⑥ **NGÂN HÀNG TMCP <SPECIMEN>BANK**

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

⑦ Ref. no.: **BL-1804/2026/<SPX>**

Hà Nội, ngày 15/3/2026

# CHỨNG THƯ BẢO LÃNH

*Bank guarantee for the developer's financial obligations in the sale of future housing · under the 2023 Real-Estate Business Law*

To (Beneficiary): **Ông JEAN <SPECIMEN> ALEXANDRE**

| | |
|---|---|
| ① *Guarantor (bank)* | **NGÂN HÀNG TMCP <SPECIMEN>BANK — CN Hà Nội** |
| *Obligor (developer)* | **CÔNG TY CP BĐS <SPECIMEN> LAND** |
| *Beneficiary (buyer)* | **Ông JEAN <SPECIMEN> ALEXANDRE (Pháp)** |

② At the request of the Obligor, we, the Guarantor, irrevocably undertake to pay the Beneficiary the amounts already paid under the Sale & Purchase Agreement should the Obligor fail to hand over the apartment as committed, up to the guaranteed amount and subject to the claim conditions below.

| | |
|---|---|
| ③ Guaranteed amount | **15.776.000.000 ₫ (tối đa)** |
| ④ Validity | **Đến ngày bàn giao — 31/12/2027** |
| ⑤ Claim conditions | **Thanh toán theo yêu cầu đầu tiên, đối chiếu chứng từ** |

Chứng thư này được phát hành hợp lệ; đề nghị Bên nhận bảo lãnh đối chiếu số chứng thư với Chi nhánh trước khi thực hiện thanh toán. […]

**FOR AND ON BEHALF OF THE BANK**

*Signature & seal*

NGÂN HÀNG SPECIMEN · CN HÀ NỘI

<SPECIMEN>

Verify with the issuing bank · specimen

# The *Chứng thư bảo lãnh* (bank guarantee), point by point

For off-plan sales the developer must hold a bank guarantee that refunds your payments if the unit is never handed over. Before you pay, check seven points. Markers ①–⑦ refer to the facsimile on the previous page. Specimen document — fictional data.

## 1 Parties — Bên bảo lãnh / được bảo lãnh / nhận bảo lãnh

A **named, licensed bank** (guarantor) guarantees the **developer** (obligor) towards **you** (beneficiary). The three roles must be explicit.

**RED FLAG** "The bank" is unnamed, or you are not named as beneficiary.

## 2 Scope — Phạm vi bảo lãnh

The bank refunds the **instalments you have paid** if the developer fails to hand over as committed — not the whole project.

**RED FLAG** Scope limited to "construction" and excluding refunds to buyers.

## 3 Guaranteed amount — Giá trị bảo lãnh

Must at least cover the payments you make **before handover**. Compare it against your payment schedule.

**RED FLAG** Amount lower than the sums you will have paid before handover.

## 4 Validity — Thời hạn hiệu lực

The guarantee must stay **active until handover** (ideally until the Pink Book). Check the end date.

**RED FLAG** Expiry before the committed handover date.

## 5 Claim conditions — Điều kiện thực hiện nghĩa vụ

What triggers payment and the documents required — it should be a **first-demand**, document-only claim, not conditional on the developer's agreement.

**RED FLAG** Payment requires the developer's consent or a court ruling first.

## 6 Issuing bank — Ngân hàng phát hành

A credible, State-Bank-licensed institution — cross-check the branch and reference with the bank directly.

**RED FLAG** Obscure lender, or a guarantee issued by the developer's own affiliate.

## 7 Reference & authenticity — Số chứng thư, xác thực

Note the reference number and verify authenticity with the issuing branch before transferring funds.

**RED FLAG** No reference number, or the bank cannot confirm the letter.

> SPECIMEN document for educational purposes — a simplified layout inspired by a bank guarantee under the 2023 Real-Estate Business Law, 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: verify any guarantee directly with the issuing bank and a licensed Vietnamese lawyer.