

# 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

**Xiang Xie**



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