



CÔNG TY TNHH <SPECIMEN> VIỆT NAM

Head office · Tầng 12, Tòa nhà <specimen>, Q. Cầu Giấy, Hà Nội · MST: 0106<SPX>



Payslip ref.: PL-1042/0226/<SPX>

Hà Nội, ngày 05/3/2026

BẢNG LƯƠNG THÁNG 02/2026

Monthly proof of salary issued by the employer, used by banks to assess a buyer's repayment capacity for a home-loan application



Employer (company)

Employee (payee)

Employee ID

CÔNG TY TNHH <SPECIMEN> VIỆT NAM

Ông JEAN <SPECIMEN> ALEXANDRE (Pháp) — Giám đốc Kỹ thuật

Mã nhân viên: NV-1042



The Accounting & HR Department of the Company certifies that the payslip below fully and accurately reflects the named Employee's income for the stated pay period, and that it may be used as a basis for income verification when applying for a home loan at a credit institution.

KHOẢN MỤC	SỐ TIỀN (₫)
Lương cơ bản (theo HDLD)	68.000.000
Phụ cấp (nhà ở, xăng xe, điện thoại, ăn trưa)	14.500.000
Thưởng hiệu suất / KPI tháng	9.200.000
③ Tổng thu nhập (gộp)	91.700.000
Bảo hiểm xã hội (BHXH 8%)	-3.744.000
Bảo hiểm y tế (BHYT 1,5%)	-702.000
Bảo hiểm thất nghiệp (BHTN 1%)	-917.000
Thuế thu nhập cá nhân (TNCN)	-15.850.000
④ Tổng khấu trừ	-21.213.000
⑤ Thực lĩnh (chuyển khoản)	70.487.000

Bảng lương này được xuất từ hệ thống quản lý nhân sự – tiền lương nội bộ của Công ty; đề nghị Ngân hàng đối chiếu với sao kê tài khoản nhận lương và quá trình đóng bảo hiểm xã hội của Người lao động khi cần xác minh thu nhập. [...]

FOR AND ON BEHALF OF THE EMPLOYER

Signature & company seal



Verify with the employer · specimen

The *Bảng lương* (payslip), point by point

To size a home loan, a bank checks a buyer's payslips for consistent, verifiable income — not just the final figure. Before submitting your file, check seven points. Markers ①–⑦ refer to the facsimile on the previous page. Specimen document — fictional data.

① Parties — Bên trả lương / Người lao động

The **employer** (a registered company) issues the payslip to a **named employee** — the names, job title and employee ID should match your labour contract and ID documents.

RED FLAG Employer name doesn't match your labour contract, or your name/ID number is missing or misspelled.

② Certification clause — Nội dung xác nhận thu nhập

The Accounting/HR department should explicitly **certify** the figures below as accurate income for the stated period — not just a bare list of numbers.

RED FLAG No certifying statement, no department stamp, or the sheet looks handwritten/ad hoc rather than issued by payroll.

③ Gross income — Tổng thu nhập

Sum of base salary, allowances and bonus **before** deductions. Compare it against your labour contract and, ideally, against amounts actually credited to your bank account.

RED FLAG Gross income far higher than what is ever transferred to your bank account, or bonuses with no supporting basis.

④ Statutory deductions — Bảo hiểm xã hội, y tế, thất nghiệp & thuế TNCN

Mandatory **social/health/unemployment insurance** and **personal income tax** should appear in normal proportion — banks often cross-check these against your official social-insurance (BHXH) contribution history.

RED FLAG No insurance deductions at all, which usually signals an undeclared or under-the-table salary that banks will discount or reject.

⑤ Net pay (take-home) — Thực lĩnh

The amount actually paid each month — **the figure banks use** to size your maximum loan instalment, typically within 40–50% of net income.

RED FLAG Net pay is paid in cash rather than by bank transfer, or doesn't match the credits on your bank statement.

⑥ Issuing employer — Tên công ty & mã số thuế

Check the company's **name, address and tax code** against the National Business Registration Portal, and that they match your labour contract.

RED FLAG Tax code not found in the national registry, or the registered address is a private residence.

⑦ Reference, period & signature — Số phiếu, kỳ lương & chữ ký

Note the payslip reference and pay period — banks usually require **3 to 6 consecutive months**, each signed/stamped by the chief accountant or HR.

RED FLAG A single, unsigned payslip submitted instead of a consecutive run, or no accounting/HR signature at all.

SPECIMEN document for educational purposes — a simplified layout inspired by a Vietnamese payslip (bảng lương), filled with fictional data. It is not an official document, has no legal value and reproduces no real seal or company branding. This is not tax, legal or financial advice: verify any payslip directly with the employer and a licensed accountant or bank.