

## THE NATIONAL CREDIT REGULATOR

**MARCH 2026**

**TERMS OF REFERENCE: TERMS OF REFERENCE (TOR) FOR THE CREATION OF ADOBE INDESIGN AND ILLUSTRATOR TEMPLATE TO PRODUCE CONSUMER CREDIT MARKET REPORT (CCMR) AND CREDIT BUREAU MONITOR (CBM) IN TERMS OF THE NATIONAL CREDIT ACT (NCA) REQUIREMENTS**

**RFQ: NCR1018.03.2026**

**DUE DATE: 30 MARCH 2026 AT 11H00 SHARP CAT EMAIL YOUR**

**SUBMISSION TO: [mlebepe@ncr.org.za](mailto:mlebepe@ncr.org.za) COPY: [procurement@ncr.org.za](mailto:procurement@ncr.org.za)**

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

### **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 submission for the appointment a service provider to supply and deliver branded collateral and promotional items.

### **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-biddingdocuments/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**

5.1. Proposals must reach the offices of the NCR before 11:00AM on 30 March 2026, and must be emailed to [mlebepe@ncr.org.za](mailto:mlebepe@ncr.org.za) [procurement@ncr.org.za](mailto:procurement@ncr.org.za)

**a) RFQ No: NCR1018.03.2026**

**b) TERMS OF REFERENCE (TOR) FOR THE CREATION OF ADOBE INDESIGN AND ILLUSTRATOR TEMPLATE TO PRODUCE CONSUMER CREDIT MARKET REPORT (CCMR) AND CREDIT BUREAU MONITOR (CBM) IN TERMS OF THE NATIONAL CREDIT ACT (NCA) REQUIREMENTS**

**c) CLOSING DATE: 30 MARCH 2026 AT 11H00 AM,**

5.2. Please note that this RFQ closes punctually at 11h00 on 30 March 2026. 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
25/03/2026	Issue RFQ document
30 /03/2026	Closing date
<b>30/03/2026</b>	Evaluations
<b>31/03/2026</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 nonsubmission

Invitation to Bid – SBD 1	Yes	Complete and sign the supplied pro forma document	Disqualification from process
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

**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.

SPECIFIC GOAL	ACHIEVEMENT LEVEL	TOTAL NUMBER OF
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

SPECIFIC GOAL	OWNERSHIP LEVEL	POINTS
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
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**8.3 SMME's which are owned by Women.**

SPECIFIC GOAL	ACHIEVEMENT LEVEL	POINTS
	81% - 100% owned by women	7
Persons historically disadvantaged on the basis of gender – Women	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.**

SPECIFIC GOAL	OWNERSHIP LEVEL	POINTS
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**

PROOF OF EVIDENCE TO SCORE SPECIFIC GOALS POINTS
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EVIDENCE	YES	NO	ATTACH EVIDENCE (indicate a page)
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

### TERMS OF REFERENCE (TOR) FOR THE CREATION OF ADOBE INDESIGN AND ILLUSTRATOR TEMPLATE TO PRODUCE CONSUMER CREDIT MARKET REPORT (CCMR) AND CREDIT BUREAU MONITOR (CBM) IN TERMS OF THE NATIONAL CREDIT ACT (NCA) REQUIREMENTS

#### BACKGROUND

In November 2025, the National Credit Regulator (NCR) experienced a significant cyber-attack. This unfortunate event affected our server, resulting in the loss of access to our internal shared drives. These drives were crucial as they hosted all the reports produced by the Statistics and Research department.

As a result of this breach, we lost our Adobe InDesign and Illustrator templates, which were essential for producing the Consumer Credit Market Report (CCMR) and the Credit Bureau Monitor (CBM). These reports are published on a quarterly basis and are vital for our operations as well as achieving NCR and departmental target

#### 1. SCOPE OF WORK

- Create professionally designed, fully documented Adobe InDesign and illustrator templates
- Create master layouts and style sheets in InDesign: paragraph styles, character styles, object styles, table styles, master pages, grid systems, automated page numbering, etc
- Develop Illustrator templates with organized and labelled layers, linked assets, editable text fields, proper artboard setup, print bleed and safe margins, symbol libraries (if applicable).
- Brand Compliance: Apply NCR's brand guidelines. Provide recommendations where guidelines are unclear.
- Ensure: Correct colour usage (CMYK, RGB, Pantone as needed), approved typography, logo placement rules, spacing and layout consistency
- Technical Requirements: Files delivered in latest compatible Adobe Creative Cloud formats (.INDD, .AI). Include packaged files - Final PDFs (print-ready and web optimized).
- Usability & Documentation: Provide a short user guide (PDF) explaining how to update content; Clear naming conventions for layers, styles, and files; Locked background/brand elements where necessary.
- Conduct a (virtual) training session to walk through templates.

- Optimize for both print-ready and digital outputs with standardized export presets.
- Provide training and handover materials so internal teams can self-serve confidently
- Ensure all deliverables received and open without errors.
- Ensure templates are editable by non-designers following the guide.☐ Successful sample exports (print and digital) with no preflight errors
- Ensure documentation and training materials are complete and understandable

## Project Outputs

Outputs from the project include:

- **Outputs prior to the kick-off meeting:**

☐ **An inception report, clearly stating how templates will be created, draft templates, recommendations, and the final report**

☐ A project plan detailing key milestones to be discussed and agreed to with the NCR.

- NCR expects the team proposed on project plan to develop templates, any changes to the proposed teams must be agreed upon
- An inception report needs to be forwarded to the NCR prior to the draft templates.
- The draft templates need to include, amongst others:
  - Cover page.
  - Executive summary.
  - NCR logo and motor.
  - Data tables.
  - Data graphs.
- A presentation of the created templates and recommendations must be made to the NCR statistics and research department prior to presenting EXCO before the final templates can be submitted.
- The final templates will be forwarded to the NCR after the comments in the draft templates have been addressed.
- Offer training to the statistics and research department staff

## Project Timelines

- It is expected that the duration of this project will be **2 months** from the time the contract is awarded.

## . Specific compliance

- The NCR's objective is to appoint strictly South African service providers, companies, or entities as well as to promote and advance the employment of South African citizens.
- The NCR's objective is to promote transformation in the economy through the procurement of goods and services from reputable companies

### **Mandatory requirements**

- Bidders must submit comply with the below requirements, failure will lead to automatic disqualification, bidders who meet all requirements will be evaluated further on Price and Specific Goals

<b>Requirement</b>	<b>Comply</b>	<b>Not Comply</b>
One sample of the Adobe InDesign report or activity template they have previously created (Soft copy).		
A minimum of one contactable reference letter that confirm work done utilizing Adobe InDesign and Illustrator in the last 5 years. To ensure the validity and authenticity of the references, please make sure that each letter is on official letterhead and signed		