

**Date:** [Insert Date]

**To:** [Insert Beneficiary Name]

[Insert Address]

[Insert City, State, Zip]

**Subject: Advice of Discrepancies - Letter of Credit Number: [Insert LC Number]**

Dear Sir/Madam,

We have received the documents presented under the above-mentioned Letter of Credit for the amount of [Insert Amount and Currency].

Upon examination, we have noted the following discrepancy(ies):

- [Insert Discrepancy 1, e.g., Late Shipment]
- [Insert Discrepancy 2, e.g., Documents presented after expiry of LC]
- [Insert Discrepancy 3, e.g., Description of goods on invoice differs from LC]

Due to the above discrepancies, we are unable to honor the presentation at this time. We are holding the documents at your risk and disposal pending your further instructions.

Please indicate how you wish to proceed by selecting one of the following options:

1. Request the Issuing Bank to accept the documents despite the discrepancies.
2. Authorize us to send the documents on an "Approval Basis."
3. Correct the documents (if applicable) and re-submit them.

Please be advised that a discrepancy fee of [Insert Amount] will be deducted from the proceeds in accordance with the terms of the Letter of Credit.

We look forward to hearing from you regarding the disposition of these documents.

Sincerely,

[Insert Name of Bank Official]

[Insert Job Title]

[Insert Bank Name]