

BANGLADESH	5 YEARS	NO LIMIT	21(2)
CHINA	REASONABLE PERIOD	NO LIMIT	20(b)
COMMONWEALTH OF INDEPENDENT STATES* (FORMER USSR)	5 YEARS	\$9,999	VI(1)
CYPRUS	5 YEARS	NO LIMIT	21(1)
CZECH REPUBLIC	5 YEARS	NO LIMIT	21(1)
EGYPT	5 YEARS	NO LIMIT	23(1)
ESTONIA	5 YEARS	NO LIMIT	20(1)
FRANCE	5 YEARS	NO LIMIT	21(1)
GERMANY	NO LIMIT	NO LIMIT	20(3)
ICELAND	5 YEARS	NO LIMIT	19(1)
INDONESIA	5 YEARS	NO LIMIT	19(1)
ISRAEL	5 YEARS	NO LIMIT	24(1)
KAZAKHSTAN	5 YEARS	NO LIMIT	19
KOREA, SOUTH	5 YEARS	NO LIMIT	21(1)
LATVIA	5 YEARS	NO LIMIT	20(1)
LITHUANIA	5 YEARS	NO LIMIT	20(1)
LUXEMBOURG	2 YEARS	NO LIMIT	21(1)

MOROCCO	5 YEARS	NO LIMIT	18
NETHERLANDS†	3 YEARS	NO LIMIT	22(2)
NORWAY	5 YEARS	NO LIMIT	16(1)
PHILIPPINES	5 YEARS	NO LIMIT	22(1)
POLAND	5 YEARS	NO LIMIT	18(1)
PORTUGAL	5 YEARS	NO LIMIT	23(1)
ROMANIA	5 YEARS	NO LIMIT	20(1)
RUSSIA	5 YEARS	NO LIMIT	18
SLOVAK REPUBLIC	5 YEARS	NO LIMIT	21(1)
SLOVENIA	5 YEARS	NO LIMIT	20(1)
SPAIN	5 YEARS	NO LIMIT	22(1)
THAILAND	5 YEARS	NO LIMIT	22(1)
TRINIDAD & TOBAGO	5 YEARS	NO LIMIT	19(1)
TUNISIA	5 YEARS	NO LIMIT	20
UKRAINE	5 YEARS	NO LIMIT	20
VENEZUELA	5 YEARS	NO LIMIT	21(1)

* includes Armenia, Azerbaijan, Belarus, Georgia, Kyrgyzstan, Moldova, Tajikistan, Turkmenistan, and Uzbekistan

† Includes a three year retroactive loss provision - use with caution