



NGÂN HÀNG TMCP <SPECIMEN> BANK

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

Ref. no.: SK-1804/2026/<SPX>

Hà Nội, ngày 05/04/2026

SAO KÊ TÀI KHOẢN

Certified record of a bank account's transactions and balance history — the document most often requested as proof of funds before an international transfer, a deposit or a mortgage application

① Account holder

Ông JEAN <SPECIMEN> ALEXANDRE (Pháp)

Account number

1031 00 <SPECIMEN> 1804

② Statement period

01/01/2026 – 31/03/2026 (03 tháng)

③ Opening balance

845.200.000 đ

⑤ Closing balance

5.234.070.000 đ

④ DIỄN GIẢI	NGÀY GD	GHI NỢ (VNĐ)	GHI CÓ (VNĐ)	SỐ DƯ (VNĐ)
Chuyển lương tháng 01/2026 — Cty TNHH <SPECIMEN>	05/01/2026	—	62.500.000	907.700.000
Thanh toán hóa đơn điện, nước	12/01/2026	3.180.000	—	904.520.000
Chuyển khoản đến — nguồn vốn cá nhân từ nước ngoài	02/02/2026	—	4.850.000.000	5.754.520.000
Phí chuyển tiền quốc tế	02/02/2026	450.000	—	5.754.070.000
Rút tiền mặt tại quầy	20/02/2026	20.000.000	—	5.734.070.000
Chuyển khoản đặt cọc — Hợp đồng đặt chỗ căn 1804	10/03/2026	500.000.000	—	5.234.070.000

Sao kê này được hệ thống ngân hàng xuất tự động và không yêu cầu chữ ký tay; trường hợp cần bản có xác nhận (đóng dấu, ký tên) để nộp hồ sơ vay vốn hoặc chứng minh tài chính, đề nghị Khách hàng liên hệ trực tiếp Chi nhánh phát hành để đối chiếu và cấp bản xác nhận. [...]

FOR AND ON BEHALF OF THE BANK

Signature & seal



Verify with the issuing bank · specimen

The *Sao kê tài khoản* (bank account statement), point by point

When you transfer the purchase price into Vietnam, apply for a mortgage, or simply need to prove where your funds come from, your bank can issue a certified statement of your account. Check seven points before you rely on it as proof of funds. Markers ①–⑦ refer to the facsimile on the previous page. Specimen document — fictional data.

① Account holder — Chủ tài khoản, số tài khoản

The statement must show your **full name exactly as on your passport** and the linked account number — this is how the receiving bank, developer or notary trace the funds back to you.

RED FLAG Name spelled differently from your passport, or the account belongs to a third party.

② Statement period — Kỳ sao kê

Vietnamese banks and lenders usually ask for **3 to 6 months of history** (sometimes 12) — a longer period shows your balance built up over time rather than appearing overnight.

RED FLAG A statement covering only a few days, or requested the day after a single large deposit.

③ Opening balance — Số dư đầu kỳ

The **starting balance** of the period should match the closing balance of your previous statement, with no unexplained gap between the two documents.

RED FLAG No opening balance shown, or a break between consecutive statements.

④ Transactions — Diễn giải, Ngày GD, Ghi nợ / Ghi có

Each line records the **date, description and debit/credit amount** — this audit trail is what a bank's compliance team checks to confirm the origin of large inbound transfers (salary, sale proceeds, inheritance...).

RED FLAG Vague descriptions such as “chuyển khoản” with no explanation for a large inbound transfer.

⑤ Closing balance — Số dư cuối kỳ

The **ending balance** should cover the deposit or purchase price you intend to pay, and the statement should be dated **close to the day you submit it** — most counterparties accept statements no older than 30 days.

RED FLAG Closing balance lower than the amount declared in your reservation agreement or loan file.

⑥ Issuing bank — Ngân hàng phát hành, chi nhánh

A recognised, licensed bank branch, clearly headed with its **name, address and logo** — for cross-border transfers this is also the branch your receiving bank's compliance team may call to verify the document.

RED FLAG No bank letterhead, or a branch that cannot be verified by phone.

⑦ Reference & certification — Số sao kê, ngày cấp, xác nhận

Note the **reference number and issue date**. For a loan file or a notarised proof of funds, ask for the **certified (stamped and signed)** version rather than a plain PDF export from internet banking.

RED FLAG An uncertified screenshot from a banking app presented as an official statement.

SPECIMEN document for educational purposes — a simplified layout inspired by a Vietnamese bank account statement, 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 statement directly with the issuing bank and a licensed