NEWSLETTER

JULY 2026

LAC DUY & ASSOCIATES

KEY CHANGES UNDER DECREE NO. 253/2026/ND-CP DETAILING A NUMBER OF ARTICLES OF, AND MEASURES FOR THE IMPLEMENTATION OF, THE LAW ON PERSONAL INCOME TAX

RESOLUTION NO. 04/2026/UBTVQH16 AMENDING AND SUPPLEMENTING SEVERAL CONTENTS OF RESOLUTION NO. 81/2025/UBTVQH15; PROVIDING FOR THE TERRITORIAL JURISDICTION SCOPE OF PROVINCIAL-LEVEL PEOPLE'S COURTS AND REGIONAL PEOPLE'S COURTS

OFFICIAL DISPATCH NO. 4908/BTP-BTTP GUIDING PROFESSIONAL OPERATIONS ON DEPOSITS, AUTHORIZATION, AND SUB LEASING OF MORTGAGED ASSETS – LATEST IN 2026

DECREE NO. 254/2026/ND-CP PROVIDING DETAILED REGULATIONS AND GUIDELINES FOR THE IMPLEMENTATION OF THE LAW ON TAX ADMINISTRATION 2025 REGARDING ELECTRONIC INVOICES AND ELECTRONIC DOCUMENTS

PUBLISHED BY LAC DUY & ASSOCIATES

CONTACT WITH US

: http://lacduy-associates.com

: lacduy@lacduy-associates.com

: +84917275572/+842836221603

: Room 603, 6th Floor, Centec Tower, 72-74 Nguyen Thi Minh Khai Street, Xuan Hoa Ward, Ho Chi Minh City

NEWSLETTER

JULY 2026

LAC DUY & ASSOCIATES

Dear Clients,

Lac Duy & Associates would like to send you the legal newsletter of July 2026 with some notable updates and articles as follows:

- Key changes under Decree No. 253/2026/ND-CP detailing a number of articles of, and measures for the implementation of, the Law on Personal Income Tax

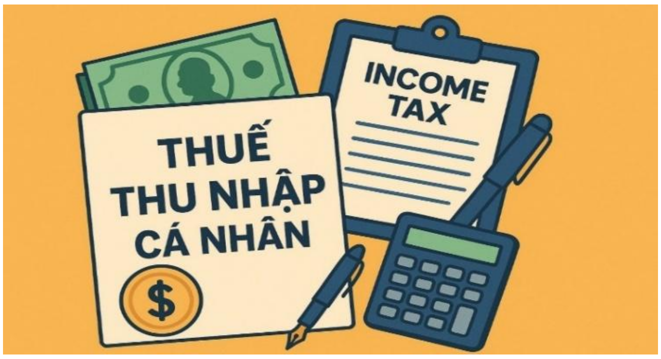
- Resolution No. 04/2026/UBTVQH16 amending and supplementing several contents of Resolution No. 81/2025/UBTVQH15; providing for the territorial jurisdiction scope of provincial-level people's courts and regional people's courts

- Decree No. 254/2026/ND-CP providing detailed regulations and guidelines for the implementation of the Law on Tax Administration 2025 regarding electronic invoices and electronic documents

- Official Dispatch No. 4908/BTP-BTTP guiding professional operations on deposits, authorization, and sub-leasing of mortgaged assets – latest in 2026

- Legal updates in July 2026

KEY CHANGES UNDER DECREE NO. 253/2026/ND-CP DETAILING A NUMBER OF ARTICLES OF, AND MEASURES FOR THE IMPLEMENTATION OF, THE LAW ON PERSONAL INCOME TAX



On 30 June 2026, the Government promulgated Decree No. 253/2026/ND-CP, detailing certain articles and measures for the implementation of the Law on Personal Income Tax ("**Decree 253**"). This Decree replaces Decree No. 65/2013/ND-CP dated 27 June 2013 ("**Decree 65**") and provides detailed guidance on a number of important issues relating to the determination of personal income tax, including the determination of taxable income and tax-exempt or tax-reduced income, the tax bases applicable to each type of income, tax withholding, tax declaration on behalf of taxpayers, and tax finalization. Some key changes introduced by Decree 253 include:

1. Increase in the tax withholding threshold for individuals without a labour contract or under labour contracts of less than three months

Pursuant to Article 50.2 of Decree 253, organizations and individuals paying salaries, wages, remuneration or other payments to resident individuals who do not enter into an employment contract or who enter into an employment contract with a term of less than three months (including payments of salaries or other income to former employees following the termination of their employment contracts) must withhold personal income tax at the rate of 10% of the gross income before making such payments where the payment is VND 5 million or more per payment. Where the payment is less than VND 5 million per payment, the income-paying organization or individual may withhold personal income tax at the rate of 10% upon the individual's request.

Accordingly, compared to Decree 65, the Government has increased the income threshold for tax withholding in cases where no labour contract is entered into or where the labour contract has a term of less than three months **from VND 2 million per payment to VND 5 million per payment.**

2. New provisions on the determination of taxable income

The provisions on the determination of income from wages and salaries for the purpose of calculating taxable income have been revised as follows:

(i) Increase in the taxable threshold for mid-shift meal allowance and lunch allowances.

Pursuant to Article 8.2(g) of Decree 253, mid-shift meal allowance and lunch allowances paid by employers to employees will only be treated as taxable income to the extent that they exceed **VND 1,2 million per employee per month**. This taxable threshold has increased by 1.64 times compared to the previous provision

(ii) Excluding the excess portion of severance allowances and job loss allowances from taxable income.

Under Article 8.3(h) of Decree 253, unemployment allowances, severance allowances, and job loss allowances paid in accordance with the law are not included in taxable income for personal income tax purposes. **Where an organization or enterprise provides for severance allowances or job loss allowances at a level higher than that prescribed by law in its financial regulations, internal regulations, labour contracts or collective labour agreements, the portion of the actual payment exceeding the statutory level shall also not be included in the employee's taxable income.**

(iii) Excluding employer-provided housing, electricity, water and related services from taxable income, **regardless of location**.

Pursuant to Article 8.2(h) of Decree 253, where employees receive housing benefits from accommodation constructed by their employer for employees working at the enterprise, such benefits, including electricity, water, and related services (if any), shall not be included in the employees' taxable income for personal income tax purposes.

Previously, this provision applied only to employer-provided housing located in economic zones, areas with difficult socio-economic conditions, or areas with exceptionally difficult socio-economic conditions.

3. Tax deduction of up to VND 47 million per year for medical and education expenses

Article 49.2 of Decree 253 provides that resident taxpayers are entitled to deduct from their taxable income, before the calculation of personal income tax on income from wages and salaries, eligible medical and education and training expenses incurred for themselves and their dependants, including:

- Medical examination and treatment expenses incurred at domestic medical facilities that fall within the scope of services covered by health insurance, up to a maximum of VND 23 million per year;
- Education and training expenses incurred at domestic educational and training institutions, up to a maximum of VND 24 million per year, including tuition fees for preschool, general education, vocational education and higher education in accordance with the laws on education and training, as well as fees for other

professional skills training provided by educational and training institutions.

Note: Pursuant to Article 51.3 of Decree 253, where an individual incurs any of the above deductible expenses during the tax period and wishes to claim such deductions from taxable income before the calculation of personal incometax, the individual **must carry out the personal income tax finalization on his/her own**. Accordingly, in order to claim deductions for medical and education expenses before determining taxable income, the taxpayer must satisfy the conditions set out in Article 49.3 of Decree No. 253 and must personally conduct the personal income tax finalization, rather than authorizing the income-paying organization to do so on his/her behalf.

4. Personal income tax exemption for salary and wage payments in respect of unused annual leave and for night work and overtime work

Specifically, Article 26 of Decree 253 provides that:

- Personal income tax is exempt on salary and wage payments for night work and overtime work performed at the workplace, provided that such work complies with the conditions and working hours prescribed by the labour laws.
- Personal income tax is exempt on salary and wage payments made in respect of unused annual leave, provided that such payments comply with the conditions and payment rates prescribed **under Article 113.3 of the Labour Code and the Law on Cadres and Civil Servants and the Law on Public Employees.**

To qualify for the personal income tax exemption applicable to salary and wage payments for night work and overtime work, the income-paying organization or enterprise must prepare a schedule clearly specifying the employee's night-working hours, overtime hours worked at the workplace, and the corresponding salary and wage payments made for such work. Such schedule must be retained by the income-paying organization or enterprise and produced upon request by the tax authority. Where no separate schedule is prepared, the income-paying organization shall be responsible for substantiating the salary and wage payments for night work and overtime work performed at the workplace by means of payroll records, timesheets, employment contracts, and other lawful supporting documents.

Note: Where the salary and wage payments for night work, overtime work, or unused annual leave exceed the limits prescribed by law, the excess amount shall remain included in the individual's taxable income.

5. Increase in the maximum deductible amount for contributions to voluntary pension funds and life insurance

Pursuant to Article 46.2(a) of Decree 253, taxable income derived from salaries and wages does not include contributions to compulsory social insurance, health insurance, unemployment insurance, professional liability insurance, voluntary social insurance, voluntary health insurance, supplementary pension insurance, and life insurance.

Accordingly, contributions to supplementary pension insurance, voluntary pension insurance and life insurance are deductible from income in determining taxable income, provided that the aggregate deductible amount for all such insurance schemes does not exceed VND 3 million per month, including both contributions made by the employer on behalf of the employee and contributions made by the employee (if any). Previously, under Decree 65, the maximum deductible amount for such contributions was VND 1 million per month.

RESOLUTION NO. 04/2026/UBTVQH16 AMENDING AND SUPPLEMENTING SEVERAL CONTENTS OF RESOLUTION NO. 81/2025/UBTVQH15; PROVIDING FOR THE TERRITORIAL JURISDICTION SCOPE OF PROVINCIAL-LEVEL PEOPLE'S COURTS AND REGIONAL PEOPLE'S COURTS

On June 10, 2026, the XVI National Assembly Standing Committee of the Socialist Republic of Vietnam, 3rd Session passed Resolution No. 04/2026/UBTVQH16 amending and supplementing several articles of Resolution No. 08/2025/UBTVQH15 dated June 27, 2025 of the National Assembly Standing Committee on establishing Provincial-level People's Courts and Regional People's Courts; and providing for the territorial jurisdiction scope of Provincial-level People's Courts and Regional People's Courts ("**Resolution 04**"). The Resolution consists of 2 articles and takes effect from the date of issuance, with specific contents as follows:

1. The jurisdiction to resolve the requests for **the cancellation of arbitration awards and the registration of ad hoc arbitration awards** belongs to the Provincial-level People's Courts at the provincial level, including (i) the People's Court of Hanoi City, (ii) the People's Court of Da Nang City, and (iii) the People's Court of Ho Chi Minh City. Accordingly, Resolution 04 amends and supplements the territorial jurisdiction scope of the above-mentioned provincial-level People's Courts, specifically:

- The People's Court of Hanoi City has jurisdiction over 18 provinces and cities, including: Hanoi, Hai Phong, Bac Ninh, Cao Bang, Dien Bien, Ha Tinh, Hung Yen, Lai Chau, Lang Son, Lao Cai, Nghe An, Ninh Binh, Phu Tho, Quang Ninh, Son La, Thai Nguyen, Thanh Hoa, and Tuyen Quang;
- The People's Court of Da Nang City has jurisdiction over 07 provinces and cities, including: Da Nang, Hue, Dak Lak, Gia Lai, Khanh Hoa, Quang Ngai, and Quang Tri;
- The People's Court of Ho Chi Minh City has jurisdiction over 09 provinces and cities, including: Can Tho, Dong Nai, Ho Chi Minh City, An Giang, Ca Mau, Dong Thap, Lam Dong, Tay Ninh, and Vinh Long.

2. The territorial jurisdiction scope of the Regional People's Court regarding **recovery and bankruptcy** cases is amended and supplemented as follows:

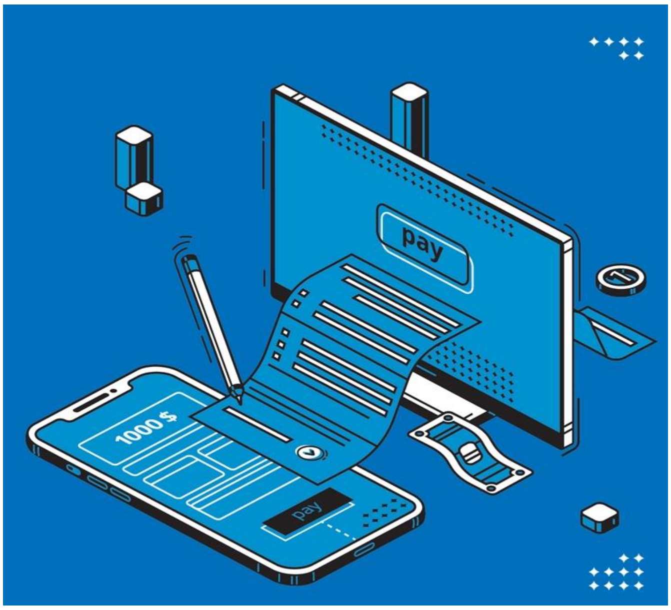
- Regional People's Court No. 2 - Hanoi has jurisdiction over 18 provinces and cities, including: Hanoi, Hai Phong, Bac Ninh, Cao Bang, Dien Bien, Ha Tinh, Hung Yen, Lai Chau, Lang Son, Lao Cai, Nghe An, Ninh Binh, Phu Tho, Quang Ninh, Son La, Thai Nguyen, Thanh Hoa, and Tuyen Quang;
- Regional People's Court No. 1 - Da Nang has jurisdiction over 07 provinces and cities, including: Da Nang, Hue, Dak Lak, Gia Lai, Khanh Hoa, Quang Ngai, and Quang Tri;
- Regional People's Court No. 1 - Ho Chi Minh City has territorial jurisdiction over 09 provinces and cities, including: Can Tho, Dong Nai, Ho Chi Minh City, An Giang, Ca Mau, Dong Thap, Lam Dong, Tay Ninh, and Vinh Long.

3. Similarly, Resolution 04 supplements the territorial jurisdiction scope of the Regional People's Court **regarding civil, enterprise, and commercial cases**, as well as **administrative cases involving intellectual property and technology transfer**, specifically as follows:

- Regional People's Court No. 2 - Hanoi has territorial jurisdiction over 20 provinces and cities, including: Hanoi, Hai Phong, Hue, Bac Ninh, Cao Bang, Dien Bien, Ha Tinh, Hung Yen, Lai Chau, Lang Son, Lao Cai, Nghe An, Ninh Binh, Phu Tho, Quang Ninh, Quang Tri, Son La, Thai Nguyen, Thanh Hoa, and Tuyen Quang;
- Regional People's Court No. 1 - Ho Chi Minh City has territorial jurisdiction over 14 provinces and cities, including: Can Tho, Da Nang, Dong Nai, Ho Chi Minh City, An Giang, Ca Mau, Dak Lak, Dong Thap, Gia Lai, Khanh Hoa, Lam Dong, Quang Ngai, Tay Ninh, and Vinh Long.

Furthermore, Resolution 04 replaces "Dong Nai Province" with "Dong Nai City" at point 9 of the Appendix attached to Resolution 81/2025/UBTVQH15.

DECREE NO. 254/2026/ND-CP PROVIDING DETAILED REGULATIONS AND GUIDELINES FOR THE IMPLEMENTATION OF THE LAW ON TAX ADMINISTRATION 2025 REGARDING ELECTRONIC INVOICES AND ELECTRONIC DOCUMENTS



On June 30, 2026, the Government issued Decree No. 254/2026/ND-CP providing detailed regulations and guidelines for the implementation of the Law on Tax Administration 2025 regarding electronic invoices and electronic documents (“**Decree 254**”). Accordingly, Decree 254 officially becomes the sole document regulating electronic invoices and electronic documents, repealing previous regulations, including Decree 123/2020/ND-CP, Article 1 of Decree 41/2022/ND-CP, and Decree 70/2025/ND-CP. Additionally, this Decree is specifically guided by Circular No. 91/2026/TT-BTC stipulating several articles of the Law on Tax Administration, and Government Decree No. 254/2026/ND-CP providing detailed regulations on several articles and measures to organize and guide the implementation of the Law on Tax Administration 2025 regarding electronic invoices and electronic documents (“**Circular 91**”). Both documents officially take effect on July 1, 2026.

For your convenience in tracking these new points, Lac Duy & Associates will divide the regulations under Decree 254 and Circular 91 into two (02) groups, including: (1) Regulations on Electronic Invoices and (2) Regulations on Electronic Documents.

1. Electronic Invoices (“E-invoices”)

1.1. Subjects using each type of electronic invoice

Under Point d, Clause 1, Article 6 of Decree 254, household businesses and individual businesses with annual revenue exceeding 01 billion VND, or those selling assets requiring registration of ownership or usage rights, must use E-invoices with tax authority codes or E-invoices generated from cash registers connected to the tax authority's data system. Furthermore, household businesses and individual businesses are not required to use E-invoices, but those wishing to do so may register to use E-invoices with tax authority codes or E-invoices generated from cash registers.

: http://lacduy-associates.com
: lacduy@lacduy-associates.com
: +84917275572/+842836221603

This new regulation also supplements three (03) sectors permitted to use E-invoices without codes: securities, crypto-assets, and services supporting transactions on carbon trading exchanges.[1] Additionally, the Decree supplements three (03) new cases for issuing invoices upon each occurrence: (i) Enterprises undergoing bankruptcy but maintaining business operations under the supervision of the Court; (ii) Organizations/individuals currently providing explanations or supplementary documents as requested by the tax authority; (iii) Agencies tasked with handling public assets that are VAT payers subject to enforcement via suspension of invoice usage. [2]

For entities engaged in selling goods or providing services directly to consumers (commercial centers; supermarkets; retail stores excluding automobiles, motorcycles, and other motor vehicles; food and beverage services; restaurants; hotels; passenger transport; direct support services for road transport; art, recreation, entertainment, cinema activities, and other personal services according to the Vietnam Standard Industrial Classification), the Decree requires the use of E-invoices generated from cash registers. However, if these establishments are already using standard E-invoices (with or without tax authority codes), they are not obligated to switch to the cash register-based E-invoice system. [3]

1.2. Time of issuance for each transaction type

Pursuant to Article 9 of Decree 254, the general rule for the issuance of E-invoices for the sale of goods remains the time when ownership or usage rights are transferred to the buyer, regardless of whether payment has been received. Specifically, the time of invoice issuance for services is based on the **time of payment**, applicable to all industries, and "***excludes cases of receiving deposits*** *under the Civil Code to secure the performance of service contracts*". [4]

Furthermore, Decree 254 also introduces a supplementary provision for transactions occurring during **night-time working hours**. Specifically, if the seller does not have automated invoice software, the invoice must be issued no later than the next working day. [5]

[1] Point b clause 1 Article 6 Decree 254
[2] Point a.2.(4), a.2.(5), b.1.(4), b.1.(5), c Clause 2 Article 6 Decree 254
[3] Point c Clause 1 Decree 254
[4] Clause 2 Article 9 Decree 254
[5] Clause 5 Article 9 Decree 254

1.3. Invoice content

Requirements for invoice content for household businesses and individual businesses required to use E-invoices and using the tax identification number ("**TIN**") of the household/individual business for all store locations are supplemented in Section 3 of the Appendix attached to Decree 254, specifically as follows:

- Mandatory content: Name, code, and address of the business location.
- Petroleum businesses: Code, address, and business location as granted by the competent authority for each location on the invoice.
- Authorized E-invoices: Name, address, and TIN of the authorizing party and the authorized party.
- Auctioning assets for judgment enforcement: Name, address, and TIN of the agency tasked with auctioning the assets and the name, address, and TIN of the seller.

According to Point 4(b) of the Appendix of Decree 254/2026/ND-CP, if the purchaser is a consumer who does not provide their name, address, and personal identification number, the seller must not leave the purchaser information blank but must clearly state on the invoice: "Sold to consumer" (or "Bán cho người tiêu dùng", as prescribed in the Vietnamese regulations). Conversely, if the purchaser provides these details, they must be reflected on the invoice. For foreign purchasers, the passport/immigration document number and nationality must be provided.

Point 6 of the Appendix supplements regulations on signatures. Specifically, foreign suppliers use electronic signatures according to the Law on Electronic Transactions. Cases where digital signatures are not required for both seller and purchaser follow the regulations in Point 9 of the Appendix attached to Decree 254.

Note: *Purchasing enterprises wishing to account for expenses and deduct tax must provide full information so the seller can issue the invoice with the correct name and TIN.*

1.4. Registration and modification of E-invoice usage

Pursuant to Article 6 of Circular 91, in the event of changes to registered E-invoice information (excluding cases of suspension or temporary cessation of use under Article 8), biometric authentication is required.

The deadline for taxpayers to provide explanations or supplementary documents upon request from the tax authority has been extended from two (02) days to **three (03) days**. [6]

1.5. Handling of issued E-invoices

According to Point a, Clause 1, Article 10 of Circular 91, if an invoice contains errors regarding name, address, or amounts in words, but is correct regarding TIN, numerical amount, tax rate, tax payable, or goods, the seller shall notify the buyer and is not required to re-issue the invoice. The seller must notify the tax authority of the incorrect invoice by submitting Form No. 04/SS-HĐĐT set out in Appendix III to the Circular.

The seller is not required to establish a written agreement when issuing a new E-invoice to replace an incorrect one in cases such as: transferring data via the E-invoice Summary Table; transferring details via the Transaction Detail Table; or e-commerce and digital platform sales. [7]

In contrast, if the incorrect invoice is a cash register-generated invoice or relates to assets requiring registration of ownership/usage, the seller must issue a replacement invoice, except as otherwise provided in Point c.2, Clause 5, Article 10 of Circular 91. [8]

2. Electronic Documents ("E-docs")

2.1. Timing and method of issuance

Regarding the timing of issuance, provisions are supplemented for personal income from securities transfers, capital investments, crypto-asset transfers, gold bar transfers, royalties, commercial franchises, winnings, inheritances, and gifts. In cases where the tax on such income has been withheld and paid at the source by the paying or withholding organization, the organization **is not required to issue personal income tax withholding documents**.[9]

Regarding the method of issuance, E-docs must be issued directly **on the Tax Administration Information System**, via a service provider, or through the entity's internal E-doc software. [10] The issuance must ensure accuracy, transparency,

[6] Point c Clause 2 Article 6 Circular 9
[7] Point b2 Clause 1 Article 10 Circular 91
[8] Point c Clause 1 Article 10 Circular 91
[9] Clause 4 Article 24 Decree 254
[10] Clause 1 Article 26 Decree 254

and compliance with laws on electronic transactions, accounting, and tax/fees. [11]

2.2. Registration for E-doc usage

Article 17 of Circular 91 has **repealed** the provision requiring the registration of tax deduction documents for business activities on e-commerce platforms and digital platforms.

2.3. Handling of issued E-docs

According to Clause 1, Article 20 of Circular 91, if an E-doc contains errors regarding name, address, or amounts in words, but is correct regarding TIN and numerical amount, the issuing organization shall notify the recipient and is not required to re-issue the document. The organization must notify the tax authority of the error using the form attached to the Circular. For other errors, the organization must issue a replacement document.

Notably, Decree 254 repeals provisions related to printed or self-printed invoices/documents under the Law on Tax Administration and only regulates E-invoices and E-docs. Therefore, organizations with remaining paper invoices or receipts must destroy them in full by the end of 2026 and the year 2027. Specifically, Article 44.2 states: *"Paper receipts self-printed or ordered for printing under Decree 123/2020/ND-CP dated October 19, 2020, that have not been fully used may continue to be used until December 31, 2026. From January 1, 2027, all unused paper receipts must be destroyed according to procedures prescribed by the Minister of Finance"*.

[11] Clause 3 Article 24 Decree 254

OFFICIAL DISPATCH NO. 4908/BTP-BTTP GUIDING PROFESSIONAL OPERATIONS ON DEPOSITS, AUTHORIZATION, AND SUB-LEASING OF MORTGAGED ASSETS – LATEST IN 2026

On July 01, 2026, in response to Official Dispatch No. 4808/STP-KT&QLPC dated May 07, 2026, of the Department of Justice of Ho Chi Minh City requesting professional guidance, the Ministry of Justice issued Official Dispatch No. 4908/BTP-BTTP ("**Official Dispatch 4908**") providing specific guidance based on the provisions of the Civil Code 2015 ("**CC 2015**").

Below are the guiding contents of the Ministry of Justice that individuals, enterprises, and notarization officers should note:

1. Deposit contracts for mortgaged assets: Consent of the mortgage is not mandatory

According to the guidance of the Ministry of Justice, the mortgagee's consent to sell/transfer an asset is only a condition when the parties enter into a purchase and sale/transfer contract, not a condition when the parties enter into a deposit contract.

The CC 2015 does not contain explicit provisions on deposits related to mortgaged assets. Therefore, the notarization of a deposit contract for such assets does not obligatorily require the written consent of the bank, except where the parties have other agreements or as otherwise provided by law.

The conditions for a deposit transaction to be lawful, and whether it can be notarized, will depend on the specific terms of the agreement.

Inappropriate case: Depositing to secure the performance of a contract for the purchase and sale of a mortgaged asset during the mortgage period without the consent of the mortgagee.

Appropriate case: The securing party may make a deposit with another person to enter into a contract if the mortgagee consents, or if the deposit contract contains a clear agreement that the purchase and sale shall only be executed after the debt payment obligation to the mortgagee has been fully fulfilled and the mortgage relationship is terminated.

2. Authorization related to mortgaged assets

Regarding the notarization of authorization contracts for mortgaged assets, the Ministry of Justice clarifies as follows: From Article 134 to Article 143 of the CC 2015, there are no regulations restricting or prohibiting the establishment of authorization transactions related to mortgaged assets.

The notarization shall be performed in accordance with the Law on Notarization, its guiding documents, and other relevant legal provisions. Notarization officers shall base on the dossiers and legal provisions to review and decide upon each specific case of authorization.

3. The mortgaged asset owner's right to lease: Notification only, no permission required

Pursuant to Article 321.6 of the CC 2015, the owner as the mortgagor has the absolute right to lease or lend the mortgaged asset. The mortgagor has a mandatory obligation to notify the lessee/borrower of the mortgage status of the asset and must notify the mortgagee of the leasing of the asset.

The transaction must satisfy general conditions such as not violating prohibitory provisions of law and not contrary to social morality pursuant to Article 123 of the CC 2015; and the parties must have full civil capacity pursuant to Article 134.3, Article 21, and Article 125 of the CC 2015.

4. Handling unfavorable terms in standard mortgage contracts of Banks

In practice, many standard mortgage contracts contain the clause: "The mortgagor is not allowed to lease, transfer, or perform transactions related to the mortgaged asset without the prior written consent of the bank or without alternative security measures." Regarding this matter, the Ministry of Justice notes that under Article 405.3 of the CC 2015, in case a standard contract contains terms that exempt the party providing the standard contract from liability, increase the liability of, or eliminate the legitimate interests of the other party, such terms shall be invalid, unless otherwise agreed.

At the same time, pursuant to Article 121 and Article 404.6 of the CC 2015, if a standard mortgage contract contains terms with unfavorable content for the mortgagor, the interpretation of the contract must be in favor of the mortgagor.

However, the Ministry of Justice also emphasizes that determining the interests of the parties when participating in transactions or the validity of the transactions falls under the jurisdiction of the Court.

LEGAL DOCUMENTS IN 07/2026

NO.	EFFECTIVE DATE	NAME
		COMMERCIAL
1.	July 01, 2026	Law on Electronic commerce No. 122/2025/QH15 dated 10/12/2025 issued by the National Assembly
2.	July 01, 2026	Circular No. 11/2026/TT-BCT regulating food traceability under the management of the Ministry of Industry and Trade issued by the Minister of Industry and Trade
		IMPORT & EXPORT
1.	July 01, 2026	Decree No. 169/2026/ND-CP stipulating penalties for administrative violations in the field of customs issued by the Government
		BANK CURRENCY
1.	July 01, 2026	Decree No. 198/2026/ND-CP amending and supplementing a number of articles of the Government's Decree No. 26/2025/ND-CP dated February 24, 2025 regulating the functions, tasks, powers and organizational structure of the State Bank of Vietnam issued by the Government
		LABOUR – SALARY
1.	30/06/2026	Decision 641/QD-BNV in 2026 announcing the amended, supplemented and abolished administrative procedures in Resolution 66.18/2026/NQ-CP and Circular 09/2026/TT-BNV in the fields within the scope of state management functions of the Ministry of Home Affairs issued by the Minister of Home Affairs
2.	30/06/2026	Decision 3711/QD-UBND on the announcement of the list of amended and supplemented administrative procedures; the fields of Labor and Salary are abolished; Management of overseas workers; Employment; Archives – Archives; Occupational safety and hygiene under the management of the Department of Home Affairs issued by the Chairman

		of the People's Committee of Ho Chi Minh City
3.	July 01, 2026	Notice No. 12176/TB-VLATLD on the suspension of receipt and implementation of a number of administrative procedures in the field of Overseas Labor Management; Employment; Occupational safety and health issued by the Department of Home Affairs of Ho Chi Minh City
4.	July 01, 2026	Decree No. 162/2026/ND-CP adjusting pensions, social insurance allowances and monthly allowances issued by the Government
5.	July 01, 2026	Circular No. 14/2026/TT-BNV detailing the adjustment of pensions, social insurance allowances and monthly allowances issued by the Minister of Home Affairs
6.	July 01, 2026	Circular No. 08/2026/TT-BNV guiding Decree 337/2025/ND-CP regulating electronic labor contracts issued by the Minister of Home Affairs

TAXES – FEES – CHARGES

1.	July 01, 2026	Law on Personal Income Tax No. 109/2025/QH15 dated 10/12/2025 issued by the National Assembly
2.	July 01, 2026	Law on Tax Administration No. 108/2025/QH15 dated 10/12/2025 issued by the National Assembly
3.	July 01, 2026	Circular No. 72/2026/TT-BTC regulating the collection, exemption, reduction, collection and payment of civil judgment enforcement fees issued by the Minister of Finance
4.	July 01, 2026	Decree No. 252/2026/ND-CP guiding the Law on Tax Administration issued by the Government
5.	July 01, 2026	Decree No. 253/2026/ND-CP guiding the Law on Personal Income Tax issued by the Government
6.	July 01, 2026	Decree No. 254/2026/ND-CP detailing a number of articles and measures to organize and guide the implementation of the Law on Tax Administration No. 108/2025/QH15 on e-invoices and e-documents issued by the Government

LAC DUY & ASSOCIATES

7.	July 01, 2026	Decree No. 255/2026/ND-CP regulating tax administration for related-party transactions of related-party enterprises issued by the Government
8.	July 01, 2026	Circular 86/2026/TT-BTC dated 30/06/2026 regulating tax administration for exports and imports issued by the Minister of Finance
		INFORMATION TECHNOLOGY
1.	July 01, 2026	Law on Digital Transformation No. 148/2025/QH15 dated 11/12/2025 issued by the National Assembly
2.	July 01, 2026	Law Cybersecurity No. 116/2025/QH15 dated 10/12/2025 issued by the National Assembly
		PROCEEDINGS
1.	July 01, 2026	Law Civil Judgment Enforcement No. 106/2025/QH15 dated 05/12/2025 issued by the National Assembly
2.	July 01, 2026	Law on Execution of Criminal Judgments No. 127/2025/QH15 dated 10/12/2025 issued by the National Assembly
3.	July 01, 2026	Decree No. 152/2026/ND-CP detailing a number of articles and measures to implement the Law Civil Judgment Enforcement issued by the Government
4.	July 01, 2026	Decree No. 170/2026/ND-CP detailing and guiding the implementation of a number of articles of the Law on Execution of Criminal Judgments issued by the Government
		ADMINISTRATIVE PROCEDURES
1.	July 01, 2026	Decision No. 1644/QD-BYT announcing amended and supplemented administrative procedures in the field of food safety specified in the Government's Resolution No. 21/2026/NQ-CP dated April 29, 2026 under the management of the Ministry of Health issued by the Minister of Health

: http://lacduy-associates.com
: lacduy@lacduy-associates.com
☎: +84917275572/+842836221603