

Banking and Other Financial Services (excluding insurance)

3. Article H bis-05(1) applies to cross-border trade in financial services with respect to:
 - (a) the provision and transfer of financial information and financial data processing as described in subparagraph (o) of the definition of financial service;³ and
 - (b) advisory and other auxiliary financial services, and credit reference and analysis, excluding intermediation, relating to banking and other financial services as described in subparagraph (p) of the definition of financial service.
4. Paragraph 3 applies only if neither the foreign bank nor one of its affiliates, if subject to the *Bank Act*, S.C. 1991, c. 46, maintains a financial establishment in Canada.

³ The Parties understand that, where the provision and transfer of financial information and financial data processing involves personal information, the treatment of such personal information shall be subject to all applicable legislation in Canada governing the protection of personal information.