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ATA GLOBAL LEGAL LIMITED COMPANY

ATA LEGAL SERVICES



2023 NEW YEAR LEGAL UPDATE

PREAMBLE

First of all, ATA Legal Services (“ATA”) would like to express our sincere thankfulness and gratitude to our Valued Clients and Partners! Thanks to your trust, ATA has had the opportunity to accompany you through immeasurable emotions, overcoming various challenges during the hard time of Vietnam’s economy and society in 2022.

As you may know, generally, 2023 is predicted to continue being a year full of difficulties with countless challenges and pressures. In order to survive and thrive in that context, more than ever, we should all prepare ourselves with knowledge about socio-economic issues. One of them, which is very important, is the need to improve our awareness and understanding about current policies and laws as well as the trend of this system.

In the upcoming future, Vietnamese law will have numerous fundamental changes. In 2023, it is expected that the National Assembly may pass a number of vital law projects, directly affecting many aspects of the economy, the business community as well as the society such as the Law on Land, the Law on Real Estate Business, the Law on Housing, the Law on Bidding.

As the gratitude, a commitment to keep accompanying you and a 2023 lunar new year greeting to our Valued Clients and Partners, with the greatest efforts, ATA would like to introduce you the **2023 NEW YEAR LEGAL UPDATE**. This special legal update will clarify the new regulations, fundamental changes of policies and laws expressed shown in the Drafts of several important laws which are expected to be adopted in 2023. We hope this legal update will provide our Valued Clients and Partners the best preparation for new opportunities and new challenges so that we can look forward to 2023 full of success and sustainable development together!

Best regards!

ATA Legal Services Team.

AMENDMENT DRAFT OF THE 2013 LAND LAW
NUMEROUS GROUNDBREAKING NEW REGULATIONS
FOR REAL ESTATE BUSINESSES

In Vietnam, land is an important means of production and is also a resource for socio-economic development, therefore, any change in land laws could create far-reaching impacts on diverse aspects of society and economy. In response to the new requirements of the practice, the National Assembly has decided to amend the 2013 Land Law and this amendment process has been being carried out very urgently but also very carefully.

While the Amendment Draft of the 2013 Land Law (the “**Draft**”) is being widely consulted, ATA would like to introduce some crucial new points in the Draft, which could be considered important changes in the State’s macro policy for land and if these amendments are adopted, various impacts shall be put into diverse sectors of the economy. You can also seek for the full content of the Draft [here](#).

Supplementation of prohibited acts of competent agencies and persons in the State management of land

In addition to the prohibited acts prescribed in the 2013 Land Law, the Draft has added three behaviors, targeted at competent agencies and persons in State management, including:

- a. Failure to prevent and handle violations of land regulations causing serious consequences.
- b. Gender discrimination in the management and use of land.
- c. Using the Land Development Fund for improper purposes.

From the practice of implementing the 2013 Land Law, the above-mentioned acts are not unique, and their consequences have negatively affected the state management of land, even the security and order in the locality. Therefore, such prohibition addition in the Draft will create more basis for stricter land management, enhance the responsibility of civil servants in land management and minimize legal violations.

Permission for economic organizations and public non-business units using the land leased with annual rental payment to “sell, lease or mortgage the land lease right”

Under the 2013 Land Law, users of land leased with annual rental payment could only mortgage or sell “*property owned by themselves attached to the leased land*”. However, the Draft has added the right of economic organizations and public non-business units using land leased with annual rental payment to *mortgage, sell*

or lease “the lease right in land lease contracts”. This content has contributed to removing difficulties, in line with the goal of opening up capital flows for the real estate market. In addition, from a legal perspective, the Draft has indirectly stipulated a new type of property as “lease right in land lease contracts”.

Specification of cases of land acquisition for the purpose of socio-economic development and national and public interests

The 2013 Land Law only lists cases in which the State acquires land for the purpose of socio-economic development and national and public interests. However, besides the list, the Draft has supplemented and clarified the concept of “*Socio-economic development projects for the purpose of national and public interest*”, providing criteria and conditions for each type of project. This is an important basis for determining the accuracy of the land acquisition decision, thereby contributing to minimizing complaints and protracted disputes.

Specification of cases of land allocation, land lease without auction of land use right, bidding for land use projects.

Given the limitation of land fund, while the land demand has still been increasing, along with the desire to select real investors with adequate financial capacity and experience and so on, the Draft has stipulated towards: *the land allocation, land leasing of the State will be carried*

out mainly through auction of land use rights or bidding for land-use projects.

The Draft also specified in the direction of listing specific cases in which land is allocated or leased by the State without auction of land use rights or bidding for land-use projects. The above provisions also set out an observation that: cases, that are not listed in the list of cases where land is allocated or leased by the State without auction of land use rights, bidding for land-use projects, shall subject to auction or bidding.

Abolishment of land price bracket

According to the 2013 Land Law, the land price list is drafted based on the land price bracket. The land price list is the basis for calculating land use fees when the State recognizes the residential land use rights of households and individuals for the area within the quota, calculating land use tax, calculating compensation for causing damage in land management and use, and other cases. Meanwhile, the land price bracket is issued by the Government every 05 years for each type of land, under to each region. The government can also adjust the land price bracket if the common land price in the market increases by at least 20% from the maximum price or decreases by at least 20% from the minimum price in the land price bracket.

However, the Draft has abolished the land price bracket. Instead, the *land price list is developed annually on the basis of*

principles and methods of land valuation.

One of the fundamental and core principles of land valuation is “*in consistence with the common land prices in the land use right market under normal conditions*”. The Draft also set out the definition of common land price in the land use right market under normal conditions. Thus, the approach of the Draft has changed radically compared to the 2013 Land Law. The reflection of “real value” in land prices will be an important basis for state agencies to fully and accurately determine the tax and financial obligations of land users, to prevent illegal profiting more effectively, thereby, contributing to rendering the real estate market more transparent.

Land disputes may be resolved in Commercial Arbitration

The 2013 Land Law stipulates that land disputes can only be resolved at commune-level People's Committees or competent People's Courts in accordance with the civil procedure law. However,

the Draft has adjusted that in case a dispute arises from commercial activities related to land, such dispute may be resolved in commercial arbitration as per the law on commercial arbitration.

Commercial arbitration, with the advantages of prompt settlement process, closed trials upon the spirit of maximizing information confidentiality of the parties, arbitral awards having final validity for enforcement. With the above-mentioned provisions of the Draft and the available advantages of commercial arbitration, land disputes are expected to be resolved more promptly and conveniently, but still ensure effectiveness, as a result, directly contributing to reducing the number of land disputes for the court.

The aforementioned contents of the Draft indicates the effort of the State on reducing the administrativeness in land management, creating a more open space for land relations to become closer with their nature of “civil relations”, but still under the State control.

THE AMENDMENTS DRAFT OF THE LAW ON HOUSING CREATES A MECHANISM TO SETTLE THE UNRESOLVED PROBLEMS IN HOUSING AND HOUSING PROJECTS

The 2014 Law on Housing (the “LH”) has been being implemented since July 01, 2015 and as of now, various adjustments has been adopted, leading to inconsistencies between the LH and relevant provisions. In order to promote the development of housing, especially social housing to gradually improve citizens’ housing conditions, as well as to ensure the consistency and synchronization of the legal system, the [Draft of the LH](#) (the “Draft”) has been researched, developed and completed by the Ministry of Construction after receiving comments from Ministries, sectors, localities and related organizations and individuals.

This article will update some notable contents of the Draft as follows:

Investment projects for commercial housing construction could be implemented on non-residential land.

According to the current provisions of the Law No. 03/2022/QH15, amending and supplementing Clause 1, Article 23 of the LH on land use forms for investment in commercial housing projects, investors must have legitimate land use rights for *(1) residential land, or (2) residential land and non-residential land subject to land use purpose transfer*. In other words, in cases where the investor has only non-

residential land that has not been allowed by the Law to be converted into a commercial housing project even though the project land is in consistence with the approved land use planning.

Article 40 of the Draft stipulates that investors of investment projects for commercial housing construction in one of the following cases shall be allowed to implement those projects:

- a. Win the auction of land use rights in accordance with the law on land;
- b. Win the bidding for land-using projects in accordance with the law on bidding;
- c. Have the right to use residential land or residential land and other land or *have other land use rights*.

The Draft also clarifies other forms of land use, including:

- a. Land from compensation of the State’s acquisition upon the decision of a competent authorities;
- b. Land allocated or leased with one-off rental payment of land use levy through auction of land use rights or bidding for projects using land for implementing other projects and being transferred for investment on housing construction;
- c. Commercial and service land, or land for non-agricultural production

facility which is allocated or leased by the State with annual or one-off rental payment and is transferrable into residential land;

- d. Land not eligible for the implementation of an independent housing construction investment project in accordance with the land law and is allocated by the State to implement the project.

Thus, if the Draft is approved, the *investors could implement an investment project for commercial housing without having the residential land use right* if other types of land are in accordance with the land use planning and do not fall into the cases of land acquisition as prescribed by law.

Supplementation of new regulations on ownership termination of condominium in case of demolition

According to the Draft, in cases where the condominium is severely damaged and no longer meet the needs of normal use and does not ensure the safety of users, the Provincial People's Committee will issue a written notification on ownership termination of the condominium. From the issuance date of that notification, the Certificate previously issued to the condominium owners shall expire. However, condominium owners still have rights to the land area to rebuild condominiums. Accordingly, unless the condominium is damaged due to natural disasters or enemies, in cases of

ownership termination, the owners will have to contribute their own costs to demolish and rebuild if it is in accordance with the land use planning or will be arranged for resettlement or compensation for the value of land use rights as prescribed.

This regulation contributes to resolving current situation of condominium that have been heavily degraded in the middle of Hanoi.

Supplementation of worker accommodation as a subject of the LH

According to the Draft, worker accommodation is a construction work in an industrial park or economic zone for employees, workers and experts to rent for accommodation during working time. The construction standards of worker accommodation must meet the provisions applicable to commercial housing development projects of the LH.

Enterprises running business on industrial park infrastructure shall be simultaneously assigned as the investor to build technical and social infrastructure for worker accommodations. However, this enterprise, after completing such construction investment, could hand over it to the Industrial Park Management Board to transfer land to the Vietnam General Confederation of Labor or manufacturing enterprises in the industrial park, and enterprises of which business lines involves real estate

business to continuously deploy
investment in worker accommodation.

THE NEW DRAFT LAW ON REAL ESTATE BUSINESS HAS LEGALIZED PRACTICAL ISSUES THAT HAS BEEN BEING LEFT UNSOLVED

The real estate market plays a crucial role in the development of the economy, contributing to promoting production, mobilizing investment capital, expanding markets, and increasing revenue for the state budget. In recent years, the real estate market in our country has experienced various fluctuations. Many changes in practice are no longer in line with the 2014 Law on Real Estate Business (the “LREB”). In order for real estate business activities to take place in accordance with the law, ensuring the rights and interests of the parties, the [Draft LREB](#) (the “Draft”) was put into discussion at the 4th session of the National Assembly and was widely consulted with several notable points as follows:

Supplementation of types of real estate to be put into business

Article 5 of the Draft LREB has provided types of real estate to be put into business, including some new ones as follows:

- a. Construction works available and to be formed in the future, including: *Civil works under the laws on construction, tourist apartments, tourist villas, offices combined with accommodation.*
- b. *Land use rights in real estate projects to be put into business must be land*

use rights with technical infrastructure.

With such content, it is clearly seen two clear goals of the Draft, which are: (i) Legalizing real estate types that have been existing in practice but has yet been governed; and (ii) affirming the clear distinction between tourist apartments, i.e. condotels and office apartments, i.e. officetels for housing.

Head towards implementing real estate transactions through the exchanges

The LREB allows businesses to decide whether to trade through exchanges or not. This partly leads to the formation of ghost projects, causing immeasurable risks for buyers, and increasing the risk of bursting the real estate “bubble”.

Accordingly, in order to overcome such situation, to ensure legitimate rights for people wishing to own real estate legally and to create a transparent and healthy real estate market, the Draft is built on the spirit towards “*all real estate transactions shall be carried out through real estate exchanges*”. Specifically, there will be cases where implementing real estate transaction through exchanges is mandatory, which could be cases of real estate to be formed in the future or has been formed but has yet been granted a certificate of rights on land use,

ownership of houses and other land-attached properties.

In addition, the Draft also introduced various regulations related to the establishment and operation of real estate trading exchanges as well as the rights and obligations of organizations and individuals providing real estate brokerage services, in order to ensure that real estate exchanges shall become a place where real estate transactions are carried out healthily, openly, transparently and professionally.

Supplementation of regulations on real estate project transfer

The transfer of real estate projects has been being a matter of concern to many investors, especially when the real estate market is facing numerous difficulties as today. The Draft has proposed some important changes in this regard.

- a. Cases where a real estate project is allowed to be transferred in part or in whole, including:
 - Investment projects for housing construction, and for construction works in accordance with the LREB.
 - Investment projects for building infrastructure, industrial parks, industrial clusters, export processing zones, high-tech parks for land use rights business.
- b. In case the project is mortgaged for the fulfillment of obligations as prescribed by law, the mortgage must be settled; unless the transferor, the transferee and the mortgagee agree in writing;
- c. In case of partly transfer of a project, the items or the use and business purpose of the construction works of the transferrable project parts must be independent with the non-transferable project parts.

THE NEW DRAFT LAW ON BIDDING

FOCUSES ON ENSURING HEALTHY BIDDING COMPETITION

The 2013 Law on Bidding and its guidance documents has been playing an important role in selecting contractors implementing investment projects, public procurement, and management of the use of State capital and assets. However, due to the fact that the 2013 Law on Bidding has been revealing many limitations, along with the development of the social economy, its amendment is put into demand to overcome existing shortcomings and to enhance efficiency in bidding. On that basis, the Ministry of Planning and Investment has presided over the implementation of the revised Law on Bidding project. [The draft Law on Bidding](#) (the “**Draft**”) was discussed at the 4th session of the National Assembly with various outstanding points.

This article focuses on the Draft’s changes towards improving efficiency and transparency in bidding, in order to ensure fair competition.

The contents of bidding dossiers must not contain any conditions that may cause unequal competition

In addition to the current contents such as bid data sheet, criteria for evaluation of bid, forms for bid and bidding, and technical requirements, the Draft also requires: *“The bid dossier must not contain any conditions to limit the participation of contractors or to create an advantage for one or several*

contractors, causing unequal competition”. In this account, a bid dossier will be considered invalid if it deliberately sets criteria bringing competitive advantages for one or several contractors and investors, thereby contributing to creating a fair and healthy competitive environment in bidding.

Specification of non-competitive cases in bidding

As like the current Law, the Draft requires contractors submitting dossiers and/or participating in bidding to be legally and financially independent from competent authorities, procuring entity, and contractors influencing the bid dossier preparation, the bid dossier consideration and evaluation, and the contractor selection; and the contractor’s manager must not be the relevant person of the investors. In option 2 of the Draft, there are quite detailed regulations on non-competitive cases. However, in our assessment, the detailed list is straightforward but will be easily overlooked.

Amendment on contractor selection

Completely abolish regulations related to the direct contracting for investors.

The current law stipulates that direct contracting for investors shall apply in cases where (i) only one investor registers for implementation; or (ii) only one

investor is capable for implementation due to matters of intellectual property, trade secrets, technology or capital arrangements; (iii) or the investor proposing the project meets the requirements of implementing the most feasible and effective project according to the Government's regulations. The Draft has entirely removed these regulations. In other words, direct contracting will be no longer applicable for investment projects subject to bidding. Such regulation is the basis for limiting bid rigging between businesses, organizations or other acts aimed at illegal benefit derivation.

Changes in bidding procedures for investor selection

- a. The Draft has removed the requirements for preparation and approval of investor selection plan in advance of conducting investment selection bidding.
- b. All projects, including either investment projects subject/not subject to approval of investment policy, must be determined by competent agencies and apply preliminary requirements on the capacity and experience of investors for investor evaluation.
- c. The establishment of a project enterprise for the project implementation must be proposed in the bids.

FOCUSES ON THE RIGHT TO BE PROVIDED INFORMATION

AND THE RIGHT TO BE PROTECTED OF INFORMATION OF CONSUMERS

In nearly 12 years of implementation, the Law on Protection of Consumer Rights (the “LPCR”) has contributed to a drastic change in the work of consumer right protection through the creation of a solid and relatively comprehensive legal framework. However, given the continuous development of production and business practices, the current LPCR has been revealing immeasurable shortcomings and could no longer meet the needs of the current situation. Therefore, the project of amending the LPCR has been executed. According to the [Draft LPCR \(amended\) No. 02](#) (the “Draft”), there are various new regulations related to the consumer rights as well as the responsibilities of business organizations and individuals, in which, it focuses on the right to be provided information and the right to be protected of information of consumers. Specifically:

Supplementation and specification of the responsibility for providing information of business organizations and individuals

The Draft has supplemented detailed regulations related to the obligation to provide information of business organizations and individuals in the goods

and services provision, typically as follows:

- a. Accurately and adequately provide information about the products and services, including:
 - Product characteristics, quantity, price and origin of goods, fees, costs, scarcity, method and term of delivery, shipping and payment method.
 - Comments and reviews of consumers (if any) on the products and services or business organizations and individuals.
- b. Develop and publicly announce the warranty policy before applying to consumers, including at least the following contents: duration, content, scope, method and exclusions of warranty liability of business organizations and individuals.¹
- c. Develop and publicly announce the process of receiving and settling consumer complaints and requests in a visible location at the head office, business location and on website or electronic applications (if any).

Provision of a mechanism to ensure the right to unilaterally terminate contracts/transactions even after the signature date if business organizations

¹ According to Clause 1, Article 29 of the Draft.

and individuals violate the obligation to provide information

The Draft has added a separate Chapter on protection of consumer rights in specific transactions, including: Remote transactions, continuous service provision transactions, direct sales transactions. Accordingly, in the case of remote transactions, the legislator allows consumers to unilaterally terminate the contract within ten (10) days from the signature date of the contract if the business organization or individual does not precisely and adequately provide information as prescribed.

Tightening consumer information protection policies

The Draft has concretized the responsibilities of business organizations and individuals before collecting consumer information. Specifically:

- a. Supplement contents to be publicized to consumers by organizations and individuals before collecting and using their information;
- b. Supplement responsibility for establishing mechanisms for consumers to decide on their information provision;
- c. Bind responsibilities of business organizations and individuals even when authorizing third parties to collect, store and use personal information of consumers.

However, in our assessment, these regulations are only at the level of

recognition, but has yet had any mechanism to control or ensure the compliance of organizations and individuals in consumer information confidentiality.

Supplementation of contents towards creating a mechanism to protect the rights of consumers when participating in specific transactions.

Pursuant to the Draft, specific transactions include:

- a. Remote transactions: transactions carried out in cyberspace or through other indirect means, in which, consumers are not allowed to check and have direct contact with products and services before participating in transactions.
- b. Continuous service provision: the provision of services with a term of at least three (03) months or an indefinite-term;
- c. Specific direct sales transactions: Door-to-door sales, multi-level sales, sales at non-frequent transaction locations.

Due to the peculiarity of these transactions that consumers could not inspect the products, or consumers are not able to determine the legitimacy of the products as well as are vulnerable for exploitation or infringement of rights by nefarious business organizations and individuals, the Draft has put in place mechanisms to protect the interests of

consumers when participating in such kind of transactions.

Encouragement of the role of social organizations to protect the rights of consumers

The Draft has stated various provisions towards encouraging social organizations to strengthen their role in consumer right protection, such as:

- a. Supplement tasks assigned by state management agencies in the field of consumer right protection: consulting, supporting and organizing negotiations for consumers; conducting research and
- b. survey on the quality of products and services, and assessing the reliability of business organizations and individuals;
- b. Allow social organizations to provide public services on issues within the operation scope of social organizations engaged in consumer right protection; organize vocational training and other service activities as per the law;
- c. Exempt advance court fees for both social organizations taking legal actions on behalf of consumers/ on their own to protect the rights of consumers.²

² According to Clause 3, Article 71 of the Draft.

DRAFT LAW ON ELECTRONIC TRANSACTIONS CONTRIBUTES TO BRING VIETNAM'S DIGITAL ECONOMY CLOSER TO THE WORLD

In 2021 and 2022, the project to amend the Law on Electronic Transactions chaired by the Ministry of Information and Communications has been implemented and consulted. Most recently, the [Draft Law on Electronic Transactions](#) (the “**Draft**”) was discussed at the 4th session of the National Assembly. Accordingly, the Draft has several notable new points in providing a specific mechanism for transactions in the digital environment, ensuring sufficient regulations on necessary factors to help individuals and organizations conduct electronic transactions smoothly.

This article focuses on some of the core issues of e-transactions that are noteworthy in the Draft, specifically:

All parties to an electronic transaction need to establish and maintain an electronic trading account to store relevant information

An electronic trading account is defined as a “*tool for storing transaction information of the parties to electronic transactions*”.

Pursuant to the Draft, providers of goods and services on platforms are required to have an electronic trading account. Regarding buyers of goods and services, although they are not mandatorily

required to have it in all cases, but stemming from the definition of electronic trading accounts, the Draft recommends parties participating in digital platforms to create an electronic trading account to have a basis for protecting their legitimate rights and interests, especially in cases where disputes, complaints, denunciations arise, etc.

The Draft also provides regulations on *secured electronic transaction accounts* associated only with an individual or organization.³ When using such account, individuals and organizations are not required to either carry out procedures or present transaction proving documents.

Classification of electronic data messages according to the reliability and legal validity

There are 4 types of data messages with reliability and corresponding legal validity ranked in order from low to high:

- a. Level 1: Data messages having no information about the sender or creator and their integrity could not be verified or authenticated;
- b. Level 2: Data messages with no information or with but could not be authenticated about the sender or

³ Clause 2, Article 21 of the Draft.

creator, and their integrity is authenticated through at least one independent electronic means, such as telephone or email (e.g. data messages sent from certain phone numbers or email addresses but the information does not belong to the owner of that phone/email because the phone/email has been illegally intervened);

- c. Level 3: Data messages with authenticated information about the sender/ creator and their integrity is authenticated through at least one independent electronic means such as telephone or email (e.g. messages sent from electronic securities trading accounts, e-banking account established and certified by login password, OTP code);
- d. Level 4: Data messages having authenticated information about the sender or creator and their safety is authenticated by means of secure electronic authentication provided by a licensed authentication service provider or a competent state agency as prescribed by law (e.g. information disclosure messages signed with legitimate digital signatures of organizations and individuals).

Electronic certificates shall replace traditional certificates, diplomas and licenses

An electronic certificate is a data message issued by a competent agency or

organization in which the information recognizes and certifies the legal status, legal acts or ownership, legal use rights of an individual or organization, or certifies for a vehicle, machinery, equipment, product and service that meet certain criteria and standards as prescribed by law.

Electronic certificates will replace traditional certificates, diplomas and licenses if they meet the trust level 3 or 4.

Anticipate types of e-contracts in accordance with international practices

The Draft has added various provisions in the Chapter on entry into and execution of e-contracts, in which, it recognized the types of e-contracts determined by the transaction method and subjects in accordance with international practices, including:

- a. E-contracts signed between organizations and individuals (for example, buyers and shops purchasing goods on electronic trading platforms such as Shopee, Lazada, etc.);
- b. E-contracts signed between users and organizations/ businesses running digital platforms, electronic trading systems (usually shops or buyers willing to open accounts and conduct transactions on electronic trading systems such as Shopee, Lazada, etc. must enter into an e-contract,

commonly known as user agreement, with this digital platform provider);

- c. Smart contracts are *e-contracts of which the agreements are automatically executed by electronic means.*⁴ It could be understood that this is an anticipative regulation and in line with world practice because in fact, in Vietnam, types of contract and goods and services using this type of contract are less arising or exist as a business in a large service package (for example, in case of using e-banking services, if we want to pay money periodically, we can choose a fixed payment date in a weekly/monthly/annually period.

Accordingly, the banking system will automatically record and account for the amount of money on our bank account to transfer to the target account to be paid under the information registered by us);

- d. E-contracts signed between people and electronic means.
- e. Other e-contracts.

Conclusion

The revised electronic transaction law will have various new changes, significantly affecting the development of the digital economy in Vietnam towards approaching the world digital economy.

⁴ Article 34 Draft.

ABOUT US

ATA Global Legal Limited Company (**ATA Legal Services**) is established and operated by acknowledged and experienced lawyers. Our operational goal is to become a law firm providing flexible and comprehensive legal services to both organizations and individuals, and both local and international clients. Of which, one of our core service is in-depth corporate consultancy.

All partners, lawyers, advisors, consultants, and even paralegals of ATA Legal Services are well-trained and have years of experience in the areas they are in charge of. In particular, the partners of ATA Legal Services have all consulted for and worked with renowned economic groups, banks or securities companies such as Vingroup, FLC, DNP, Tasco, Techcombank, SHB, SHS, VPS, etc.

With a serious and professional working attitude along with the dedication of the team always trying to put ourselves in the position of clients to understand their needs and aspirations, we are committed to bringing the most effective and appropriate services for Valued Clients

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