CERTIFICATE FOR DOCUMENTARY CREDIT SPECIALISTS Exam

Question 1. Which of the following best defines a documentary credit?

A) A cash payment made upon delivery of goods

B) A written undertaking by a bank to pay a seller upon compliance with specified conditions

C) A government guarantee for trade transactions

D) A contractual agreement between buyer and seller without bank involvement

Answer: B

Explanation: A documentary credit is a written undertaking issued by a bank on behalf of a buyer to pay a seller, provided the seller presents compliant documents, thereby facilitating trade payments securely.

Question 2. What is the primary role of a Letter of Credit in international trade?

A) To serve as a loan agreement between buyer and seller

B) To guarantee the seller's payment upon presentation of compliant documents

C) To act as an insurance policy for goods in transit

D) To establish ownership rights over goods

Answer: B

Explanation: A Letter of Credit guarantees payment to the seller upon submission of specified documents, reducing payment risk and enhancing trust in international transactions.

Documentary Credit Exam Questions Answer

William Reynolds

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