



DOWNLOADABLE CHECKLIST

Letter of Credit Document Checklist Before Bank Presentation

A practical review sheet for exporters, beneficiaries, freight forwarders, and trade document teams checking a documentary letter of credit package before bank presentation.

Use before submission

Run these checks while documents can still be corrected.

Keep the LC nearby

The credit terms and amendments control what the documents must show.

Document-by-document checks

Work through the LC first, then each document. Mark items that need correction, bank clarification, or issuer follow-up.

LC terms and dates

- Expiry date, place of expiry, and presentation period are clear.
- Latest shipment date has been compared with the draft transport document.
- All amendments have been incorporated into the working review copy.
- Required documents, originals, copies, and special conditions are listed.

Commercial invoice

- Beneficiary, applicant, LC number, invoice number, and date are consistent.
- Goods description corresponds with the LC wording where required.
- Currency, amount, unit price, tolerance, and Incoterms match the credit.
- Required signatures, declarations, and certification wording are present.

Transport document

- Consignee and notify-party fields match the LC.
- Port/place of loading and discharge align with the credit.
- On-board notation and shipment date are present where required.
- Freight terms and transshipment wording have been checked.

Cross-document review

After each document is checked, compare the full pack. Many refusals come from conflicts between documents, not from one document alone.

Insurance and certificates

- Insurance amount, currency, risks covered, and effective date match the LC.
- Certificate of origin issuer and wording meet the credit condition.
- Inspection or special certificates use the required references and dates.
- Originals, copies, stamps, signatures, and authentication requirements are present.

Final package scan

- Names, addresses, goods description, quantities, weights, marks, dates, ports, currency, and LC references are consistent across the pack.
- The package has been reviewed against LC amendments, not just the original credit.
- Open issues have been assigned to the exporter, forwarder, carrier, insurer, certificate issuer, or bank for clarification.
- Presentation deadline and courier/submission timing have been confirmed.

Important: This checklist supports pre-bank document review. It is not legal advice, bank advice, or a guarantee that a bank will honor a presentation.

Request a human-reviewed pre-check