

Norwegian Refugee Council (NRC)

Invitation to Bid Services

ITB reference # FWA/CVA/2025

SECTION 1
Cover Letter

Oslo, 15/07/2025

Our reference: FWA/CVA/2025

SUBJECT: INVITATION TO TENDER FOR A GLOBAL FRAMEWORK AGREEMENT FOR PAYMENT AGGREGATORS FOR CASH BASED TRANSFERS

Dear Mr./Ms.

Following your enquiry regarding the publication of the above-mentioned invitation to tender, please find enclosed the following documents, which constitute the tender dossier.

You can submit a request for clarification within the period of time mentioned in the tender schedule (see Section 2). NRC will share questions and responses with all bidders.

Costs incurred by the bidder in preparing and submitting the tender proposals will not be reimbursed. Access to the present tender package, as well as tender submission are free of charge.

We look forward to receiving your tender at the address specified in the Instructions to Bidders before the deadline, as stated in the present Invitation to Bid.

If you decide not to submit a tender, we would be grateful if you could inform us in writing, stating the reasons for your decision.

Yours sincerely,
NRC Procurement Department
On behalf of the Bid Analysis Committee

This ITB document contains the following:

- ✓ Section 1: This cover Letter
- ✓ Section 2: Bid Data sheet
- ✓ Section 3: NRC Invitation to bid general terms & condition
- ✓ Section 4: Technical description of the Bid
- ✓ Section 5: Bidding form
- ✓ Section 6: Technical questionnaire
- ✓ Section 7: Company Profile and Previous Experience
- ✓ Section 8: Fee structure and problem solving scenarios
- ✓ Section 9: Ethical Standards Declaration

SECTION 2

Bid Data Sheet

1. Background Data

Contract Name: Global Framework Agreement for Payment aggregators for cash-based transfers	Contract Number: FWA/CVA/2025
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This invitation to bid is issued by Norwegian Refugee Council (NRC) office in Oslo.

NRC is an international non-governmental organization (iNGO) working with displacement-affected people in [40 countries worldwide](#). The people we work with are in crisis or have displacement-related vulnerabilities, they may be undocumented, and they may be un-reached by financial service providers (FSP). Our operating environments are usually characterized by conflict (violent and otherwise), poverty and limited governance and limited access to basic services, including FSPs. Often there are issues of sanctions and/or counter-terrorism legislation and measures to accommodate.

In the course of our programming, we transfer relatively small sums of money (usually between \$50 and \$2,000 but sometimes larger) to individuals and to formal and informal entities including private businesses and community groups. In 2024 the volume of money transferred was around \$140m. NRC is a signatory of the [Grand Bargain Commitment](#) to scale-up the use of cash assistance and has a commitment in its response policy to use cash and voucher assistance (CVA) whenever it is most appropriate to the context and program objectives.

We protect people's data. We collect the minimum information required about the people we work with to allow us to implement quality programmes and to make these money transfers. We see opportunities to further connect our digital platforms, including those for asset transfer, to provide safe, fast, efficient and accountable processes.

To know more about NRC and our programs, please visit <https://www.nrc.no/>.

2. Scope of Service

NRC seeks to establish ~~several~~ long term (max. 4 years) global framework agreement(s) to allow our country offices (CO) around the world to purchase fund-transfer services from payment aggregators with a strong global reach and the ability to transfer funds through one portal to multiple recipients using bank accounts, mobile money, prepaid cards, physical cash, etc.

Please refer to the service specifications in section 4

3. Schedule & Deadline for Submission

The deadline for submission of bids is August 8th, 2025, 23h59. Late bids will not be accepted.

MILESTONES	DATE	TIME*
Invitation to Bid release	17 th Jul. 2025	12h00
Deadline for request for any clarifications from NRC	28 th Jul. 2025	23h59
Last date on which clarifications are issued by NRC	1 st Aug. 2025	15h00
Deadline for submission of bids (receiving date)	08 th Aug. 2025	23h59
Tender opening session by NRC	11 th Aug. 2025	11h00
Clarification meeting (with shortlisted bidders - optional)	Aug. 2025	n/a
Notification of award to the successful tenderer	Aug. 2025	n/a
Signature of the framework agreement(s)	Aug. 2025	n/a

* All times are in the local time of Oslo – Norway.

Please note all dates are provisional dates and NRC reserves the right to modify this schedule.

4. Request for clarifications:

If you have questions regarding the present Invitation to Bid, you can write to the committee:

- Questions must be addressed prior to the deadline for request for clarification mentioned in the above schedule table.
- We only accept communication made by email to : nrc.gps@nrc.no
- The subject of the email will be presented as such : <NRC tender reference> - QnA - <NAME OF THE BIDDING COMPANY>
- Bidders shall make sure to receive a receipt (automatic reply) after sending their email to our tender mailbox.
- NRC will share the questions and answers with all registered prospective bidders no later than the date mentioned in the above schedule table. Requesters will remain anonymous.

5. Manner of Submission:

Please submit your bids in accordance with the requirements detailed below:

- NRC will only accept complete bid documents presented on electronic format (preferably PDF for signed documents), and submitted by email to : nrc.gps@nrc.no
- Signed documents shall be signed with a secured electronic signature (please attached the signature certification page); or manually signed, stamped and scanned.
- The entire bid shall preferably be delivered in one single email (whenever possible). The subject of the email will be presented as such : <NRC tender reference> - Bid - <NAME OF THE BIDDING COMPANY>
- Bidders shall make sure to receive a receipt (automatic reply) after sending their bids. If you do not receive the receipt, please submit again paying attention to possible spelling errors in the email address.

6. Assessment Criteria

Award of the contract(s) will be based on the following:

Step 1: Administrative compliance check

Bidders must provide evidence of the following for their bid to be considered compliant:

1. Sections 3-9 completed, signed (and stamped in case of manual signature)
2. Bidder has included all requested documents

Step 2: Technical Evaluation

A Technical Evaluation of all bids received will be conducted for bidders that pass Step 1 – Administrative Compliance Check. Criteria that will be used to evaluate and score the bids are outlined in Section 3, Clause 25

Step 3: Financial Evaluation

Price in comparison to NRC established expectation and in comparison, to other bidders of comparable technical quality

7. Bidder's Checklist

Description	To be filled by bidder	
	Included?	
Step/ document to be submitted <u>with</u> tender	Yes	No
Section 2 – Paragraph 6.Bidder's checklist – completed, signed & stamped – <u>Compulsory</u>		
Section 3 – General Terms & Conditions – signed & stamped - <u>Compulsory</u>		
Section 4 – Service Provision – completed, signed & stamped – <u>Compulsory</u>		
Section 5 – Bidding Form – completed, signed & stamped – <u>Compulsory</u>		
Section 6 – Technical questionnaire – complete, signed & stamped – <u>Compulsory</u>		
Section 7 – Company profile & experience – completed, signed & stamped – <u>Compulsory</u>		
Section 8 – Fee structure & problem solving scenarios – completed, signed & stamped – <u>Compulsory</u>		
Section 9 – Ethical Standards Declaration – signed & stamped – <u>Compulsory</u>		
Supporting documents		
Company profile – <u>Compulsory</u>		
Copy of company registration – <u>Compulsory</u>		
Copy of tax registration – <u>Compulsory</u>		
Detailed fee structure – <u>Compulsory</u>		
References and proof of past experience - <u>Compulsory</u>		
Copies of Company Director(s) ID – <u>Compulsory to be provided by the awarded bidders</u>		

SECTION 3

NRC Invitation to Bid - General Terms & Conditions

1 Scope of Bid

- 1.1 The bid is based on the scope of the assignment as determined in the Bid Data Sheet (Section 2). The instructions to bidders should be read in conjunction with the Bid Data Sheet.
- 1.2 The successful bidder(s) will be invited to sign one or several global framework agreements.
 - 1.2.1 A global framework agreement is valid in all countries where NRC is operating (now and in the future) and for a duration of maximum 4 years. Parties may agree to limit the scope or duration of the global framework agreement.
 - 1.2.2 A global framework agreement is not a firm commitment from NRC to purchase any goods or services from the successful bidder(s).
- 1.3 Note that in this Invitation to bid, the words “Contract” or “Framework agreement”, or the abbreviation “FWA” are used to refer to the global framework agreement(s) (outcome of this tender) and shall be understood as-is.

2 Corrupt Practices

- 2.1 Norwegian Refugee Council (NRC) requires Employees, Bidders and Contractors, to observe standards of ethics during procurement and the execution of contracts. In pursuit of this, Norwegian Refugee Council defines, for the purposes of this provision, the terms set forth below as follows:
 - a) “Corrupt practice” includes the offering, giving, receiving, or soliciting of anything of value to influence the action of a public official in the procurement process or in contract execution; and
 - b) “Fraudulent practice” includes a misrepresentation of facts in order to influence a procurement process or the execution of a contract to the detriment of the Norwegian Refugee Council, and includes collusive practices among Bidders prior to or after bid submission designed to establish bid prices at artificial, non-competitive levels and to deprive the Norwegian Refugee Council of the benefits of free and open competition;
 - c) In any case where fraud or corruption is identified, NRC will:
 - reject any bids where the Bidder has engaged in corrupt or fraudulent practices in competing for the Contract.
 - remove bidding contractors who engage in fraudulent or corrupt practices, from our prequalified list
 - liaise with District Officials to report if fraudulent or corrupt practices are identified
 - Terminate works
- 2.2 Any communications between a Bidder and the Norwegian Refugee Council related to matters of alleged fraud or corruption must be made in writing and addressed to whistleblowing@nrc.no

3 Data Protection and Security

- 3.1 NRC expects contractors who process personal data to comply with the General Data Protection Regulation (EU GDPR) and any relevant national legislation. Suppliers processing personal data on an NRC contract will be required to sign a data processing / sharing agreement as a part of the contract. Refusal to sign such an agreement constitutes refusal of the contract terms and forfeiture of the contract on the part of the supplier.

4 Eligible Bidders

4.1 A Bidder shall meet the following criteria to be eligible to participate in NRC procurement of Services:

- a) the bidder, at the time of bid, is not:
 - i. insolvent;
 - ii. in receivership;
 - iii. bankrupt; or
 - iv. being wound up
- b) the bidder's business activities have not been suspended;
- c) the bidder is not the subject of legal proceedings for any of the circumstances in (b); and
- d) The bidder has fulfilled his or her obligations to pay taxes and social security contributions. In a case where VAT is included in a bid, a copy of the VAT certificate must accompany the bid.
- e) A Bidder, and all parties constituting the Bidder, including sub-contractors, shall not have a conflict of interest. All Bidders found to have an undisclosed conflict of interest shall be disqualified. A Bidder may be considered to have a conflict of interest with one or more parties in this bidding process if they have a relationship with each other, directly or through common third parties that puts them in a position to have access to information about or influence on the bid of another Bidder, or influence the decisions of the Norwegian Refugee Council regarding this bidding process.

4.2 A Bidder whose circumstances in relation to eligibility change during a procurement process or during the execution of a contract shall immediately inform the Norwegian Refugee Council.

4.3 NRC reserves the right to refuse a bid at any time if the bidder or any party constituting the Bidder, including one of its sub-contractors violates any of the ethical standards provided in section 9 of this Invitation to Bid.

5 Joint Ventures, Consortia and Associations

Bids submitted by a joint venture, consortium or association of two or more firms as partners must be declared as such, with a detailed explanation of how the joint venture is constituted and how responsibilities are shared between partners.

6 One Bid Per Bidder Per Contract

Each Bidder shall submit only one Bid per contract. A Bidder who submits or participates in more than one bid per contract will cause all the bids with the Bidder's participation to be rejected.

7 Cost of Bidding

The Bidder shall bear all costs associated with the preparation and submission of his Bid, and the Norwegian Refugee Council shall not be responsible or liable for those costs, regardless of the conduct or outcome of the bidding process. NRC does not require any fee for providing the present ItB and receiving the bids.

8 Inspection

NRC is obliged to ensure that its procurement decisions are clearly justified and documented and kept within the Donors mandatory principles. In that regard, full and on-the-spot access must be granted to representatives of NRC, the Donor or any organization or person mandated by it, to premises belonging to NRC or its contractors. The right to access shall include all documents and information necessary to assess or audit the implementation of the contract.

9 Obtaining and Completing Bidding Documents

- 9.1 Bidders who did not obtain the Bidding Document directly from the Norwegian Refugee Council will be rejected during evaluation. Where a Bidding Document is obtained from the Norwegian Refugee Council on a Bidder's behalf, the Bidder's name must be registered with the Norwegian Refugee Council at the time of issue. To register and obtain the present invitation to bid, please contact nrc.gps@nrc.no.
- 9.2 The Bidder is expected to examine all instructions, forms, terms, and specifications in the Bidding Document. Failure to provide all information or documentation required by the Bidding Document may result in the rejection of the bid.

10 Clarification of Bidding Document

A prospective Bidder requiring any clarification of the Bidding Document shall contact the Norwegian Refugee Council in writing. The Norwegian Refugee Council will respond in writing to any request for clarification before the deadline for clarification of bids. The Norwegian Refugee Council shall forward copies of its response to all bidders who have acquired the present invitation to bid, including a description of the inquiry but without identifying its source.

11 Amendment of Bidding Document

- 11.1 At any time prior and until 48 hours prior to the deadline for submission of bids, the Norwegian Refugee Council may amend or cancel the bidding document by informing the bidders in writing.
- 11.2 To give prospective bidders reasonable time in which to take an amendment or cancellation into account in preparing their bids, the Norwegian Refugee Council can, at his discretion, extend the deadline for the submission of bids. The invitation to bid will then be updated and the prospective bidders will be informed in writing.

12 Language of Bid

- 12.1 The bid, as well as all correspondence and documents relating to the bid shall be written in English.
- 12.2 Supporting documents and printed literature that are part of the bid may be in another language provided they are accompanied by an accurate translation of the relevant passages in English, in which case, for purposes of interpretation of the bid, such translation shall govern.
- 12.3 Copies of official documents such as business registration, tax documents, bank guaranty can be provided in their issuance language, together with a certified translation (notary or embassy...) in English.

13 Documents Comprising the Bid

- 13.1 The bid submitted by the Bidder shall comprise all the mandatory documents listed in Section 2 Paragraph 7 (Bidders' checklist).
- 13.2 All forms must be completed with minimal alterations to the format, and no substitutes shall be accepted. All blank spaces shall be filled with the information requested.

14 Bid Price for Service Contract

- 14.1 The price list shall be presented in the simplest format possible. When needed, additional information shall be provided to ensure a clear understanding of the prices and rates.
 - a) The bidder is reminded that it is entirely his responsibility to ensure the accuracy of his bid. No alteration will be made to the bid after its submission on the grounds of any errors subsequently discovered.
 - b) Items for which no rate or price is entered by the Bidder will be marked as not quoted.
 - c) Bidders are expected to maintain their prices and rates during the entire duration of the framework agreement (minimum 2 years, maximum 4 years).
- 14.2 Bidders will present their prices including all fees but excluding VAT. Bidders will indicate if the VAT rate depends on the regulations of the country where the framework agreement will be implemented. Otherwise, the applicable VAT rate will be mentioned clearly.

15 Currencies of Bid and Payment

Bidders are encouraged to provide their prices in United States dollars (USD).
 For bidders who do not invoice in USD, other currencies will be accepted but the prices will be converted into USD to facilitate the bid comparison (using the exchange rate provided by Oanda <https://fxds-hcc.oanda.com/> on the deadline date for tender submission).
 Payments will be made in the bid currency, unless specified otherwise in the framework agreement.

16 Bid Validity

- 16.1 Bids shall remain valid for a period of 120 (one hundred and twenty) calendar days after the date of the bid submission deadline as prescribed by Norwegian Refugee Council. A bid valid for a shorter period shall be rejected as non-compliant.
- 16.2 In exceptional circumstances, prior to the expiration of the bid validity period, the Norwegian Refugee Council may request Bidders in writing to extend the period of validity of their bids. A bidder must confirm in writing his acceptance of the extension. In case of extension, modification of the bid is not permitted.

17 Alternative Bids

Bidders shall submit offers that comply with the requirements of the bidding documents, including the basic technical design as indicated in specifications. Alternative bids shall not be considered unless otherwise indicated in Section 2 – the Bid Data Sheet.

18 Format and Signing of Bid

The bidder shall prepare one set of bid documents per contract that he wishes to bid for. The bidder should hold a copy of the documents with himself, for reference purposes. Complete bid documents shall be presented in electronic format (preferably PDF for signed documents). Signed documents shall be signed by a secure electronic signature or manually signed and scanned. The entire bid shall preferably be delivered in one single email. The subject of the email will be presented as such : <NRC tender reference> - Bid - <NAME OF THE BIDDING COMPANY>.

Bidders shall refer to Section 2 Paragraph 5 (Manner of submission) for more details.

19 Deadline for Submission of Bids

Bids must be received by the Norwegian Refugee Council at the address given and no later than the date and time indicated in Section 2 - the Bid Data Sheet.

20 Late Bids

The Norwegian Refugee Council shall not consider any bid that arrives after the deadline for submission as stipulated in Section 2 – the Bid Data Sheet. Any bid received by the Norwegian Refugee Council after the deadline for submission of bids shall be declared late and rejected.

21 Withdrawal and Replacement of Bids

21.1 A Bidder may withdraw or replace its bid after it has been submitted at any time before the deadline for submission. Bidders willing to do so will:

- (a) **WITHDRAWAL** : send us an email with the subject marking WITHDRAWAL - <NRC tender reference> - Bid - <NAME OF THE BIDDING COMPANY>. In the body of the email, briefly indicate the reasons why you wish to withdraw your bid.
- (b) **REPLACEMENT** : send us an email with the subject marking REPLACEMENT - <NRC tender reference> - Bid - <NAME OF THE BIDDING COMPANY>. In the body of the email, it indicates clearly that this new bid replaces the old one. Attached the entire bidding documents to your email. NRC will only consider the most recent replacement email as valid bid and will entirely discard the original bid and previous replacements (if any).
- (c) Withdrawal and Replacement bids must be sent from the same company mailbox as the original bid, and to our NRC tender submission email indicated in Section 2.

21.2 After the opening of bids, modifications to bids must be documented and any discussions reported in writing. A bid may be withdrawn at any stage, with written notice.

22 Confidentiality

22.1 Information relating to the examination, evaluation, comparison, and post-qualification of bids, and recommendation of contract award, shall not be disclosed to bidders or any other persons not officially concerned with such process until information detailing the best evaluated bidder is communicated to all bidders.

22.2 Any effort by a Bidder to influence the Norwegian Refugee Council in the examination, evaluation, comparison, and post-qualification of the bids or contract award decisions may result in the rejection of its bid.

22.3 From the time of bid opening to the time of Contract award, if any bidder wishes to contact the Norwegian Refugee Council on any matter related to the bidding process, it should do so in writing.

23 Clarification of Bids

Norwegian Refugee Council may, at its discretion, ask any Bidder for a clarification of its Bid. The Norwegian Refugee Council's request for clarification and the response shall be in writing. Any clarification submitted by a Bidder that is not in response to a request by the Norwegian Refugee Council shall not be considered. All requests for clarifications shall be copied to all bidders for information purposes. No change in the price or substance of the bid shall be permitted, except to confirm the correction of errors.

24 Bids Validation

- 24.1 The Norwegian Refugee Council's determination of a Bid's validity is to be based on the contents of the bid itself, which cannot be corrected if determined to be invalid.
- 24.2 A valid bid is one that complies with all the terms, conditions, and specifications of the bidding document, without deviation or omission, which affects, or could affect;
 - a) the scope, quality, or performance of the services specified in the Contract; or
 - b) limits in any substantial way, the Norwegian Refugee Council's rights or the bidder's obligations under the contract

25 Evaluation of Bid

- 25.1 The Norwegian Refugee Council shall examine the legal documentation and other information submitted by bidders to verify eligibility, and then will review and score bids according to the following criteria;
 - a) Completion and inclusion of requested information and supporting documents (Administrative compliance)
 - b) Overall timeframe for the service (Technical evaluation)
 - c) Schedules (Key Personnel and Activity schedule) (Technical evaluation)
 - d) Demonstrated excellence in service, support and warranties (Technical evaluation)
 - e) Adherence to Ethic, environmental, anti-corruption NRC policies (Technical evaluation)
 - f) Earlier experiences and documentation proven in the tender documents, related to the service required under this contract (Technical evaluation)
 - g) Price in comparison to NRC estimated rate (Financial evaluation)
 - h) Reference check
- 25.2 Anti-money laundering, anti-bribery, anti-corruption and anti-terrorism legislation applicable in some jurisdictions and donor regulations require NRC to screen contractors against various lists including but not limited to the United Nations Security Council Sanctions List and World Bank debarment lists to ensure due diligence. Submission of the bid constitutes acceptance of these screening practices on the part of the bidder.
- 25.3 The Norwegian Refugee Council reserves the right to reject all bids, and re-tender if no satisfactory bids are submitted.

26 Meeting / Interview for technical clarifications

- 26.1 The Norwegian Refugee Council may organize individual online meeting / interview with shortlisted bidders (optional). During these meetings, the bid analysis committee will ask questions aiming to clarify the technical and financial offer.
- 26.2 These meetings are not made to update, amend, modify one's bid, neither to enter into any form of negotiation.

27 Award Procedure

- 27.1 The Norwegian Refugee Council shall award the contract(s) in writing, with an award letter / email, to the bidder whose offer has been determined to be the best, before the end of the bid validity period.
- 27.2 Any bidder who has not been awarded a contract, will be notified in writing.
- 27.3 The selected bidder shall reply to the award letter with a letter of acceptance to confirm their wish to proceed with a contract / framework agreement.

28 Signing of Contract / Framework Agreement

- 28.1 Upon receipt of the letter of acceptance, the Norwegian Refugee Council and the successful bidder will jointly prepare the contract, on the basis of the bid.
- 28.2 Within an agreed timeframe, the successful bidder shall sign, date, and return the contract to the Norwegian Refugee Council.

SECTION 4

SERVICE PROVISION: Technical Description of the Bid

1. Requester services to be provided:

NRC is looking for payment aggregators with a global capacity over multiple countries.

Your company must be officially registered / licensed for at least 3 years and must prove a significant past experience as bulk payments provider during the past 3 years. All profiles are welcome to apply, and it is not necessary to have experience working with actors from the humanitarian sector.

As aggregator, you should:

- through a strong network of financial service providers (FSPs) of different types, be able to transfer funds in bulk to multiple recipients using a wide range of methodologies such as bank transfer, mobile money, prepaid cards, cash, digital currencies (specifically widely used stable coins or other distributed ledger, blockchain-based payment processes). You can also provide innovative solutions based on contextual capacities.
- act as the main focal point / interface between the payer (NRC), the payee (recipient of cash assistance) and the payment service provider (banks, mobile network operators and others) and provide value added services such as notification of successful payments, reconciliation, receipts.
- Facilitate ease of use through dedicated portal or potential for integration between your payment management platform / system and NRC's interface (two-way)
- facilitate communication between parties and actively help solving problems as soon as they occur.

2. Minimum qualification and experience of the service provider:

Relevant bidders shall:

- Be registered and incorporated as payment aggregator (private or public company) or a company operating in the financial sector, mobile money sector, fintech sector, digital currency sector, for at least 3 years.
- Have actively worked as a bulk payments provider for at least 3 years, with:
 - o proven experience in processing large transactions / volumes.
 - o the ability to connect with a variety of payment service providers in multiple geographical locations
 - o the ability to bulk pay-out to mobile wallets and/or bank accounts and/or prepaid cards, possibly allowing NRC to transfer funds using local currencies or hard currencies.
 - o Have experience operating in fragile or complex environments including locations experiencing active conflict, large-scale population displacements, or other severe hardships

3. Definition and acronyms:

NRC	Norwegian Refugee Council	Payee	Final recipient of the payment
FSP	Financial Service Provider (entity who can process bulk payments to the final payees (large group))	Payment Aggregator	Entity who can transfer funds in bulk to multiple recipients directly or through a network of FSP

BAC	Bid Analysis Committee	ItB	Invitation to Bid (this document)
iNGO	International Non-governmental Organization	MNO	Mobile Network Operator (here with mobile money capacities)

SECTION 5

Bidding Form

Please provide information against each requirement.

Additional rows can be inserted for all questions as necessary. If there is insufficient space to complete your answer in the space provided, please include in a separate attachment with a reference to the question.

1. Bidder's General Business Details

a) General information

Company name:	
Any other trading names of company:	
Registered name of company (if different):	
Nature of primary business/trade:	
Primary contact name:	
Job title:	
Phone:	
Email:	
Registered Address of the company:	
Business license number:	
Country of registration:	
Registration date:	
Expiry date:	
Legal status of company (e.g. partnership, private limited company, etc.):	

b) Owners/Managers

Please fill in the table below with the full names, title/position, the year of birth, and the country of birth of the company's owner(s) and manager(s)*:

Full Name	Title / Position	Birth Year	Birth Country

* Please note this information is necessary in order to conduct the vetting procedure referred to in clause 25 of the Invitation to Bid-General Terms and Conditions. Owners and managers include but are not limited to Chief Executive Officer, Chief Operating Officer, Chair of the Board, Executive Director, Director, Manager.

c) Employees

Please list the employees (contract managers) who would be involved in management of NRC's contract:

Name	Job title	Email

d) Payment and currency:

Currency of the bid:	
Currency in which the services will be invoiced:	
Country in which the services will be paid:	
Applicable VAT rate (%):	

2. References

Please provide details of at least 3 client references whom NRC may contact for similar related works. If you have worked with humanitarian actors (NGO, UN agency) please list them in priority:

Client/company name	Contact person	Phone	Email	Total amount distributed (USD)

3. Bid Validity

Please confirm the validity of your bid below (in calendar days):

- Δ 120 days (minimum requirement)
- Δ Other : _____ days

4. Confirmation of Bidder's Compliance

We, the Bidder, hereby certify that our tender is a genuine offer and intended to be competitive and we confirm we are eligible to participate in public procurement and meet the eligibility criteria specified in the Invitation to Bid. We confirm that the prices quoted are fixed and firm for the duration of the validity period and will not be subject to revision or variation.

We, the Bidder, confirm the documents attached to this offer are those validated by us in Section 2 Paragraph 6 . Bidder's checklist.

We understand that NRC is not bound to accept the lowest, or indeed any bid, received.

We agree that NRC may verify the information provided in this form itself or through a third party as it may deem necessary.

We confirm that NRC may consider our offer, and subsequently, rely on the statements made herein.

Name of Signatory:	Title of Signatory:
Date of Signing:	Name of Company:
Signature & stamp:	Tel N°:
	Address:

NOTE: thank you for adding your initials on each page of the Bidding form.

SECTION 6

Technical questionnaire

Please answer the following questions as per your current setup.

Additional rows can be inserted for all questions as necessary. If there is insufficient space to complete your answer in the space provided, please include in a separate attachment with a reference to the question.

When necessary / relevant / requested, please refer us to your supporting documentation, either attached to the bid (recommended, especially for compulsory documents), or online through hyper link (for additional documents of larger sizes).

QUESTIONS	Answers from the bidders
COMPANY INFORMATION	
What is your company's core activity (main business)?	
What other services can you provide to NRC's beneficiaries (ex: pathways to saving and insurance products...)	
Can you and your partners process bulk, real-time payments (i.e. the final funds are available to the payee in near real time and as near to 24 hours a day, seven days a week (24/7))? Please explain and provide company documentation / brochure	
What type of license do you have? From which institution and in which jurisdiction?	
When did you first obtain the above mentioned license?	
Are you part of a larger group? If yes, which one?	
How many employees are working in your company? If you have various activities, only count the employees working in the Aggregator section of your company.	
What is your gross turnover in 2024? Please attach audited account documentation for verification.	

What is your gross turnover in 2023?	
What is your gross turnover in 2022?	
NETWORK	
How many countries do you cover? Provide a list of all the countries you can operate into (process bulk payment into).	
What geographic areas of expansion are you targeting (regions and countries)?	
Are there any countries in which you would be unable/unwilling to operate due to concerns about sanctions or counter-terrorism laws?	
How many financial service providers (FSP) are part of your network (overall)? Can you provide a list of FSPs by country that you operate in?	
Provide an approximate breakdown of the types of FSP within your overall network. (ex: 20% Banks + 30% MNO + 5% money transfer agents...)	
For the countries listed below, please provide a detailed overview of your network with the number of FSP for each category (Bank, MNO, informal...).	
<ul style="list-style-type: none"> - DR Congo - Mali - Myanmar - Palestine - Sudan - South Sudan - Ukraine - Venezuela - Yemen 	
NOTE: Leave blank for countries you do not service.	

<p>What type of contract or partnership model do you have with the FSPs which are part of your network? If possible, please include any details on roles & responsibilities of all parties.</p>	
<p>How long does it take (on average) for your company to identify and onboard a new FSP?</p>	

DUE DILIGENCE & FRAUD MANAGEMENT	
How do you select FSPs? How do you review their compliance systems? How do you monitor their performances? What type of due diligence process do you follow?	
What are the policies and processes for fraud management within your network of FSPs (prevention, detection, addressing, escalating, reporting)?	
What are the main types of fraud that you encounter? How are they detected and addressed? What are their causes?	
TECHNICAL CAPACITY	
Please explain the KYC (know your client) process between you and your partners vis-a-vis cash recipients / payees?	
How will you handle special cases, such as beneficiaries with no bank account / no SIM card or access to mobile network / no or limited documentation (ID)...?	
What is the minimum and maximum transaction amount per person per transfer and bulk total? (e.g. a minimum of USD \$2 can be transferred per person per transfer. The minimum bulk total must be \$5)	
How will you ensure that no, or limited fees will be taken from the payee to access their money?	
Do you support reverse billing (all fees are charged to NRC instead of the payee/recipient)?	
Can you provide SIM cards to large groups of people (> 1000 people)?	
Can you provide pre-paid cards to large groups of people (>1000)?	
Can you facilitate distribution of cash money to a large group of people (>1000)? In USD? In local currency?	
What systems are in place for NRC to retrieve funds (reconciliation) that have not been claimed by the final payee?	

ICT TOOLS & SYSTEM MANAGEMENT	
<p>Do you offer a web interface and/or API (used for all transactions including report generation)?</p> <p>If yes:</p> <p>For web interface: share how quickly it will become available for use by the country office</p> <p>For the API: share approximate time required for integration and attached API documentation</p> <p>Optional: if possible, could you provide a brief recorded demo of web interface and/or API interface (ideally a link to the online document, instead of an attachment)</p>	
<p>What is the current batch size limit when processing transactions through:</p> <ul style="list-style-type: none"> - API - Web interface 	
<p>How does your system (through web interface or API) manage segregation of duties?</p> <p>Provide a list of user roles available and their access description.</p>	
<p>What are the system languages available? (language of the API or web interface, e.g. English, French...) Please specify all.</p>	
<p>What other value-added services are provided by the payment aggregator? (e.g. reports on successful payments, reconciliation and receipts, dashboards etc.) Specify in detail.</p>	

DATA MANAGEMENT	
What data are you expecting from us (NRC) in order to facilitate payments? In which form?	
Do you have tools / templates NRC will be required (or encouraged) to use to provide you with the basic necessary data? If yes, please explain what those tools are and/or share an example template.	
How do you manage personal data? Where (which country) do you store the data? How are these data backed up?	
What information security and personal data protection related industry certifications or compliance do you have? Do you run any external security audit that shows your cyber resilience and your capabilities of preserving the confidentiality, integrity and the availability of the information you handle?	
What is the law currently applicable to your data management processes?	
Are you GDPR compliant with respect to customer data? Are you certified ISO 27701? Please give details of your data access and data retention policies.	
How do you ensure payee / client rights are respected by your payment partners in each country of operation? This includes data protection of personally identifiable information (PII).	
FINANCIAL CONSIDERATIONS	

<p>Please explain in detail how NRC funds are held and managed before, during and after transfer of funds to the final recipients / payees.</p> <p>In particular please specify where the account/s is located, the currency availability, what type of account will be opened for NRC and what you will do to ensure our funds are secured and segregated from other entities' funds.</p> <p>Do you have any time limits on how long a bulk payment (from NRC) is held by you – before reaching your payment partners?</p> <p>(If you have a funds flow chart or graphic, please include.)</p>	
<p>What types of insurance do you have to protect NRC against insolvency, fraud, and other risks of loss of funds?</p> <p>This is in reference to your business <i>and</i> that which is done with your payment partners.</p>	
<p>On transactions that involve foreign exchange (FX) gain/loss, please specify what are the options available for NRC?</p> <p>Specifically:</p> <ul style="list-style-type: none"> - Do you have bank accounts operating with local currencies (other than USD/EUR and NOK)? If yes, in which locations? - Do you offer, or have you ever offered fixed exchange rates? If not, please explain how FX transactions are managed (source of the exchange rates, procedures...) - Any other information relevant to this topic 	
<p>Explain in details:</p> <ul style="list-style-type: none"> - What are your fixed and variable costs - What is your fee structure (e.g. fixed fee per number of transactions? Volume of transactions?) - Do we need to factor in the FSP cost/fees on top of the Aggregator fee? Or is it all-inclusive? 	
<p>How does the invoicing structure works?</p> <p>In which country/s the aggregator's fee will be paid?</p> <p>In which currency?</p>	

We would be interested to know the flexibility in receiving transfers in local currencies, in addition to NOK, EUR and USD.	
What is the VAT (value added tax) applicable to the fees?	

SECTION 7
Company Profile and Previous Experience

The Bidder is requested to:

1. Submit the Company Profile
2. Complete the following Previous Experience Table listing the most relevant example of past experience of the last 3 years.
3. Submit evidence of previous experience in form of Contracts, Completion Certificates, etc.

Type of Contract	Stared on (mth/yr)	Completed on (mth/yr)	Client name	Total amount distributed (in USD)	Total cost of the contract (fees, in USD)	Country of operation	Number of FSP involved

NOTE: NRC may conduct reference checks for previous contracts completed.

SECTION 8

Fee structure and problem solving scenarios

Please attach your detailed fee structure as part of your bid (please make sure all pricing documents are signed).

To help understand how you apply your fee structure, and how you operate when it comes to problem solving, the bid analysis committee will refer to your answers to the following scenarios (it is OK to repeat yourself in your various answers to the different scenarios).

For each of the scenarios below, please provide the following:

- A detailed description of your fee structure,
 - Provide the various fees, taxes, service charges (etc.) (yours and your partner/s) applicable at all stages during the transactions from NRC to the final payee per country of operation.
 - Also explain if additional fees will be applicable to the payee once he/she withdraws / use the money transferred to him/her.
- An explanation of how you would solve problems raised.
 - Present how you would deal with the specific challenges presented and/or detail existing mitigation measures to avoid the problem occurring / occur again.
 - Describe the responsibilities of each party and detail the way communication is managed between parties (communication channels and tools). (NOTE: NRC values omnichannel payments, providing recipients multiple options to choose from in terms of cash delivery.)
 - Specify all complaints and feedback mechanisms (e.g. hotline, app-based, in-person, etc.)

Always answer the scenario as per your current existing capacities in each of the countries referred to.

If you do not operate in the referred country, please leave blank as your answer must reflect the reality of your current capacities and fees.

And if you do not operate in at least one of the referred countries please use scenario #4 as replacement (you can choose a country from your portfolio).

Scenario #1:

Country: Sudan (75% in Darfur + 25% in Khartoum)

- Total amount to be distributed: 10 million USD
- Transaction amount: equivalent to 100 USD in local currency
- Methodologies: 35% mobile money to individuals with SIM cards + 35% mobile money to individuals without SIM cards + 20% bank transfer (to individuals with bank account) + 10% hard cash distributed in hand to the payee (direct distribution)

Issues:

- CASH RECIPIENT ERROR – an individual forgets their PIN number, locks out of their account, or loses their payment instrument (e.g. SIM card / phone, pre-paid card)
- PAYMENT PROVIDER ERROR (local) - in the country of distribution, NRC receives multiple reports of extortion from cash recipients at points of cash distribution or when cashing out.

Scenario #2:

Country: Ukraine (25% Kiev + 25% Odessa + 50% Kherson)

- Total amount to be distributed: 30 million USD
- Transaction amount: equivalent to 250 USD in local currency
- Methodologies: 50% mobile money to individuals with SIM cards + 10% mobile money to individuals without SIM cards + 25% bank transfer (to individuals with bank account) + 15% hard cash using remittance services (the payee will pick up the money at provider's point of service)

Issues:

- CLIENT ERROR – NRC submits incorrect payment instructions 48h before a distribution, including incorrect phone/account numbers + individuals' names who should not actually receive payment
- AGGREGATOR ERROR (global) - NRC funds are prematurely released to the wrong local payment partners (e.g. 100% is sent to MNO versus 70% to MNO / 20% to bank / 10% money agent.)

Scenario #3:

Country: DR Congo (50% Ituri + 50% Nord Kivu)

- Total amount to be distributed: 10 million USD
- Transaction amount: equivalent to 150 USD in local currency
- Methodologies: 50% mobile money to individuals with SIM cards + 50% to individual with no SIM cards or bank account and limited documentation (please define your approach before quoting).

Issues:

- CASH RECIPIENT ERROR – an individual forgets their PIN number, locks out of their account, or loses their payment instrument (e.g. SIM card / phone, pre-paid card)
- CLIENT ERROR – NRC submits incorrect payment instructions 48h before a distribution, including incorrect phone/account numbers + individuals' names who should not actually receive payment

Scenario #4:

Country: Colombia

- Total amount to be distributed: 5 million USD
- Transaction amount: equivalent to 100 USD in local currency
- Methodologies: 100% payment with digital currency to project participant's digital wallet, including potential cash-out options (and fees)

Issues:

- CASH RECIPIENT ERROR – an individual forgets their wallet key, or locks out of their account
- CLIENT ERROR – NRC submits incorrect payment instructions 48h before a distribution, including incorrect phone/account numbers + individuals' names who should not actually receive payment

Scenario #4 (optional):

If you do not operate in one or more of the above countries, please name a country of your choice (in your current portfolio) and consider 50% of the final recipients to be in the capital city, and 50% to be in rural areas.

- Total amount to be distributed: 10 million USD
- Transaction amount: equivalent to 200 USD in local currency
- Methodologies: 50% mobile money to individuals with SIM cards + 50% to individual with no SIM cards or bank account and limited documentation (please define your approach before quoting).

Issues:

- CASH RECIPIENT ERROR – an individual forgets their PIN number, locks out of their account, or loses

their payment instrument (e.g. SIM card / phone, pre-paid card)

- CLIENT ERROR – NRC submits incorrect payment instructions 48h before a distribution, including incorrect phone/account numbers + individuals' names who should not actually receive payment
- PAYMENT PROVIDER ERROR (local) - in the country of distribution, NRC receives multiple reports of extortion from cash recipients at points of cash distribution or when cashing out.
- AGGREGATOR ERROR (global) - NRC funds are prematurely released to the wrong local payment partners (e.g. 100% is sent to MNO versus 70% to MNO / 20% to bank / 10% money agent.)

SECTION 9

Ethical Standards Declaration for all Supply, Service and Works Contractors

We, the undersigned, ('we', 'our' or 'us') CONSIDERING THAT:

FIRST, we are bidding for, or entering into, a contract with the Norwegian Refugee Council (NRC) to supply goods, services or works to NRC ('the Contract').

SECOND, we understand that as a humanitarian organization, NRC expects its suppliers and contractors to have high ethical standards.

THIRD, we understand that NRC therefore needs us to confirm that we adhere to the required ethical standards (the ethical standards') by signing this declaration ('the Declaration').

THEREFORE, we DO HEREBY DECLARE as follows:

1. Declaration concerning compliance with applicable laws and these ethical standards

We declare that we shall:

- a. Meet the ethical standards in this declaration ('ethical standards')
- b. Ensure that any party representing us, including but not limited to:
 - board members
 - directors
 - employees
 - contractors or sub-contractors, and their employees
 - consultants and sub-consultants, and their employees;
 - other legal representatives

('our Representatives') are aware of and comply with these ethical standards.

In the event that we, or our Representatives, do not meet the ethical standards at present, we shall:

- a. Explain to NRC in what way we do not currently meet the ethical standards
- b. Agree a plan and timeline with NRC to implement changes that allow us to meet the ethical standards
- c. Provide regular updates to NRC on the implementation plan.

2. Declaration concerning status

We hereby declare that neither we, nor to the best of our knowledge our Representatives, are in any of the following situations:

- 2.1. Have made an offer, payment, consideration or benefit of any kind, which constitutes illegal or corrupt practice, directly or indirectly, as an inducement or reward in relation to the tendering, awarding or execution of the Contract.
- 2.2. Are involved in any form of fraud, corruption, collusion, coercive practice, bribery, involvement in a criminal organization or other illegal activity
- 2.3. Are insolvent, in receivership, bankrupt, or being wound up
- 2.4. Have suspended activities

- 2.5. Are subject to legal proceedings related to 2.1

- 2.6. Have at any time been found guilty and sentenced by a court, whether in the country of employment or abroad, for a criminal offence in respect of children or vulnerable adults

- 2.7. Are engaged in:

- terrorism or the material support of terrorism
- the sale or manufacture, either directly or indirectly, of anti-personnel mines or any components produced primarily for the operation thereof
- the sale or manufacture, either directly or indirectly, of weapons
- the production of alcohol, tobacco, or pornography.

3. Declaration concerning Conflicts of Interest

We declare that neither we nor, to the best of our knowledge, our Representatives have an undisclosed conflict of interest with NRC.

Where any potential conflict of interest exists between our Representatives and NRC or any NRC staff member, we shall notify NRC in writing of the potential conflict. NRC shall then determine whether action is required.

A conflict of interest can be due to a relationship with an NRC staff member such as family or friends.

We understand that if we fail to report a potential conflict of interest and are later found to have a conflict of interest, we may be removed from the NRC vendor database.

4. Declaration concerning compliance with national law

We declare that we and, to the best of our knowledge, our Representatives:

- 4.1. comply with all applicable laws and regulations in effect in the country or countries where the Contract will be carried out.
- 4.2. comply with all applicable export laws concerning the country or countries where the Contract will be carried out.
- 4.3. are registered with the relevant government authority with regard to taxation for the duration of the Contract.

4.4. pay taxes according to all applicable national laws and regulations for the duration of the Contract.

5. Declaration concerning compliance with labour standards
We declare that we and, to the best of our knowledge, our Representatives:

We declare that we and, to the best of our knowledge, our Representatives comply with applicable national labor law standards and the International Labor Organisation Declaration on Fundamental Principles and Rights at Work. Specifically, we declare that we and, to the best of our knowledge, our Representatives comply with the following minimum labor standards:

5.1. Working Conditions

- a. All workers receive a contract of employment that is written in a language they understand.
- b. All workers are free to leave after giving reasonable notice.
- c. All workers have the right to join or form trade unions of their own choosing and to bargain collectively.
- d. No worker is required to lodge 'deposits' or identity papers or immigration documents in order to obtain employment.

5.2. Wages and benefits

- a. Wages and benefits paid for a standard working week meet, at a minimum, national legal standards or industry benchmark standards, whichever is higher. Wages are always sufficient to meet basic needs.
- b. No deductions from wages are made as a disciplinary measure.

5.3. Working time

- a. Working hours comply with national laws and benchmark industry standards, whichever affords greater protection. Whenever possible working hours do not exceed 48 hours per week (8 hours per day).
- b. Workers are provided with at least one day off for every 7-day period.

5.4. Health and safety

- a. Steps are taken to prevent accidents and injury to health arising out of, associated with, or occurring in, the course of work, by minimizing, so far as is reasonably practicable, the causes of hazards inherent in the working environment.
- b. Workers receive regular and documented health and safety training, and such training is repeated for new workers.
- c. Workers have access to clean toilet facilities and to potable water, and, if appropriate, sanitary facilities for food storage is provided.
- d. Accommodation, where provided, is clean, safe and adequately ventilated.

5.5. Discrimination and abuse

- a. No worker is forced, bonded or an involuntary prison worker.
- b. There is no discrimination at the workplace based on ethnic background, religion, age, disability, gender,

marital status, sexual orientation, union membership or political affiliation.

- c. Measures are in place to protect workers from sexually intrusive, threatening, insulting or exploitative behavior, and from discrimination or termination of employment on unjustifiable grounds, e.g. marriage, pregnancy, parenthood or HIV status.
 - d. Physical abuse or punishment, or threats of physical abuse, sexual or other harassment and verbal abuse, as well as other forms of intimidation, are prohibited.
- 5.6. Persons under 18
- a. No person under the age of 18 shall be engaged in work which is hazardous to their health or safety, including night work.
 - b. The working hours and nature of work of any worker who is under the age of 18 shall not interfere with their opportunity to complete his or her education.

6. Declaration concerning the environmental standards

We declare that we and, to the best of our knowledge, our Representatives comply with applicable national environmental law standards and with international environmental standards, to the greatest extent possible. Specifically, we declare that we and, to the best of our knowledge, our Representatives adhere to the following standards:

- 6.1. We respect national and international environmental legislation and regulation.
- 6.2. We ensure that production and extraction of raw materials for production does not contribute to the destruction of the resources and income base for marginalized populations, such as in claiming large land areas or other natural resources on which these populations are dependent.
- 6.3. We take environmental measures into consideration throughout the production and distribution chain ranging from the production of raw material to the consumer sale. This includes reasonable steps to minimize negative environmental impacts (e.g. emissions, water usage, waste) and to use - where possible - sustainable resources. Local, regional and global environmental aspects shall be considered. The local environment at the production site will not be exploited or degraded by pollution and waste.
- 6.4. We carefully manage hazardous chemicals and other substances in accordance with documented safety procedures.

7. Declaration concerning protection from sexual exploitation and abuse

We and, to the best of our knowledge, our Representatives comply with international standards related to protection from sexual exploitation and abuse (PSEA) and sexual harassment.

Specifically, we declare that we and, to the best of our knowledge, our Representatives adhere to the following standards:

- 7.1. We take sexual misconduct seriously and ensure that any employee found to have carried out sexual misconduct will be subject to disciplinary action.
- 7.2. We will ensure that none of our employees engage in any sexual activity with persons (adult or child) in relation to this contract regardless of the age of majority or consent locally.
- 7.3. We will ensure that none of our employees produce, procure, distribute or use sexually explicit material in any activities under the Contract or on any sites used under the Contract.
- 7.4. We will ensure that none of our employees will exchange money, employment, goods or services for sex, including sexual favors or other forms of humiliating, degrading, or exploitative behavior. This prohibition extends to any use of sex trade workers. If any sexual misconduct is found to have taken place, such employees face disciplinary action.
- 7.5. We shall report any incident or complaint of sexual misconduct or child abuse related to the activities carried out under the Contract through NRC's PSEA and Safeguarding Unit at psea@nrc.no.
- 7.6. We shall report any known or reported sexual relationship between our employees and NRC staff to NRC.

8. Declaration concerning protection of children

We declare that neither we nor, to the best of our knowledge, our Representatives are engaged in any practice inconsistent with the rights set forth in the Convention on the Rights of the Child. We commit to upholding international and national laws and policies regarding child safeguarding.

Specifically, we declare that we and, to the best of our knowledge, our Representatives adhere to the following standards:

- 8.1. We support and protect the complainant, survivors and witnesses of any raised incidents or complaints of sexual misconduct or child abuse.
- 8.2. We will ensure that our employees will not abuse or exploit children or act in a manner that may place a child at risk of harm.
- 8.3. We will ensure that our employees are not left alone with children.
- 8.4. We will ensure our employees will not ask children for personal contact details without a valid reason to do so.
- 8.5. We listen, to the best of our ability, to children's views and opinions and treat boys and girls in a manner that is respectful of their rights and dignity during the performance of the Contract.
- 8.6. We shall report any suspicion of child safeguarding concerns through the Complaints and Feedback Mechanism, provided by the NRC contract focal point and at psea@nrc.no.

9. Declaration concerning anti-human trafficking

We declare that neither we nor, to the best of our knowledge, our Representatives are engaged in trafficking in persons as defined in the protocol to Prevent, Suppress and Punish Trafficking in Persons or the UN Convention against Transnational Organized Crime.

Specifically, we declare that we and, to the best of our knowledge, our Representatives adhere to the following standards:

- 9.1. We do not solicit persons for the purpose of employment, or offer employment by means of materially false or fraudulent pretences, representations, or promises.
- 9.2. We do not charge employees recruitment fees.
- 9.3. We do not provide or arrange housing for employees that does not meet host country housing and safety standards.
- 9.4. We commit to report any suspected violations of this clause to NRC immediately.
- 9.5. We commit to make our Representatives aware of the trafficking related prohibitions outlined above and share the Global Human Trafficking Hotline Information with them (1-844-888-FREE, help@befree.org).

10. General

We understand that:

- 10.1. The Declaration will be kept in file for a period of 10 years.
- 10.2. The Declaration will be updated every year or more often as appropriate.
- 10.3. We must inform NRC immediately in the event that there is a change to the Declaration.
- 10.4. NRC may perform checks to verify that the ethical standards are adhered to and shall be granted reasonable access to our premises and to our documentation, computer systems etc., in order to be allowed to do so.
- 10.5. In the event that NRC deem that we fail to meet or are not taking appropriate steps to meet, the ethical standards, NRC may immediately terminate any and all contracts and agreements we have with them and at no cost to NRC.

11. Requirement to notify NRC

We shall immediately notify NRC through the Complaints and Feedback Mechanism, provided by the NRC contract focal point if:

- 11.1. Any allegations of alleged corruption, sexual exploitation or abuse, or child abuse are made against us or, to the best of our knowledge, our Representatives, during the Contract, whether relating to the Contract or not.
- 11.2. Any allegations are made, or any changes occur, in relation to any of the declarations made herein

Signed on our behalf as follows:

Signature	
Name	
Position	
Date	
Place	

NOTE: thank you for adding your initials on each page of the Ethical Standards Declaration.