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**To:** [Beneficiary Name/Presenting Bank Name]

**Address:** [Insert Address]

**Date:** [Insert Date]

**RE: ADVICE OF DISCREPANCY**

**Documentary Credit Number:** [Insert LC Number]

**Our Reference Number:** [Insert Reference Number]

**Invoice Amount/Currency:** [Insert Amount and Currency]

Dear Sir/Madam,

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

- [Discrepancy 1: e.g., Late presentation of documents]
- [Discrepancy 2: e.g., Documents not presented in required number of copies]
- [Discrepancy 3: e.g., Description of goods on invoice differs from LC]
- [Discrepancy 4: e.g., Bill of Lading is not endorsed]

In accordance with UCP 600, we are holding the documents at your disposal pending your further instructions.

Alternatively, we have contacted the Applicant to request a waiver of these discrepancies. Should the Applicant provide a waiver and we elect to accept it, we will release the documents and effect payment/acceptance accordingly. However, please note that we are under no obligation to honor or negotiate until such waiver is received and accepted by us.

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

Yours faithfully,

[Authorized Signature]

[Bank Name]

[Department Name]