



# OFFSHORE LOAN REGISTRATION



 Hoi An Ancient Town, Vietnam  N2NC

**UPDATE**  
**WEF 25 JAN 2026**

## INTRODUCE CIRCULAR 80/2025/TT-NHNN

Circular 80/2025/TT-NHNN issued on 31 Dec 2025 by State Bank of Vietnam sets a milestone in Vietnam’s digitalization & transformation in terms of Foreign Exchange Management for Enterprises' Offshore Borrowings and Repayments. Circular 80 is effective from 25 Jan 2026.

Circular 80 reforms Circular 12/2022/TT-NHNN by **streamlining procedures, promoting digitalization, and enforcing clear timelines** in terms of processing time for loan registration.

### GLOSSARY

SBV | State Bank of Vietnam

IRC| Investment Registration Certificate

ERC | Enterprise Registration Certificate

ITEMS	CIRCULAR 12	CIRCULAR 80
<b>Submission method</b>	<ul style="list-style-type: none"> <li>Physical submission</li> <li>Submission by post</li> <li>Hybrid submission (Online account registration combined with physical dossier submission)</li> </ul>	<ul style="list-style-type: none"> <li>Physical submission</li> <li>Submission by post</li> <li>Online submission via <b>National Public Service Portal</b> <a href="https://dichvucong.gov.vn/">https://dichvucong.gov.vn/</a></li> </ul>
<b>Application dossier</b>	<ul style="list-style-type: none"> <li>Full Vietnamese translation of loan agreement, verified by Translation Company or Legal Representative)</li> <li>Full legal document of the Borrower (IRC, ERC, etc.)</li> <li>Validity of Commercial Bank Loan Confirmation Letter   No specific timeline</li> </ul>	<ul style="list-style-type: none"> <li>A loan agreement summary (covering core terms, verified by the legal representative)</li> <li>Full legal document is longer required (SBV verifies info via the National Business Portal)</li> <li><b>Validity of Commercial Bank Loan Confirmation Letter   Issued within 10 working days prior to dossier submission</b></li> </ul>
<b>Timeline Processing</b>	<ul style="list-style-type: none"> <li>SBV processing time 12 - 15 working days</li> <li>Dossier supplementing time No timeline set-out</li> </ul>	<ul style="list-style-type: none"> <li>SBV processing time Max 10 working days</li> <li>Dossier supplementing time 60 days</li> </ul>
<b>Authority Decentralization</b>	<p>Under USD 10 million: Approved by provincial SBV branches</p> <p>USD 10M+: Approved by Central SBV</p>	<p>Under USD 20 million: Approved by provincial SBV branches</p> <p>USD 20M+: Approved by Central SBV</p> <p><i>(Effective from 25 July 2026)</i></p>

*(to be continued)*

## THE QUICK CHECKLIST OF LOAN REGISTRATION PROCEDURE FOR EACH FOREIGN LOAN TYPE

Items	Long-term loan	Short-term loan turn to long-term loan	Loan under deferred imported goods
<b>Due date of loan registration</b>	Within 30 business days from the date of signing long term loan agreement, <b>AND</b> prior the anticipated date of the first disbursement.	Within 30 business days upon signing loan addendum to extend loan term, of which the day of signing loan addendum is within 1 year from the initial loan disbursement date. <b>OR</b> Within 60 business days upon signing loan addendum to extend loan term, of which the day of signing loan addendum is after 1-year term from the initial loan disbursement date.	Within 60 business days from the initial disbursement date.
<b>Registration method</b> [Update]	<b>Direct</b>   Submitting the application dossier directly to SBV <b>Online submission</b>   Via National Public Service Platform <b>Post submission</b>   Send dossier to SBV by post-office		
<b>Processing time</b> [Update]	SBV processing time   Max 10 working days Dossier supplementing time by the Borrower   60 days from the date receiving Notification on supplementing the dossier from SBV		
<b>Required document</b> [Update]	<ul style="list-style-type: none"> <li>• Loan Registration form (SBV Default template) (*)</li> <li>• Loan Agreement or Summary of Loan Agreement (**)</li> <li>• Plan for using loans for business operation</li> <li>• Other documents requested from SBV</li> </ul>	<ul style="list-style-type: none"> <li>• Loan Registration Form (SBV Default template) (*)</li> <li>• Loan Agreement or Summary of loan Agreement (**)</li> <li>• Loan Addendum for extension (**)</li> <li>• Report of loan usage during the period</li> <li>• Plan for using loans for business operation</li> <li>• Commercial Bank Loan Confirmation Letter</li> <li>• Other documents as requested by SBV</li> </ul>	<ul style="list-style-type: none"> <li>• Loan Registration Form (SBV Default template) (*)</li> <li>• Loan Agreement (**)</li> <li>• Loan Addendum for extension (**)</li> <li>• Confirmation letter from the commercial bank regarding loan transactions (disbursement, withdrawal, repayment, etc.) (***)</li> <li>• Other documents as requested by SBV</li> </ul>
<b>Monthly loan reporting</b>	Required 5th date of following month for the previous month via <a href="https://qlnh-sbv.cic.org.vn/">https://qlnh-sbv.cic.org.vn/</a>		
<p><b>Notice:</b> (*) Refer to Appendix I, Circular 80/2025 for SBV default template (**) Loan agreement, loan addendum, summary of loan agreement <b>MUST</b> be translated into Vietnamese and verified by Legal Representative of the Borrower</p>			

