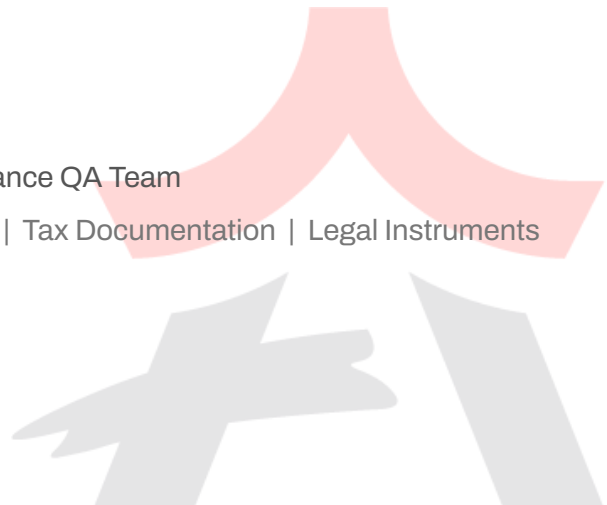


1-StopAsia Orange Book Series

Vietnamese Language Quality Standard
Finance & Legal Edition

Published by: 1-StopAsia Vietnamese Linguistic & Finance QA Team

Domain: Financial Reports | Contracts | Compliance | Tax Documentation | Legal Instruments



1. Introduction

This guide is part of the 1-StopAsia Orange Book Series. It documents the quality standards applied by our Vietnamese linguistic and finance QA team when working on financial and legal content for which no client-defined style guide exists.

Financial and legal Vietnamese occupies a distinct register that differs from both general business Vietnamese and consumer-facing content. A translator with native Vietnamese fluency and general language expertise will still produce substandard finance and legal content without explicit training in the conventions documented here.

This guide is directed at LSP project managers and enterprise globalization directors rather than internal linguists. It is written to help buyers evaluate quality standards and understand what professional Vietnamese finance and legal translation requires.

This document is organized into seven sections:

- Terminology Management: standardized term selection and cross-document consistency
- Sentence Structure: the passive voice problem in Vietnamese legal and financial content
- Formatting: numbers, currency, dates, and time to Vietnamese regulatory convention
- Punctuation: where direct translation from English produces incorrect Vietnamese
- Abbreviations and Acronyms: handling financial acronyms in Vietnamese documents
- Tone, Formality, and Accuracy: register, pronoun selection, and translation errors
- QA Checklist: the review checklist applied to every Vietnamese finance/legal project

⚠ Finance Note: This guide is something we apply when no client instruction, translation memory, glossary, or style guide is available. When client materials exist, those always take precedence but decisions need to be made even if the client doesn't know they are needed. Questions must be raised with the PM before the project begins, not after delivery.

2. Terminology Management

Terminology is where non-specialist Vietnamese finance translation fails first and most visibly. Financial and legal terms in Vietnamese are defined by Vietnamese regulatory bodies, established through institutional convention, and standardized in official translations of international documents such as those issued by the UN, World Bank, and IMF. These terms are known quantities to Vietnamese legal and financial professionals. There is no room for creative equivalents.

The practical consequence for buyers is straightforward: a translator who renders "tax-deferred account" as tài khoản trì hoãn thuế - a literal back-translation, will be read as non-specialist by any Vietnamese financial reviewer, even if every other aspect of the translation is technically correct. The correct term, tài khoản ưu đãi thuế, is not a stylistic preference. It is the established form. Using anything else signals that the translator does not work in this domain.

The same applies to consistency across documents. A contract and its amendment must use the same term for the same concept. A compliance framework and its supporting filings must align. Inconsistency does not just look unprofessional. In legal contexts, it can create ambiguity about whether two references to "the same thing" are in fact the same thing.

2.1 Established Term Selection

[VF001] Use Standardized Vietnamese Financial and Legal Terms

Golden Rule: Use the term established in Vietnamese regulatory and institutional usage, not a literal translation from English.

Vietnamese financial and legal terminology is more like a lookup exercise instead of actual translation work. The correct term for "tax-deferred account" is not the term that most accurately mirrors the English. It is the term that Vietnamese Ministry of Finance documents, official international translations, and institutional usage have established as standard. That term is fixed and translating around it, even accurately, produces output that reads as amateur to any Vietnamese financial professional.

The same discipline applies across document sets. A term locked in a contract must be the same term in every amendment, filing, and correspondence that follows. Terminology drift across related documents is not a minor inconsistency and in legal contexts, it raises questions about whether two references mean the same thing.

Source (English)	✗ Incorrect	✓ Correct	Rationale
Tax-deferred account	<i>Tài khoản trì hoãn thuế</i>	Tài khoản ưu đãi thuế	"Trì hoãn" is not standard in Vietnamese finance. "Ưu đãi" is the accepted regulatory term.
Legal guardian	<i>Giám hộ pháp lý</i>	Người bảo hộ	Matches Vietnamese legal documentation convention. Literal back-translation of English produces a non-standard form.
Attorney	<i>Công tố</i>	Luật sư	"Công tố" means prosecutor - a critical distinction in legal contexts. Not interchangeable.
Higher education expenses	<i>Chi phí giáo dục cao hơn</i>	Chi phí giáo dục đại học	Literal translation of "higher education" creates ambiguity. The correct Vietnamese term is specific and unambiguous.
Tax-advantaged account	<i>Tài khoản lợi thế thuế</i>	Tài khoản ưu đãi thuế	Established Vietnamese Ministry of Finance terminology. Literal equivalents are not recognized.

2.2 Cross-Document Consistency

[VF002] Maintain Terminology Consistency Across Document Sets

Financial and legal projects rarely involve a single document and that is precisely where terminology consistency becomes a quality risk instead of a style preference.

In many cases a contract has amendments or a compliance framework spans multiple filings. The same may be the case where a regulatory submission references prior communications. Each document in that chain is read by Vietnamese legal and financial professionals who will notice immediately when the same concept appears under two different names. Is "người bảo hộ" in the amendment the same party as "giám hộ pháp lý" in the original contract? It should not be ambiguous. In legal contexts, it cannot be.

Terminology inconsistency across related documents does not just look unprofessional. It creates genuine audit exposure, raises questions about document integrity, and can introduce ambiguity that counterparties or regulators may exploit. The standard is simple: one concept, one term, applied without exception across every document in a project.



Consistency Risk	Example	Requirement
Mixed legal role terms	"ID" vs "giấy tờ tùy thân" used interchangeably within the same clause	Select one form and apply it throughout the document and all related documents
Mixed honorifics	"Bạn" in one section, "Quý vị" in another	Formal register requires "Quý vị" consistently in institutional documents
Inconsistent entity names	Company name translated differently across contract and amendment	Lock entity names at project start; carry forward unchanged

How 1-StopAsia enforces this:

- Project-specific bilingual termbases built before translation begins
- Reference to official Vietnamese translations of international documents (UN, EU, World Bank, Vietnamese Ministry of Finance)
- CAT tools flag consistency deviations in real time during translation and review
- Translation memories maintained for returning clients so established terminology is never silently replaced



3. Sentence Structure: The Passive Voice Problem

The most common structural quality failure in Vietnamese finance and legal translation is carrying English passive constructions directly into Vietnamese. Vietnamese avoids passive voice. In English, passive voice is standard and even preferred in financial and legal writing. Translating it directly into Vietnamese produces text that sounds evasive, obscures accountability, and raises questions about which party bears responsibility for an obligation or action.

⚠ Finance Note: In legal documents, passive constructions can obscure which party bears an obligation. Vietnamese legal professionals and regulators expect active, direct language that clearly assigns responsibility. This is a functional quality requirement with legal implications.

[VF003] Restructure English Passive to Vietnamese Active Voice

The fix is about identifying who actually does the thing, and saying so. For each passive construction in the source, the question is simple: who is responsible here? Once that is clear, the sentence rewrites itself. The examples below cover the patterns that appear most often: modal passives ("có thể được"), redundant participles in date and status labels, and contract obligation language where leaving the responsible party unnamed is an error not a translation choice.

Source (English)	X Incorrect	✓ Correct	Rationale
Images can be uploaded to Google Drive using this program.	<i>Ảnh có thể được tải lên Google Drive bằng cách sử dụng chương trình này.</i>	Bạn có thể tải ảnh lên Google Drive bằng chương trình này.	Passive construction ("có thể được") removed. Active voice assigns the action to the responsible party.
Tax documents may be submitted online through the Ministry of Finance portal.	<i>Tài liệu thuế có thể được nộp trực tuyến thông qua cổng dịch vụ...</i>	Bạn có thể nộp tài liệu thuế trực tuyến thông qua cổng dịch vụ của Bộ Tài chính.	Active construction assigns the obligation. Regulatory documents require clarity on who is responsible.



Source (English)	✗ Incorrect	✓ Correct	Rationale
Created: February 4, 2022	<i>Được tạo: 04/02/2022</i>	Tạo: 04/02/2022	Passive participle "Được tạo" is unnecessary in Vietnamese. "Tạo" alone is standard.
The payment shall be made within 30 days.	<i>Thanh toán sẽ được thực hiện trong vòng 30 ngày.</i>	Bên mua phải thực hiện thanh toán trong vòng 30 ngày.	Passive obscures which party bears the payment obligation. Active form names the responsible party.

4. Formatting: Numbers, Currency, Dates, and Time

Correct formatting is non-negotiable in documents referencing contract values, payment deadlines, filing dates, or legal obligations. The Vietnamese standard differs from both U.S. and European conventions in important ways. Formatting errors are not cosmetic, they can cause documents to be rejected by Vietnamese regulators, financial institutions, or courts.

4.1 Numbers

[VF004] Vietnamese Number Formatting in Financial Documents

Vietnamese number formatting catches out even experienced translators because it sits at an uncomfortable intersection of conventions. The thousands separator follows English (comma, not period), which directly inverts the European standard that many translators default to. Decimals, on the other hand, also follow English. The result is a system that looks familiar but trips up anyone who learned formatting conventions in a European context first. The table below covers the three patterns that cause consistent errors in financial documents.

Source (English)	✗ Incorrect	✓ Correct	Rationale
2,000 (two thousand)	2.000	2,000	Use commas (not periods) to separate thousands. This directly inverts the European convention and is a frequent error source.
Spell out numbers under ten	<i>Chọn 1 trong số các lựa chọn dưới đây.</i>	Chọn một trong số các lựa chọn dưới đây.	Spell out numbers under ten where context requires. Use Arabic digits for ten and above.
5.5 (decimal)	5,5	5.5	Decimals mirror the English format - period, not comma.

4.2 Currency

[VF005] Currency Symbol and Value Formatting

Currency formatting in Vietnamese financial documents follows a straightforward rule: keep the source format intact. The instinct to localize e.g. spelling out "đô la Mỹ" or abbreviating to "\$1 triệu", produces output that feels more natural in everyday Vietnamese but is inappropriate in formal financial documents, where symbol consistency and full numeric values are expected by reviewers and required by convention.

Source (English)	✗ Incorrect	✓ Correct	Rationale
\$1,000	1.000 đô la Mỹ	\$1,000	Keep currency symbols unchanged. Mirror English formatting. Do not convert to spelled-out local form in formal financial documents.
\$1 million	\$1 triệu	\$1,000,000	Expand abbreviated values to full numeric form in contracts and financial instruments.



4.3 Dates

[VF006] Vietnamese Date Format in Legal and Financial Documents

⚠ Finance Note: Do not use U.S. short date forms (04/01/2023) without explicit clarification. The U.S. form is ambiguous in cross-border contracts. Vietnamese date order is day/month/year, which produces a different date entirely from the U.S. reading.

Date formatting is one of the few places in Vietnamese financial translation where an error is not just unprofessional, it is factually wrong. A U.S.-format date carried over unchanged does not just look out of place, it refers to a different date entirely. In a contract, that is not a formatting issue. The full Vietnamese format (Ngày 01 tháng 04 năm 2023) removes all ambiguity and is the form accepted by Vietnamese courts and regulators. Use it as the default for any legal or financial instrument.

Source (English)	✗ Incorrect	✓ Correct	Rationale
April 1, 2023	<i>04/01/2023</i> <i>(ambiguous)</i>	Ngày 01 tháng 04 năm 2023	Full Vietnamese date format for legal instruments and contracts. Unambiguous and accepted by Vietnamese courts and regulators.
Short form acceptable in identified contexts	<i>04/01/2023</i>	01/04/2023	If shortform is used, apply DD/MM/YYYY format consistently throughout the document.
Tuesday, January 1, 2013	<i>Tuesday,</i> <i>01/01/2013</i>	Thứ Ba, ngày 01 tháng 01 năm 2013	Day name precedes date in formal Vietnamese. Include full date format.

4.4 Time

[VF007] Time Format by Document Formality

Time formatting in Vietnamese financial documents is largely a question of context. Formal legal and government documents use the 24-hour system without exception, writing "2:00 pm" in an official filing reads as careless to any Vietnamese reviewer. Customer-facing financial content is more flexible, but whichever system you choose, it needs to stay consistent throughout the document. The table below covers both contexts.

Source (English)	✗ Incorrect	✓ Correct	Rationale
14:00 (formal legal/government)	<i>2:00 pm</i>	14:00	Use the 24-hour system in formal, legal, and government-related contexts. This is the standard for official documentation in Vietnam.
10 am (customer-facing)	<i>10:00</i>	10 giờ sáng	In less formal financial content (customer-facing documents), both systems are acceptable. Choose one and apply consistently.

5. Punctuation: Where Direct Translation Fails

Vietnamese punctuation logic does not mirror English. Translators who apply English punctuation patterns mechanically produce output that Vietnamese readers and legal professionals find grammatically incorrect or difficult to parse. This is one of the most frequently missed quality categories in non-specialist Vietnamese finance translation.

[VF008] Do Not Carry English Semicolons into Vietnamese

Source (English)	✗ Incorrect	✓ Correct	Rationale
The password was incorrect; please try again.	<i>Mật khẩu không chính xác; vui lòng nhập lại.</i>	Mật khẩu đã nhập không chính xác. Vui lòng nhập mật khẩu khác.	Vietnamese does not use semicolons to join independent clauses. Split into two sentences.
Ensure reporting is complete, accurate, and timely submitted.	<i>Đảm bảo báo cáo đầy đủ, chính xác; và được nộp kịp thời.</i>	Đảm bảo việc báo cáo thông tin tài chính đầy đủ, chính xác và được nộp kịp thời.	Semicolons in list constructions are replaced by natural Vietnamese coordination.

[VF009] No Comma Before "Và" or "Hoặc" in Vietnamese

In most cases, commas before "và" (and) and "hoặc" (or) are not used in Vietnamese. This is a frequent carry-over error from English that flags immediately to any native reviewer.

Source (English)	✗ Incorrect	✓ Correct	Rationale
...is complete, accurate and timely submitted.	<i>...đầy đủ, chính xác, và được nộp kịp thời.</i>	...đầy đủ, chính xác và được nộp kịp thời.	Remove the comma immediately before "và". No comma is required in Vietnamese before conjunctions.
Please choose option A, or option B.	<i>Vui lòng chọn phương án A, hoặc phương án B.</i>	Vui lòng chọn phương án A hoặc phương án B.	Same rule applies for "hoặc". The comma is removed.

[VF010] Always End Sentences with a Terminal Period

Source (English)	✗ Incorrect	✓ Correct	Rationale
This includes travelling with customers, vendors, and other business partners	<i>...các đối tác kinh doanh khác [no period]</i>	...các đối tác kinh doanh khác.	Always verify that sentences end with a period. Missing terminal punctuation is common in translation of list items and clause-final content.

[VF011] Do Not Mirror the Ampersand Symbol

Source (English)	✗ Incorrect	✓ Correct	Rationale
Client & Product Support	<i>Hỗ trợ khách hàng & sản phẩm</i>	Hỗ trợ khách hàng và sản phẩm	The ampersand (&) is an English typographic convention. Replace with "và" in Vietnamese text.



6. Abbreviations and Acronyms in Financial Texts

Vietnamese does not use abbreviations as a default convention. This creates recurring issues in financial content, where English is dense with acronyms (ROI, KPI, GDP, ESG, AML, EBITDA). The standard approach is to retain the English acronym and add the Vietnamese translation in brackets on first use.

[VF012] Retain English Acronyms with Vietnamese Expansion on First Use

⚠ Finance Note: Do not attempt to create Vietnamese abbreviations unless they are officially established. Invented abbreviations are not recognized by Vietnamese financial or legal professionals and flag translation quality issues immediately.

Source (English)	✗ Incorrect	✓ Correct	Rationale
Q & A	<i>H & Đ</i>	Hỏi và Đáp	"H & Đ" is not a recognized Vietnamese abbreviation. Spell out fully.
GDP	<i>Tổng sản phẩm quốc nội alone</i>	GDP (Tổng sản phẩm quốc nội)	Retain English acronym; add Vietnamese expansion in brackets on first use. Acronyms alone acceptable in subsequent uses.
ESG	<i>ESG alone (no expansion)</i>	ESG (Môi trường, Xã hội và Quản trị)	Expand on first use in every document, even if the audience is likely to know the acronym.
AML	<i>CTR</i>	AML (Chống rửa tiền)	Do not create new Vietnamese abbreviations. Use established English acronyms with Vietnamese expansion.
VR	<i>TTA</i>	Thực Tế Ảo (VR)	If English abbreviation must be followed rather than led, add the

Source (English)	✗ Incorrect	✓ Correct	Rationale
			expansion first and the acronym in brackets.

For subsequent uses within the same document, the English acronym alone is acceptable once the full term has been introduced on first reference.

7. Tone, Formality, and Accuracy

7.1 Formal Register and Pronoun Selection

Vietnamese has a pronoun and register system that carries far more formal weight than anything in English. Choosing the wrong pronoun in a financial or legal document signals to Vietnamese readers either that the translator lacks domain experience, or that the document was not prepared with the Vietnamese audience in mind. Both readings erode trust before the content itself is even evaluated.

The stakes are practical. A compliance document addressed to a Vietnamese institution using "bạn", the informal second person, reads the way a legal letter addressed to "hey you" would read in English. It is not wrong in a grammatical sense. It is wrong in every other sense. "Quý vị" is the standard for institutional and formal financial communication, and there is no context in a contract, regulatory filing, or formal correspondence where "bạn" is appropriate.

[VF013] Use Formal Pronouns in Financial and Legal Documents

Source (English)	✗ Incorrect	✓ Correct	Rationale
You need to complete this form.	<i>Bạn cần điền vào mẫu này.</i>	Quý vị cần điền vào mẫu này.	"Quý vị" is the standard formal second-person for institutional and legal documents. "Bạn" is informal and inappropriate in regulatory or contractual contexts.



Source (English)	✗ Incorrect	✓ Correct	Rationale
This document is for tax purposes.	<i>Tài liệu này được dùng cho mục đích thuế.</i>	Tài liệu này dùng trong khai báo thuế.	Simplifies sentence while preserving legal clarity. Avoids unnecessary passive construction.

7.2 Clarity and Tone in Legal Language

[VF014] Preserve Legal Clarity and Avoid Ambiguous Constructions

Vietnamese legal texts must be formal, objective, and unambiguous. Avoid colloquial terms, contractions, vague expressions, and modifiers that dilute meaning. The target should read as if it was originally authored in Vietnamese by a financial or legal professional.

Source (English)	✗ Incorrect	✓ Correct	Rationale
Use or threaten violence against the tenant or their property	<i>Sử dụng hoặc đe dọa bạo lực đối với người thuê hoặc tài sản của họ.</i>	Sử dụng hoặc đe dọa sử dụng bạo lực đối với người thuê hoặc tài sản của họ.	The omission of "sử dụng" after "đe dọa" creates structural ambiguity. Legal texts require full clarity to avoid liability or misinterpretation.
The information displayed does not constitute diagnosis or treatment.	<i>Thông tin hiển thị là thông tin chung và không cấu thành chẩn đoán hoặc phương án điều trị.</i>	Thông tin hiển thị là thông tin chung và không tạo thành chẩn đoán hoặc phương án điều trị.	"Tạo thành" is more naturally used in Vietnamese legal language in this construction than "cấu thành".

7.3 Accuracy: Omissions, Additions, and Mistranslations

[VF015] Errors of Omission and Addition Carry the Same Weight as Meaning Errors

In financial and legal translation, omitting a word, adding an unwarranted qualifier, or selecting the wrong term can alter legal meaning, shift liability, or produce a document that contradicts the source. Our reviewers specifically check for:

Source (English)	✗ Incorrect	✓ Correct	Rationale
We don't know what loan rates will be when it's time for college.	<i>Chúng ta không biết lãi suất tiền vay cho sinh viên là bao nhiêu và khi nào cần học đại học.</i>	Chúng ta không biết lãi suất tiền vay cho sinh viên là bao nhiêu khi con chúng ta đến tuổi học đại học.	The incorrect version changes the meaning: it implies uncertainty about when college happens, not the timing of loan rates.
Sales and Customer Relationship management are essential.	<i>Quản lý Mọi Quan Hệ Giữa Bộ Phận Bán Hàng và Khách Hàng là thiết yếu.</i>	Quản lý Bán Hàng và Quan Hệ Khách Hàng là một phần thiết yếu.	The incorrect version merges two separate functions into one. The correct version maintains the structural distinction of the source.

A useful readability test:

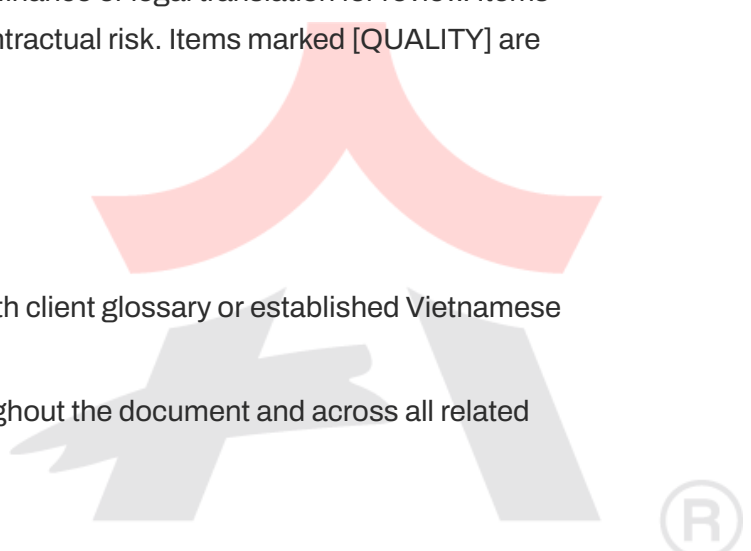
Read the translation aloud. If it sounds unnatural, overly complex, or ambiguous, even if it is grammatically correct, it likely needs revision. Legal and financial documents that sound translated rather than authored fail the standard, regardless of technical accuracy.

8. QA Checklist: Vietnamese Finance & Legal

Apply this checklist before submitting any Vietnamese finance or legal translation for review. Items marked [CRITICAL] carry direct regulatory, legal, or contractual risk. Items marked [QUALITY] are required for professional-grade output.

Terminology and Consistency

- [CRITICAL]** All financial and legal terms align with client glossary or established Vietnamese official usage
- [CRITICAL]** Same term used consistently throughout the document and across all related documents



- [CRITICAL]** No additions, omissions, or mistranslations, especially in obligation or liability language
- [QUALITY]** English acronyms introduced with Vietnamese expansion in brackets on first use
- [QUALITY]** Entity names and party references locked at project start and carried forward unchanged

Grammar and Structure

- [CRITICAL]** Passive voice minimized; active constructions used wherever possible
- [QUALITY]** Sentence structure follows Vietnamese logic, not English syntax
- [QUALITY]** Formal pronouns used throughout ("Quý vị" not "Bạn" in institutional documents)
- [QUALITY]** No literal, word-for-word constructions that sound unnatural in Vietnamese context

Formatting

- [CRITICAL]** Numbers formatted with commas as thousands separators (2,000 not 2.000)
- [CRITICAL]** Currency symbols and values mirror source formatting
- [CRITICAL]** Dates use Vietnamese format (Ngày DD tháng MM năm YYYY) or consistent shortform (DD/MM/YYYY)
- [QUALITY]** Time uses 24-hour system in formal legal and government-related contexts
- [CRITICAL]** No U.S. short date forms (MM/DD/YYYY) without explicit clarification

Punctuation

- [QUALITY]** No semicolons carried over mechanically from English
- [QUALITY]** No comma before "và" or "hoặc" unless grammatically required
- [QUALITY]** All sentences end with a terminal period
- [QUALITY]** Ampersand (&) replaced with "và" in all Vietnamese text

Tone and Register

- [QUALITY]** Document reads as authored in Vietnamese, not translated from English
- [QUALITY]** Tone is formal and objective throughout - no colloquialisms or contractions

- [QUALITY]** Reviewed aloud for naturalness and clarity
- [CRITICAL]** Legal constructions fully expressed - no structural abbreviation of obligation language

⚠ Finance Note: This checklist can also be used during your internal review process to ensure alignment with 1-StopAsia quality standards. Items marked [CRITICAL] should be treated as disqualifying errors in any procurement or vendor evaluation process.

9. About This Guide

This guide is part of the 1-StopAsia Orange Book Series - our published quality standards for Asian language content across core domains. The Orange Books document the standards our in-house linguistic teams apply when clients have not defined their own quality criteria.

We publish them because we believe quality in localization should be transparent, not assumed. An LSP or enterprise buyer working with 1-StopAsia on Vietnamese finance and legal content should be able to understand exactly what standard their content will be held to and why.

Scope and Limitations

This guide covers general Vietnamese finance and legal localization quality standards applicable across financial reporting, contract translation, compliance documentation, and tax filing. It does not substitute for:

- Client-provided style guides, glossaries, or translation memories (which always take precedence)
- Vietnamese Ministry of Finance or Ministry of Justice regulatory guidance documents
- Official Vietnamese translations of international financial standards (IFRS, Basel, FATF)
- Entity-specific terminology requirements established in prior project history

Updates and Feedback

This guide is reviewed annually by the 1-StopAsia Vietnamese finance QA team. Feedback from clients, reviewers, and project managers is incorporated into each revision. If you identify a case not covered by this guide or believe a standard documented here requires revision, contact your 1-StopAsia project manager.

End of Volume 1: Vietnamese: Finance & Legal Edition

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