

DATE: [Insert Date]

TO: [Presenting Bank Name]

[Address]

[City, Country]

REF: Notice of Refusal and Discrepancy Advice

LC Number: [Insert LC Number]

Our Reference: [Insert Reference Number]

Amount: [Insert Currency and Amount]

Dear Sir/Madam,

We have examined the documents presented under the above-mentioned Letter of Credit. We hereby give you notice that we are refusing the documents due to the following discrepancies:

- [Discrepancy 1: e.g., Late shipment]
- [Discrepancy 2: e.g., Description of goods on invoice does not match LC]
- [Discrepancy 3: e.g., Insurance certificate not endorsed]
- [Discrepancy 4: e.g., Documents presented after expiry of LC]

In accordance with UCP 600, we are holding the documents at your risk and disposal.

OR

We are returning the documents herewith to your office.

We are currently contacting the applicant to request a waiver of these discrepancies. If a waiver is received and accepted by us, we will release the documents and effect payment/acceptance accordingly. If no waiver is received, we will await your further instructions regarding the disposal of the documents.

Yours faithfully,

[Authorized Signature]

[Bank Name]

[Department Name]