

Volume II (Chapters Five to Twenty-Three)

Article 12.4:	Obligations relating to Major Providers of Public Telecommunications Services	12-5
Article 12.5:	Independent Regulatory Bodies	12-7
Article 12.6:	Universal Service	12-8
Article 12.7:	Licenses and Other Authorizations	12-8
Article 12.8:	Allocation and Use of Scarce Resources	12-8
Article 12.9:	Enforcement	12-9
Article 12.10:	Resolution of Domestic Telecommunications Disputes	12-9
Article 12.11:	Transparency	12-10
Article 12.12:	Forbearance	12-10
Article 12.13:	Relationship to Other Chapters	12-11
Article 12.14:	International Standards and Organizations	12-11
- Annex 12.4	Rural Telephone Suppliers	12-12

CHAPTER THIRTEEN: FINANCIAL SERVICES

Article 13.1:	Definitions	13-1
Article 13.2:	Scope and Coverage	13-4
Article 13.3:	National Treatment	13-5
Article 13.4:	Most-Favoured-Nation Treatment	13-5
Article 13.5:	Right of Establishment	13-6
Article 13.6:	Cross-Border Trade	13-7
Article 13.7:	New Financial Services	13-7
Article 13.8:	Senior Management and Boards of Directors	13-8
Article 13.9:	Non-Conforming Measures	13-8
Article 13.10:	Exceptions	13-9
Article 13.11:	Transparency	13-10
Article 13.12:	Treatment of Certain Information	13-11