

CHAPTER 15

SMALL AND MEDIUM-SIZED ENTERPRISES

Article 15.1 General Principles

1. The Parties, recognising the fundamental role of SMEs in maintaining dynamism and enhancing competitiveness of their respective economies and their contribution to economic growth, sustainable development, and innovation, shall foster close cooperation between SMEs of the Parties and cooperate in promoting jobs and growth in SMEs.
2. The Parties recognise the integral role of the private sector in the SME cooperation to be implemented under this Chapter.

Article 15.2 Cooperation to Increase Trade and Investment Opportunities for SMEs

With a view to facilitating more robust cooperation between the Parties to enhance commercial opportunities for SMEs, each Party shall seek to increase trade and investment opportunities. In particular, each Party may:

- (a) promote cooperation between the Parties' small business support infrastructure including dedicated SME centres, incubators and accelerators, export assistance centres, and other centres, as appropriate, to create an international network for sharing best practices, exchanging market research, and promoting SME participation in international trade, as well as creating business growth in local markets;
- (b) strengthen its collaboration with the other Party on activities to promote SMEs owned by women and youth, start-ups, and partnership among these SMEs and their participation in international trade;
- (c) enhance cooperation with the other Party to exchange information and best practices in areas including improving SME access to capital and credit, SME participation in government procurement opportunities, and helping SMEs adapt to changing market conditions;
- (d) encourage participation in purpose-built mobile or web-based platforms, for entrepreneurs to share information and best practices to help SMEs link with international suppliers, buyers, and other potential business partners;

- (e) promote the participation in international trade of SMEs owned by underrepresented groups, such as women, youth, and minority groups; and
- (f) support SMEs to participate in digital trade and e-commerce to take advantage of opportunities resulting from this Agreement.

Article 15.3 Information Sharing

1. Each Party shall establish or maintain its own free, publicly accessible website containing information regarding this Agreement, including:
 - (a) the text of this Agreement;
 - (b) a summary of this Agreement; and
 - (c) information designed for SMEs that contains:
 - (i) a description of the provisions in this Agreement that the Party considers to be relevant to SMEs; and
 - (ii) any additional information that would be useful for SMEs interested in benefitting from the opportunities provided by this Agreement.
2. Each Party shall include in its website, referred to in paragraph 1, links to:
 - (a) the equivalent website of the other Party; and
 - (b) to the extent feasible, the websites of its own government agencies and other relevant entities that provide information which the Party considers useful to any person interested in trading, investing, or doing business in that Party's territory.
3. Subject to each Party's laws and regulations, the information described in subparagraph 2(b) may include:
 - (a) customs regulations, procedures, or enquiry points;
 - (b) regulations or procedures concerning intellectual property rights;
 - (c) technical regulations, standards, quality or conformity assessment procedures;
 - (d) relevant sanitary or phytosanitary measures relating to importation or exportation;

- (e) foreign investment regulations;
 - (f) business registration procedures;
 - (g) trade promotion programmes;
 - (h) competitiveness programmes;
 - (i) SME investment and financing programmes;
 - (j) taxation information, such as regulations and reporting procedures, or enquiry points etc.;
 - (k) government procurement opportunities;
 - (l) employment regulations; and
 - (m) other information which the Party considers to be useful for SMEs.
4. Each Party shall regularly review the information and links on the website referred to in paragraphs 1 and 2 to ensure the information and links are up to date and accurate.
 5. To the extent possible, each Party shall make the information referred to in paragraphs 1 through 3 available in English.

**Article 15.4
Contact Points**

1. Each Party shall, within 60 days of the entry into force of this Agreement, designate an SME contact point to address matters related to this Chapter. Each Party shall notify the other Party promptly in the event of any change to its contact point.
2. The contact points shall meet as necessary and shall carry out their work through communication channels such as email, virtual meetings or other means.
3. Where appropriate and to the extent practicable, the contact points shall:
 - (a) exchange information to assist in monitoring the implementation of this Agreement as it relates to SMEs;
 - (b) exchange information including sharing best practices in supporting and assisting SMEs with respect to, among other things, capacity building, training and skill development;

- (c) promote seminars, workshops, webinars, mentorship sessions, or other activities to inform SMEs of the benefits available to them under this Agreement;
 - (d) facilitate regular communication and coordination between the Parties; and
 - (e) cooperate and coordinate, including with other appropriate agencies of their governments and any relevant committee or subsidiary body established under this Agreement, to develop and implement joint cooperation initiatives that enhance the ability of SMEs to benefit from opportunities arising under this Agreement.
4. The contact points may:
- (a) facilitate provision of recommendations, as necessary, to any relevant committee or the Joint Commission established under this Agreement;
 - (b) facilitate the development of programmes to assist SMEs to participate and integrate effectively into the Parties' regional and global supply chains;
 - (c) consider any other matter pertaining to SMEs, including any issues raised by SMEs regarding their ability to benefit from this Agreement; and
 - (d) seek to cooperate with experts and relevant organisations, as appropriate, in carrying out their activities.
5. The Parties recognise the importance of cooperation and consultation, based on the principle of mutual respect, and shall endeavour to resolve any matter arising under this Chapter.

Article 15.5 Non-Application of Dispute Settlement

Neither Party shall have recourse to dispute settlement under Chapter 19 (Dispute Settlement) for any matter arising under this Chapter.