

Press Release on issuance of Circular No.29/2026/TT-NHNN

Hanoi, June 30, 2026 – The Governor of the State Bank of Vietnam (SBV) has issued Circular No. 29/2026/TT-NHNN amending and supplementing a number of Articles of Circular No. 39/2016/TT-NHNN dated December 30, 2016 on lending activities of credit institutions and foreign bank branches. The amendments aim to further improve legal framework governing lending activities in a safe and effective manner, while ensuring consistency with technological advances, the banking sector's digital transformation, evolving market demands, and regulatory objectives.

The new Circular is composed of eleven (11) Articles, specifically as follows:

Article 1: Supplementing Clause 3 after Clause 2, Article 1 of Circular No. 39/2016/TT-NHNN.

Article 2: Amending and supplementing Clause 13 of Article 2 of Circular No. 39/2016/TT-NHNN, as supplemented under Point (b), Clause 1, Article 1 of Circular No. 12/2024/TT-NHNN.

Article 3: Amending and supplementing Point (b), Clause 6, Article 8 of Circular No. 39/2016/TT-NHNN, as amended and supplemented under Clause 2, Article 1 of Circular No. 06/2023/TT-NHNN.

Article 4: Amending and supplementing Clause 4 of Article 18 of Circular No. 39/2016/TT-NHNN.

Article 5: Supplementing Point (h) after Point (g) in Clause 2 of Article 22 of Circular No. 39/2016/TT-NHNN.

Article 6: Amending and supplementing Point (a) in Clause 1 of Article 23 of Circular No. 39/2016/TT-NHNN.

Article 7: Amending and supplementing Point (a) in Clause 1, and Clause 2 of Article 32b of Circular No. 39/2016/TT-NHNN, as supplemented under Clause 11 of Article 1 of Circular No. 06/2023/TT-NHNN.

Article 8: Repealing Articles 32c and 32h of Circular No. 39/2016/TT-NHNN, which were added under Clause 11 of Article 1 of Circular No. 06/2023/TT-NHNN.

Article 9: Entry into force.

Article 10: Transitional provisions.

Article 11: Implementation arrangements.

This Circular shall enter into force on August 15, 2026.

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