbound

None

None

Unbound, except as indicated in the horizontal section

Unbound

None

None

Unbound, except as indicated in the horizontal section

Unbound

None

None

Unbound, except as indicated in the horizontal section

None

None

None

Unbound, except as indicated in the horizontal section

None

None

None

Unbound, except as indicated in the horizontal section

None

None

None

Unbound, except as indicated in the horizontal section

None

None

None

Unbound, except as indicated in the horizontal section

Unbound

None

None

Unbound, except as indicated in the horizontal section

Unbound

None

None

Unbound, except as indicated in the horizontal section

Unbound

Unbound

None

Unbound, except as indicated in the horizontal section

Unbound

Unbound

None

Unbound, except as indicated in the horizontal section

Unbound

Unbound

None

Unbound, except as indicated in the horizontal section

Unbound

Unbound

None

Unbound, except as indicated in the horizontal section

Unbound

Unbound

None

Unbound, except as indicated in the horizontal section

Unbound

Unbound

None

Unbound, except as indicated in the horizontal section

Unbound

Unbound

None

Unbound, except as indicated in the horizontal section

Unbound

Unbound

None

Unbound, except as indicated in the horizontal section

Unbound*

Unbound

Unbound

* Unbound due to lack of technical feasibility.

Unbound, except as indicated in the horizontal section

Unbound*

* Unbound due to lack of technical feasibility.

Unbound

Unbound

Unbound, except as indicated in the horizontal section

Unbound

Unbound

None

Unbound, except as indicated in the horizontal section

Unbound

Unbound

None

Unbound, except as indicated in the horizontal section

Unbound

Unbound

None

Unbound, except as indicated in the horizontal section

Unbound

Unbound

None

Unbound, except as indicated in the horizontal section

Unbound

Unbound

None

Unbound, except as indicated in the horizontal section

Unbound

Unbound

None

Unbound, except as indicated in the horizontal section

Unbound

Unbound

Licensing requirements for operating as a bank are applicable to all non-State participants in the national banking system

Licences for associations set up in the banking sector on the basis of foreign and national capital permit commercial banking activities related to operations in freely convertible currencies

Unbound, except as indicated in the horizontal section

Unbound*

* Unbound due to lack of technical feasibility.

Unbound

None

Unbound, except as indicated in the horizontal section

Unbound*

* Unbound due to lack of technical feasibility.

Unbound

None

Unbound, except as indicated in the horizontal section

Unbound*

* Unbound due to lack of technical feasibility.

Unbound

None

Unbound, except as indicated in the horizontal section

None

Unbound

None

Unbound, except as indicated in the horizontal section

Unbound

Unbound

None

Unbound, except as indicated in the horizontal section

None

None

None

Unbound, except as indicated in the horizontal section

Unbound

None

None

Unbound, except as indicated in the horizontal section

Unbound*

* Unbound due to lack of technical feasibility.

None

None

Unbound, except as indicated in the horizontal section

Unbound*

* Unbound due to lack of technical feasibility.

None

None

Unbound, except as indicated in the

horizontal section

Unbound*

* Unbound due to lack of technical feasibility.

None

None

Unbound, except as indicated in the horizontal section

Unbound*

* Unbound due to lack of technical feasibility.

None

None

Unbound, except as indicated in the horizontal section

Unbound*

* Unbound due to lack of technical feasibility.

None

None

Unbound, except as indicated in the horizontal section

None

None

None

Unbound, except as indicated in the horizontal section

None

None

None

Unbound, except as indicated in the horizontal section

None

None

None

Unbound, except as indicated in the horizontal section