

Invitation to tender No GSA/NP/11/12

Bank services for the GSA

ANNEX VI – TECHNICAL AND FINANCIAL TABLE OF ANSWERS

## Part 1: Technical Selection Criteria

The selection criteria are a binding constraint which must be met in full by all tenderers. A tender will therefore take part in the evaluation only if the tenderer meets all the following criteria.

### CRITERION 1:

The tenderer's short term credit rating must be, as a minimum, one of these 3 ratings: either P-2 (Moody's), or A-2 (S&P), or F2 (Fitch Ratings)

Please provide in the space below the short term credit rating of your bank

	Short term credit rating	Date
Moody's		
Standard and Poors		
Fitch		

Please attach to your tender an original relevant document issued by the rating agency (or a copy of it duly signed and certified by your bank).

The tenderer, and thereafter the contractor, undertakes to immediately inform the European GNSS Agency of any modification to one of these ratings submitting the relevant documents (provided by the rating agencies).

### CRITERION 2:

The establishment of the tenderer where the bank account would be located shall meet the operating conditions imposed by the competent supervisory authorities of a Member State of the European Union and have all the authorisations necessary to execute the required services in the country where the account will be located.

Please attach to your tender an original relevant document issued by the competent supervisory authority.

### CRITERION 3:

The tenderer must be a "SEPA compliant" payment services provider. As such it must have formally adhered to the SEPA Credit Transfer Scheme at the time of the submission of the offer in reply to this call for tenders.

Please attach to your tender a copy of your bank's SEPA Credit Transfer Adherence Agreement with the European Payments Council.

### CRITERION 4:

The tenderer must have sufficient economic and financial capacity to guarantee continuous and satisfactory performance throughout the envisaged lifetime of the contract.

All tenderers must provide proof of their economic and financial capacity by submitting their annual accounts for the last three years as approved by the duly authorised body of the bank and, where applicable, audited and/or published. These documents must be signed by the authorised representative of the respective legal entity.

## Part 2: Award criteria

**Award criteria** are the quality of service (**qualitative criteria**) and the cost and income of the bank account (**quantitative criteria**).

**The banks will be ranked in the order of the score obtained with a maximum score of 100 points.**

### I. QUALITATIVE CRITERIA (maximum 20 points)

1. When a payment in EUR is made, how much information is received by the beneficiary or his bank concerning the reason for payment? How many characters are contained in the message sent to the beneficiary?

**Please mark the appropriate box below:**

	SEPA credit transfer	<i>Related points</i>
< 140 characters		0
>= 140 characters		3

	Other payments	<i>Related points</i>
< 140 characters		0
>= 140 characters		3

2. execution period for debits

**Please mark the appropriate box below:**

- same day –10 points •

- 1 day – 5 points •
- 2 days – 0 points •

3. Local availability of services: The tenderer has a branch or subsidiary located in Prague to service the bank accounts locally

**Please mark the appropriate below:**

- YES – 4 points •
- NO – 0 points •

## **II. QUANTITATIVE CRITERIA (maximum 80 points)**

### **II.1 Costs**

#### **II.1.a Instructions**

1. In the following tables, you must specify for each type of transaction:
  - in column C **the number of working days** (zero, 1 or 2 days) **required to execute the transaction** provided the instruction reaches the bank by the cut-off time (column D),
  - **the cost of the transaction in EUR and in CZK** for interbank movements (column E),
2. Costs shall represent the charges borne by the European GNSS Agency for each individual payment instruction.
3. Costs quoted must not include VAT, if any is applicable. Please note that according to the Protocol on Privileges and Immunities of the European Union, the European GNSS Agency is exempt from all taxes and duties (see also condition 6 on page 6 of the Tender Specifications).
4. The following tables provide for the costs charged by the bank for the transactions performed by the contracting parties on their current bank account. The number and amount of transactions are mentioned in the section below "For evaluation purposes only". Costs charged by the bank on the deposit account should equal zero.

#### **Information about the estimated transactions – for evaluation purposes only**

On the basis of statistical figures and forecasts, the overall volume of payments instructed by the GSA sent to commercial banks for one year is estimated to be the following:

1. Payments in EUR
  - **Total estimated number of payments in EUR: 1500**

- **Total related amount in EUR: 6 000 000**
2. Payments in CZK
    - **Total estimated number of payments in CZK: 1000**
    - **Total related amount in CZK: 175 000 000**
  3. Payments in other currencies
    - **Total estimated number of payments in other currencies: 50**
    - **Total related amount in EUR: 350 000**
  4. Average monthly balances
    - **Overall average monthly balance on the current account in EUR: 500 000**
    - **Overall average monthly balance on the deposit account in EUR: 500 000**
    - **Overall average monthly balance on the current account in CZK: 15 000 000**
    - **Overall average monthly balance on the deposit account in CZK: 15 000 000**

**For evaluation purposes only, the exchange rate between the EUR and CZK is considered to be 1 EUR = 25 CZK.**

This information is given without any commitment of any kind for future years.

## **II.1.b Technical and Financial Tables**

**Please fill in the tables below taking into account the instructions above.**

## DEBIT MOVEMENTS IN EUR - SEPA PAYMENTS

Description of transaction		Execution period		Cost of transaction (in EUR)
Method of transmission	Beneficiary's Bank	Working days	Cut-off Time Prague(*)	
A	B	C	D	E
XML	Your bank			
	Another bank in the SEPA Area			

(\*) For evaluation purposes, only a cut off time of 11:00 Prague time or later will be considered as "same day".

**DEBIT MOVEMENTS - OTHER PAYMENTS IN EUR**  
**(For information purposes only)**

Description of transaction		Execution period		Cost of transaction (in EUR)
Method of transmission	Beneficiary's Bank	Working days	Cut-off Time Prague(*)	
A	B	C	D	E

SWIFT FIN	Another Bank within European Union			
	Another Bank outside European Union			

LETTER	Another Bank within European Union			
	Another Bank outside European Union			

(\*) For evaluation purposes, only a cut off time of 11:00 Prague time or later will be considered as "same day".

<b>DEBIT MOVEMENTS – PAYMENTS in CZK</b>
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Description of transaction		Execution period		Cost of transaction (in CZK)
Method of transmission	Beneficiary's Bank	Working days	Cut-off Time Prague(*)	
A	B	C	D	E

SWIFT FIN	Your bank			
	Another Bank			

LETTER (for information only)	Your Bank			
	Another Bank			

(\*) For evaluation purposes, only a cut off time of 11:00 Prague time or later will be considered as “same day”.



<b>DEBIT MOVEMENTS - PAYMENTS IN OTHER CURRENCIES</b>
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Description of transaction		Execution period		Cost of transaction (in EUR)
Method of transmission	Beneficiary's Bank	Working days	Cut-off Time Prague(*)	
A	B	C	D	E

SWIFT FIN	Your Bank			
	Another Bank within European Union			

LETTER (for information only)	Your Bank			
	Another Bank within European Union			

(\*) For evaluation purposes, only a cut off time of 11:00 Prague time or later will be considered as "same day".

### II.1.c Other related costs (for information purposes only)

Please state the costs related to the below transactions:

- Account maintenance fee per year in EUR and in CZK where relevant  
EUR ...../ CZK .....
- Incoming foreign transfers fees in EUR and in CZK where relevant  
EUR ...../ CZK .....
- Price for a confirmation of account balances as of December 31 each year  
EUR ...../ CZK .....

## II.2 INCOME

### II.2.a Current Accounts (maximum 60 points)

The *income* of the current accounts (less *costs*) is calculated *on the basis of the expected total result of the remuneration of the balances in the bank accounts less the costs for payments to beneficiaries* calculated based on the costs provided in the tables above multiplied by the estimated number of transactions in the *Information about the estimated transactions* section. The total maximum number of 60 points is distributed as follows: maximum 30 points applicable to the income on the current account in EUR and maximum 30 points applicable to income on the current account in CZK.

#### II.2.a.i. REMUNERATION current account in EUR

Any remuneration must be calculated **quarterly** on the basis of the following formula:

$$\text{Remuneration} = \frac{\sum_{i=1}^n B_i * (R_i + \text{Spread})}{\text{Bank year} * 100}$$

where n	=	Exact number of days in the quarter	
B <sub>i</sub>	=	Balance on day i	(1)
R <sub>i</sub>	=	Eonia® (Euro OverNight Index Average)	(2)
Spread	=	Margin taken or offered by your bank in %	(3)
Bank year	=	360 days	

and (1) **All balances must be remunerated at the same rate.**

- (2) **No other rate may be used.**  
 (3) Your spread in relation to the reference rate will be equal to :

+	or*	-		%
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\*Delete as appropriate

If you cross out the sign " - " : **the balance on the bank account will be remunerated at a rate higher than the Ri** (given the sign + of the formula of the remuneration).

Example :  $R_i = 1,000\%$   + or  -  : your bank is offering 1,275 %

If you cross out the sign " + " : **the balance on the bank account will be remunerated at a rate lower than the Ri** (given the sign - of the formula of the remuneration).

Example :  $R_i = 1,000\%$   + or  -  : your bank is offering 0,725%

For evaluation purposes only, Eonia® will be assumed to be 1,000%.

### II.2.a.ii. REMUNERATION current account in CZK

Any remuneration must be calculated **quarterly** on the basis of the following formula:

$\text{Remuneration} = \frac{\sum_{i=1}^n B_i * (R_i + \text{Spread})}{\text{Bank year} * 100}$
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where

n	=	Exact number of days in the quarter	
Bi	=	Balance on day i	(1)
Ri	=	CZEONIA®(Czech OverNight Index Average)	(2)
Spread	=	Margin taken or offered by your bank in %	(3)
Bank year	=	360 days	

- and
- (1) **All balances must be remunerated at the same rate.**  
 (2) **No other rate may be used.**  
 (3) Your spread in relation to the reference rate will be equal to :

+	or*	-		%
---	-----	---	--	---

\*Delete as appropriate

If you cross out the sign " - " : **the balance on the bank account will be remunerated at a rate higher than the Ri** (given the sign + of the formula of the remuneration).

Example :  $R_i = 1,000\%$   + or  -  : your bank is offering 1,275 %

If you cross out the sign “+” : **the balance on the bank account will be remunerated at a rate lower than the Ri** (given the sign - of the formula of the remuneration).

Example :  $Ri = 1,000\%$  ~~+~~ or  $- 0,275$  : your bank is offering 0,725%

For evaluation purposes only, Czeonia® will be assumed to be 1,000%.

**The spread must remain constant throughout the duration of the contract.**

See also Condition 6 on page 6 of the Tender Specifications, concerning the remuneration of the balance and the related reporting requirements.

## II.2.b Deposit accounts (maximum 20 points)

### II.2.b.i. REMUNERATION EUR deposit account (max 10 points):

Any remuneration must be calculated **quarterly** on the basis of the following formula:

$$\text{Remuneration} = C \times ((\text{EURIBOR}^* + \text{Spread}) / 100) \times N / 360$$

Where:

- C** = Capital placed into the deposit
- EURIBOR\*** = Euribor for the relevant period at the date of the deposit confirmation
- Margin** taken or offered by your bank with reference to the relevant period. To be specified in the below case.
- Spread** =
- N** = Actual number of days in the (deposit) period

**Please provide your spread in relation to the reference rate:**

Income	Period	Spread (%)
	<b>1-MONTH</b>	<b>%</b>
Cost (charges and Commission)	.....	

For evaluation purpose only, EURIBOR will be assumed to be the one applicable on the date of opening of the offers.

**II.2.b.ii. REMUNERATION CZK deposit account (max 10 points):**

Any remuneration must be calculated **quarterly** on the basis of the following formula:

$$\text{Remuneration} = C \times ((\text{PRIBOR}^* + \text{Spread}) / 100) \times N / 360$$

Where:

- C** = Capital placed into the deposit
- PRIBOR\*** = Pribor for the relevant period at the date of the deposit confirmation
- Spread** = Margin taken or offered by your bank with reference to the relevant period. To be specified in the below case.
- N** = Actual number of days in the (deposit) period

**Please provide your spread in relation to the reference rate:**

Income	Period	Spread (%)
	1-MONTH	%
Cost (charges and Commission)	.....	

For evaluation purpose only, PRIBOR will be assumed to be the one applicable on the date of opening of the offers.

The best offer receiving the max of 20 points will be the one resulting in the highest total income (costs=0) for the GSA .