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NEWLY ISSUED LEGAL DOCUMENTS

1. Novelties on base salary and regional minimum wage

On June 30, 2024, the Government issued Decree 73/2024/ND-CP (“**Decree 73/2024**”) providing for the base salary and bonus regime for officials, civil servants, public employees and personnel of the armed forces and Decree 74/2024/ND-CP (“**Decree 74/2024**”) prescribing minimum wage levels for employees working under labor contracts. Decree 73/2024 and Decree 74/2024 will take effect from July 1, 2024 with an increase in the base salary and regional minimum wage that is putting a spotlight on enterprises and employees. Particularly:

1.1 Base salary

Decree 73/2024 stipulates that the base salary from July 1, 2024 is VND 2,340,000 per month (an increase of 540,000 per month compared to the previous base salary). Accordingly, the maximum contribution level of compulsory social insurance, health insurance, and labor accident and occupational disease insurance from July 1, 2024 increases from VND 36,000,000 per month to VND 46,800,000 per month. In addition, pensions and benefits of employees under the law on compulsory social insurance will be calculated based on the increased base salary.

Region III	VND 3,860,000	VND 18,600
Region IV	VND 3,450,000	VND 16,600

Thus, from July 1, 2024, compared to previous minimum wage levels, the monthly minimum wage level of employees will increase from VND 200,000 to VND 280,000 per month and the hourly minimum wage level will increase from VND 1,000 to VND 1,300 per hour, depending on the region.

b. Employees should be paid a higher wage than the regional minimum wage

According to Article 5.3 of Decree 74/2024, in terms of the minimum wage, employers are responsible for reviewing salary payment policies in contracts agreed upon with employees, in collective agreements, and internal regulations to make appropriate adjustments. For agreed payment terms that are more beneficial to employees than the minimum wage, the employer should continue to pay salaries as agreed, such as: paying a wage at least 7% higher than the minimum wage to workers who have gone through vocational training, 5% for

1.2 Regional minimum wage

a. Monthly and hourly minimum wage levels

Decree 74/2024 regulates the monthly and hourly minimum wage levels for employees by region as follows:

Region	Monthly minimum wage level	Hourly minimum wage level
Region I	VND 4,960,000	VND 23,800
Region II	VND 4,410,000	VND 21,200

workers in heavy and dangerous working environments.

At the same time, employers are not allowed to eliminate or reduce other benefits for overtime working, night-shift working, in-kind compensation and other regimes under the labor law.

c. Re-classify some regions subject to regional minimum wage levels

Decree 74/2024 re-classifies some regions subject to regional minimum wages, such as:

- Some regions II re-classified into regions I include: Quang Yen town, Dong Trieu town, Uong Bi

City, Mong Cai City (Quang Ninh province).

- Some regions III re-classified into regions II include: Thai Binh City (Thai Binh province); Thanh Hoa City, Sam Son City, Nghi Son town, Bim Son town (Thanh Hoa province); Ninh Hoa town (Khanh Hoa province); Soc Trang City (Soc Trang province).
- Some regions IV re-classified into regions III include: Thai Thuy and Tien Hai districts (Thai Binh province); Trieu Son, Tho Xuan, Yen Dinh, Vinh Loc, Thieu Hoa, Ha Trung, Hau Loc, Nga Son, Hoang Hoa, Nong Cong (Thanh Hoa province); Ninh Phuoc district (Ninh Thuan province).

2. Regulations on restructuring loan terms for customers facing difficulties

On June 18, 2024, the State Bank of Vietnam (“SBV”) issued Circular 06/2024/TT-NHNN (“Circular 06/2024”) amending and supplementing a number of articles of Circular 02 /2023/TT-NHNN (“Circular 02/2023”) on credit institutions and foreign bank branches (“CIs”) restructuring loan terms and maintaining loan categories in order to help those customers facing difficulties. Accordingly, Circular 06/2024 extends the application of loan repayment term restructuring, as prescribed in Circular 02/2023, to support customers facing difficulties in production and business and customers borrowing loans to serve their subsistence needs **through December 31, 2024**.

In particular, CIs may decide to restructure the repayment terms of principals and/or interests of the debts which meet the conditions prescribed in Circular 02/2023, specifically as follows:

- Principal balances arising before April 24, 2023 and from lending and financial leasing activities.
- Obligations to repay principals and/or interests arising in the period from the effective date of Circular

02/2023 (ie. April 24, 2023) through December 31, 2024.

- The outstanding balance of a restructured debt is undue or overdue up to 10 days from the payment due date or repayment period under contract or agreement.
- By CIs’ assessment, the borrower is unable to repay the principal and/or interest on time as agreed under a

contract or agreement due to a decrease in revenue and income compared to the revenue and income in the repayment plan for such principal and/or interest.

- By CIs' assessment, the borrower is able to fully repay the principal and/or interest according to the restructured repayment term.
- CIs do not restructure the repayment terms for debts that violate legal regulations.

- The time for debt restructuring (including debt extension) is determined appropriately depending on the customer's level of difficulty and **does not exceed 12 months** from the due date of the restructured debt balance.

- The restructuring of the debt repayment terms is extended through December 31, 2024.

Circular 06/2024 takes effect immediately from the date of signing, i.e. **June 18, 2024**.

3. Amending and supplementing the conditions for foreign loans without government guarantee

On June 28, 2024, the SBV issued Circular 19/2024/TT-NHNN ("**Circular 19/2024**") amending and supplementing a number of articles of Circular 08/2023/TT-NHNN providing the conditions for borrowing foreign loans without government guarantee. Circular 19/2024, effective **from July 1, 2024**, has added a number of new types of foreign loans with the following specific regulations:

3.1 Foreign loans arising from the issuance of Letters of Credit by credit institutions and foreign bank branches

Regarding foreign loans arising from the issuance of Letters of Credit by credit institutions and foreign bank branches (CIs), Articles 1.1, 1.4, 1.5 and 1.6 of Circular 19/2024 stipulates as follows:

- Foreign loans arising from the issuance of Letters of Credit by CIs (issuing banks) are formed from the issuance of deferred letters of credit that require immediate repayment or repayment before the due date of such letters of credit. In which, the issuing bank (borrower) receives a credit from the reimbursing bank

(lender) who is a non-resident when the reimbursing bank makes payments to the beneficiary using the reimbursing bank's funds before the due date of the letter of credit as agreed in the letter of credit.

- Borrowers taking out medium and long-term foreign loans will **not need to prove** their purpose when using the loan to pay for loans arising from the issuance of Letters of Credit.
- Short-term foreign loans arising from the issuance of Letters of Credit will **not be limited** to the maximum ratio of total outstanding principal of foreign short-term loans calculated on individual equity capital at December 31 of the year immediately

preceding the time the loan arises as for loans used for supplementing capital to serve credit granting activities according to the borrower's credit growth or restructuring the foreign loans of the borrower (30% for commercial banks and 150% for foreign bank branches and other credit institutions).

- However, when taking out foreign loans from the issuance of letters of credit, CIs and borrowers must ensure compliance with the regulations on safety ratios in the Law on credit institutions at the end of the last 3 months before the date of signing the foreign loan agreement, the agreement on increase of value of the foreign loan, except when the borrower is a credit institution under an approved recovery plan, a specially controlled credit institution implementing safety ratios as prescribed for these subjects in the Law on Credit Institutions.

3.2 Foreign loans to pay for goods import contracts for borrowers who are not credit institutions

According to Article 1.2 of Circular 19/2024, when borrowers take out foreign loans to pay for deferred payment import contracts serving investment projects, production and business plans, or other projects:

- The purpose of borrowing must be to implement an investment project or implement the borrower's production and business plans or other projects.
- The borrower is allowed to exclude medium and long-term foreign loan

balances arising from deferred payment import contracts when calculating the foreign loan limit as follows:

- In case of taking out foreign loans to implement investment projects, the principal balance of medium and long-term domestic and foreign loans (including extended short-term loans, overdue short-term loans converted to medium or long term loans) serving investment projects must not exceed the loan limit of the investment project (i.e. the difference between the total investment capital of the project and the investor's contributed capital recorded in the Investment Certificate, Investment Registration Certificate, in-principle investment approval document).

- In case of taking out foreign loans to implement the borrower's production and business plans, or other projects, the balance of medium and long-term domestic and foreign loans (including extended short-term loans, overdue short-term loans converted to medium or long term loans) serving this purpose must not exceed the total loan demand in the Plan for using foreign loans approved by competent authorities.

- The borrower is allowed to borrow foreign loans to pay for goods import contracts (including mandatory debt repayment to the issuing bank) according to the letter of credit issued by the issuing bank.

4. Additional principles for purchase and sale of corporate bonds by credit institutions

On June 28, 2024, the SBV issued Circular 11/2024/TT-NHNN (“Circular 11/2024”) amending and supplementing a number of articles of the Circular 16/2021/TT-NHNN (“Circular 16/2021”) providing for the purchase and sale of corporate bonds by credit institutions and foreign bank branches (CIs), notably the two additional principles in buying and selling corporate bonds by CIs.

(1) *Enterprises must provide CIs with information about involved persons:* this principle requires that before CIs purchase corporate bonds, enterprises must provide CIs with information about the involved persons, specifically as follows:

- *Information about involved persons being individuals, including:* full name; personal identification number; nationality, passport number, date and place of issuance for foreigners; relationship with the issuing enterprise.
- *Information about involved persons being organizations, including:* enterprise name and code, head office address, number of Enterprise Registration Certificate or equivalent legal documents; legal representative, relationship with the issuing enterprise.

(2) *Not to use cash in buying and selling corporate bonds:* this principle requires CIs to use non-cash payment services when making payments for corporate bonds in accordance with the law on non-cash payments.

In addition to adding the two principles mentioned above, Circular 11/2024 also abolishes two principles in buying and selling corporate bonds: (1) the principle of buying and selling unlisted corporate bonds or bonds not yet registered for trading on the Upcom trading system of CIs, and (2) the principle of buying and selling corporate bonds between a commercial bank under compulsory transfer and a compulsory receiving party, the term sale of corporate bonds according to Articles 4.11 and 4.12 of Circular 16/2021.

Circular 11/2024 will take effect from **August 12, 2024**.

GV Lawyers would like to introduce our valued readers to an article by Ms. **Tran Nguyen Phuong Anh** titled **“Unraveling” the problem with consularization of foreign documents** posted Saigon Economic Times (No 1.748) on June 13, 2024.

ARTICLE

In 2023 alone, the Hanoi People’s Court (Hanoi Court) issued two decisions on annulment of arbitral awards with their conflicting opinions on the mandate over consularization of foreign documents in arbitration proceedings. Disagreements about legal interpretation of the same issue in the same court spark a lot of confusion in both the legal community and the public.

Specifically, in Decision 12/2023/QĐ-PQTT dated July 4, 2023 (Decision 12/2023), the Hanoi Court found that the arbitral award seriously violated the arbitration procedures under which the Arbitral Tribunal that has accepted and resolved the dispute in a state of the claimant’s documents from abroad having not been consularized, thereby deciding to cancel the said arbitration award. Meanwhile, Decision 16/2023/QĐ-PQTT dated November 27, 2023 (Decision 16/2023) states that the petition does not need consularization thereof if the receiving agency (i.e. Vietnam International Arbitration Center – VIAC) has not

required the claimant to do so.

The Supreme People’s Court has published draft Case Law No. 15/2024 (draft Case Law) with the main source of case law branded as Decision 16/2023 mentioned above. The case law is as follows: The requesting party demands annulment of the arbitral award on the grounds that the Arbitral Council does not require the relevant party to consularize papers and documents abroad before submitting at the Vietnamese arbitration. The draft case law proposes a legal solution that the court must determine that these papers and documents do not necessarily need consularization if the arbitration organization receiving these papers and documents does not require it, except for cases as prescribed by the Rules of Arbitration.

The proposed case law is based on the fact that the 2010 Commercial Arbitration Law does not have regulations on requiring consularization of papers and documents prepared abroad before submitted to the

Vietnamese arbitration. Decree No. 111/2011/ND-CP dated December 5, 2011 on consular certification and consularization (Decree 111/2011) also does not have such requirements. The fact that some judges have opposite views and decide to annul some arbitral awards is not consistent with the above-mentioned legal documents, nor in alignment with international practice, so the case law is needed for uniform application of the law. Also, the Draft Case Law recognizes the development of a case law in this regard is essential to ensure effective and fast-tracked arbitration activities in Vietnam.

In Decision 16/2023, the Hanoi Court is based on Article 9.4 of Decree 111/2011 to comment that if VIAC (as the receiving agency) does not require consularization, it is not necessary to do the same. Nonetheless, this comment is not really convincing as pursuant to Article 9.4 of Decree 111/2011, the exemption from consularization of documents decided by the receiving agency of Vietnam must be in accordance with

the respective laws of Vietnam. Until now, the law has not granted dispute-resolving arbitration centers and/or arbitral tribunals the right to decide whether to require consularization of documents or not.

Of note, in both Decision 12/2023 and Decision 16/2023, the party requesting annulment of the arbitration award argues such failure to consularize foreign documents violates the basic principles of Vietnamese law, which are inherently a concept that has not yet provided a uniform interpretation and application despite guidance in Resolution No. 01/2014/NQ-HDTP dated March 20, 2014 of the

Council of Judges of the Supreme People's Court. Even the Hanoi Court in Decision 12/2023, although agreeing with the party requesting cancellation of the arbitration award in its judgment, cannot specifically point out which basic principle was violated.

In such a context, the official adoption and promulgation of Case Law 15/2024 will help supplement the legal basis for arbitration centers to receive cases as well as arbitral tribunals to resolve cases with full authority to decide whether to require the parties to consularize foreign documents. The addition of a legal basis, on the one hand, helps unify

the understanding of all relevant parties, facilitating the conduct of arbitration proceedings, and on the other hand, eliminates the need for parties to refer the issue of consularization to the violation of basic principles of Vietnamese law to request annulment of the arbitration award. This also reinforces the time-and-money-saving advantage of dispute resolution by commercial arbitration as opposed to court in the direction of streamlining procedures and paperwork, in accordance with the policy of encouraging the development of commercial arbitration in Vietnam.

1. Tax policy when merging enterprises

In case of enterprise merger, the merged enterprise is responsible for fulfilling its tax payment obligations before the merger; in case the tax payment obligation has not been fulfilled, the merging enterprise is responsible for completing the tax payment obligation. The merged enterprise enjoys legal rights and benefits, and is responsible for the obligations, unpaid debts, labor contracts and other property obligations of the merged enterprise. The merging enterprise automatically inherits all rights, obligations, and legal interests of the merged enterprise according to the merger contract.

General Department of Customs replies to the question of to J-Tech Vina Co., Ltd. in Official Letter No. 3333/TCHQ-TXNK dated July 9, 2024.

2. Tax policy for land lease right transfer activities

Regarding invoicing: In case the Company transfers land lease rights, it must issue an invoice to deliver to the transferee (including cases where goods and services used for promotion, advertising, sample goods; goods and services used to give, donate, exchange, replace salaries paid to workers and for internal consumption (except for goods circulated internally to continue the production process); delivering goods in the form of a lending or return of goods).

Regarding value-added tax: In case the Company transfers land lease rights, the value-added tax calculation price will comply with Article 1.1 of Decree 49/2022/ND-CP. The value-added tax

rate applied to the transfer of land lease rights is 10%.

Regarding corporate income tax: In case the Company transfers land lease rights, the calculation of corporate income tax will comply with Articles 16 and 17 of Circular 78/2014/TT-BTC.

Binh Duong Provincial Tax Department replies to the question of Saigon- Branch of CJ Freshway Vietnam Co., Ltd. in Official Letter No. 18226/CTBDU-TTHT dated June 8, 2024.

3. Personal income tax policy for golf activities

In case the Company sends one or several employees to participate in golf to interact and cooperate with customers:

- If the documents and invoices for golf expenses are in the Company's name, this expense is not income received by the employee, so it is not included in personal income taxable income.
- If the golf card clearly states the name of the representative who is an employee of the Company, that expense is included in the taxable income to calculate personal income tax for the participating individual.

Ha Noi City Tax Department replies to the question of Representative Office of The Zenitaka Corporation in Hanoi in Official Letter No. 39488/CTHN-TTHT dated July 4, 2024.

4. Issue invoices to collect electricity and water bills

In case the Company does business of leasing a factory, has common electricity and water costs, and has not separated the electricity and water bills for the factory lessee, the Company will issue an invoice stating "collection of electricity and water bills" according to the actual amount used by the factory lessee because the Company does not have the function of producing and trading electricity and water; the

invoice issued by the Company will still be included in the deductible expenses of the factory lessee when determining income subject to corporate income tax.

Binh Dinh Provincial Tax Department replies to the question of Long Van Phat Services Investment Production JSC. in Official Letter No. 2459/CTBDI-TTHT dated July 9, 2024.



GLOBAL VIETNAM
LAWYERS

1. Officially reduce value added tax by 2% until the end of 2024

The Government has just issued Decree No. 72/2024/ND-CP regulating value added tax (VAT) reduction policy according to the previous Resolution of the National Assembly.

Accordingly, from July 1, 2024, goods and services will maintain the preferential VAT rate of 8% (i.e. a reduction of 2%) until the end of this year.

Some products include telecommunications; finance - banking; securities, insurance, real estate business; metals and prefabricated metal products, mining products (excluding coal mining) ... are not in the group eligible for tax incentives.

If goods and services are not subject to VAT or are subject to 5% VAT as prescribed by the Law on VAT, they will comply with the Law on VAT and their VAT will not be reduced.

Business establishments that calculate VAT using the deduction method may apply the 8% VAT rate for goods and services eligible for VAT reduction.

Business establishments (including business households and individual businesses) that calculate VAT using the percentage method on revenue are entitled to a 20% reduction in the percentage rate to calculate VAT when issuing invoices for goods and services subject to VAT reduction.

According to previous calculations by the Government, extending the 2% tax reduction period for another 6 months is expected to reduce budget revenue in the second half of this year by about VND 24,000 billion (equivalent to VND 4,000 billion per month). The budget is estimated to decrease by nearly VND 47,500 billion for the whole year of 2024.

In return, the policy will promote production and business activities, contributing to generating more revenue for the budget. Enterprises reduce production costs, lower product prices, and increase competitiveness; people enjoy reduced consumption costs...

By dantri.com.vn

2. Proposal to sell self-use rooftop solar power to EVN at VND 671 per kWh

To encourage the development of clean energy, Deputy Prime Minister Tran Hong Ha requests the Ministry of Industry and Trade to research a pilot for self-produced/self-consumed rooftop solar power, which will be sold to the national grid in case of failure to use up power. Maximum sales volume is 10% of total capacity. The Ministry of Industry and Trade is also required to provide a price for purchasing surplus

electricity from self-use rooftop solar power systems.

In the report dated July 11, the Ministry of Industry and Trade proposed purchasing price options. **Option 1**, the purchase price of surplus electricity is calculated according to the average annual avoidable fee schedule issued by the Ministry of Industry and Trade. The avoidable fee schedule is the

production cost of 1 kWh calculated based on the intraday time of use and the regions and seasons of the year, applicable to small power plants using renewable energy that do not have separate prices, such as small hydroelectric plants.

Option 2, the same equals system marginal price (SMP) i.e. hourly electricity market marginal price (excluding capacity add-on price (CAN) i.e. market capacity price) and subtracts distribution cost per 1 kWh. This is the price of the last unit or plant participating in generating electricity into the system.

However, the Ministry of Industry and Trade believes that there is currently no suitable method to build the purchase price of surplus electricity, so there is not enough argument to get the purchase price of surplus electricity transmitted to the national grid according to option 1 or 2.

Therefore, the Ministry of Industry and Trade proposes a temporary application of the purchase price of surplus electricity generated to the grid from VND 600-700 per kWh, specifically at VND 671 per kWh (calculated based on avoided average

costs in 2023). This level is 58-63% lower than the purchase price of transitional renewable power projects currently applied according to the price bracket of the Ministry of Industry and Trade (VND 1,587-1,816 per kWh).

The Ministry of Industry and Trade states that this price can be adjusted annually to suit each period of development of the electricity system. This plan is simple, easy to implement and saves EVN's investment costs.

Regarding the pilot requirement to purchase surplus electricity output of a maximum 10% of total capacity, the Ministry of Industry and Trade believes that this option will have high costs, because people must install additional equipment that can limit the amount of electricity generated to the grid. This will limit investment incentives. Therefore, the Ministry of Industry and Trade proposes a plan to buy back no more than 10% of the total amount of surplus electricity generated to the grid. This is to ensure encouragement, simple implementation, saving investment costs, and avoiding negativity and waste of social resources.

By vnexpress.net

No.	Document title	Issuance date	Effective date
GOVERNMENT			
1	Decree 85/2024/ND-CP detailing a number of articles of the Law on Price.	July 10, 2024	July 10, 2024
2	Decree 84/2024/ND-CP on piloting the decentralization of State management in a number of fields with regard to the Ho Chi Minh City government.	July 10, 2024	July 10, 2024
3	Decree 80/2024/ND-CP regulates the direct power purchase mechanism between renewable energy generation unit and large electricity customers.	July 3, 2024	July 3, 2024
4	Decree 74/2024/ND-CP prescribing minimum wage levels applicable to employees working under labor contracts.	June 30, 2024	July 1, 2024
5	Decree 73/2024/ND-CP providing for the base salary and bonus regime for officials, civil servants, public employees and personnel of the armed forces.	June 30, 2024	July 1, 2024
6	Decree 72/2024/ND-CP providing the value-added tax reduction policy under the National Assembly's Resolution 142/2024/QH15 of June 29, 2024.	June 30, 2024	July 1, 2024
7	Decree 71/2024/ND-CP on land prices.	June 27, 2024	January 1, 2025
8	Decree 70/2024/ND-CP detailing a number of articles and measures to implement the Law on Identification.	June 25, 2024	July 1, 2024
9	Decree 69/2024/ND-CP on electronic identification and authentication.	June 25, 2024	July 1, 2024
PRIME MINISTER			
1	Decision 09/2024/QD-TTg on prescribing the eligibility and documentation requirements and procedures for application for approval of credit overextensions granted by credit institutions and foreign bank branches.	July 1, 2024	July 1, 2024
2	Decision 07/2024/QD-TTg promulgating the List of products, goods and services subject to registration of contract forms and general transaction terms.	June 20, 2024	July 1, 2024
MINISTRY OF FINANCE			
1	Circular 46/2024/TT-BTC amending and supplementing a number of articles of the Circular 19/2021/TT-BTC providing guidance on tax-related e-transactions.	July 9, 2024	August 28, 2024
2	Circular 43/2024/TT-BTC regulating the collection rates of a number of fees and charges to continue to remove difficulties and support production and business activities.	June 28, 2024	July 1, 2024
MINISTRY OF INFORMATION AND COMMUNICATION			

1	Circular 08/2024/TT-BTTTT detailing wholesale activities in telecommunications.	July 10, 2024	August 23, 2024
2	Circular 06/2024/TT-BTTTT on regulations on recognition of organizations providing foreign electronic signature authentication services in Vietnam; recognition of foreign electronic signatures and electronic signature certificates in Vietnam.	July 1, 2024	August 15, 2024
STATE BANK OF VIETNAM			
1	Circular 25/2024/TT-NHNN prescribing the conditions, dossiers, sequence and procedures for approving capital contribution and share purchase by credit institutions.	June 28, 2024	July 1, 2024
2	Circular 21/2024/TT-NHNN regulating the business of letter of credit and other business activities related to letters of credit.	June 28, 2024	July 1, 2024
3	Circular 20/2024/TT-NHNN prescribing the factoring and other services related to factoring of credit institutions, foreign bank branches.	June 28, 2024	July 1, 2024
4	Circular 19/2024/TT-NHNN amending and supplementing a number of articles of the Circular 08/2023/TT-NHNN providing the conditions on borrowing foreign loans without government guarantee.	June 28, 2024	July 1, 2024
5	Circular 18/2024/TT-NHNN on bank card operation.	June 28, 2024	July 1, 2024
6	Circular 17/2024/TT-NHNN providing the opening and use of payment accounts at payment service suppliers.	June 28, 2024	July 1, 2024
7	Circular 15/2024/TT-NHNN regulating the provision of non-cash payment services.	June 28, 2024	July 1, 2024
8	Circular No. 12/2024/TT-NHNN amending and supplementing a number of articles of Circular 39/2016/TT-NHNN prescribing the provision of loans by credit institutions and foreign bank branches to clients.	June 28, 2024	July 1, 2024
9	Circular No. 11/2024/TT-NHNN amending and supplementing a number of articles of the Circular 16/2021/TT-NHNN providing the purchase and sale of corporate bonds by credit institutions and foreign bank branches.	June 28, 2024	August 12, 2024
10	Circular 07/2024/TT-NHNN regulating payment agent activities.	June 21, 2024	July 1, 2024
11	Circular 06/2024/TT-NHNN amending and supplementing a number of articles of Circular 02/2023/TT-NHNN on credit institutions and foreign bank branches carrying out debt rescheduling and maintaining loan categories in order to help their clients facing difficulties.	June 18, 2024	June 18, 2024



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