

DATE: [Current Date]

TO: [Beneficiary Name/Presenting Bank Name]

ADDRESS: [Address Line 1]

[Address Line 2]

REF: FIRST NOTICE OF DISCREPANT PRESENTATION

Letter of Credit Number: [LC Number]

Issuing Bank: [Bank Name]

Applicant: [Applicant Name]

Presentation Value: [Currency and Amount]

Dear Sir/Madam,

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

- [Discrepancy 1: e.g., Late shipment]
- [Discrepancy 2: e.g., Invoice amount exceeds credit amount]
- [Discrepancy 3: e.g., Missing Certificate of Origin]
- [Discrepancy 4: e.g., Documents not presented within LC validity]

In accordance with UCP 600 guidelines, we are holding the documents at your risk and disposal pending your further instructions. Alternatively, we are contacting the Applicant for a waiver of these discrepancies. If a waiver is received and accepted by us, we will effect payment/acceptance accordingly.

Please advise us of your instructions regarding the disposal of these documents.

Yours faithfully,

[Authorized Signature]

[Name and Title]

[Bank Name / Department]