GUIDE FOR FOREIGN INVESTORS ON RESIDENTIAL PROPERTY INVESTMENT IN VIETNAM





INTRODUCTION

With the amendment to Vietnam's Housing Law which came into effect in July 2015, the country's residential property market offers long term growth potential and immerses opportunities for foreign investors.

This guide aims to provide foreign investors with a quick overview of Vietnam's legal framework as well as some key information on residential property investment in Vietnam.



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Notre-Dame Cathedral, Ho Chi Minh City

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ABOUT VIETNAM



a. At a glance

Vietnam lies in the heart of Southeast Asia and spans across 330,967 km². It is home to over 90 million people with nearly 50% of the population below age of 30⁽¹⁾. The country has experienced stable economic growth in recent years with GDP growth rate averaging 6.15 percent from year 2000 and 2015. The formation of ASEAN Economic Community and the passing of the TPP will provide a favourable setting for Vietnam's economy and increase foreign investments into the country.

b. Vibrant Ho Chi Minh City

Located in the South of Vietnam, Ho Chi Minh City (HCMC), formerly named Saigon, is one of the largest and most important cities in Vietnam. This city is not only a centre of commerce and finance, but also Vietnam's hub for science, culture, education and technology. With a young and dynamic population of over 8 million people and a growing middle class, HCMC has enormous market potential. The city boasts the best infrastructure in the nation including modern transportation and telecommunication systems to create modern well-planned city that can become the most desirable and international business centre in Southeast Asia.

c. Top reasons to invest in property in Vietnam



Capital appreciation. The property market's long term growth is highly potential, driven by the country's stable political environment, promising economy, high urbanisation rate and young population.



Affordability. High-end residential options with a full suite of complimentary facilities, good location, and convenient accessibility are very affordable, compared to its regional peers.



Rental yields. With the increasing inflow of foreign investment, more expatriates and local professionals are expected to relocate to Vietnam's major cities, which promises good rental yields for homeowners.



Tourism paradise. A popular tourist destination with major ASEAN cities located within a 2-hour flight, Vietnam is an ideal place for vacationers and retirees.





FOREIGN HOME OWNERSHIP

a. New Law on Housing

The Law provides regulatory conditions for residential property ownership in Vietnam. The new law which took effect on 1 July 2015 allows foreigners granted entry into Vietnam to buy residential properties in the country.

b. Land use rights

Private ownership of land is not recognized in Vietnam. Under the laws, the Vietnamese hold all ownership rights with the State as the administrator on their behalf. However, the laws of Vietnam allow individual person or corporate entity to have ownership of a right to use land as the land user. Such right is called the land use right ("LUR"). A building, house or apartment constructed on land may be owned where a person has a consolidated legal document called as "Certificate of Land Use Right and Ownership of House and Other Assets on the Land" (or in short as the "Pink Book").

c. Eligibility

Foreign individuals: who are granted entry into Vietnam and not entitled to privileges and diplomatic immunity.

<u>Detailed documentation:</u> valid passport affixed with an entry stamp by the immigration authority of Vietnam and such individual must not be in the category of people entitled to preferential treatment or diplomatic immunity.

Foreign entities: who are foreign invested enterprises, branches and representative offices of foreign enterprises, foreign funds, and branches of foreign banks duly operating in Vietnam.

Detailed documentation: an investment registration certificate or document proving permission to operate in Vietnam (both referred to as investment registration certificate or IRC) as issued by the competent agency of Vietnam and effective as at the time of entering into the residential housing attraction.

d. Rights & Protections

Foreign individuals granted Pink Books for their residential property in Vietnam will be entitled to ownership and use rights similar to the local Vietnamese, except for certain restrictions including purchase limit & ownership tenure (as discussed in Section 2e below). These rights include without limitations:

- To use their houses for residential and other purposes not prohibited by law;
- To maintain, renovate, demolish, or rebuild their houses in accordance with conditions and procedures of Laws on Construction:
- To carry out real estate transactions on their properties such as selling, leasing, mortgaging, bequeathing, etc., in accordance with conditions and procedures of Laws on Real Estate Business:
- To receive the compensation in accordance with market price as prescribed in Laws when the State demolishes, purchases compulsorily, or commandeers their houses for the purposes of national defense and security, socio-economic development, disaster prevention, or in the state of wars or emergencies; and
- To file complaints, denunciation, or lawsuits over violations against their lawful ownership rights.

Foreign entities can use their properties with similar rights as mentioned but only as accommodation available to their staff. Such rights are also subject to certain restrictions including purchase limit and ownership tenure (to be provided below). To clarify, foreign entities are not allowed to use their houses for business including sublease, offices for other purposes.

> Foreign homebuyers are not required to reside or work in Vietnam to be eligible for house ownership.

foreign and local homebuyers, there is no difference in the purchase price between a local and foreign

Despite the difference in tenure of ownership for purchaser. Mu Cang Chai, Yen Bai Province FOREIGN HOME OWNERSHIP | 07 06 | FOREIGN HOME OWNERSH



FOREIGN HOME OWNERSHIP

e. Restrictions

e.1 Land tenure

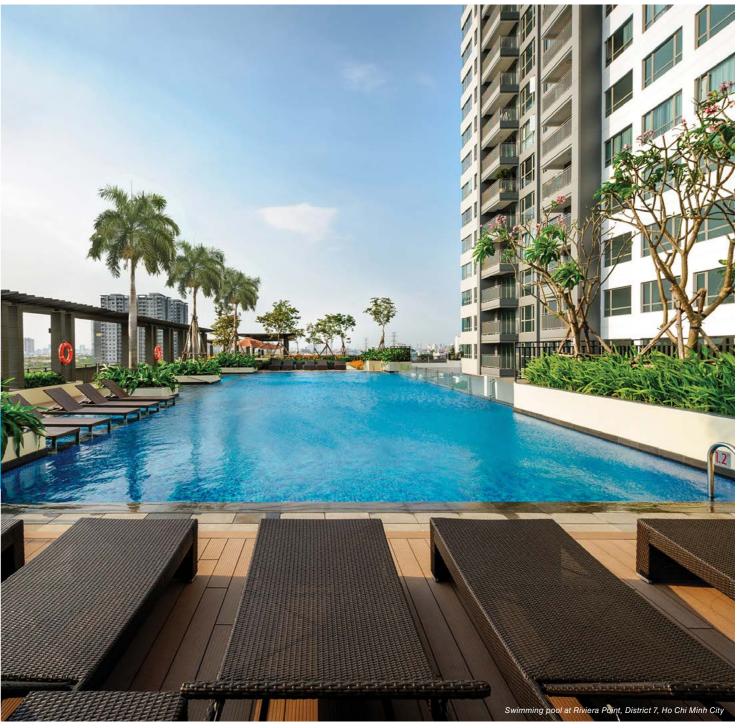
- **Foreign individuals** up to 50 years (with possible extension) upon issue date of the Pink Book.
- Foreign individuals married to Vietnamese citizens freehold tenure.
- **Foreign entities** up to the duration (inclusive of extended duration) indicated in the investment certificate.

e.2 Purchase limit

- (a) 30% of the total units within one condominium complex;
- (b) 10% of the total separate landed homes within one residential
- (c) 250 homes within an administrative unit equivalent to a ward.

In case the foreigners receive or inherit house(s) in a particular area where housing quota for foreigners has been met, they are only entitled to the value of the house(s).

Three (03) months prior the expiry of ownership duration, foreign homeowners can apply for tenure renewal which must not exceed fifty (50) years. They can also sell or bequest their property. If the foreign homeowner fails to do so before the expiry date, his/her property will be converted into the State property.



Guide For Foreign Investors On Residential Property Investment In Vietnam Section 3: Purchasing property



PURCHASING PROPERTY

Purchase process

Unit measurement: Selling price & management fee will be based on Net Usable Area (Carpet Area or Inner Area), which will also be clearly indicated in the Sales & Purchase Agreement (SPA). In general, Carpet Area is the area within the building and inclusive of areas taken by room-divided walls, balcony/loggia attached to the building. It excludes the area of external walls, columns, service ducts, and technical compartments.



Place a non-refundable deposit of VND 100 million (by credit card payment or bank telegraphic transfer) and sign the Option to enter into Deposit Contract Agreement Pay the 1st instalment by bank transfer within 14 days from the date 1st instalment & Deposit contract of deposit to execute the Deposit Contract Other instalments Pay subsequent instalments in accordance to the payment schedule as schedule Execution of Sales & Purchase Agreement (if eligibility for foreign of foundation ownership is confirmed) Pay maintenance fee, 1 year of management & operation charges, registration fee, and an instalment amount upon handover of the apartment Submit documentation for the application of Ownership Certificate Preparation for Ownership Certificate (for buyers who have signed the Sales & Purchase Agreement)

Note: As the guidance for the new Law on Housing is pending, transaction involving foreigners shall be conducted under the Long Term Lease Contract, which will be subsequently converted into Sales & Purchase Agreement if the purchasers are eligible, upon the issuance of the official guidance.

The last payment

Pay the remaining balance within 14 days from the date of the

notice to take delivery of the ownership certificate.



For a quick overview on financial support available to foreign homebuyers, please refer to Section 7.

a. Quoted price for apartment units

Whether the quoted price is inclusive of Value Added Tax or Maintenance Fee should be clearly indicated in the Sales & Purchase Agreement:

Quoted Price = Apartment Price + Value Added Tax + Maintenance fee

Value Added Tax (VAT): Is usually 10% of the apartment value at the moment. VAT rate is subject to change in accordance with VAT laws.

Maintenance Fee (or Sinking Fund): Before the handover of the unit, all apartment owners have to contribute 2% of the apartment price for the maintenance and major repairs of common areas in the apartment building. This Maintenance Fee is not used for the operation and management of the condominium, which will be covered by Management & Operation Fee.

b. Transaction Costs

Besides VAT and Maintenance Fees which have been included in the quoted price, real estate transactions often result in the following transaction costs:

Registration Tax (Upon registration for Ownership Certificate): 0.5% of the apartment value (capped at VND 500 mil.) and in the case of land residential property, 0.5% * land or house area * land price announced by the local people's committee at the time of registration.

Notary's Fees: Calculated based on the value of the property under transaction (from VND 1 mil. and capped at VND 10 mil.)

Personal Income Tax (PIT): Income gained from real estate transaction is taxable with tax rate fixed at 2% (of the selling price). Currently, tax laws in Vietnam allow PIT exemption in case the transfer is between immediate family members or the seller owns only one real property and meets other criteria.

(All these costs are subject to change in accordance with relevant laws and regulations)

It is a common practice in Vietnam for:

- + The seller to bear the PIT;
- + The buyer to bear the Registration Tax;
- + Both parties to negotiate who will bear the remaining taxes and fees.

c. Payment Methods

Foreign homebuyers can choose one of the following paying methods;

- (a) open a local bank account in Vietnam to transfer payments to the Developer's bank account;
- (b) transfer payment directly from abroad to the developer's bank account set up in Vietnam; or
- (c) make cash payment in VND to the developer's bank account in Vietnam.

Please note that cross-border cash transfer and movement are strictly monitored in Vietnam, read more on Section 7.

d. Payment Scheme

The developers will decide the payment scheme, which will be clearly indicated in the SPA. Usually subject to negotiation between buyers and sellers, homebuyers can choose to pay in lump sum or to make milestone payments. For projects being under construction, the current Law on Real Estate Business sets the collection limit to 50% for foreign developers and 70% for local Vietnamese developers prior to the handover. Plus, they can only collect up to 95% of the home value before the clients receive the Ownership Certificate (Pink Book).



HANDOVER

a. Warranty & Insurance

Developers are required by laws to provide homebuyers warranty services for the house structures and equipment which malfunction or are damaged. The warranty period starts from handover date and must last at least 24-60 months depending on the property types. Warranty terms shall be clearly indicated in the sales and purchase agreement.

Developers are not bounded by law to offer homebuyers insurance for their purchased properties. Homeowners are recommended to arrange insurance for their property on their own.

b. Failure to deliver

Late handover may result in a compensation amount equal to the interest on the paid amounts to the buyer. The interest rate shall be equal to the lending rate at a commercial bank at the time of the late handover.

In case the developer cannot commit to the ultimate deadline for handover as stated in the SPA, the buyer has the right to unilaterally terminate the SPA. The buyer shall be refunded the full paid amount plus compensation amount as mutually agreed in the SPA.

c. After-sale costs

Management Fee will be paid monthly by the residents and used for the operation and management of the condominium. Services include, but are not limited to, elevator's operation, security services, garbage collection, pest control, janitorial and gardening services, and maintenance of common facilities, etc. The monthly fee is calculated based on the carpet area.

Miscellaneous Fees such as utilities fees, parking fees, etc. will also subject to negotiation between residents and the developer.





SUBLEASING & TRANSFERRING PROPERTY

FINANCE



a. Subleasing property and tax obligation

Foreigners are allowed to sublease property, but they shall report to the district-level housing authority if he/she wishes to rent out property. Rental income is taxable. Tax rate will vary in accordance with the rental income.



Foreigners are allowed to sell property. If a homeowner with a valid Pink Book sells to another eligible foreigner the remaining tenure is pending the Government's guidance. If the transferee is a Vietnamese, the tenure shall be automatically converted to Freehold. Personal income tax from sale of property is subject to 2% of the selling price.

c. Professional support

The Foreign homeowners are encouraged to consult with professional brokerage firms or real estate agents who have experiences in property management, transactions, and leasing. Developer can refer some of these well-known consultants to the foreign homeowners.





a. Movement of physical currency

Foreigners carrying cash exceeding USD 5,000 or VND 15 million (or equivalent amount in other foreign currencies) will have to declare upon entering or exiting Vietnam via international border checkpoints. This also applies to individuals carrying less than the cash limit but has the intention to use the amount for later payment via bank deposit.

In case the individual wants to carry an amount of cash exceeding the cash limit out of Vietnam, they must declare and produce the following document:

- (a) Confirmation of carrying cash overseas from a credit institution authorized to issue such document; and
- (b) Document showing approval for individuals to carry cash overseas issued by the State Bank of Vietnam.

b. Inward and outward remittances

Transfer limit for inward remittances will be subject to the rules and regulations of the transferor's home country. Outward remittances are closely monitored in Vietnam and are subject to the regulations of the State Bank of Vietnam and the Vietnam's laws. For outward remittances from Vietnam, the transferor is expected to produce necessary documents proving his source of income such as Proof of Income in Vietnam (if applicable), Proof of Inward Remittances to Vietnam, Sales & Purchase Agreement, etc. He/she shall also produce proofs of his/her tax fulfillment (income gained from real estate transactions and leasing activities are taxable).

c. Opening a bank account in Vietnam

Foreigners can set up a bank account with either Vietnamese banks or branches of foreign banks in the country. Most banks require valid passport, visa/entry permit, residential address, and a minimum deposit amount.



THE COMPANY

About Keppel Land

Keppel Land Limited is the property arm of the Keppel Group, one of Singapore's largest multinational groups with key businesses in offshore and marine, property and infrastructure.

One of Asia's premier property companies, Keppel Land is recognised for its sterling portfolio of award-winning residential developments and investment-grade commercial properties as well as high standards of corporate governance and transparency.

The Company is geographically diversified in Asia, with Singapore and China as its core markets, as well as Vietnam and Indonesia as its growth markets. Keppel Land focuses on a two-pronged strategy of property development for sale and property fund management.



In Vietnam, Keppel Land is one of the pioneer and largest real estate investors with a diverse portfolio of properties in Hanoi, Ho Chi Minh City, Dong Nai and Vung Tau ranging from Grade A offices, residences, award-winning serviced apartments and integrated townships.

With 20 licensed projects across Vietnam and a pipeline of about 25,000 homes, Keppel Land is establishing itself as the choice developer, distinguished by quality and innovative lifestyle concepts.

For more information, please visit www.keppelland.com.vn



THE COMPANY | RESIDENTIAL PROJECT PORTFOLIO



Estella Heights

Estella Heights is conveniently located within a 15-min drive to Ho Chi Minh City's (HCMC) central business district via Hanoi Highway or Thu Thiem Tunnel. It is within a short walking distance to a host of retail amenities with an array of shopping and dining options. The development is also close to many reputable international schools including the International School of HCMC, European, British, Australian and German International Schools. With a lush and modern resort setting, homebuyers can enjoy a wide range of amenities such as a clubhouse complemented with a private entertainment lounge, gymnasium and cafe, sky gardens, a 400-m jogging trail, two tennis courts, two 50-m swimming pools and a lazy pool for children.

For more information, please visit www.estellaheights.com.vn



Specifications

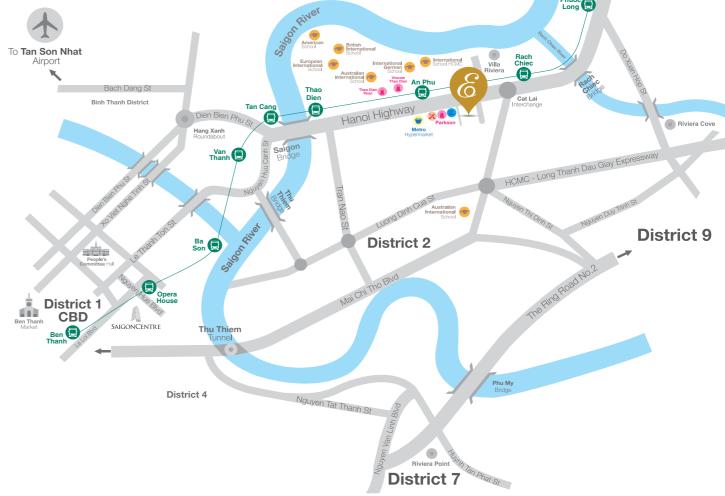
Location: District 2, Ho Chi Minh City

Type of development: Mixed development with Condominium and Retail Mall Freehold for Vietnamese / 50 years for Foreigner Tenure:

No of Units: 496 (Phase 1)

376 (Phase 2)

Apartments for Sale Sales Status:



Section 8: The Company Guide For Foreign Investors On Residential Property Investment In Vietnam

THE COMPANY | RESIDENTIAL PROJECT PORTFOLIO

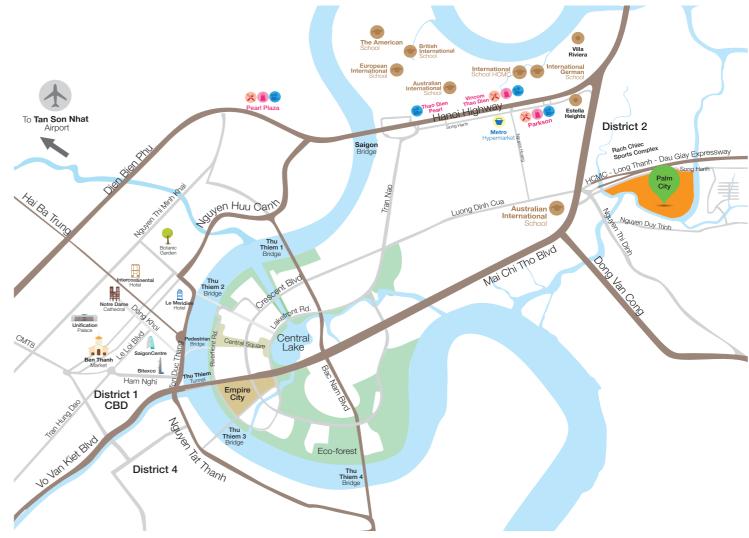


Palm City

Palm City is a 30.2 hectare integrated waterfront development strategically located by Giong Ong To and Muong Kinh rivers in District 2, and is just a 15-minute drive away from the Central Business District. The Mai Chi Tho Boulevard allows easy access to other key areas in Ho Chi Minh City. The upcoming Service Road will further improve connectivity. The new central business district at the Thu Thiem New Urban Area is also within a five-minute drive away.

For more information, please visit www.palm-city.com.vn





Specifications

District 2, Ho Chi Minh City Location:

Integrated Waterfront Development Type of development:

Freehold for Vietnamese / 50 years for Foreigner Tenure: No of Units: Phase 1 - Palm Residences: 135 landed houses

Phase 2 - Palm Heights: 816 apartment units

Sales Status: Phase 1 – Palm Residences: 100% sold

Phase 2 – Palm Heights: Apartments for sale



THE COMPANY | RESIDENTIAL PROJECT PORTFOLIO

Empire City

Empire City is a 14.5 hectare complex development with prime and waterfront location in Thu Thiem New Urban Area. The project features an 86-storey building, a five-star hotel, a shopping mall, office buildings high-end apartments and shop houses. Empire City is developed as a city-within-city, providing its residents with a Work-Play-Learn environment.

For more information, please visit www.empirecity.vn

Specifications

Location: District 2, Ho Chi Minh City

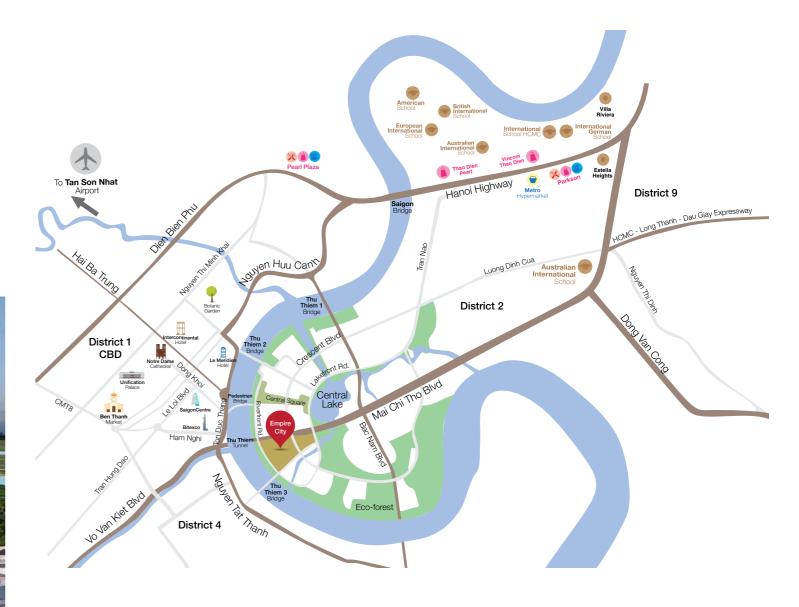
Type of development: Mixed-use development and Retail Mall

Freehold for Vietnamese Tenure:

50 years for Foreigner

Approximate 3,000 No of Units: Sales Status: Open for registration





District 2

District 2 is strategically situated adjacent to HCMC's central business district, across Saigon River. It is well connected to the city centre and to other provinces via the National Highway 1A and Long Thanh-Dau Giay Expressway. District 2 has long established itself as a popular residential area within the growing expat community with a wide array of amenities, international schools, and quality healthcare facilities available. It is also home to Thu Thiem New Urban Area designated to become HCMC's new commercial and financial centre.

THE COMPANY | RESIDENTIAL PROJECT PORTFOLIO

Riviera Point

Located along the Ca Cam River, Riviera Point is linked to the established Phu My Hung Township via the Phu Thuan Bridge. It is within walking distance to international schools, worldclass standard hospital, banks and a variety of dining options. When fully completed, the 40-storey high Riviera Point will be the tallest condominium development in District 7 offering 2,099 high-end apartments amidst lush landscaping. A retail and food and beverage belt will be developed along the river promenade, allowing for alfresco dining experiences.

For more information, please visit www.rivierapoint.com.vn

Specifications

Type of development:

Tenure:

Freehold for Vietnamese

Condominium

50 years for Foreigner

District 7, Ho Chi Minh City

No of Units:

Sales Status:

549 (phase 1A) Apartments for Sale





The View at Riviera Point

The View at Riviera Point offers an unparalled lifestyle. The sky garden at the 29th floor overlooks the horizon, serving up the promise of elegant evenings against the glittering city skyline. Watch from a distance as children frolic at the playground while you rest on the hammocks in the sky gardens, or simply enjoy a moment of reflection as the sky transforms into a myriad of colours.

For more information, please visit www.theview.rivierapoint.com.vn

Specifications

Type of development:

Tenure:

Freehold for Vietnamese 50 years for Foreigner

Condominium

District 7, Ho Chi Minh City

No of Units:

Sales Status:

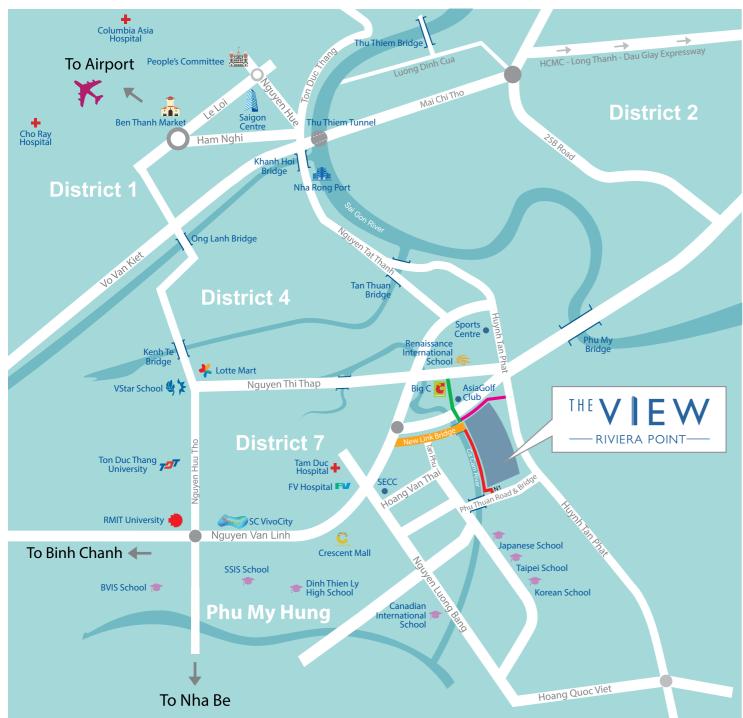
519 (phase 1B)

Apartments for Sale

District 7

District 7 is located in the South of the city and is home to the well-established Phu My Hung new urban area. It is the preferred address for many affluent locals and foreign expatriates given its well-planned infrastructure and convenient accessibility to international educational institutions, high-quality healthcare facilities, and a full suite of amenities such as shopping malls, shops, restaurants and various recreation venues. The district also enjoys easy connectivity to the city centre. With the wide array of amenities, rapid modernisation and fastimproving infrastructure, District 7 is proving itself as an ideal place to live and invest in.











District 9

Coop Mart

▶ District 7

D2 road (Binh Thai Exit)

Rîviera Cove

Saigon Hi-Tech park

Thu Duc

THE COMPANY | RESIDENTIAL PROJECT PORTFOLIO



Riviera Cove

Spanning 9.7 ha, Riviera Cove is located between District 2 and District 9, close to the Rach Chiec Sports Complex and Keppel Land's Saigon Sports City integrated township development. Featuring 96 resort-style villas, Riviera Cove offers residents a riverfront lifestyle with a comprehensive range of facilities including a 280-metre promenade fronting the Rach Chiec River.

For more information, please visit www.rivieracove.com.vn



Specifications

No of Units:

District 9, Ho Chi Minh City Location:

Type of development: Villas

Tan Son Nhat International Airport

Thu Thiem

Bridge

Freehold for Vietnamese Tenure: 50 years for Foreigner

Sales Status: Villas for Sale

District 9

Binh Thai

Crossroad

Bridge

Interchange

Golf

Phu My

Thao Dien HCMCIS

♣ District 1

Ha Noi Highway

Metro Parkson & Lotte Cinema

District 2

District 9 is a city-fringe district of HCMC strategically located along the North-South transport axis, directly connected to the central business district via the Hanoi Highway and the upcoming metro line, to District 7 via the Phu My Bridge, and to other important provinces in the Vietnam's Southern Key Economic Zone such as Dong Nai and Vung Tau via the Long Thanh Dau Giay expressway. The district has received significant investment in recent years to improve its traffic infrastructure and is modernizing fast with large scale residential and high-tech industrial estate projects underway. Homeowners in district 9 can enjoy convenient access to both city services and natural greenery.



APPENDIX

Country Facts

Government: Socialist Republic

Legislature: The National Assembly

Land area: 330,967 km² (2)

Population: 91.704 million (3)

Currency: Vietnam Dong

Official Language: Vietnamese, with English as the most widely taught foreign

language in school

GDP per capita (Nominal): USD 2,111.1 (4)

Capital: Hanoi

Major cities: Ho Chi Minh City, Hai Phong,

Da Nang, Can Tho

Climate: Tropical climate with strong monsoon influences. Rainy season often

lasts from May to October.



Currency Exchange

The amount of VND in exchange for 1 foreign currency unit. Data was retrieved from Vietcombank website and was updated as of 30/09/2016 18:00:00 PM

Currency	Buy	Transfer	Sell
AUST. DOLLAR (AUD)	16,761.92	16,863.10	17,013.80
CANADIAN DOLLAR (CAD)	16,659.77	16,811.07	17,029.28
EURO (EUR)	24,733.91	24,808.34	25,030.04
BRITISH POUND (GBP)	28,575.08	28,776.52	29,033.68
HONGKONG DOLLAR (HKD)	2,838.02	2,858.03	2,895.13
JAPANESE YEN (JPY)	218.06	220.26	222.22
SOUTH KOREAN WON (KRW)	-	20.22	20.89
MALAYSIAN RINGGIT (MYR)	-	5,349.27	5,418.71
SINGAPORE DOLLAR (SGD)	16,143.74	16,257.54	16,402.82
ГНАІ ВАНТ (ТНВ)	629.73	629.73	656.02
US DOLLAR (USD)	22,265.00	22,265.00	22,335.00

Flying to and from Vietnam

There are direct flights connecting Vietnam and various countries across the five continents such as China, Hong Kong, Japan, South Korea, Turkey, UAE, Kenya, United States, France, Germany, United Kingdom, Russia, Australia, and most ASEAN countries, etc. There also exists an extensive flight network between Vietnam and many countries in East and Southeast Asia with frequent flights linking Vietnam with cosmopolitan cities like Singapore, Hong Kong, and Bangkok, etc. Remarkably, there are over 20 flights daily between Ho Chi Minh city and Singapore, with four flights operated by Vietnam Airlines, four by Singapore Airlines, three by Tiger Airways, four by Air Asia, three by Jetstar, and four by Vietjet Air.



Appendix



Directory

Keppel Land Vietnam

Ho Chi Minh City Office

Unit 2, 8th floor, Saigon Centre 65 Le Loi Boulevard, Dist.1 Ho Chi Minh City, Vietnam Tel: +84 8 3821 8000

Fax: +84 8 3821 3540

Hanoi Office

Unit #04-05, 5th floor, International Centre 17 Ngo Quyen Str., Hoan Kiem Dist.,

Hanoi, Vietnam

Tel: +84 4 3936 7745 Fax: +84 4 3936 7680

Website: www.keppelland.com.vn

Riviera Cove Sales Gallery Show Unit

D1 Road, Phuoc Long B Ward, District 9 Ho Chi Minh City, Vietnam

Tel: +84 8 6280 0688

Email: info@rivieracove.com.vn

Website: www.rivieracove.com.vn

Estella Heights Sales Gallery Show Unit

88 Song Hanh St., Hanoi Highway, An Phu Ward, District 2 Ho Chi Minh City, Vietnam Tel: +84 8 3740 6600

Email: info@estellaheights.com.vn
Website: www.estellaheights.com.vn

Riviera Point Sales Gallery Show Unit

584 Huynh Tan Phat St.,
Tan Phu Ward, District 7
Ho Chi Minh City, Vietnam
Tel: +84 8 3773 8777
Email: rp@kepland.com.vn

Website: www.rivierapoint.com.vn

Palm City Sales Gallery Show Unit

Song Hanh Road, Long Thanh - Dau Giay Expressway, An Phu Ward, District 2 Ho Chi Minh City, Vietnam Tel: +84 8 6285 8868 Email: info@palm-city.com.vn

Website: www.palm-city.com.vn

Empire City Head Office

Le Meridien Office Building 8/F, 3C Ton Duc Thang, District 1 Ho Chi Minh City, Vietnam Tel: +84 8 38 233 277 Email: info@empirecity.vn

Website: www.empirecity.vn

Credit

Special thanks to Keppel Land Vietnam's colleagues and their friends for contributing those photos featuring Vietnam's landscapes. All credits go to the owners.

(1) Vietnam's Ministry of Information and Communications. (2011). Vietnam's Population and Workforce Structure. Retrieved September 30, 2016, from http://wcag.mic.gov.vn/Pages/TinTuc/97370/Co-cau-dan-so-va-luc-luong-lao-dong-tai-Viet-Nam.html

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⁽⁴⁾ The World Bank. (2015). *Data: GDP per capita (current US\$)*. Retrieved September 30, 2016, from http://data.worldbank.org/indicator/NY.GDP.PCAP.CD

Disclaimer

This guide is a summary based on general information only. The Laws in Vietnam is subject to change by the government. The reader is advised to consult with a professional/legal consultant before taking any actions. The Developer does not accept or assume any responsibility for any damages or consequences as a result of the reader acting or ceasing to act, upon such information contained in this guide.











