

Date: [Insert Date]

To: [Presenting Bank Name]

[Address Line 1]

[Address Line 2]

Subject: Notice of Refusal - Discrepant Documents

Ref: Letter of Credit Number: [Insert LC Number]

Our Reference Number: [Insert Internal Reference Number]

Drawing Amount: [Insert Currency and Amount]

Dear Sir/Madam,

We refer to 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., Commercial invoice does not match LC description]
- [Discrepancy 3: e.g., Insurance document not provided in sets]
- [Discrepancy 4: e.g., Documents presented after expiry date]

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

Alternatively, we are 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, unless we receive your contrary instructions prior to such release.

Please acknowledge receipt of this notice.

Yours faithfully,

[Authorized Signature]

[Name and Title]

[Bank Name]