Press release on issuance of Circular No. 46/2026/TT-NHNN

Hanoi, September 9, 2026 – The Governor of the State Bank of Vietnam (SBV) has signed Circular No. 46/2026/TT-NHNN amending and supplementing a number of provisions of Circular No. 15/2023/TT-NHNN stipulating credit information activities of the SBV.

The issuance of Circular No. 46/2026/TT-NHNN aims to establish a clear legal framework for credit information activities within the International Financial Centers in Vietnam, in accordance with the applicable regulations on personal data protection. The Circular also ensures consistency with the functions, duties, powers, and organizational structure of SBV units in implementing matters related to the SBV's credit information activities, while addressing practical requirements from the SBV's credit information activities in recent years.

Circular No. 46/2026/TT-NHNN comprises twelve (12) Articles, with the key provisions as follows:

- Articles 1, 2, 4, 7, and 8: Amending and supplementing a number of provisions concerning subjects of application, interpretation of terms, credit information indicators, provision and sharing of information, and inspection of credit information activities, thereby establishing a legal basis for credit information activities within the International Financial Centers in Vietnam in accordance with the provisions of Resolution No. 222/2025/QH15 of the National Assembly, and Decree No. 329/2025/ND-CP of the Government.

- Articles 3, 6, and 9: Amending and supplementing a number of provisions to clarify the compliance of the SBV's credit information activities with regulations on personal data protection.

- Articles 1, 8, and 10: Amending and supplementing the names of SBV units to ensure consistency with their organizational structure, functions, and mandates following the restructuring of SBV units for the implementation of matters related to the SBV's credit information activities.

- Article 5: Amending and supplementing the deadlines for the provision of credit information by People's Credit Funds, microfinance institutions, and policy banks in accordance with the actual capacity of these reporting entities.

- Articles 11 and 12: Providing for the entry into force and implementation arrangements.

Circular No. 46/2026/TT-NHNN shall enter into force on November 1, 2026.