

QUESTIONS FROM TENDERER & ANSWERS

Call for tender *SANCO/2008/B1/039* concerning
"Data collection for prices of current accounts provided to consumers"

LAST UPDATED 29/09/2008

Posted on: 04/08/20008

Q: Will the successful tenderer be able to publish the results of project in one of its own publications?

A: The results of the project are the property of the European Commission. It is Dg Health and Consumers' policy to publish the results of such projects and to ensure their widest possible dissemination, including for this project. Therefore any organisation, including the successful tenderer, would have permission to reproduce the published results of the project in their own publication, provided the Commission was indicated as the source of the data. Any such publication could only take place after publication of the project results by the Commission.

Posted on: 29/08/20008

Q: In the **Invitation to tender** it is indicated that "*The inner envelope must also contain two sealed envelopes, one containing the technical specifications and the other the financial bid. Each of these envelopes must clearly indicate the content ("Technical" and "Financial").*". Where should a prospective tenderer include the documentation for each of the three parts (administrative, technical and financial) required in paragraph 12 of the **Tender Specifications** ?

A: The technical and the administrative parts should be included in a single envelope clearly indicated as 'technical' and they should not contain any reference to amounts that could indicate the price offered by the tenderer. The financial bid should be included in a separate envelope clearly indicated as 'financial' .

Posted on: 04/09/20008

Q: Can a tenderer include in the technical offer an estimate of the planned number of person-days and still be considered to comply with the Invitation to tender which states that "*The technical offer must not contain any reference to amounts that could indicate the price offered by the tenderer*"?

A: The Commission considers that an estimate of person days it is not sufficient to give an indication about the price offered by the tenderer. This data can be included in the technical part of the tender specifications.

Posted on: 18/09/08

Q: We would like to clarify the phrase "relevant and statistically reliable price data" from page 2, section 2, paragraph 3 of the Tender Specifications. Is this text indicating that the data should be representative according to market share? If this is the case, how is market share gauged?

A: *The study aims to document the "prices that consumers pay for having and using a bank account in the EU". The contractor should concentrate on the banks that provide these services to the largest part of the population of the surveyed countries. This can be ensured by including in the study the banks with the largest national market shares. In the Tender Specifications market share is defined in terms of deposits.*

Q: Page 7, section 3.3, paragraph 2, explains how the market share coverage is to be calculated. Does this refer to total deposits by financial institution, does it include savings and is this related solely to current accounts? Would market share by number of current accounts be an acceptable measure of market share?

A: *The purpose of the market share criterion is to ensure that the survey will be representative in the countries that it will cover. While the Tender Specifications require the market share to be determined in term of deposits, tenderers can propose additional measurements that will validate this measurement. It is however necessary to provide the proposed market share in terms of deposits because this element acts as an award criteria. "The market share shall be calculated in terms of deposits (as total deposits of an individual institutions divided by the total deposits in its national market)". The usage of total customer deposits for the calculation of market share generates a measure that is comparable at the EU level and that functions as a proxy for the market share in terms current accounts.*

Q: Should the study cover the use of current accounts only by EU citizens or can it also include the usage of current accounts by SMEs?

A: *The study intends to collect data on "prices that consumes pay for having and using a bank account in the EU". The usage of current accounts by SMEs therefore does not fall within the scope of the contract.*

Q: Does the EC have any information that could help develop details of the specific profiles requested on page 5, section 3.2, paragraph 2 of the Tender Specifications? A solution that would imply surveying a representative population sample in each of the countries included in the study could be prohibitive resource wise.

A: *The purpose of the selection process for this tender is to identify the contractor that will come up with the best "methodology" for developing "usage profiles that best reflect actual usage patterns" in the studied countries and that "demonstrates that the profiles are representative". The tenderers are invited to propose the solution most suited to the requirements of the tender, whether a survey or any other method.*

Q: Is the contractor required to include separate data for peripheral locations (e.g. Canary Islands in relation to Spain, etc.)

A: *The Tender Specifications do not require the collection of regional data within the surveyed countries. The process should "ensure an appropriate coverage in each country in order to deliver a study which provides representative data for the retail financial market of each of the studies countries".*

Q: On pages 8&9, section 9.1 it is stipulated that a financial "guarantee is mandatory for pre-financing payments exceeding EUR 150 000". Is this guarantee mandatory for amounts of less than or equal to EUR 150 000?

A: *For EUR 150 000 a financial guarantee is not mandatory but the Commission has the right to ask for such a guarantee. This decision will be taken following the signature of the contract.*

Q: Can a contractor change the account number that it first gave in the tender sent to the Commission?

A: *The contractor can change the account number because this has no impact on the evaluation of the tender.*

Q: Is a limited company required to fill in and submit the form relating to Natural Persons?

A: *No.*

Posted on: 24/09/08

Q: What is the Commission's timeline for the signature of the contract? This would allow a contractor to gauge when the fieldwork would take place in order to determine the potential impact of the Christmas season.

A: *The signature of the contract will depend on the duration of the proceedings of the Evaluation Committee. It is estimated that the contract will be signed in November.*

Posted on: 24/09/08

Q: The Tender Specifications indicate that for each of the reports sent by the contractor, the Commission has 45 days to approve them and the contractor has 30 days to make the requested changes. If these delays appear in reality some of the stages of the study will face time constraints given that the deadlines of the reports are calculated from the signature of the contract. Is this correct or should the deadlines be calculated from the approval of the previous report?

A: *The deadlines for changing the reports submitted by contractors have the standard durations used in Commission tenders and contracts. They describe the maximum time allowed for comments. It is unlikely that either party will use the entire period allowed for comments as it is in the interest of both the Commission and the contractor to execute this contract within the overall deadlines set out (4 months for the interim report, 6 months for the final report and 9 months for the entire contract). The content of the preliminary and interim reports is relatively limited and agreement should be reached well within the maximum allowed period.*

Posted on: 24/09/08

Q: If a contractor sets up a team of people to work on the project described in the tender, will it have to provide the documents required in the exclusion criteria only for itself or also for each individual member that will work on the future team? Are the members of a non-profit association (either natural or legal persons) considered sub-contractors?

A: *Only tenderers (or candidates) shall provide the documents necessary for assessing the exclusion criteria. Natural persons that are the employees of a legally established association are not required to provide an individual proof for the exclusion criteria. If however the association submits an offer and the natural persons that shall do the work are not employees but work as subcontractors, the subcontracting rules apply. Subcontracting refers to a situation when contractor enters into a legal commitment with other entities for performing part of the work. In this case, the subcontractors may be required to prove that they fulfil the exclusion criteria.*

Posted on: 25/09/2008

Q: What is the exact address where the tender offer must be sent to if the delivery is done by post? This question is asked because the invitation to tender does not list the street name.

A: *The address is given on the first page of the tender invitation:
European Commission
Health and Consumers Directorate-General, Unit B1, Office B232 2/39
For the attention of David Mair
B – 1049 Brussels*

The street name is not included because the postal office that delivers the mails to the European Commission has all the necessary information.

Q: If the rules state that a tender offer is accepted if the postmark date is 30/09/2008, at the latest, does it mean that we will not face any difficulty if we send our offer on the 30th of September?

A: *All envelopes with a postmark date of 30/09/2008, at the latest, will be accepted. The Commission is not involved in any way in the delivery of these envelopes and it is also not aware of the schedule and delivery times for the local post offices across the EU. The tenderers shall make the necessary arrangements and verifications that their intended delivery method and schedule will ensure a postmark data according to the stipulated conditions.*

Q: Is it correct that the two inner most envelopes have the following contents: one envelope will contain the Annex V (Budget) while the other envelope will contain all the other documents?

A: *Yes.*

Q: Can a tenderer submit an offer in a language other than English?

A: *Tenderers have the right to submit an offer in any of the official languages of the European Union.*

Q: If a tenderer can only fulfil part of the objectives required in the tender specification, for one of more countries, can it still bid for those countries in his offer? Would an offer for only a limited number of countries be of any use?

A: *The Tender Specifications stipulate that, ideally, the study should cover 27 EU Member States but offers can be submitted for any number of Member States, even (in theory) only one. It is not possible to determine at this stage what is the most likely coverage proposed in the offers submitted by tenderers. It is also not known how tenderers intend to fulfil the objective of the tender. Therefore, contractors are encouraged to submit an offer that best describes their capacity to fulfil the technical requirements of the tender in the given financial conditions. All submitted offers, provided that they fulfil exclusion and the selection criteria, will be analysed and given a score in the context of the award criteria. The contract will be awarded to the offer that provides the best value for money.*

Q: Our company intends to submit an offer to the tender on "data collection for prices of current accounts provided to consumers". The contract notice was published during the summer but our employees were only available to work on this project in the month of September. The current deadline does not allow us to prepare a complete offer. Can the Commission extend the deadline for the submission of tenders? Alternatively, is it possible to send an incomplete offer and to supply the remaining documents as soon as possible if our offer is accepted?

A: *The financial rules that govern the process of open call for tenders do not allow such an extension in the current situation. All tenders that are submitted after the deadline will be rejected at the opening stage. After the opening of tenders, contacts with the tenderers can only be made at the initiative of the awarding authority. The tender can not be amended in any way. The reply of tenderers must serve solely to provide the Commission with clarifications of the elements already mentioned in the tender, without altering the content of the tender. At the evaluation stage all tenders where parts of substance of the documents required are missing, will be rejected.*

Posted on: 29/09/2008

Q: We want to submit an offer containing the names of subcontractors that are part of another competing bid. Considering that the contract will be awarded to only one tenderer and that the subcontractors will only work with this tenderer, can we include them in our offer?

A: *Yes, if these subcontractors have undertaken to provide the necessary resources if the contract is awarded.*
