



PwC Vietnam Newsbrief

# Some VAT changes

May 2026





# At a glance

On 5 May, the Government issued Decree 144/2026/ND-CP which takes effect from 20 June 2026.

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# Details



## 01

### **Debt sales and certificates of deposit**

Under the previous Decree 181, debt sales including sale of receivables and certificates of deposit “between taxpayers that are not credit institutions” was not subject to VAT. Decree 144 removes this limitation of the exemption to banks, and refers more broadly to “debt sales including sales of receivables and certificates of deposit”.

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## 02

### **Exported natural resources and minerals**

Decree 144 amends the lists in Appendix I and Appendix II of Decree 181. These appendices set out exported natural resources and minerals that are not subject to VAT.

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## 03

### **Agency and insurance brokerage commissions**

In addition to commissions earned from agency sales of goods/services that are not subject to VAT, Decree 144 extends this exemption to include insurance brokerage commissions relating to insurance services that are not subject to VAT.



# Details



## 04

### **Input VAT allocation**

Decree 144 clarifies that revenue figures used for input VAT allocation calculations should follow relevant specialised regulations for financial sector entities (e.g. banks, securities and insurance businesses) where input VAT cannot be separately tracked.

This amendment aligns the applicable VAT rules with sector-specific regulations, resulting in revenue recognition which may be broader than previously under Decree 181.

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## 05

### **Non-cash payment evidence for deferred or instalment payments**

For goods or services purchased on deferred or instalment payment terms with a value of VND 5 million or more, Decree 144 clarifies that input VAT is creditable before the payment due date, even if non-cash payment evidence is not yet available. If the required evidence is not obtained by the contractual payment terms, the buyer must adjust the input VAT previously credited, but can then re-claim when such evidence is subsequently obtained.



# Contact us

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