

Discrepancy Advice

To:

Date: 22/11/2022

Zad Holding Company
Po.Box : 1444
Doha, State Of Qatar
Tel :

44038137

LC Number : ILCQ6124220883
Transaction Reference : TF222996131501
Documents Value : USD 8,770,020.00
Tenor : 120 DAYS FROM BILL OF LADING DATE
LC Type : Current Account

3.163

Dear Sir(s)

We have received documents for USD 8,770,020.00 under subject LC and noted the following discrepancy/ies.

- 1) invoice not issued in the country of origin.
- 2) charter party bill of lading presented.
- 3) certificate of origin phyto sanitary not legalized by qatar embassy or consulate.
- 4) carrier certificate not as per lc clause 46(a) 4.
- 5) beneficiary s certificate doe not comply as per lc terms.
- 6) health certificate does not show certification required as per lc.
- 7) insurance policy- vessel overage riots and civil commotion risk not covered.

Please advise us immediately in writing if above discrepancy/ies are acceptable to you by signing below. However, If discrepancies are not acceptable then kindly provide us a separate letter signed by authorized signatory.

This is a computer-generated advice and does not require signatures

To:

Manager
Qatar Islamic Bank Q.S.C

I/We hereby accept the above stated discrepancies at our risk & responsibility and authorize you to deliver the documents to us by effecting payment as per LC terms.

Authorized Signatories	Date & Stamp

26 October 2022 Wednesday
15:20:43

----- Instance Type and Transmission -----

Notification (Transmission) of Original sent to SWIFT (ACK)

Network Delivery Status : ACK
Priority/Delivery : Normal
Message Input Reference : 1518 221026QISBQAQAXXX0581730646

----- Message Header -----

Swift INPUT FIN 700 MessageName

Sender : QISBQAQAXXX
QATAR ISLAMIC BANK
N/A
DOHA QA
Receiver : UBAFFRPPXXX
UNION DE BANQUES ARABES ET FRANCAISES
N/A
NEUILLY SUR SEINE FR

----- User Header -----

108:
User Reference Number : 22299V6L6G64388

----- Message Text -----

27 :Sequence Of Total

1/1

40A:Form Of Documentary Credit

IRREVOCABLE

20 :Documentary Credit Number

ILCQ6124220883

31C:Date Of Issue

221026

40E:Applicable Rules

UCP LATEST VERSION

31D:Date And Place Of Expiry

221201FRANCE

50 :Applicant

QATAR FLOUR MILLS CO.
P.O.BOX 1444
DOHA, QATAR.

59 :Beneficiary Customer

LECUREUR S.A.S
27, RUE JEAN JACQUES ROUSSEU 75001
PARIS, FRANCE.
T:+33(0)144769696 F:+33(0)140264394

32B:Currency Code ,Amount

Currency :USD (US DOLLAR)
Amount :#8.352.400,00#

39A:Percentage Credit Amount Tolerance

05/05

41A:Available With...By...

UBAFFRPP
BY DEF PAYMENT

42P:Negotiation/Deferred Payment Details

120 DAYS FROM BILL OF LADING DATE

43P:Partial Shipments

NOT ALLOWED

43T:Transhipment

NOT ALLOWED

44E:Port Of Loading/Airport Of Departure

CONSTANTA ROMANIA PORT

44F:Port Of Discharge/Airport Of Destination

QFM BERTH, DOHA PORT, QATAR.

44C:Latest Date Of Shipment

221110

45A:Description of Goods and/or Services

ABOUT 20,000 MTS +/- 5 % MEDIUM HARD MILLING WHEAT IN BULK OF
ROMANIAN ORIGIN USD 417.62 / PMT..

ALL OTHER DETAILS AS PER BENEFICIARY PROFORMA INVOICE NO.
2022.10.11 DATED 11.OCT.2022 CONTRACT NO. 37760 DATED
06.OCT.2022.

SHIPMENT TERMS: CIF, FO QFM BERTH, DOHA, - QATAR (CARGO TO BE
DISCHARGED AT QFM BERTH).

46A: Documents Required

(1) SIGNED COMMERCIAL INVOICE IN ONE ORIGINAL AND TWO COPIES.
ONE ORIGINAL MUST BE ISSUED IN THE COUNTRY OF ORIGIN AND
ATTESTED BY CHAMBER OF COMMERCE IN COUNTRY OF ORIGIN. INVOICE
MUST LIST FULL DETAILS OF THE CONSIGNMENT INCLUDING QUANTITY,
DESCRIPTION, UNIT PRICE, TOTAL VALUE AND NET WEIGHT ONLY. A
PHOTOCOPY OF ORIGINAL INVOICE IS ALSO ACCEPTABLE IF IT IS
PRESENTED ALONG WITH COPY OF COURIER WAY BILL AS PROOF OF
DELIVERY CONFIRMING THAT ORIGINAL INVOICE COURIERED DIRECTLY TO
APPLICANT.

(2) FULL SET OF 'CLEAN ON BOARD' OCEAN BILLS OF LADING AND TWO
NON NEGOTIABLE COPIES CONSIGNED OR ENDORSED TO THE ORDER OF
QATAR ISLAMIC BANK, DOHA, SHOWING 'FREIGHT PREPAID' AND MARKED
NOTIFY:

(I) QATAR ISLAMIC BANK,
P.O.BOX 23444

DOHA, QATAR

FAX: +974-44350610 / +974-44412700 AND

(II) QATAR FLOUR MILLS CO.

P.O.BOX NO. 1444

DOHA QATAR

FAX: +974-44438137

(3) CERTIFICATE OF ORIGIN IN ONE ORIGINAL AND TWO COPIES ISSUED
BY CHAMBER OF COMMERCE AT COUNTRY OF ORIGIN AND LEGALIZED BY
QATAR EMBASSY OR CONSULATE IN THE COUNTRY OF THE ORIGIN AND
CERTIFYING THAT GOODS ARE OF ROMANIAN ORIGIN. A PHOTOCOPY OF
ORIGINAL CERTIFICATE OF ORIGIN IS ALSO ACCEPTABLE, IF IT IS
PRESENTED ALONG WITH COPY OF AIRWAY BILL AS PROOF OF DELIVERY
CONFIRMING THAT LEGALISED ORIGINAL CERTIFICATE OF ORIGIN
COURIERED DIRECTLY TO APPLICANT.

(4) A CERTIFICATE FROM THE CARRIER, AGENT OR MASTER OF VESSEL IN
ONE ORIGINAL AND ONE COPY STATING THE FOLLOWING:

(A) THIS IS TO CERTIFY THAT THE TRANSPORTATION OR SHIPMENT HAS
BEEN EFFECTED BY HONORING QATAR LAWS AND REGULATIONS.

(B) SHIPMENT HAS BEEN MADE ON A CHARTERED VESSEL.

(C) VESSEL AGE LESS THAN FIFTEEN YEARS OLD AT THE TIME OF
LOADING.

(5) PHYTOSANITARY CERTIFICATE IN ONE ORIGINAL AND ONE COPY
ISSUED BY A COMPETENT GOVERNMENT AUTHORITY AND LEGALIZED BY
QATAR EMBASSY /CONSULATE IN THE COUNTRY OF ORIGIN. A PHOTOCOPY
OF ORIGINAL PHYTOSANITARY CERTIFICATE IS ACCEPTABLE, IF IT IS
PRESENTED ALONG WITH COPY OF AIRWAY BILL AS PROOF OF DELIVERY
CONFIRMING THAT THE LEGALIZED ORIGINAL IS COURIERED DIRECTLY TO
APPLICANT".

(6) HEALTH CERTIFICATE ISSUED BY AN INDEPENDENT INSPECTION
COMPANY IN THE COUNTRY OF ORIGIN / LOAD PORT CERTIFYING THAT THE
WHEAT SHALL BE FREE FROM RADIATIONS, AFLATOXINS, FUNGAL
CONTAMINATION, SPROUTED KERNELS, FUNGAL STAINED GRAINS, INSECTS
AND RODENTS AND FIT FOR HUMAN CONSUMPTION.

(6) INSPECTION CERTIFICATE ISSUED BY AN INDEPENDENT INSPECTION
COMPANY CERTIFYING THE WEIGHT, QUALITY AND CONDITION STRICTLY
AND SOLELY FINAL AT LOAD PORT AS PER BELOW MENTIONED

SPECIFICATIONS: -

MEDIUM HARD MILLING WHEAT, IN BULK

TEST WEIGHT - 77KG/HL MIN
 PROTEIN (DRY BASIS) - 12.00% MIN (ACCEPTABLE UPTO 11.5% ON PRO-RATA PRICE DISCOUNT BASIS)
 MOISTURE - 12.0% MAX (ACCEPTABLE UPTO 13.0% ON PRO-RATA PRICE DISCOUNT BASIS)
 TOTAL SCREENINGS -3.0% MAX (ACCEPTABLE UPTO 5.0% ON PRO-RATA PRICE DISCOUNT BASIS) (INCLUDING FOREIGN MATTER 1% MAX)
 FOREIGN MATTER - 1.0 % MAX
 WET GLUTEN - 26.0%MIN (ACCEPTABLE UPTO 25.50% ON PRO-RATA PRICE DISCOUNT BASIS)
 GLUTEN INDEX - 50 MIN
 FALLING NUMBER - 300 SEC MIN
 BUG DAMAGE - 0.5 % MAX
 CROP YEAR - LATEST CROP -2022 SEASON
 (8) FUMIGATION CERTIFICATE ISSUED BY AN INDEPENDENT INSPECTION COMPANY NOMINATED BY BUYER IN THE COUNTRY OF ORIGIN / LOAD PORT EVIDENCING THE FUMIGATION WAS CARRIED OUT AS PER THE REQUIREMENTS OF THE IMPORTING COUNTRY AFTER THE CARGO WAS LOADED ON TO THE VESSEL.
 (9) PRE-LOAD SHIP HOLDS AND HATCHES INSPECTION CERTIFICATE ISSUED BY AN INDEPENDENT INSPECTION COMPANY IN THE COUNTRY OF ORIGIN / LOAD PORT.
 (10) ANALYSIS CERTIFICATE INCLUDING HEAVY METALS, PESTICIDES RESIDUES, MYCOTOXINS, AND RADIOACTIVITY RESULTS AND TO BE ISSUED BY AN INDEPENDENT INSPECTION COMPANY NOMINATED BY BUYER IN THE COUNTRY OF ORIGIN.
 (11) INSURANCE POLICY OR CERTIFICATE IN DUPLICATE IN THE CURRENCY OF THE CREDIT ISSUED/ENDORSED TO THE ORDER QATAR ISLAMIC BANK, FOR THE FULL INVOICE VALUE PLUS 10 %. COVERING THE FOLLOWING RISKS AS PER INSTITUTE CARGO CLAUSES (1) ALL MARINE CARGO INSURANCE (ALL RISK COVERED) (2) VESSEL OVERAGE INSURANCE (3) WAR, STRIKES, RIOTS AND CIVIL COMMOTIONS SHOWING CLAIMS PAYABLE IN QATAR IN THE SAME CURRENCY OF THE CREDIT .THE INSURANCE POLICY MUST INDICATE THE NAME AND ADDRESS OF THE APPOINTED INSURANCE' COMPANY AGENT IN DOHA ,QATAR ","COVERAGE FROM WAREHOUSE TO WAREHOUSE AND "INSTITUTE CARGO CLAUSE "(A)".
 (12) BENEFICIARY'S CERTIFICATE CERTIFYING THAT ORIGINALS OF COMMERCIAL INVOICE AND LEGALIZED CERTIFICATE OF ORIGIN AND PHYTOSANITARY CERTIFICATE AS SPECIFIED ABOVE HAVE BEEN SENT TO APPLICANT DIRECTLY BY COURIER BEFORE VESSEL ARRIVAL AT DISCHARGE PORT FOR CARGO CLEARANCE PURPOSE.

47A:Additional Conditions

- (A) ALL DOCUMENTS TO BE ISSUED IN ENGLISH AND/OR ARABIC LANGUAGE AND/OR WITH ENGLISH TRANSLATION ACCEPTABLE AND MUST INDICATE THIS LETTER OF CREDIT NUMBER.
- (B) BILLS OF LADING MUST INDICATE NAME ADDRESS AND TELEPHONE NUMBER OF THE SHIPPING COMPANY'S AGENT IN QATAR.
- (C) A CERTIFICATE ISSUED BY THE BENEFICIARY CONFIRMING THAT
 COPIES OF DOCUMENTS HAVE BEEN EMAILED (EMAIL ID: ANWARQFM.QA)
 TO M/S. QATAR FLOUR MILLS COMPANY DOHA -QATAR, WITHIN SEVEN WORKING DAYS FROM DATE OF SHIPMENT. EMAIL ACTIVITY TO THIS EFFECT TO BE PRESENTED ALONG WITH THIS CERTIFICATE.
- (D) ANY DOCUMENT PRESENTED UNDER THIS LETTER OF CREDIT (INCLUDING THE NEGOTIATING/REMITTING BANK COVERING SCHEDULE) BEARS A CLAUSE FOR PAYMENT OF INTEREST IS NOT ACCEPTABLE AND IS COMPLETELY REJECTED.
- (E) TRANSPORT DOCUMENTS ISSUED BY FRIEGHT FORWARDERS ON THEIR FORMATS AND SIGNED BY THEM AS A CARRIER OR AGENT OF A NAMED CARRIER ARE NOT ACCEPTABLE.
- (F) COSTS ADDITIONAL TO THE FREIGHT CHARGES ARE NOT ACCEPTABLE.
- (G) FIVE PERCENT MORE OR LESS IN AMOUNT AND QUANTITY ONLY ARE ACCEPTABLE.
- (H) THIRD PARTY DOCUMENTS (EXCEPT INVOICE) ARE ACCEPTABLE.

(I) APPARENT SPELLING MISTAKES BETWEEN L/C AND DOCUMENTS ACCEPTABLE PROVIDED THEY DO NOT CHANGE THE MEANING OF L/C. WE INDEMNIFY THE BANK FROM ANY LOSSES OR CONSEQUENCES RESULTING FROM THE CLAUSE.

(J) NEGOTIATION UNDER RESERVE OR INDEMNITY IS NOT PERMITTED.

(K) ALL NEGOTIATION MUST BE ENDORSED ON THE ORIGINAL COPY OF THE CREDIT.

(L) DISCREPANCY FEE OF USD 100/- WILL BE DEDUCTED FOR EACH DISCREPANT SET OF DOCUMENT PRESENTED UNDER THIS LETTER OF CREDIT.

(M) IF DOCUMENTS PRESENTED UNDER THIS LETTER OF CREDIT ARE FOUND TO BE DISCREPANT, WE SHALL GIVE ITS NOTICE OF REFUSAL AND SHALL HOLD DOCUMENTS AT PRESENTING BANK'S DISPOSAL SUBJECT TO THE FOLLOWING CONDITION:-

'IF WE HAVE NOT RECEIVED PRESENTING BANK'S DISPOSAL INSTRUCTIONS FOR THE DISCREPANT DOCUMENTS PRIOR TO WAIVER OF DISCREPANCIES, WE SHALL RELEASE THE DOCUMENTS WITHOUT NOTICE TO PRESENTING BANK'.

(N) YOU MAY ADD YOUR CONFIRMATION AT THE DISCRETION OF BENEFICIARY PROVIDED THAT BENEFICIARY PAYS YOUR CONFIRMATION CHARGES IMMEDIATELY AT THE TIME OF ADDING YOUR CONFIRMATION, OTHERWISE WE WILL NOT BE LIABLE TO PAY SUCH CONFIRMATION CHARGES IN CASE OF NON UTILIZATION OF THIS LETTER OF CREDIT. PLEASE ADVISE US CONFIRMATION STATUS.

(O) PLEASE ACKNOWLEDGE RECEIPT THIS LETTER OF CREDIT.

(P) ALL THE DOCUMENTS SHOULD BE ISSUED OR CONSIGNED IN THE NAME OF QATAR FLOUR MILLS CO EXCEPT B/L, DRAFT AND INSURANCE.

71D:Charges

ALL BANK CHARGES OUTSIDE ISSUING BANKS COUNTER ARE FOR BENEFICIARY'S ACCOUNT INCLUDING CONFIRMATION CHARGES.

48 :Period for Presentation in Days

21/FROM SHIPMENT DATE BUT W/I VALIDITY

49 :Confirmation Instructions

MAY ADD

58A:Requested Confirmation Party

UBAFFRPP
UNION DE BANQUES ARABES ET FRANCAISES
NEUILLY SUR SEINE FR

78 :Instructions to the Paying/Accepting/Negotiating Bank

(1) ALL DOCUMENTS MUST BE SENT TO QATAR ISLAMIC BANK IN ONE LOT BY COURIER ON FOLLOWING ADDRESS:- QATAR ISLAMIC BANK, TRADE FINANCE CENTRE, AL-FANAR BUILDING,GROUND FLOOR, P.O.BOX 23444, DOHA, STATE OF QATAR TEL:+974-40335227/40335239 FAX:+974-4412700

(2) AFTER RECEIPT OF DOCUMENTS COMPLYING FULL WITH LETTER OF CREDIT TERMS AND CONDITIONS WE WILL REMIT FUNDS AT MATURITY DATE ACCORDING TO INSTRUCTIONS OF THE PRESENTING BANK.

72Z:Sender To Receiver Information

/TELEBEN/

----- Interventions -----

Category : Network Report
Creation Time (SWIFT Interface) : 26/10/2022 15:18:00
Application : SWIFT Interface
Operator(s) : SAA
ACNK/NACK Text : {1:F21QISBQAQAAXX0581730646}{4:{177:2210261518}{451:0}{108:22299V6L6G64388}}