⑥ NGÂN HÀNG TMCP <SPECIMEN>BANK

Hanoi Branch · 88 Phố <specimen>, Q. Hoàn Kiếm, Hà Nội · (+84) 24 <spx>

⑦ Certificate no.: **XNSD-1804/2026/<SPX>**

Hà Nội, ngày 10/2/2026

GIẤY XÁC NHẬN SỐ DƯ TÀI KHOẢN

Bank-issued certificate confirming an account balance at a given date · commonly requested as proof of financial capacity when buying property in Vietnam

Addressee: **Chủ đầu tư dự án THE LAKE VIEW <specimen> và bên liên quan**

① *Account holder*	**Ông JEAN <SPECIMEN> ALEXANDRE — quốc tịch Pháp, hộ chiếu số 00 SPECIMEN 00**

② At the customer's request, we, the certifying bank, confirm that the account holder named above maintains a payment account with our Hanoi Branch and that, at the date and time stated below, the balance on that account was the amount indicated. This certificate reflects a one-off snapshot, is issued solely to evidence financial capacity, and does not certify the source of the funds.

③ Account number	**0011 SPECIMEN 0099 — VNĐ, tài khoản thanh toán**
④ Certified balance	**16.500.000.000 ₫ (Mười sáu tỷ, năm trăm triệu đồng)**
⑤ As of / validity	**08:00 ngày 10/2/2026 — có giá trị trong 30 ngày kể từ ngày cấp**

Giấy xác nhận này được cấp theo đề nghị của khách hàng, chỉ phản ánh đúng số dư tài khoản tại thời điểm nêu trên và không xác nhận nguồn gốc số tiền; số dư có thể thay đổi ngay sau đó. Đề nghị bên nhận đối chiếu số văn bản với Chi nhánh phát hành trước khi sử dụng vào bất kỳ mục đích nào. […]

AUTHORISED BANK OFFICER

Signature & seal

NGÂN HÀNG SPECIME CN HÀ NỘI

<SPECIMEN>

Verify with the issuing bank · specimen

The *Giấy xác nhận số dư* (bank certificate), point by point

Vietnamese banks issue a Giấy xác nhận số dư on request from the branch where you hold the account — never from a third party — usually within 1–2 business days. Sellers, developers and immigration officers use it as quick proof of funds; unlike a bank statement (sao kê) it shows a single balance, not your transaction history. Check seven points before relying on one. Markers ①–⑦ refer to the facsimile on the previous page. Specimen document — fictional data.

1 Account holder — Chủ tài khoản

The full name, nationality and **passport number** must match your ID exactly — a certificate issued to a misspelled or partial name is worthless as proof.

RED FLAG Name or passport number does not match your passport (missing middle name, wrong transliteration).

2 Confirmation statement — Nội dung xác nhận

A genuine bank certificate contains a clear **declarative statement** that the bank certifies (“xác nhận”) the account and its balance — not a vague acknowledgement letter.

RED FLAG Wording avoids the word “xác nhận” (certify/confirm), or never states the account belongs to you.

3 Account number — Số tài khoản

The account number, currency and account type shown must match your **own bankbook or banking app** — always cross-check it yourself.

RED FLAG Account number omitted or partially masked, leaving nothing to verify.

4 Certified balance — Số dư tài khoản

The amount appears in **both digits and words**; compare it against the purchase price or the specific threshold you were asked to demonstrate.

RED FLAG Balance lower than the amount you need to prove, or shown only in digits.

5 Snapshot date & validity — Thời điểm xác nhận & hiệu lực

This is a **single-moment snapshot**, not a transaction history like a bank statement (sao kê) — most branches cap its validity at around 30 days.

RED FLAG No date/time stamp, or the stated validity window has already lapsed.

6 Issuing bank & branch — Ngân hàng xác nhận

Only the **bank that holds the account** can certify its balance — check that the letterhead branch matches where the account is actually kept.

RED FLAG Issued by an unrelated money changer, agent or third party rather than the account-holding bank.

7 Reference number & authenticity — Số văn bản, ngày cấp

A unique reference and issue date that the recipient can use to **call the branch and verify** the certificate before relying on it.

RED FLAG No reference number, or the branch cannot confirm the letter in its records.

> SPECIMEN document for educational purposes — a simplified layout inspired by a Vietnamese bank certificate of account balance (Giấy xác nhận số dư), filled with fictional data. It is not an official document, has no legal value and reproduces no real seal or bank branding. This is not legal or financial advice. Request any certificate you need directly from the branch holding your account, and verify it with your bank before relying on it for a purchase or any official procedure.