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Excerpt: . . . 9 ing, securities, and all other financial services in areas such as fi-nancial information and advisory services. With respect to commercial presence, we are including the right to establish new or to acquire existing companies in the form of wholly-owned subsidiaries, joint ventures, or branches. For both commercial presence and cross-border, we are seeking the removal of the discriminatory application of laws and regulations, and the removal of limitations such as monopolies, numerical quotas, and economic needs tests. And, finally, we are seeking transparency in the development and application of laws and regulations. To amplify these bilateral efforts, we are working with a group of about 13 countries of varying levels of development, including the European Union, Canada, Japan, and Switzerland, who share our interest in financial services liberalization, and we have devel-oped a set of general benchmarks for financial services liberaliza-tion through what is being termed in Geneva as a plurilateral approach. USTR and Treasury are working hand-in-hand along with other...

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