

13 January 2020

UKTF (2020) 2 – Commission to EU 27

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**Subject:** Internal EU27 preparatory discussions on the future relationship: "Free trade agreement"

**Origin:** European Commission, Task Force for Relations with the United Kingdom

**Remarks:** These slides are for presentational and information purposes only and were presented to the Council Working Party (Article 50) on 13 January 2020. The contents are without prejudice to discussions on the future relationship.

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Internal preparatory discussions on  
future relationship

# **Free trade agreement**

**AD HOC WORKING PARTY ON ARTICLE 50** (*Seminar mode*)

**13/01/2020**

# General introduction

*If UK withdraws with agreement on 31 January 2020:*

*Transition period of 11 months for:*

- 1. adoption of negotiating directives;**
- 2. conduct of negotiations;**
- 3. signature/conclusion and entry into force of future agreement by 1 January 2021**

**=> *Complex and politically sensitive negotiations***

**=> *Possibility of a "cliff edge" as of 1 January 2021***

# Purpose of the seminar series

## ***- Respect established EU principles and objectives:***

- 1. European Council (Art. 50) guidelines on the framework for the future EU-UK relationship, 23 March 2018;**
- 2. Revised Political Declaration agreed with the UK government on 17 October 2019, setting out the framework for the future relationship between the EU and the UK.**

## ***- Preparing the negotiating directives***

## ***- Take into account Member States' views***

## ***- Commission will present the recommendation after UK withdrawal***

***→ no surprises***

***→ allow for swift adoption***

Internal preparatory discussions on  
future relationship

Free trade agreement (context)

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# The EU's and Internal market's Ecosystem

- Union policies and actions, including the Internal market with its four freedoms, form a unique ecosystem underpinned by instruments and structures that cannot be separated from each other
- The EU ecosystem:



# Single Market vs Free Trade Agreements

	Single Market	Free Trade Agreement
<b>Scope</b>	<b>Indivisible four freedoms:</b> goods, services, capital, persons	<b>No holistic approach:</b> limited opening, varying per area (goods, services, investment, public procurement)
<b>Integration method</b>	<b>Principle of free movement /free provision</b>	<b>Targeted removal of barriers</b> to trade
	<b>Regulatory union</b> (pooled sovereignty) <ul style="list-style-type: none"> <li>- Prohibition of restrictions</li> <li>- Harmonisation of rules</li> <li>- Mutual recognition by default</li> </ul>	<b>Regulatory autonomy</b> (two separate regulatory spaces) <ul style="list-style-type: none"> <li>- Access to market requires full compliance with host State rules</li> <li>- Regulatory cooperation on voluntary basis</li> </ul>
	Distinct legal order; <b>primacy</b> and <b>direct effect</b> of EU law	International law; <b>no direct effect</b>
<b>Decision-making</b>	Mostly by <b>qualified majority</b> for secondary legislation	<b>Mutual agreement only</b>
<b>Supervision &amp; enforcement</b>	<ul style="list-style-type: none"> <li>- Commission, EU regulatory agencies, Member State supervisory authorities, cooperation networks</li> <li>- Court of Justice of EU, Member State courts</li> </ul>	<ul style="list-style-type: none"> <li>- Joint Committee, specialised committees</li> <li>- State-to-State dispute settlement</li> </ul>
<b>Remedies</b>	Compliance, lump sum/penalty payments, damages (to private parties)	Suspension of obligations, compensation

# Single Market vs Free Trade Agreement

## Illustration - Goods

### *Single Market*

- Free movement
- EU Customs Union
  - No customs duties between MS
- No quantitative restrictions
- Regulatory integration
  - Harmonised areas: full EU-level harmonisation of product rules and compliance methods
  - Non-harmonised areas: mutual recognition of national rules
- No border controls in intra-EU trade
- Integrated regulatory, supervisory, judiciary and enforcement system

### *Free Trade Agreement*

- No general free movement; customs controls and procedures
- Market access
  - Most duties/quotas removed over time
  - UK: aim for zero tariffs/quotas
- Access requires full compliance with host state rules
  - No harmonisation
  - No mutual recognition/equivalence of substantive rules
- Regulatory cooperation always on a voluntary basis
- Each side retains right to regulate
  - Some general rules framing regulation ("rules on rules")



## EU Customs Union vs customs cooperation

# Illustration – customs

### ***EU Customs Union***

- Borderless internal market through EU customs union and internal market
- Mission of EU customs: supervision of international trade **and** implementation of external aspects of internal market
- Union Customs Code
  - Common customs procedures
  - Common Risk Management Framework
  - Trade facilitating measures, e.g. simplified procedures and authorised economic operators
- Union IT systems and databases

### ***Third country/FTA***

- Customs border: customs controls and procedures apply
- Customs Cooperation to mitigate burden of customs controls and procedures
  - Mutual recognition of authorised trader programmes (Japan, USA)
  - Mutually agreed customs security measures (Switzerland, Norway)
  - Mutual recognition of risk management techniques (USA)
  - Establish channels of communication for exchange of information (China) between customs authorities

## Single Market vs FTA

# Illustration – Services

### *Single Market*

- Fundamental freedoms  
(*dismantling national barriers*)
  - Services
  - Establishment
  - Capital
  - Persons
- Sectoral liberalisation
  - Services Directive
  - Sector-specific legislation  
(harmonising conditions for the provision of services)
  - Country-of-origin approach/mutual recognition

### *Free Trade Agreement*

- Differentiated liberalisation:
  - Open on establishment (but e.g. no direct branching financial services)
  - More limited for cross-border provision of services and movement of staff (only temporary)
  - Based on existing levels of openness
- Sectoral exclusions to market access; reservations; exceptions
- Access requires full compliance with host state rules
  - No harmonisation of rules
  - No mutual recognition of rules
- Each side retains right to regulate
  - Some general rules framing regulations ("rules on rules")

Internal preparatory discussions on  
future relationship

Free trade agreement (I)

**AD HOC WORKING PARTY ON ARTICLE 50** (*Seminar mode*)

**13/01/2020**

# General approach (1)

**General principles - §5 of European Council guidelines of 29 April 2017, §7 of European Council guidelines of 23 March 2018:**

- As close as possible a partnership with the UK in the future. Should cover trade and economic cooperation as well as other areas.
- Balanced, ambitious and wide-ranging free trade agreement *"insofar as there are sufficient guarantees for a level playing field"*;
- Balance of rights and obligations and a level playing field;
- UK's status as a third country: a non-member of the EU that does not live up to the same obligations as a member cannot have the same rights and enjoy the same benefits as a member;
- Autonomy of the EU's decision making and legal order;
- Integrity of the Single Market & Customs Union; indivisibility of the four freedoms; no sector-by-sector participation in the Single Market;
- *"In the overall context of the FTA, existing reciprocal access to fishing waters and resources should be maintained"*.

# General approach (2)

**Political Declaration (§§4-5).** Integrates European Council principles and in addition:

- Broad, deep and flexible partnership across trade and economic cooperation with a comprehensive and balanced free trade agreement at its core.
- The future relationship should be approached with high ambition with regard to its scope and depth, but it cannot amount to benefits of membership.

**Political Declaration (§17):**

- Ambitious, wide-ranging and balanced economic partnership. Comprehensive, encompassing a free trade agreement, as well as wider sectoral cooperation where in the mutual interest.
- Provisions ensuring a level playing field.
- Should facilitate trade and investment between the Parties to the extent possible, while respecting the integrity of the EU's Single Market & Customs Union.

**Political Declaration (§73):**

- Fisheries agreement part of the economic partnership, includes access to waters and quota shares.

# TRADE IN GOODS

***I. Free trade area***

***II. Customs cooperation***

***III. Regulatory aspects***

# General approach – free trade area

## European Council guidelines of 23 March 2018 (§8)

- [...] a balanced, ambitious and wide-ranging free trade agreement (FTA) insofar as there are sufficient guarantees for a level playing field. [...] Such an agreement cannot however offer the same benefits as Membership and cannot amount to participation in the Single Market or parts thereof. This agreement would address:
    - i) trade in goods, with the aim of covering all sectors and seeking to maintain zero tariffs and no quantitative restrictions with appropriate accompanying rules of origin.
- In the overall context of the FTA, existing reciprocal access to fishing waters and resources should be maintained;

## Objectives (Political Declaration §§19-21)

- Ambitious trade relationship creating a free trade area
- UK's third country status: separate markets, distinct legal orders, management of risks at the border through customs checks and procedures
- To facilitate movements of goods across borders: deep and comprehensive regulatory and customs cooperation, underpinned by provisions on level playing field

## Tariffs (Political Declaration §22)

- No tariffs, fees, charges or quantitative restrictions
- Appropriate and modern rules of origin

# **I. Free trade area (1)**

- Free trade area: tariff free and quota free across all sectors
- Provided a level playing field is ensured
- Access to waters and quota share for fisheries within the context of the economic partnership
- Prohibition of ban or undue restriction on trade
- Prohibition of customs duties and taxes on exports



# **I. Free trade area (2)**

- Appropriate preferential rules of origin based on standard EU FTA practice - general rules include bilateral cumulation
- Anti-fraud measures, possibility to correct customs errors and to adopt appropriate measures for recovery and in case of lack of administrative cooperation
- Trade defence instruments
- All relevant exceptions apply

# General approach – customs cooperation

## European Council guidelines of 23 March 2018 (§8)

- [...] This agreement would address:[...]
- ii) appropriate customs cooperation, preserving the regulatory and jurisdictional autonomy of the parties and the integrity of the EU Customs Union

## Objectives (Political Declaration §§4, 19, 24, 26)

- Facilitate legitimate trade
- In full respect of their legal orders
- Protecting the Parties' financial interests

## Customs arrangements (Political Declaration §§24-26)

- Envisage the use of all available facilitative arrangements and technologies
- Consider mutual recognition of trusted traders' programmes (Authorised Economic Operators)
- Administrative cooperation in customs matters and value added tax matters
- Mutual administrative assistance to combat fraud and including recovery of claims

## II. Customs cooperation

- Customs cooperation to facilitate trade while ensuring effective controls
- Administrative cooperation and mutual assistance on customs and VAT matters, to combat fraud and on recovery of duties and taxes
- Possibility to include a 'security agreement'
  - Objective and impact on facilitation
  - Extent of alignment required
  - Authorised Economic Operators (AEO) provisions
- These elements must be consistent with checks and controls applicable under the Union Customs Code

# **III. Regulatory aspects**

***A. Regulatory Issues in FTA context (covered also under slides on general context)***

***B. Technical Barriers to Trade (TBT)***

***C. Sanitary and Phytosanitary Measures (SPS)***

***D. Good Regulatory Practices***

***E. Regulatory Cooperation***

# General approach – regulatory aspects

## European Council guidelines of 23 March 2018 (§8)

- [...] This agreement would address:[...]
- iii) disciplines on technical barriers to trade (TBT) and sanitary and phytosanitary (SPS) measures;
- iv) a framework for voluntary regulatory cooperation

## Objectives (Political Declaration §§4, 23)

- Promote regulatory approaches that are transparent, efficient and compatible to the extent possible
- Promote avoidance of unnecessary barriers to trade in goods
- While preserving regulatory autonomy and integrity of the Single Market

## Disciplines and regulatory cooperation (Political Declaration §23)

- Discipline on technical barriers to trade (TBT) and sanitary and phytosanitary (SPS) measures building on and going beyond WTO agreements
- Voluntary regulatory cooperation

## **A. Regulatory issues in FTA context**

- **FTA model limits depth of future relationship in the regulatory area**
- **No mutual recognition of regulatory frameworks or regulatory decisions**
- **Products need to comply with the rules of the importing party and checks on imports for safety, health or other public policy purposes remain**
  - **Qualitatively big difference between trading and operating within the Internal Market ecosystem and trading with the EU as a third country**

## B. Technical Barriers to Trade (TBT)

- **WTO TBT+:** Build on and go beyond the WTO TBT Agreement
- Set out **common principles** for **framework policies** (on standardisation, technical regulations, conformity assessment, etc.) **informing development of sector-specific rules** → **Reduce the potential for diverging regulatory approaches at sector-specific level**
- **Core TBT provisions (1/3):**
  - **Standards**
    - Definition of international standards
    - Promoting regulatory compatibility based on use of relevant international standards
    - Principles on use of standards in support of product legislation

# B. Technical Barriers to Trade (TBT)

## Core TBT provisions (2/3):

- **Conformity assessment => Streamlined testing and certification requirements:**
  - risk-based approach (=> third party conformity assessment limited to high risk products)
  - continued use of manufacturer's self-declaration of conformity where currently applied (reflecting the Parties' shared current practice)
  - principles on the use of accreditation to qualify conformity assessment bodies where third party conformity assessment is required

## Core TBT provisions (3/3):

- Specific good regulatory practice principles and minimum transparency requirements for TBT measures (early consultation of stakeholders, assessment of regulatory options, TBT notification procedure)
- Cooperation on market surveillance
- Marking and labelling provisions to facilitate trade
- Consultation mechanism to address specific trade concerns
- Information to stakeholders about applicable TBT measures



## C. Sanitary and phytosanitary (SPS)

- SPS goods placed on the EU market have to comply with requirements of EU law
- This compliance by a third country is a pre-condition for the country to be authorised (‘listed’) to export live animals, plants and their derived products to the EU
- All live animals and animal-derived products, and high-risk plants entering the EU customs territory are subject to systematic border controls in the EU

## **C. Sanitary and phytosanitary (SPS)**

**No change of EU's SPS rules, safeguarding a high level of protection of human and animal health, as well as plant health**

### **Core SPS provisions:**

- Recognition of the EU as one SPS entity for transparent and fair import conditions (certificates etc.) and authorisation procedures
- Recognition of regionalisation
- Import checks
- Audits
- Cooperation in multilateral SPS fora
- Cooperation and exchange on specific policy issues (e.g. antimicrobial resistance, animal welfare)
- Upholding the precautionary principle

## D. Good regulatory practices

**Objective:** ensure that all stakeholders are able to anticipate legislative changes and their views are taken into account in the regulatory process

**Cross-cutting provisions** laying down best practices for the entire regulatory cycle and for any matter covered by the FTA, based on the Parties' existing policies:

- Publication of regulatory agendas
- Early information to stakeholders of expected significant new regulatory measures or significant reviews of existing ones
- Public consultations
- Impact assessments
- Retrospective evaluations

# E. Regulatory cooperation

## Voluntary framework for cooperation in areas of mutual interest

### Objectives:

- Create opportunities for cooperation between regulators with a view to promoting compatibility of measures to the extent possible
- Prevent and address unnecessary barriers to trade and investment (in synergy with thematic chapters, e.g. TBT, SPS, etc.)

**Horizontal scope** – all areas covered by trade in goods

Fully preserves **regulatory autonomy, voluntary** in nature, no binding outcome

In areas where cooperation is agreed:

- **Bilaterally:** expert-level discussions to promote approaches that are compatible to the extent possible
- **In relevant international fora:** identify common approaches when in 27 the mutual interest and jointly promote them towards other countries

# Conclusions

**1. Tariff and quota free trade in all sectors underpinned by level playing field and with a fisheries agreement**

**2. Customs cooperation to help facilitate trade while ensuring effective controls**

**3. WTO+ TBT and SPS disciplines and voluntary regulatory cooperation but EU and UK will form separate markets and distinct legal orders (→ end of free movement of goods and mutual recognition)**

**1. + 2. + 3. ≠ frictionless trade**

→ **Free movement only in the Single Market and Customs Union**

→ **FTA => customs border**

# Internal preparatory discussions on future relationship

## Free trade agreement (II)

**AD HOC WORKING PARTY ON ARTICLE 50** (*Seminar mode*)

**13/01/2020**

# General approach (1)

**General principles (relevant for the economic partnership) – §5 of European Council Guidelines of April 2017 and §§3, 7-8 of European Council Guidelines of March 2018:**

- As close as possible a partnership with the UK in the future. Should cover trade and economic cooperation as well as other areas;
- Balanced, ambitious and wide-ranging free trade agreement *“insofar as there are sufficient guarantees for a level playing field”*;
- Balance of rights and obligations and a level playing field;
- UK’s status as a third country: a non-member of the EU that does not live up to the same obligations as a member cannot have the same rights and enjoy the same benefits as a member;
- Autonomy of the EU’s decision making and legal order;
- Integrity of the Single Market and the Customs Union; indivisibility of the four freedoms; no sector-by-sector participation in the Single Market.

# General approach (2)

## Political Declaration (§§4-5, 17)

- Broad, deep and flexible partnership across trade and economic cooperation with a comprehensive and balanced free trade agreement at its core;
- The future relationship should be approached with high ambition with regard to its scope and depth, but it cannot amount to benefits of membership;
- Ambitious, wide-ranging and balanced economic partnership. This partnership will be comprehensive, encompassing a free trade agreement, as well as wider sectoral cooperation where it is in the mutual interest, insofar as there are sufficient guarantees for level playing field and open and fair competition;
- It should facilitate trade and investment between the Parties to the extent possible, while respecting the integrity of the EU's Single Market and the Customs Union.



# **Trade in Services and investment and other FTA issues**

- I. Trade in services and investment***
- II. Cooperation and equivalence in financial services***
- III. Digital trade***
- IV. Intellectual property***
- V. Public procurement***
- VI. Capital movements and payments***
- VII. Exceptions***

# General approach – Services and investment etc.

## European Council Guidelines of March 2018:

§8: “[...] This agreement would address:

- iv) a framework for **voluntary regulatory cooperation**;
- v) **trade in services**, with the aim of allowing market access to provide services under host state rules, including as regards right of establishment for providers, to an extent consistent with the fact that the UK will become a third country and the Union and the UK will no longer share a common regulatory, supervisory, enforcement and judiciary framework;
- vi) Access to **public procurement** markets, **investments** and protection of **intellectual property** rights, including geographical indications, and other areas of interest to the Union.”

§10: “The future partnership should include ambitious provisions on movement of natural persons [...] and related areas such as [...] recognition of **professional qualifications**.”

§12: “[...] Any future framework should safeguard **financial stability** in the Union and respect its regulatory and supervisory regime and standards and their application.”

§14: “In the light of the importance of **data flows** in several components of the future relationship, it should include rules on data. As regards personal data, protection should be governed by Union rules on adequacy [...].”

# I. Services and investment:

## a) objectives and principles (§§18 and 27-28 Pol. Decl.)

### Objective:

- Ambitious, comprehensive and balanced arrangements on trade in services and investment in services and non-services sectors;
- Respect for each Party's right to regulate, respecting the autonomy and ability to regulate economic activity to the levels of protection each Party deems appropriate in order to achieve legitimate public policy objectives.

### Principles:

- ❑ Deliver a level of liberalisation in trade in services **beyond the Parties' WTO (GATS) commitments** and **taking into account existing Union Free Trade Agreements**.
- ❑ **Substantial sectoral coverage**, covering **all four modes of supply** and providing for the absence of substantially all discrimination in the covered sectors.
- ❑ **Covered sectors**, including: professional and business services, telecommunications services, courier and postal services, distribution services, environmental services, financial services, transport services.
- ❑ Appropriate **exceptions and limitations**: e.g.
  - exclusion of audio-visual services / activities carried out in the exercise of governmental authority;
  - preservation of the high quality of EU's public services.
- ❑ All relevant exceptions apply [see below].

# **I. Services and investment:**

## **b) market access and non-discrimination** **(§§29-30, 57 Pol. Decl.)**

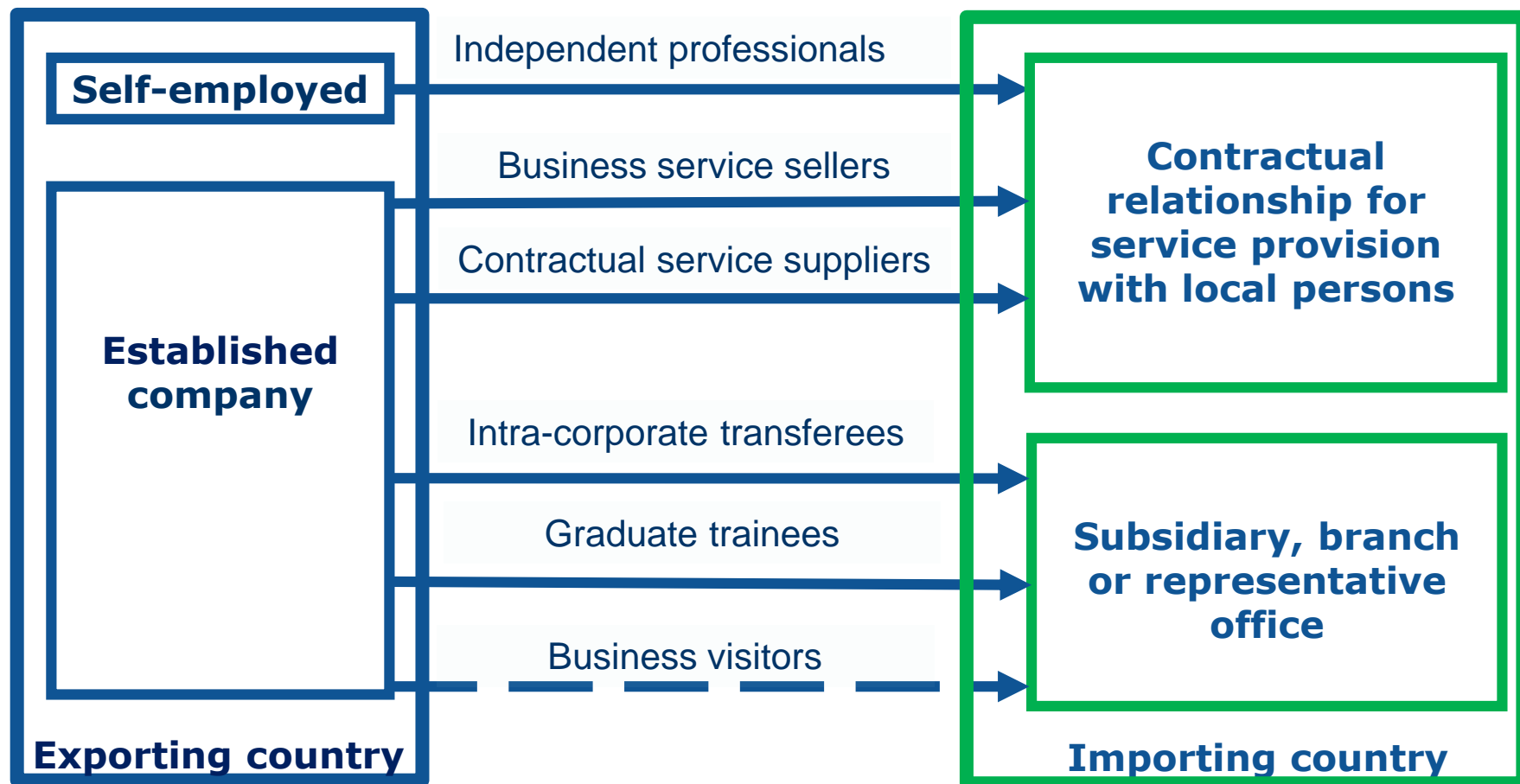
### **Principles:**

- Need to distinguish “market access” from applicable (domestic) regulation;
- Parties’ services providers and investors to be treated in a non-discriminatory manner, including with regard to establishment.

### **Main provisions:**

- ❑ Market access and national treatment – but host state (domestic) regulation continues to apply;
- ❑ Address performance requirements for investors;
- ❑ Temporary entry and stay of natural persons for business purposes in defined areas – host state rules apply on service providers and investors, but also on:
  - entry, stay and work;
  - working conditions and labour rights of natural person.

# I. Services and investment: Mode 4: temporary entry of natural persons for business purposes



# I. Services and investment:

## c) Regulatory aspects (§§31-34, 39 Pol. Decl.)

### Main principle:

- **Regulatory autonomy:** host state (domestic) regulation continues to apply.

### Main provisions:

- ❑ Provisions to promote **regulatory approaches** that are transparent, efficient, compatible to the extent possible, and which promote avoidance of unnecessary regulatory requirements.
- ❑ Framework for **voluntary regulatory cooperation**, in a limited number of areas, focusing on exchange of information and sharing of best practice
- ❑ Limited **disciplines on domestic regulation:**
  - Horizontal provisions: e.g. on licensing procedures
  - Standard EU FTA regulatory provisions in specific sectors:  
e.g. telecommunications services, financial services, delivery services, international maritime transport services
- ❑ Framework for negotiations on the conditions for the recognition of **professional qualifications** (and related licensing requirements) – as regards specific professions, if in the EU interest.

## II. Cooperation and equivalence in financial services (§§35-37 Pol. Decl.)

- Political Declaration sets out certain **principles for voluntary EU-UK cooperation in financial services**, while respecting the Parties' regulatory and decision-making autonomy
- **Assessment of equivalence**
  - ✓ EU to assess UK's equivalence under relevant frameworks
  - ✓ UK to assess EU's equivalence under relevant frameworks
    - Unilateral assessments by both sides - no negotiation
- **UK will be treated like other third countries**
  - ✓ No passporting rights, no participation in agencies
  - ✓ Big difference between treatment inside Single market eco-system and third country treatment
- Discussed in seminar of 10 January 2020

# III. Digital trade

(§§38, 40 Pol. Decl.)

## Digital trade generally

- Objectives: facilitating electronic commerce; addressing unjustified barriers to trade by electronic means and ensuring an open, secure and trustworthy online environment for businesses and consumers;
  - ❑ Provisions, for instance on:
    - electronic trust and authentication services;
    - not requiring prior authorisation solely on the grounds that service is provided by electronic means;
    - consumer protection in the online environment and unsolicited direct marketing communication.

## Data flows

- Objectives: facilitating cross-border data flows and addressing unjustified data localisation requirements (while not affecting the EU's personal data protection rules).

**Parties' dialogue** to exchange information, experience and best practices relating to emerging technologies



# **IV. Intellectual Property**

## **(§§42-45 Pol. Decl.)**

### **Objectives:**

- Protection and enforcement of intellectual property to stimulate innovation, creativity and economy activity – beyond the WTO TRIPS Agreement and WIPO conventions.

### **Main specific provisions:**

- ❑ Preservation of the Parties' levels of protection of intellectual property: e.g. copyright, trade marks, designs, geographical indications, patents, undisclosed information, plant variety rights.
- ❑ Enforcement of intellectual property rights, including in the digital environment and at the border.
- ❑ Exhaustion of intellectual property rights.

***Appropriate mechanism for Parties' cooperation and exchange of information on intellectual property issues of mutual interest.***

# V. Public procurement

## (§§46-47 Pol. Decl.)

### **Objective:**

- Ensure opportunities in the UK's public procurement market beyond the UK's commitments under the WTO Government Procurement Agreement.

### **Main specific provisions:**

- ❑ Relevant market opportunities – in specific areas not covered by the WTO Government Procurement Agreement.
- ❑ National treatment beyond covered procurement, at least for locally-established subsidiaries of the Parties in respect of any procurement.
- ❑ Standards, based on and going beyond those of the WTO Government Procurement Agreement, ensuring transparency of market opportunities, public procurement rules, procedures and practices.
- ❑ Remedies and review procedures – including before judicial

## **VI. Capital movements and payments** **(§41 Pol. Decl.)**

- Enable free movement of capital and payments related to transactions liberalised / standstill clause
- Relevant safeguard and carve-out provisions – e.g. in case of serious difficulties for monetary and exchange rate policy (in accordance with TFEU on free movement of capital).

# **VII. Exceptions**

## **(§28 Pol. Decl.)**

- Based on relevant articles of WTO Agreements and in line with EU FTA practice:
  - **General exceptions**
  - **Security exceptions**
  - **Prudential carve-out**
  - **Balance of payments**
  - **Taxation**

# Conclusions

- **Balanced, ambitious and wide-ranging free trade agreement**
  - *“insofar as there are sufficient guarantees for a level playing field”*
  - EU has limited margin to top-up commitments undertaken in existing FTAs: but nature of FTAs will not change & MFN considerations.
  - Parties retain regulatory and decision-making autonomy
- **Free trade agreement ≠ Single Market**
  - ❑ Limited market access, sector reservations – no four freedoms
  - ❑ Basic horizontal and sectoral disciplines – no common rulebook
    - ✓ Host state regulation applies - no country of origin rule, no passporting in financial services, no mutual recognition of regulatory activity
  - ❑ No free movement of persons – Mode 4 access commitments for natural persons focus on skilled professionals – host state immigration/labour law applies
  - ❑ Voluntary regulatory cooperation in some sectors - no joint rule-making by common institutions
  - ❑ State-to-State dispute settlement only – no direct effect of rules, nor common court

## Other seminars

- *Adequacy for data protection (10/1)*
- *Cooperation and equivalence in financial services (10/1)*
- Level Playing Field (14/1)
- Transport (15/1)
- Energy (15/1)
- Mobility of persons (20/1)