



GLOBAL VIETNAM
LAWYERS

LEGAL NEWSLETTER

Issue No. 11 | November 2025

MAIN CONTENTS

❖ LATEST LEGAL UPDATE

1. New regulations on minimum wages for employees working under labor contracts.
2. Detailed regulations on late payment and evasion of compulsory social insurance and unemployment insurance.
3. New regulations on corporate accounting regimes.

❖ ARTICLE

Balancing risks and responsibilities in providing medical services.

❖ LEGAL GUIDANCE

1. Issuance of electronic invoices for signed contracts.
2. Value-added tax policy for foreign contractors.
3. No issuance of invoices when receiving amounts that have been paid on behalf of state agencies.
4. Value-added tax policy for wood chips.

❖ GOOD READINGS FOR YOU

1. Adjustment of Personal Income Tax Deductions from 2026.
2. Proposal to remove mandatory notarization/authentication for 8 types of transactions.

❖ NEWLY ISSUED LEGAL DOCUMENTS

1. New regulations on minimum wages for employees working under labor contracts

On November 10, 2024, the Government issued Decree No. 293/2025/NĐ-CP ("**Decree 293/2025**") stipulating the minimum wage for employees working under labor contracts, replacing Decree No. 74/2024/NĐ-CP ("**Decree 74/2024**"). Decree 293/2025 will take effect from **January 1, 2026**, with an increase in regional minimum wages that both enterprises and employees are paying close attention to.

1.1 Monthly minimum wage and hourly minimum wage

Decree 293/2025 stipulates the monthly minimum wage and hourly minimum wage for employees by region as follows:

Region	Monthly Minimum Wage	Hourly Minimum Wage
Region I	VND 5,310,000	VND 25,500
Region II	VND 4,730,000	VND 22,700
Region III	VND 4,140,000	VND 20,000
Region IV	VND 3,700,000	VND 17,800

Thus, from January 1, 2026, the monthly minimum wage for employees working under labor contracts will increase by **VND 250,000 to VND 350,000 per month**, and the hourly minimum wage will increase by **VND 1,200 to VND 1,700 per hour**, depending on the region, compared to the previous minimum wage levels.

1.2 In cases where the adjustment of the locality results in a new minimum wage that is lower than the current minimum wage being received

According to Article 5.5 of Decree 293/2025, in cases where regional adjustments result in the minimum wage under Decree 293/2025 being lower than the minimum wage prescribed by the Government as of December 31, 2025, employers must continue to apply the minimum wage effective on December 31, 2025 for employees recruited on or before December 31, 2025, until new

regulations are issued by the Government.

In addition, Article 3.3(d) of Decree 293/2025 stipulates that employers operating in localities where the name has been changed or the area has been divided shall temporarily apply the minimum wage prescribed for the locality before the change or division, until new regulations are issued by the Government.

1.3 Employees entitled to higher agreed wages than the regional minimum wage

According to Article 5.4 of Decree 293/2025, when implementing the regulation on minimum wage, employers are responsible for reviewing wage payment provisions in labor contracts signed with employees, collective labor agreements, and employers' internal regulations to make appropriate adjustments. For wage payment terms that are more favorable to employees, employers must continue to pay the wages specified under such agreements, specifically: at least **7% higher than the minimum wage** for employees performing jobs or positions requiring vocational training, at least **5% higher than the minimum wage** for employees working under arduous or hazardous conditions.

At the same time, employers are not allowed to eliminate or reduce wages for overtime work, night work, allowances in kind, and other regimes as prescribed by labor law.

1.4 Adjustment of some regions applying the regional minimum wages

On the basis of inheriting the list of commune-level localities applying the minimum wages under Decree No. 128/2025/NĐ-CP, Decree 293/2025 has adjusted several localities in terms of regional minimum wage application. Typical adjustments include: *from region II to region I*: Chu Van An, Chi Linh, Tran

Hung Dao, Nguyen Trai wards, etc., in Hai Phong City; *from region III to region II*: Hoang Mai, Tan Mai wards (Nghe An); Dong Ha, Nam Dong Ha wards (Quang Tri), etc.; *from region IV to region III*: Quang Tri ward, Dong Le commune (Quang Tri), etc.; *from region I down to region IV*: Ky Thuong, Luong Minh communes (Quang Ninh); *from region III down to region IV*: Thuong Trach, Truong Son, Kim Ngan communes (Quang Tri).

2. Detailed regulations on late payment and evasion of compulsory social insurance and unemployment insurance

On October 16, 2025, the Government issued Decree No. 274/2025/NĐ-CP ("**Decree 274/2025**") detailing certain provisions of the Law on Social Insurance regarding late payment and evasion of compulsory social insurance ("**SI**"), unemployment insurance ("**UI**"), as well as complaints and denunciations related to SI. Decree 274/2025 will take effect from **November 30, 2025**, with several notable provisions as follows:

2.1 Enterprises late in paying social insurance and unemployment insurance will be reminded in writing

According to Articles 3.1 and 7 of Decree 274/2025, if an enterprise delays payment of SI or UI, the SI agency will send a written reminder within the first 10 days of the month, requiring the enterprise to fulfill its payment obligations. The reminder will specify: amount owed, number of days the payment is delayed or evaded, penalty amount of **0.03% per day**, measures for handling and deadline for remedying the violation

If the enterprise fails to remedy the situation within **60 days** from the statutory payment deadline, the act of late payment will be considered **evasion of payment** and will be strictly handled in accordance with the law.

2.2 Deadline for enterprises to provide explanations for late payment of SI and UI

Article 3.1(g) of Decree 274/2025 allows enterprises to submit a report explaining

the reasons for late payment of SI or UI to the SI agency **before the 25th day of the month** in which the reminder is issued, in order to be considered for waiver of penalties. In cases of **force majeure**—objective, unforeseeable, and unavoidable events despite all necessary measures being taken—the enterprise must submit supporting documents proving the force majeure reason.

2.3 Time when late payment is considered evasion of payment of SI and UI

Article 6.2 of Decree 274/2025 stipulates that the act of late payment of SI and UI contributions may be considered as evasion if, after 60 days from the payment deadline or after an official reminder from the social insurance authority, the enterprise still fails to fulfill its obligations. The specific provisions are as follows.:

- (1) *Enterprises that have not registered employees for SI and UI*: if, after **60 days** from the deadline for registration, the enterprise has still

not registered, the late payment is deemed evasion. The starting point is the **61st day** after the registration deadline.

(2) *Enterprises registering the wages as basis for paying SI and UI contributions lower than the actual payable amount:* for monthly payment method: evasion is determined from the day after the last day of the month following the month in which wages arise, or for quarterly or semi-annual payment method (every 3 or 6 months): evasion is determined from the day after the last day of the month following the payment cycle.

(3) *Enterprises delaying payment of SI and UI contributions despite reminders from the SI agency:*

- If the enterprise receives the reminder within **45 days** after the latest payment deadline: the act of evasion of payment is determined from the **61st day** after the latest payment deadline.
- If the enterprise receives the reminder **after 45 days** from the latest payment deadline: the act of evasion of payment is determined from the **16th day** after the date the SI agency issues the reminder.

2.4 Cases not considered as evasion of payment of SI and UI contributions

According to Article 4 of Decree 274/2025, enterprises may be exempted from legal liability if the failure to pay SI and UI contributions arises from one of the following reasons:

(1) *Serious natural disasters:* including storms, floods, inundations, earthquakes, major fires, prolonged droughts, or other natural disasters directly affecting business operations.

(2) *Dangerous epidemics* announced by competent authorities, causing disruption and seriously impacting production, business activities, and the financial capacity of the enterprise.

(3) *Emergency situations* as prescribed by law, causing sudden and unexpected impacts on the enterprise's operations.

(4) *Other force majeure events* as defined under civil law.

Although enterprises may be exempted from liability for evasion in these cases, they are still required to fulfill their obligations to pay SI and UI once conditions permit.

3. New regulations on corporate accounting regimes

On October 27, 2025, the Ministry of Finance issued Circular No. 99/2025/TT-BTC ("**Circular 99/2025**") guiding the corporate accounting regime, replacing Circular No. 200/2014/TT-BTC as amended and supplemented by Circular No. 75/2015/TT-BTC and Circular No. 53/2016/TT-BTC ("**Circular 200/2014**"). Circular 99/2025 will take effect from **January 1, 2026**, with key changes that enterprises and corporate accountants must update and pay attention to, as follows:

1.1 Enterprises must establish internal governance and control regulations

Article 3.2 of Circular 99/2025 requires enterprises to independently establish internal governance regulations (or

equivalent documents) and put in place internal control systems to clearly define the rights, obligations, and responsibilities of departments and individuals involved in the creation, execution, management, and control of economic transactions in the enterprise, in accordance with the requirements of the Law on Enterprises and other relevant legal provisions

1.2 Cases where enterprises must issue accounting regulations

According to Articles 9.2, 11.2, 12.2, and 18.1 of Circular 99/2025, enterprises must issue regulations on opening the chart of accounts (or equivalent documents) in the following four cases: (i) adding, amending and supplementing accounting document templates; (ii) amending or supplementing the name, code, structure, or content reflected in the chart of accounts; (iii) adding or adjusting accounting book templates; and (iv) adding new indicators in financial statements.

Thus, Circular 99/2025 allows enterprises to proactively amend and supplement these contents in the four cases mentioned above to suit their operational demands and internal management requirements by issuing regulations on opening the chart of accounts, instead of having to obtain written approval from the Ministry of Finance as required under Circular 200/2014.

1.3 Enterprises may choose foreign currency as the accounting unit

According to Articles 4 and 6 of Circular 99/2025, the accounting currency unit is the Vietnamese Dong (VND). If an enterprise primarily collects and spends in foreign currency and meets the conditions regarding revenue sources,

expenses, and capital mobilization as prescribed, it may use that foreign currency as its accounting unit. However, when submitting financial statements to State authorities, the enterprise must still convert them into Vietnamese Dong based on the average exchange rate of the bank with which the enterprise regularly transacts, accompanied by a full explanatory note on the legal rationale of converting financial statements from a foreign currency into Vietnamese Dong.

1.4 Enterprises are not required to prepare separate Financial Statements for dependent units

Previously, Circular 200/2014 required dependent units without legal status to prepare separate Financial Statements according to the reporting period of the parent company for purposes of consolidation, inspection, and cross-check. Now, Article 7.3(b) of Circular 99/2025 allows enterprises to decide whether or not to delegate dependent units to prepare separate Financial Statements. However, the enterprise's financial statements, when submitted to competent authorities or disclosed as required, must still include financial information of both the head office and all dependent units of the enterprise, regardless of whether the enterprise delegates the preparation of separate Financial Statements to its dependent units.

1.5 Replacement of the balance sheet with the statement of financial position

Circular 99/2025 removes the Balance Sheet from the system of corporate Financial Statements and replaces it with the **Statement of Financial Position** for both annual Financial Statements and interim financial statements of enterprises.

Global Vietnam Lawyers would like to introduce our valued readers to an article by **Mr. Do Duc Anh** titled **“Balancing Risks and Responsibilities in Providing Medical Services”** published in The Saigon Times, No.42-2025 (1.818) on October 16, 2025.

In an era where the “win-win” approach to business cooperation is widely embraced, some enterprises still opt for a self-serving path—securing benefits for themselves while shifting risks onto others. A common method of risk shifting involves one party drafting an agreement and persuading the other to sign it. Once signed, the latter often bears the brunt of any potential disputes.

For example, in the field of medical service provision, many patients report being asked to sign documents before undergoing surgery, stating they must accept full responsibility for any risks and waive the right to sue the doctor or medical facility. In some cases, patients are presented with pre-written medical service agreements containing complex clauses, which—according to their understanding—seem to favor the healthcare provider.

Key points to know about medical service agreements

Under the 2023 Law on Medical Examination and Treatment, there is no legal requirement for patients to sign a medical service agreement. Any such agreement may be made on

the voluntary basis and governed by the provisions of the 2015 Civil Code. Here are some important considerations for patients in case they need to make a decision.

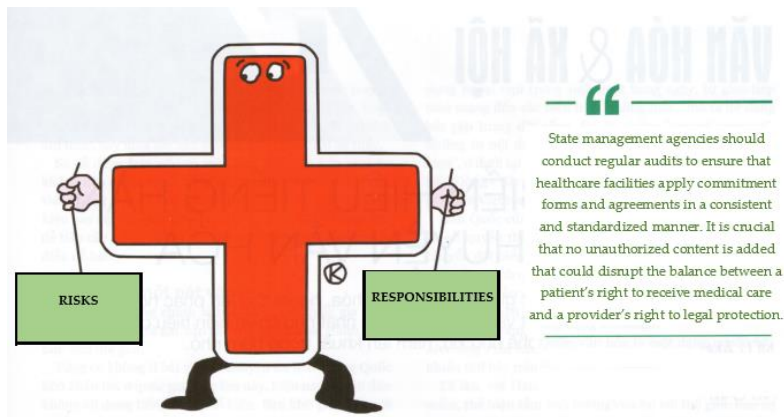
What if a patient does not agree to sign a medical service agreement? This is a matter that healthcare providers should clearly communicate to their customers. Specifically: Will the medical facility refuse to provide the service if no contract is signed? Or, in the absence of a signed contract, will both parties proceed with the treatment based on the posted service fees and the provisions of the Law on Medical Examination and Treatment and its guiding regulations? If time and health conditions permit, patients are encouraged to ask the medical facility for clarification on these points.

Are there any regulations releasing healthcare practitioners from professional liability? Yes, there are. Medical practitioners are protected by law and will not be held liable for adverse medical events if they have followed all legal and professional regulations[1].

Is it legally required that a patient must sign a waiver accepting full responsibility before surgery? No. Vietnamese law does not require patients to do so to accept surgical risks in order to undergo surgery. However, informed consent is required for invasive procedures, as stipulated in Article 65 of the 2023 Law on Medical Examination and Treatment.

The Ministry of Health’s Circular 32/2023/TT-BYT provides a form titled “Consent Form for Surgery, Procedures, and Anesthesia”, which includes two clear options for patients to choose and write down: (i). Agree to undergo surgery, procedures, and anesthesia, and use this form as evidence. (ii). Decline surgery, procedures, and anesthesia, and use this form as evidence.

This form requires signatures from three parties: the surgeon, the anesthesiologist, and the patient. Importantly, the form does not contain any clause requiring the patient to accept personal liability for health damages, nor does it require a commitment not to file complaints or lawsuits.[2]



If a patient signs the written commitment to accept full responsibility and waive the right to file lawsuits, is this commitment form valid? To determine whether the commitment holds legal weight, we must clarify if the patient has signed this document of his/her own free will? Did the patient have an opportunity to negotiate or discuss the terms with the medical facility beforehand? What was the patient's physical and mental conditions during the signing process? And many other factors.

However, there are certain legal provisions to note: a written commitment (essentially a civil transaction) may be deemed invalid if it does not meet the requirement of being "made voluntarily" or if the person making the commitment lacks awareness or control over their actions at the time of signing.[3]

What happens if a patient refuses to sign the commitment form? This is a point that healthcare

facilities should clearly explain to patients. Also, patients have the right to request clarification on the following points: (i). Can the medical facility add extra content to the commitment form beyond what is prescribed in official templates? (ii). According to the law, which commitments are mandatory for patients? (iii). Which commitments are optional for patients?

A transparent, two-way discussion helps both parties understand each other better, streamlining paperwork and allowing the treatment process to begin promptly. When a patient arrives at the hospital with a willingness to fulfill their legal obligations—such as respecting hospital rules, complying with procedures, and covering treatment costs[4]—then both the medical facility and the patient should prioritize what truly matters: delivering and receiving quality healthcare.

In closing

It's difficult to guarantee that full consensus will be reached in every case. When that happens, patients themselves should assess their health conditions before making decisions. If they have read the "Consent Form for Surgery, Procedures, and Anesthesia" issued under Circular 32/2023/TT-BYT by the Ministry of Health, they can use that as a reference—clearly stating which parts they agree to when signing.

From a broader perspective, state management agencies should conduct regular audits to ensure that healthcare facilities apply commitment forms and agreements in a consistent and standardized manner. It is crucial that no unauthorized content is added that could disrupt the balance between a patient's right to receive medical care and a provider's right to legal protection.

[1] Article 42.1 The 2023 Law on Medical Examination and Treatment

[2] <https://thuvienphapluat.vn/phap-luat/ho-tro-phap-luat/mau-giay-cam-ket-chap-thuan-phau-thuat-thu-thuat-va-gay-me-hoi-suc-01bv2-theo-thong-tu-322023ttbyt-136369.html>

[3] Articles 117, 122, 128 The 2025 Civil Code

[4] Article 17 The 2023 Law on Medical Examination and Treatment

1. Issuance of electronic invoices for signed contracts

The Companies agree to form a consortium, stipulating clear responsibilities of the leading member of the consortium, as well as the joint and individual responsibilities of each member toward the project owner in the event of being awarded the project. In the consortium contractor agreement, one Company is specifically designated as the leading member of the consortium, responsible for receiving payments and issuing invoices to the project owner. Under the contract signed between the project owner and the leading member of the consortium, that Company must comply with the contractual provisions regarding the obligation to issue invoices to the project owner for the entire contract value, in order to carry out payment procedures and properly declare and pay taxes in accordance with regulations.

Long An Tax Office replies to the question of International Service Trade and Telecommunication Joint Stock Company in Official Letter No. 1235/VLO-QLDN3 dated November 5, 2025.

2. Value-added tax policy for foreign contractors

In the case where a Branch applies the tax withholding method for calculating value-added tax (VAT) and enters into contracts with foreign contractors who do not have a permanent establishment in Vietnam through digital platforms, the Branch shall withhold and pay tax on behalf of the foreign supplier. The applicable tax rate in this case is 10%,

effective from July 1, 2025, in accordance with Articles 4.4 and 9.3 of the Law on Value-Added Tax No. 48/2024/QH15.

Da Nang Tax Office replies to the question of the Branch of Phuc Do – Sandals Stay JSC in Official Letter No. 1922/DAN-QLDN2 dated October 15, 2025.

3. No issuance of invoices when receiving amounts that have been paid on behalf of state agencies

In cases where a business establishment receives remuneration from state agencies, not related to the sale of goods or the provision of services of such business establishment, but arising from activities of permitted collection and payment on behalf of state agencies, such amounts are not included in the taxable value for value-added tax and invoices will not be issued.

Department of Taxion replies to the question of Vietnam Social Security in Official Letter No. 4762/CT-CS dated October 29, 2025.

4. Value-added tax policy for wood chips

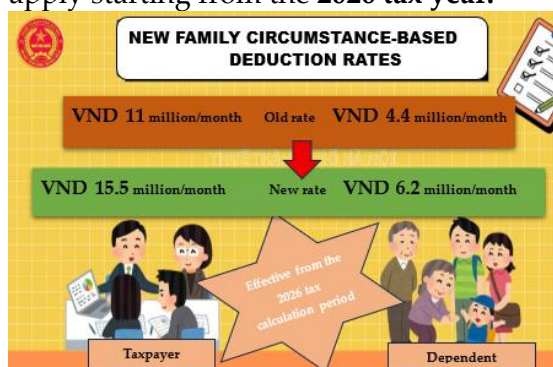
In cases where the Company does not directly engage in afforestation but instead purchases plantation timber from other organizations or individuals, and subsequently processes (chopping, grinding) it into wood chip products for sale, the sale of wood chips at the commercial trading stage is subject to VAT at the rate of 10%.

Department of Taxion replies to the question of Quang Ninh Tax Office in Official Letter No. 4968/CT-CS dated November 5, 2025.

1. Adjustment of Personal Income Tax Deductions from 2026

2. Proposal to remove mandatory notarization/authentication for 8 types of transactions

On October 17, the Standing Committee of the National Assembly voted to approve a Resolution adjusting the family circumstance deduction in personal income tax calculation. Accordingly, the deduction for taxpayers will increase from **VND 11 million** to **VND 15.5 million per month**, the deduction for each dependent will rise from **VND 4.4 million** to **VND 6.2 million per month**. The new policy will apply starting from the **2026 tax year**.



With this adjustment, taxpayers without dependents will only pay tax if their monthly income exceeds **VND 17.285 million**. With one dependent, the threshold rises to **VND 24.22 million**; and with two dependents, the threshold is **VND 31.155 million**. This represents an increase of more than **40% compared to the current level**, reflecting price and income developments over the past five years.

According to the Ministry of Finance, this adjustment will reduce state budget revenue by about **VND 21 trillion annually**. However, the Government considers it necessary to ease tax obligations in the context of rising living costs and people's real income being eroded by inflation.

By vneconomy.vn

On November 18, 2025, during a working session with Deputy Minister of Justice Phan Chi Hieu regarding transaction notarization and authentication, the Task Force under the Ministry of Justice proposed shifting eight types of transactions from mandatory notarization/authentication to voluntary notarization/authentication upon request.

The group includes: authorization documents for appealing court judgments or decisions in civil cases; papers related to the purchase, donation, exchange, or inheritance of houses for transactions prior to July 1, 2006; agreements on surrogacy; contracts for leasing private enterprises; authorization documents for appealing first-instance court judgments or decisions in administrative cases; authorization documents of individuals named in housing lease contracts who have emigrated, allowing other family members to sign purchase applications for old public housing; authorization documents for exercising complaint rights; contracts for transferring bailiff offices.

The rationale for removing mandatory notarization/authentication is that there have been mechanisms for parties to take responsibility for the authenticity and legality of contracts, or for state agencies to verify and control the legal validity of documents and transactions.

This reform aims to simplify administrative procedures, strengthen digital transformation, and promote the use of electronic databases. Citizens will be able to choose voluntary notarization/authentication of transactions as needed.

By thanhmien.vn

No.	Document name	Issuance date	Effect-ive date
STANDING COMMITTEE OF THE NATIONAL ASSEMBLY			
1	Resolution No. 110/2025/UBTVQH15 on the adjustment of the family circumstance-based deduction for personal income tax.	October 17, 2025	January 1, 2026
GOVERNMENT			
1	Decree No. 297/2025/NĐ-CP stipulating the implementation of electronic interconnection for the group of administrative procedures: Registration of household business establishment - issuance of the Certificate of eligibility for security and order - issuance of the License of eligibility for karaoke business services.	November 17, 2025	November 17, 2025
2	Decree No. 293/2025/NĐ-CP stipulating the minimum wage applicable to employees working under labor contracts.	November 10, 2025	January 1, 2026
3	Decree No. 292/2025/NĐ-CP detailing and guiding the implementation of Resolution No. 216/2025/QH15 dated June 26, 2025 of the National Assembly on the extension of the exemption period for agricultural land use tax.	November 6, 2025	January 1, 2026
4	Decree No. 291/2025/NĐ-CP amending and supplementing a number of articles of Decree No. 103/2024/NĐ-CP on land use levy and land rent, and Decree No. 104/2024/NĐ-CP on the Land Development Fund.	November 6, 2025	November 6, 2025
5	Decree No. 288/2025/NĐ-CP stipulating regulations on the management of unmanned aircraft and other flying vehicles.	November 5, 2025	November 5, 2025
6	Decree No. 275/2025/NĐ-CP amending and supplementing a number of articles of Decree No. 85/2025/NĐ-CP, which provides detailed regulations on the implementation of certain provisions of the Law on Public Investment.	October 18, 2025	October 18, 2025
7	Decree No. 274/2025/NĐ-CP detailing certain provisions of the Law on Social Insurance regarding late payment and evasion of compulsory social insurance and unemployment insurance contributions; complaints and denunciations related to social insurance.	October 16, 2025	October 30, 2025
8	Decree No. 268/2025/NĐ-CP detailing and guiding the implementation of certain provisions of the Law on Science, Technology and Innovation regarding innovation; encouraging science, technology and innovation activities in enterprises; recognizing innovation centers and supporting start-up innovation; recognizing individuals and enterprises engaged in start-	October 14, 2025	October 14, 2025

	up innovation; and regulations on infrastructure, networks, and the innovation start-up ecosystem.		
9	Decree No. 264/2025/NĐ-CP stipulating regulations on the National Venture Investment Fund and local venture investment funds.	October 14, 2025	October 14, 2025
MINISTRY OF FINANCE			
1	Circular No. 102/2025/TT-BTC amending and supplementing a number of articles of Circular No. 91/2020/TT-BTC, which stipulates financial safety indicators and measures for handling securities trading organizations that fail to meet financial safety indicators.	October 29, 2025	December 15, 2025
2	Circular No. 101/2025/TT-BTC providing guidance on accounting principles applicable to insurance brokerage enterprises.	October 29, 2025	January 1, 2026
3	Circular No. 99/2025/TT-BTC providing guidance on the corporate accounting regime.	October 27, 2025	January 1, 2026
4	Circular No. 98/2025/TT-BTC stipulating the templates of bidding dossiers for selecting investors to implement investment projects under the public-private partnership (PPP) method and business investment projects; and providing for the supply and publication of information on PPP investment and investor selection bidding on the National Bidding Network System.	October 27, 2025	October 27, 2025
MINISTRY OF PUBLIC SECURITY			
1	Circular No. 103/2025/TT-BCA promulgating the National Technical Regulation on the equipment and arrangement of fire prevention, firefighting, rescue, and relief facilities for houses and construction works.	November 4, 2025	December 30, 2025
MINISTRY OF SCIENCE AND TECHNOLOGY			
1	Circular No. 28/2025/TT-BKHCN stipulating the format of information on digital signature certificates.	November 4, 2025	January 1, 2026
STATE BANK OF VIETNAM			
1	Circular No. 41/2025/TT-NHNN amending and supplementing a number of articles of Circular No. 40/2024/TT-NHNN, which provides regulations on the provision of intermediary payment services.	November 5, 2025	November 5, 2025



GLOBAL VIETNAM
LAWYERS

CONTACT US

info@gvlawyers.com.vn

Ho Chi Minh City Office

8th, Centec Tower,
72 – 74 Nguyen Thi Minh Khai Street,
Xuan Hoa Ward, Ho Chi Minh City, Vietnam
Tel: +84 (28) 3622 3555

Hanoi Office

10th, CDC Building
25 Le Dai Hanh Street,
Hai Ba Trung Ward, Hanoi, Vietnam
Tel: +84 (24) 3208 3555

The contents of the newsletter neither constitute legal advice nor necessarily reflect the opinions of our firm or any of our attorneys or consultants. The newsletter provides general information, which may or may not be complete or up to date at the time of reading. The content is not intended to be used as a substitute for specific legal advice or opinions. Please seek appropriate legal advice or other professional counselling for any specific issues you may have. We, GV Lawyers, expressly disclaim all liabilities relating to actions whether taken or untaken based on any or all contents of the newsletter.