Date: [Insert Date]

To: [Insert Name of Negotiating/Presenting Bank]
Address: [Insert Bank Address]
Attn: [Insert Department/Contact Name]

RE: NOTICE OF DISCREPANCY AND REFUSAL OF DOCUMENTS

Our Reference Number: [Insert LC Number]
Your Reference Number: [Insert Presenting Bank Ref Number]
Amount: [Insert Currency and Amount]

Dear Sir/Madam,

We have received the documents presented under the above-referenced Letter of Credit. Following our examination, we hereby advise you that the presentation is non-compliant due to the following discrepancy/discrepancies:

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

In accordance with the provisions of UCP 600, we are holding the documents at your risk and disposal pending your further instructions. Alternatively, we are contacting the applicant to request a waiver of these discrepancies. Should a waiver be granted and accepted by us, we will process payment/acceptance accordingly.

Please note that any reimbursement claim made under this presentation is currently rejected until the discrepancies are resolved or waived.

Please provide your instructions regarding the disposal of the documents.

Yours faithfully,

[Authorized Signature]
[Name and Title]
[Name of Issuing Bank]