

7. FINANCIAL SERVICES

A. All Insurance and Insurance-related Services

(i) Direct Insurance (including co-insurance)

Insurance (excluding reinsurance and retrocession) (CPC 812)	1) Unbound	1)
	2) Unbound	2)
	3) None	3)
	4) Unbound, except for senior personnel and specialists	4)
Reinsurance and retrocession (CPC 81299)	1) None	1)
	2) None	2)
	3) None	3)
	4) Unbound, except for senior personnel and specialists	4)
Acceptance of deposits and other repayable funds from the public (CPC 81115-81119)	1) Unbound	1)
	2) Unbound	2)
	3) None	3)
	4) Unbound, except for senior personnel and specialists	4)
Lending of all types, including consumer credit, mortgage credit, etc. (CPC 8113)	1) Unbound	1)
	2) Unbound	2)
	3) None	3)
	4) Unbound, except for senior personnel and specialists	4)
Other services auxiliary to financial intermediation (CPC 81331-81334)	1) None	1)
	2) None	2)
	3) None	3)
	4) Unbound, except for senior personnel and specialists	4)

9. TOURISM AND TRAVEL
RELATED SERVICES

A. Hotels and Restaurants (CPC 641-643)	1) None	1)
	2) None	2)
	3) None	3)
	4) Unbound, except for senior managerial personnel, with staff training programmes	4)
B. Travel Agencies and Tour Operators Services (CPC 7471)	1) None	1)
	2) None	2)
	3) Operators for tourism in the country#1	3)
	4) Unbound, except for senior managerial personnel, with staff training programmes	4)
C. Tourist Guide Services (CPC 7472)	1) None	1)
	2) None	2)
	3) None	3)
	4) Unbound, except for specialists #2	4)

Unbound

Unbound

None

Unbound, except for senior personnel and specialists

None

None

None

Unbound, except for senior personnel and specialists

Unbound

Unbound

None

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Unbound

Unbound

None

Unbound, except for senior personnel and specialists

None

None

None

Unbound, except for senior personnel and specialists

None

None

None

Unbound, except for senior managerial personnel, with staff training programmes

None

None

Unbound

Unbound, except for senior managerial personnel, with staff training programmes

None

None

None

Unbound, except for specialists#2

#1 Enterprises providing services for tourism in Paraguay by travellers from abroad.

#2 Suitable persons exercising the profession of tourist guide.