



THE NATIONAL CREDIT REGULATOR

APRIL 2026

TERMS OF REFERENCE: APPOINTMENT OF THE SERVICES PROVIDER TO SUPPLY AND DELIVER SMS NOTIFICATIONS CHANNEL FACILITIES FOR NATIONAL CREDIT REGULATOR DEBTS HELP SYSTEM FOR THE PERIOD OF THREE YEARS

RFQ: NCR1025.04.2026

DUE DATE: 22 APRIL 2026 AT 11H00 SHARP CAT EMAIL YOUR

SUBMISSION TO: mlebepe@ncr.org.za COPY: procurement@ncr.org.za

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Toll share: 0860 627 627 / 0860 NCR N

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 22 April 2026, and must be emailed **mlebepe@ncr.org.za**, **procurement@ncr.org.za**

a) RFQ No: NCR1025.04.2026

b) TERMS OF REFERENCE: APPOINTMENT OF THE SERVICES PROVIDER TO SUPPLY AND DELIVER SMS NOTIFICATIONS CHANNELS FACILITY FOR NATIONAL CREDIT REGULATOR DEBTS HELP SYSTEM FOR THE PERIOD OF THREE YEARS

c) CLOSING DATE: 22 APRIL 2026

5.2. Please note that this RFQ closes punctually at 11h00 on 22 APRIL 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
15/04/2026	Issue RFQ document
22 /04/2026	Closing date
12/04/2026	Evaluations
30/04/2026	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.

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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	<p>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.</p> <p>Visit https://secure.csd.gov.za/ to obtain your vendor number starting with MAAA. Submit proof of registration.</p>	Disqualification from process
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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
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
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.

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			
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

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SCOPE OF WORK:

1. PURPOSE:

- The purpose of this RFQ is to appoint a reputable and experienced service provider to supply, install, maintain, and support a bulk SMS solution capable of delivering 4,500,000 SMSs over a period of 3 years. This facility will be mainly utilised for the Debt Help System (DHS).

2. BACKGROUND:

- The Debt Help System (DHS) is a critical platform for managing debt counselling and debt review applications.
- Effective communication with consumers is essential to ensure transparency, timely updates, and compliance with regulatory requirements.
- The SMS bulk facility will serve as the primary channel for notifying consumers about the progress of their applications, status changes, and other important updates.

3. SCOPE OF WORK:

- Supply and configure a bulk SMS **notification/transactional** channel solution for NCR.
 - Provide secure API integration for automated system notifications.
 - Provide a web-based portal for monitoring and managing SMS communication.
 - Conduct testing to ensure system compatibility and message delivery reliability.
 - Provide training to NCR users and deliver comprehensive user documentation.
 - Sign a Service Level Agreement (SLA) with NCR for ongoing support and maintenance.
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- Provide monthly usage and delivery reports

4. DELIVERABLES:

- Integrate (configure) the proposed SMS solution with the NCR internal systems, specifically the Debt Help System (DHS).
- Test the solution to ensure all requirements are met.
- Train NCR users on the use of the service and provide comprehensive manuals.
- Sign a Service Level Agreement (SLA) with NCR for ongoing support and maintenance.
- Provide monthly usage and functionality reports.

- Provide an API with a low balance notification function.
- Option for two-way communication.
- Option for a WhatsApp chat messaging communication.

5. TIMELINES:

- The expected timeline for the completion of this scope of work is within two (2) weeks/10 business days after the issuing of Purchase Order

6. MANDATORY REQUIREMENTS

- **Pricing:**
- Bidders are expected to provide pricing that is all-inclusive and captured on the company's letterhead

