

Date: [Insert Date]

To: [Insert Presenting Bank/Beneficiary Name]

Address: [Insert Address]

Attn: [Insert Department/Contact Name]

RE: NOTICE OF DISCREPANCY

LC Number: [Insert Letter of Credit Number]

Our Reference Number: [Insert Reference Number]

Drawing Amount: [Insert Currency and Amount]

Dear Sir/Madam,

We have examined the documents presented on [Insert Date of Presentation] under the above-mentioned Letter of Credit. We hereby advise you that we are refusing the documents due to the following discrepancies:

- [Discrepancy 1: e.g., Late presentation]
- [Discrepancy 2: e.g., Documents inconsistent with one another]
- [Discrepancy 3: e.g., Bill of Lading not endorsed]
- [Discrepancy 4: e.g., Description of goods does not match LC]

In accordance with the provisions of UCP 600, we are holding the documents:

[Select one option:]

- At your risk and disposal.
- Until we receive a waiver of discrepancies from the applicant and agree to accept it.
- And will return them to you if no instructions are received within [Number] days.

Please provide your instructions regarding the disposal of these documents.

Yours faithfully,

[Authorized Signature]

[Insert Name of Issuing Bank]

[Insert Department]