

## THE NATIONAL CREDIT REGULATOR

DECEMBER 2025

**TERMS OF REFERENCE FOR THE PRINTING AND SUPPLY  
OF REGISTRATIONS AND INVESTIGATIONS  
CERTIFICATES “AS & WHEN REQUIRED” FOR A PERIOD  
OF 24 MONTHS.**

**RFQ: NCR995.12.2025**

**DUE DATE: 12 DECEMBER 2025 AT 11H00 SHARP CAT**

**METHOD OF SUBMISSION: HAND DELIVERED AT**

**ADDRESS: 127-15TH ROAD RANDJESPARK MIDRAND  
(NCR OFFICES)**

**NB!!SUBMISSION MUST INCLUDE 1 ORIGINAL AND (A  
SOFT COPY MEMORY STICK OF THE ENTIRE  
PROPOSAL)**

**EMAIL YOUR RFQ QUERIES TO: [rmaleka@ncr.org.za](mailto:rmaleka@ncr.org.za)**

**NB!! Emailed proposals will not be accepted.**

## **PART A- GENERAL TERMS OF CONDITIONS (SCM)**

### **1. General Information for Bidders**

The National Credit Regulator (NCR) was established in terms of section 12(1) of the National Credit Act, Act 34 of 2005 and came into being on 1 June 2006.

The NCR will determine which bidding organisation (“bid participant”), if any, is appointed in response to this request for printing and supply of registrations and investigations certificates “as & when required” for a period of 24 months.

#### **General Terms**

This tender is issued in terms of the Public Finance Management Act 1 of 1999 (PFMA), the Preferential Procurement Policy Framework Act 5 of 2000 (PPPFA), the Preferential Procurement Regulations, 2001/2022 (PPR), Supply Chain Management Regulations issued by the National Treasury and BBBEE Act.

Parties that wish to submit proposals are required to indicate that they are willing to accept the General Conditions and Procedures of the NCR ( Annexure B and B.1 that can be downloaded from NCR website - <https://www.ncr.org.za/index.php/procument/tender-standard-bidding-documents/general-terms-conditions> ). **Please read this document carefully and confirm your agreement to the terms prior to submitting your proposal.**

### **2. The Proposal Format**

- **Economy of proposal preparation**

The proposal should be prepared simply and economically, providing a straightforward and concise description of the bid participant’s ability to meet the requirements of the proposal request.

Clear factual responses are required. The content of the proposals shall determine the merit of each participant, not brochures or other marketing material. To facilitate the review of proposals, participants are required to organise their responses according to the format presented below. Should a participant wish to provide additional information, that information should be referred to and provided in a file of annexure.

### **3. Validity of proposals**

The proposals must include a statement as to the period for which the proposal remains valid. The proposal must be valid for at least sixty (60) days from the due date for the submission of all bids.

### **4. Number of proposals**

Each bid participant must email 1 their entire proposal, including all the documentation referred to in Section 7 below, in the format specified in that section. All submitted proposals will become the property of the NCR and will not be returned. The proposal must be signed and dated in black ink by the bidder or authorized representative of the bidder and initialled on each page.

### **5. Submission of proposals**

a) Proposals must reach the offices of the NCR before 11:00AM on 12 December 2025 and must be hand delivered at NCR offices.

b) **RFQ No: NCR995.12.2025**

c) **TOR FOR THE PRINTING AND SUPPLY OF REGISTRATIONS AND INVESTIGATIONS CERTIFICATES “AS & WHEN REQUIRED” FOR A PERIOD OF 24 MONTHS.**

d) **CLOSING DATE: 12 DECEMBER 2025 AT 11H00 AM,**

5.2 Please note that this RFQ closes punctually at 11h00 on 12 December 2025.

No late submissions will be considered under any circumstances.

5.3 All the documentation referred to in Section 7 below must be submitted.

Failure to submit all the documentation referred to in this section may result in a submission being discarded and not considered for evaluation.

5.4 If responses are not delivered as stipulated in this Section 5.1, such responses will be considered “late” and will not be considered for evaluation.

5.5 The NCR shall not disclose any details pertaining to the responses received, to any other participant, as this is regarded as confidential information.

5.6 Submissions must not contain documents relating to any RFQ other than the one referred to in this RFQ.

5.7 The responses to the RFQ will be opened as soon as is practical after the expiry of the time advertised for receiving them.

5.8 After the evaluation process is completed, the Evaluation Committee may, prior to making a final selection, draw up a shortlist of participants and require them to make a detailed presentation to the Evaluation Committee. A minimum of 2 days' notice will be given to relevant participants in advance of the presentation date.

## 6. Timetable

Date & time	Activity
03/12/2025	Issue RFQ document
12/12/2025	Closing date
<b>17/12/2025</b>	Evaluations
<b>23/01/2026</b>	Appointment of a supplier

The National Credit Regulator reserves the right to determine the structure of the process, the right to determine the number of short-listed participants, the right to withdraw from the proposal process, and the right to change this timetable at any time without notice.

## 7. Documentation to be submitted.

Document that must be Submitted	Guideline		Consequence of non-submission
Invitation to Bid – SBD 1	Yes	Complete and sign the supplied pro forma document	Disqualification from process

<b>Document that must be Submitted</b>	<b>Guideline</b>		<b>Consequence of non-submission</b>
Tax status SBD 1	Yes	Written confirmation that SARS may on an ongoing basis during the tenure of the contract disclose the bidder's tax compliance status. Proof of Registration on the Central Supplier Database Vendor number	Disqualification from process
Declaration of Interest – SBD 4	Yes	Complete and sign the supplied pro forma document	Disqualification from process
Preference Point Claim Form – SBD 6.1	Yes	Non-submission will lead to a zero (0) score on Specific goals	Zero points awarded for specific goals
Registration on Central Supplier Database (CSD)	Yes	The Service Provider must be registered as a service provider on the Central Supplier Database (CSD). If not registered, to complete the registration of company prior to submitting the proposal.  Visit <a href="https://secure.csd.gov.za/">https://secure.csd.gov.za/</a> to obtain your vendor number starting with MAAA. Submit proof of registration.	Disqualification from process
Acceptance of the General Terms and Conditions	Yes	<a href="https://www.ncr.org.za/index.php/procurement/tender-standard-bidding-documents/general-terms-conditions">https://www.ncr.org.za/index.php/procurement/tender-standard-bidding-documents/general-terms-conditions</a>	Disqualification from process

### **8.Evaluation Criteria**

Proposals will be evaluated on the 80/20 preference points scoring system: that is, 80% of the points awarded will be based on price, as indicated in the table below;

and 20% of the points awarded will be based on specific goals, allocated as indicated in the table below:

B-BBEE status level of contributor	Specific goals	Price
Total maximum points	20	80

The points system is outlined for the 80/20 to address the preferential procurement as followed:

### **8.1 SMME's which are owned by Black people.**

<b>SPECIFIC GOAL</b>	<b>ACHIEVEMENT LEVEL</b>	<b>TOTAL NUMBER OF</b>
Persons historically disadvantaged on the basis of race	81%- 100% black ownership	7
	51% - 80% black ownership	5
	31% - 50% black ownership	3
	0 – 30% black ownership	1

### **8.2 SMME's which are owned by People with disability**

<b>SPECIFIC GOAL</b>	<b>OWNERSHIP LEVEL</b>	<b>POINTS</b>
Persons historically disadvantaged on the basis of disability	50 %- 100% owned by persons living with disabilities	3
	30% - 49% owned by persons living with disabilities	2
	0 – 29% owned by persons living with disabilities	1

### **8.3 SMME's which are owned by Women.**

<b>SPECIFIC GOAL</b>	<b>ACHIEVEMENT LEVEL</b>	<b>POINTS</b>
Persons historically disadvantaged on the basis of gender – Women	81% - 100% owned by women	7
	51% - 80% owned by women	5
	31% - 50% owned by women	3
	0 – 30% owned by women	1

**8.4 SMME's which are Youth owned business.**

<b>SPECIFIC GOAL</b>	<b>OWNERSHIP LEVEL</b>	<b>POINTS</b>
Persons historically disadvantaged based on age	50%- 100% owned by persons who are	3
	30% - 49% owned by persons who are	2
	0 – 29% owned by persons who are	1

**9. Evidence for specific goals**

<b>PROOF OF EVIDENCE TO SCORE SPECIFIC GOALS POINTS</b>			
<b>EVIDENCE</b>	<b>YES</b>	<b>NO</b>	<b>ATTACH EVIDENCE (indicate a page)</b>
Share certificate			
ID Copies stamped by the commissioner of oath			
Sworn affidavits			
BBBEE certificates			
Proof of disability			
CIPC Documents			

**NB: Bidders will only score points based on the evidence submitted.**

**10. Reporting of fraud and corruption**

The National Credit Regulator management is commitment to transparency, integrity, and accountability, as described in our Code of Conduct and business principles. Which led to the establishment of the Ethics Line. The Ethics Line seeks to provide an independent and comprehensive service through enhanced anonymity assurance and a wide range of communication channels. Bidders and members of the public are encouraged to use the following toll-free line to report any misconduct relating procurement activities amongst others.

**Fraud / Anti-Corruption Hotline**

Report any incidents of wrongdoing  
to the KPMG Ethics Line

**0800 20 53 17 (Toll Free)**

# **TERMS OF REFERENCE (TOR) FOR THE PRINTING AND SUPPLY OF REGISTRATIONS AND INVESTIGATIONS CERTIFICATES “AS & WHEN REQUIRED” FOR A PERIOD OF 24 MONTHS**

## **1. Background**

### **1.1 Registration with the National Credit Regulator (NCR)**

All NCR registrants are issued with registration certificates that display expiry dates. The certificates are issued to all new registrants and to those who are up to date with their annual registration renewal fees.

### **1.2 Investigations**

In terms of Section 25 of the National Credit Act no. 34 of 2005 (NCA) investigation can only be conducted when the Inspectors / Investigators are mandated to do so with a Section 25 Certificate.

## **2. Description**

Printing and supply of the following certificates:

### **2.1 Registration Certificates for:**

- (a) Credit Providers.
- (b) Debt Counsellors.
- (c) Credit Bureaus.
- (d) Alternative Dispute Resolution Agents and.
- (e) Payment Distribution Agents.

### **2.2 Investigation Certificates**

- (a) As per Section 25 of the National Credit Act no. 34 of 2005 (NCA).

## **3. Scope of Work**

### **3.1 Duration**

The successful service provider will render these services to NCR for a period of 24 months.

### **3.2 Delivery**

Strictly two weeks from the date of order.

## **4. Proposal**



All bidders when submitting their proposals need to supply, at their own cost, samples of the certificates according to the specification supplied.

## **5. Copyright**

- 5.1** The Intellectual Property Rights that reside in the design of the certificate's vests in the National Credit Regulator.
- 5.2** These certificates should not be reproduced for any other purpose other than for the purposes as directed above and only under the express written authority of the National Credit Regulator.

## **6. CORPORATE IDENTITY (CI)**

The NCR will supply all bidders with its Corporate Identity (CI) manual for the express purpose of this bid and should not be used for any other purpose other than for the purposes as directed above. The CI should be strictly adhered to in terms of all related specifications.

Link to CI manual: <http://www.ncr.org.za/Trademark/index2.html>

## **7. Specifications for the certificates**

<b>Required Certificates</b>	Investigation (Section 25) – <b>IC</b>  Credit Provider – <b>CP</b>  Debt Counsellor – <b>DC</b>  Credit Bureau – <b>CB</b>  Alternative Dispute Resolution Agent – <b>ADRA</b>  Payment Distribution Agent – <b>PDA</b>
<b>Size</b>	Cut to 297 x 210 mm (A4)
<b>Colour</b>	Printed in 3 to 4 spots colors – it has to be either 2 or 3
<b>Material- Text</b>	Rives Tradition, Pale cream or Boheme Bianco, 120gsm
<b>Additional Spec</b>	1. Logo embossing (top of certificate) <b>50 x 20mm</b>

	<ol style="list-style-type: none"> <li>2. Watermark (centered on the certificate)</li> <li>3. Secure bronze foiling 1 position side -<b>37 x 24mm</b></li> <li>4. Embossing of the logo (bottom left of certificate) – <b>30 x 15mm</b></li> <li>5. Sequential Numbering at the back – individual numbering (Red)</li> <li>6. (Initial the name of the certificate before the six-digit numbering)</li> <li>7. Foil blocks (1/4 Inch)</li> <li>8. Foil GL7 Bronze</li> </ol>
<b>Estimated Quantities for 24 months</b>	<ol style="list-style-type: none"> <li>1. Credit providers = <b>90 000</b></li> <li>2. Debt counsellors = <b>4 000</b></li> <li>3. Credit bureau = <b>150</b></li> <li>4. Alternative dispute resolution agents = <b>20</b></li> <li>5. Payment distribution agents = <b>10</b></li> <li>6. Investigation (Section 25) = <b>1 500</b></li> </ol>

### **Certificates Pantone details**

<b>CERTIFICATE TYPE</b>	<b>PANTONES</b>
Credit Providers	Pantone Cool Grey 9C and Pantone 152C
Debt Counsellors	Pantone Cool Grey 9C, Pantone 152C and Pantone 349C
Credit Bureau	Pantone Cool Grey 9C, Pantone 152C and Pantone 287C
Alternative Dispute Resolution Agent	Pantone Cool Grey 9C, Pantone 152C and Pantone 1795C
Payment Distribution Agents	Pantone Cool Grey 9C and Pantone 152C
Investigation (section 25)	Pantone Cool Grey 9C and Pantone 152C

### **Pantone colours**

#### **Credit Provider**



#### Credit Bureau



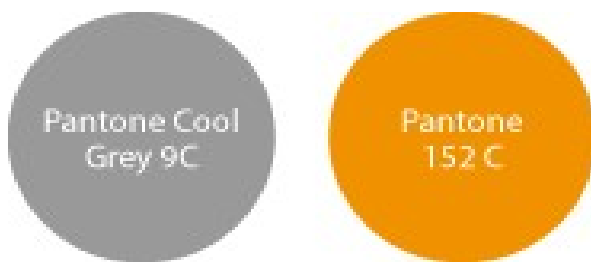
#### Debt Counsellor



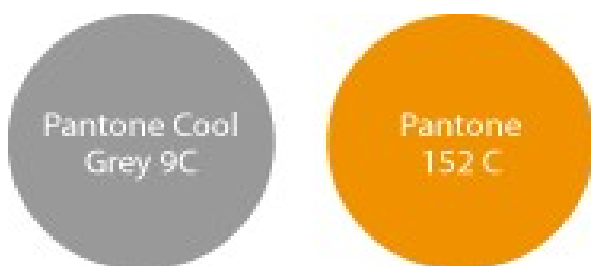
#### Alternative Dispute Resolution Agent



#### Payment Distribution Agent



#### Investigation (section 25)



#### 8. Functionality Evaluation

**1 = Poor; 2 = Does not meet the requirements; 3 = Partially meets the requirements; 4 = Meets the Requirements; 5 = Exceeds the Requirements**

No	Evaluation Criteria	Score	Weight
1.	<p><b>Company's practical experience in printing and production of printed materials and the capacity to deal with the project.</b></p> <ul style="list-style-type: none"> <li>• Provide details and years of experience in this discipline. Bidders are required to indicate their capacity in terms of the printing machines and facilities.</li> <li>• The proposal should include a capacity statement and must clearly indicate the capacity the service provider has that will be allocated to the project, should include an indication that it will be able to deliver the required number of certificates within two weeks from the time of placing the order.</li> <li>• Should the bidder make use of subcontractors on any part of the bid, full details of the subcontractor must be provided which include the extent of the work to be undertaken by the subcontractor, BBBEE certificate, CSD registration number,</li> </ul>		<b>20%</b>

	<p>address, technical capacity and years of experience).</p> <ul style="list-style-type: none"> <li>• The bidder must provide a list of their clientele and work undertaken.</li> </ul> <p><b>Scoring matrix (maximum 5 points):</b></p> <p><b>5 = Greater than 5 years</b> - exceed the requirements (The company's' profile indicates that it has more than 5 years' experience in printing and production of printed materials. Indicated the capacity in terms of the printing machines and facilities and can deliver the required number of certificates within two weeks from the time of placing the order.</p> <p><b>4 = more than 4 to 5 years</b> - Meet the requirements (The company's' profile indicates that it has more than 4 years to 5 years' experience in printing and production of printed materials. Indicated the capacity in terms of the printing machines and facilities and can deliver the required number of certificates within two weeks from the time of placing the order.</p> <p><b>3 = more than 3 to 4 years</b> - Partially meet the requirements (The company's' profile indicates that it has more than 3 years to 4 years' experience in printing and production of printed materials. Indicated the capacity in terms of the printing machines and facilities and can deliver the required number of certificates within two weeks from the time of placing the order.</p> <p><b>2 = more than 2 to 3 years</b> – Did not meet the requirements (The company's' profile indicates that it has more than 2 years to 3 years' experience in printing and production of printed materials. Indicated the capacity in terms of the printing machines and facilities and can deliver the required number of certificates within two weeks from the time of placing the order.</p> <p><b>1 = less than 2 years</b> – Poor (The company's' profile shows that the company has practical experience of less than 2 years in printing and production of printed materials.</p>		
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2.	<p><b>Samples</b></p> <p>Bidders are required to provide samples in terms of Section 7 of the terms of reference. The samples will be evaluated according to the same section.</p> <p><b>5</b> = All 6 samples meet the specifications</p> <p><b>4</b> = Only 5 samples meet the specifications</p> <p><b>3</b> = Only 4 samples meet the specifications</p> <p><b>2</b> = Less than 4 samples meet the specifications</p> <p><b>1</b> = Samples do not meet specifications or no samples provided</p>		<b>45%</b>
3.	<p><b>References</b></p> <p>The bidder must submit at least three (3) signed reference letters on the client letterhead where similar work has been conducted in the last 36 months with contact details including telephone numbers and email addresses.</p> <p>Reference letters will be checked against the scope, relevance, complexity, value, and time span of similar projects.</p> <p><b>5</b> = 4 reference letters and more</p> <p><b>4</b> = 3 reference letters</p> <p><b>3</b> = 2 reference letters</p> <p><b>2</b> = 1 reference letter</p> <p><b>1</b> = 0 reference letter</p>		<b>10%</b>
4	<p><b>Methodology</b></p> <p>a) Clear provision of detailed process/work plan to be followed upon receipt of order.</p> <p>b) Demonstrating understanding of the subject matter and expansion on key issues for consideration in the scope of work.</p> <p>c) Risk matrix should outline key project risks, as well as the corrective measures suggested to mitigate these risks and their impact, for an example how will the following be</p>		<b>25%</b>

	<p>addressed:</p> <ul style="list-style-type: none"> <li>- Load shedding</li> <li>- Sourcing of the correct paper to print on</li> <li>- Delivery of certificates</li> </ul> <p><b>5 = Exceed the requirements:</b> Provided work plan indicating expansion on key issues for consideration in the project as stated on the scope of work. In addition, a detailed explanation on how the project objectives will be assessed, risk matrix and methodology)</p> <p><b>4 = Meet the requirements:</b> Demonstrated familiarity with the subject matter by providing a detailed project plan and approach on the scope of work stated. In addition, a clear explanation on how the project objectives will be assessed, risk matrix and methodology.)</p> <p><b>3 = Partially met the requirement:</b> (no clear proper plan on the proposed approach in relation to the scope of work. No clear explanation on how the project objectives will be assessed, risk matrix and methodology.)</p> <p><b>2 = Did not meet the requirements</b> (proposed approach is not aligned to the scope of work. No explanation on how project objectives will be addressed, risk matrix and methodology.)</p> <p><b>1= Poor</b> (Non-submission)</p>		
	<b>TOTAL SCORE</b>		<b>100%</b>

Only bidders who have scored a minimum score of 70 points will be evaluated on price and specific goals.

#### **9. Additional information/documents to be submitted**

- Brief company profile, as relevant to the above-mentioned terms of reference.
- Experience in the relevant areas.
- Clientele

- Site visits to both the appointed supplier and sub-contractor (if applicable) will be conducted.
- All sub-contractor information (if applicable) needs to be disclosed in the proposal by the bidder for e.g. BEE certificate, SARS Tax Clearance etc.
- **NB: The BEE level of the sub-contractor (if applicable) needs to be equivalent to that of the bidder.**
- Work plan, showing tasks, timelines etc.
- Contact details of at least three references from among recent clients with whom similar work has been conducted in the past 36 months.
- Financial proposal- full and detailed pricing must be on the company's letter head and signed off by the delegated and authorised person.