

REQUEST FOR QUOTATION

YOU ARE HEREBY INVITED TO SUBMIT QUOTATIONS FOR THE REQUIREMENTS OF THE POSTBANK SOC LIMITED

REQUEST FOR QUOTATION (RFQ) NUMBER:	RFQ 22/2025 (Please use this number as reference when sending quotations and supporting documentation)
DESCRIPTION	Appointment of a Service Provider to to formulate a Growth Phase Plan for Postbank's 5-year Corporate Strategy
RFQ ISSUED DATE	22 August 2025
RFQ VALIDITY PERIOD	90 days from the closing date.
CLOSING DATE AND TIME	29 August 2025 @ 16:00 PM
OFFICE ADDRESS	National Postal Centre (NPC) Cnr 497 Sophie de Bruyn & Jeff Masemola Streets Pretoria 0002
RFQ RESPONSES MUST BE EMAILED TO:	Quotations should be emailed to RFQ.ProcurementNM@Postbank.co.za/ Nokulunga.moloi@postbank.co.za. Failure to follow these instructions will result in your quote not being considered.
ENQUIRIES REGARDING THIS RFQ SHOULD BE SUBMITTED VIA E-MAIL TO	Enquires can be directed at this e-mail address Nokulunga.Moloi@postbank.co.za.

Important Notes to this RFQ:

Bidders /suppliers should ensure that RFQ responses are emailed to the correct email address, (RFQ.ProcurementNM@Postbank.co.za)

- If the quotation is late, it shall not be accepted for consideration.
- The Postbank reception is generally accessible 8 hours a day (07h30 to 16h00); 5 days a week (Monday to Friday) for delivery of goods.
- Bidders /Supplier to complete and sign all Annexures to this document (including Standard Bidding Document)
- Supplier must ensure compliance with their tax obligations

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SERVICE PROVIDER/SUPPLIER:

REGISTRATION NUMBER:

CSD UNIQUE SUPPLIER REGISTRATION NUMBER:

ADDRESS:

CONTACT PERSON:

EMAIL:

TEL:

- (I) Postbanks standard conditions of purchase shall apply.
- (II) Late submissions will not be accepted.
- (III) The recommended service provider/supplier will be required to complete and sign the Standard Bidding Documents (SBD) and Annexures. All Bidders /suppliers must adhere to the General Conditions of Contract as prescribed by National Treasury.
- (IV) It is the responsibility of the service provider/supplier to ensure that the Postbank has updated information on the status of their business.
- (V) No goods or services shall be delivered before the issuing of an official Postbank's Award Letter or Purchase Order (PO) signed by the authorised Postbank official. The Postbank reserves the right not to make payment or accept the goods or services should the goods or services be delivered to the Postbank before the Postbank Award Letter or PO is issued.
- (VI) Please note that RFQ responses should be sent to email address mentioned on the cover page of the RFQ document, failure to do so, it shall not be accepted for consideration.
- (VII) Bidders /suppliers are required to be registered on the Central Supplier Database (CSD).
- (VIII) Postbank reserves the right to cancel or reject any quote and not to award the RFQ to the lowest bidder or award parts of the RFQ to different bidders, or not to award the RFQ at all

I, the undersigned (NAME).....certify that :

I have read and understood the conditions of this RFQ;

I have supplied the required information and the information submitted as part of this RFQ is true and correct.

1. BACKGROUND

Postbank is executing a five-year strategic plan with the following phases:

- **Phase 1:** Stabilise and Build – strengthen operational foundations, systems, and governance.
- **Phase 2:** Grow – identify and capitalise on strategic growth opportunities.
- **Phase 3:** Differentiate – position Postbank uniquely in the financial services sector.

Postbank has completed significant elements of the Stabilise and Build phase and is now preparing for the Grow phase. This phase will require the identification, evaluation, and prioritisation of opportunities to expand services, customer base, and revenue streams, with a particular focus on assuming government-related banking activities where feasible and beneficial.

2. OBJECTIVE OF THE RFQ

This detailed Growth Phase Plan must build on the current strategy, align with Postbank's mandate, and position the organisation for sustainable expansion in the South African financial services landscape.

3. SCOPE OF WORK

The appointed service provider will be required to:

a) Review Existing Strategic Framework

- Analyse Postbank's current 5-year strategy, including achievements, lessons learned, and performance in the "Stabilise and Build" phase.
- Assess the internal and external environment, including regulatory, technological, and competitive factors.
- Benchmark Postbank's current positioning against private sector financial institutions.

b) Identification of Growth Opportunities

- Identify and evaluate opportunities for Postbank to assume existing government banking activities, including identifying government entities performing banking- related functions for both retail and business customers (e.g., disbursement of funds, credit assessment, loan disbursement) and assessing the feasibility of Postbank taking over such services.

- Explore opportunities for product and service diversification, strategic partnerships, and market expansion (domestic and regional).
- Consider both quick-win opportunities and long-term initiatives, with a clear prioritization framework.
- Assess alignment of each growth opportunity with Postbank's mandate, governance structure, and risk appetite.

c) Market and Feasibility Analysis

- Conduct market research to evaluate demand, competitive landscape, and potential customer segments.
- Perform a high-level cost-benefit and financial viability analysis for each identified opportunity.
- Assess operational, technical, and compliance requirements for each proposed initiative.
- Identify potential funding models or revenue streams linked to each opportunity.

d) Develop the Growth Phase Plan

- Produce a prioritised portfolio of initiatives with clear timelines, resource requirements, enabling technologies, and key success factors.
- Define measurable outcomes, key performance indicators (KPIs), and monitoring mechanisms.
- Include a comprehensive risk assessment with mitigation strategies.
- Develop an implementation roadmap for the first 24 months, identifying key decision points and dependencies.

e) Stakeholder Engagement

- Facilitate structured workshops with Postbank's leadership team and Board to test, refine, and validate proposed initiatives.
- Engage relevant external stakeholders (e.g., National Treasury, regulator, key SOEs) where necessary to validate feasibility and alignment.
- Ensure the final plan aligns with Postbank's legislative mandate, governance framework, and compliance requirements.
- Deliver a Board-ready Growth Phase Plan incorporating all stakeholder feedback.

f) Knowledge transfer and capacity building

- Provide Postbank with all research data, analysis tools, and working documents developed

during the project.

- Work closely and/or conduct handover and training sessions with designated Postbank staff to ensure internal capability to monitor and adjust the Growth Phase Plan post- project.

4. DELIVERABLES AND REPORTING REQUIREMENTS

Deliverable	Description	Due Date (from project start)
Inception report	Inception report detailing approach, work plan, and timelines.	Within two weeks of project commencement
Weekly progress update reports	Progress updates to be submitted to the Postbank project lead.	Weekly
Draft Growth Phase Plan including Opportunities report	Full draft plan for internal review including Opportunities report and suggested timelines to achieve	Week 3 of September
Final Growth Phase Plan	Final plan incorporating the full scope of work and in both editable and presentation formats	Week 4 of September

Annex C : EVALUATION CRITERIA

5. The bid will be evaluated as follows:

5.1. Phase 1: Mandatory Requirements - Only bidders that have complied with the Mandatory criteria will be evaluated on Functionality Evaluation Criteria

5.2. Phase 2: Functionality Evaluation - Bidder(s) are required to achieve a minimum of **70 points out of 100 points** to proceed to Phase 3 (Commercial Evaluation).

5.3. Phase 3: Commercial - Price (80) and Specific Goals (20)

5.1.1 Mandatory Requirements

- Bidders must indicate by ticking (✓) in the correct box if they Comply or Do Not Comply.
- Bidders must submit the documents listed in the table below.
- Failure to comply will result in disqualification of the bid.

Description	Comply (✓)	Do Not Comply (✓)
1) Legal Status: • Be a registered legal entity in South Africa (Company, Close Corporation, Partnership, or Sole Proprietor). • Provide a valid CIPC registration certificate or equivalent proof of legal existence.		
2) Experience • Demonstrated experience in developing strategies for financial institutions, including at least three (3) relevant projects completed in the past seven (7) years. • Provide 3 references with contactable details for each project.		

3) Team Qualifications The proposed project team must include: • A lead consultant with at least 7 years' experience in strategy development in the banking/financial services sector. • Specialists in market research, financial modelling, and risk analysis. • Experience in working with financial services/banks and within a regulated financial environment. Submit CVs of all members of the project team		
4) Regulatory Knowledge • Demonstrable understanding of PFMA, National Treasury Regulations, and applicable banking legislation. Details of projects that demonstrate understanding of above regulations to be included in the submitted proposal.		
5) Capacity & Availability • Ability to commence work immediately upon award and complete within the specified timeframe. Confirmation of capacity and availability to be included in the proposal that is submitted.		

5.2.1 Functionality Evaluation

Proposals will be scored on the following functionality criteria. Bidder(s) are required to achieve a minimum of **70 points out of 100 points** to proceed to Phase 3

All requirements listed below must be included in the detailed proposal that is submitted and page numbers for the various requirements clearly referenced in the submission.

#	Requirements	Reference page/s in response	Weight
1	Relevant Experience of the Service Provider - Track record in delivering similar strategy and growth planning assignments for financial institutions. Points awarded for number, scale, and relevance of past projects. - Note that a minimum of 3 previous projects of a similar nature should be referenced in the proposal		25
2	Approach and Methodology - The approach, methodology and work plan that will be followed must be clearly defined - Quality, clarity, and feasibility of the proposed approach, methodology, and work plan. Includes innovation, stakeholder engagement approach, and alignment with Postbank's mandate.		25
3	Qualifications and Experience of Project team - Academic and professional qualifications, years of experience, and relevance of expertise of the proposed team. - Include CVs of all project team members		20
4	Understanding of Postbank's Operating Environment Demonstrated understanding of Postbank's role, and the broader financial services landscape.		15
5	Project Plan and Timelines Detailed project schedule, milestones, and ability to meet required timeframes.		15

5.3.1 Phase 3: Price and Specific Goals

Criteria	Weight	Sub-criteria
Total Price	80/100	Benchmark against lowest quote
Specific Goals	20/100	Points will be awarded to bidders according to the specific goals

1. The service provider/supplier is required to provide a full cost breakdown for each item required on an official company letterhead.
2. All prices must be VAT inclusive (if VAT registered) and must be quoted in South African Rand (ZAR);
3. No price changes will be accepted after official Purchase Order (PO)/Award Letter is issued.
4. The service provider warrants that the pricing quoted above is free of any errors and omissions and that he/she is able to deliver the contract on the price quoted.

Item	Description	Quantity	Unit Price (ZAR)	Total Price (ZAR)
1	Detailed proposal including timelines for delivery of the full scope of work as per sections 3 and 4.			
2	Total Price (VAT Excl.)			
3	Total Price (VAT Incl.)			

Travel Costs (if any and if based outside Gauteng)

The service provider/supplier is required to provide a detailed breakdown of any anticipated travel expenses that may be incurred if the service provider is based outside Gauteng

Item	Description	Quantity	Unit Price (ZAR)	Total Price (ZAR)
1				
2	Total Price (VAT Excl.)			
3	Total Price (VAT Incl.)			

The Service Provider warrants that the pricing quoted above is free of any errors and omissions and that the service will be executed at the price quoted.

Bidder's Name:

Signature:

Date:

6. TERMS AND CONDITIONS

- a) Right Not to Award – Postbank reserves the right not to make any appointment as a result of this RFQ.
- b) Late Submissions – Late proposals will not be considered.
- c) Validity Period – Quotations must remain valid for 90 days from the closing date.
- d) Confidentiality – All information provided by Postbank or generated under this assignment shall remain the property of Postbank and may not be disclosed without written consent.
- e) Intellectual Property – All deliverables produced under the contract will be the intellectual property of Postbank.
- f) Disqualification – Bidders may be disqualified for:
 - i. Failure to submit all mandatory documents.
 - ii. Misrepresentation of information.
 - iii. Conflict of interest.
- g) Costs of Submission – All costs incurred by bidders in preparing and submitting proposals are for their own account.
- h) PFMA Compliance – The appointed service provider must operate in full compliance with the PFMA, Treasury Regulations, and all applicable legislation.
- i) Contract Award – The successful bidder may be required to enter into a formal written agreement with Postbank.

BIDDER'S DISCLOSURE**1. PURPOSE OF THE FORM**

Any person (natural or juristic) may make an offer or offers in terms of this invitation to bid. In line with the principles of transparency, accountability, impartiality, and ethics as enshrined in the Constitution of the Republic of South Africa and further expressed in various pieces of legislation, it is required for the bidder to make this declaration in respect of the details required hereunder.

Where a person/s are listed in the Register for Tender Defaulters and / or the List of Restricted Suppliers, that person will automatically be disqualified from the bid process.

2. Bidder's declaration

2.1 Is the bidder, or any of its directors / trustees / shareholders / members / partners or any person having a controlling interest¹ in the enterprise, employed by the state? **YES/NO**

2.1.1 If so, furnish particulars of the names, individual identity numbers, and, if applicable, state employee numbers of sole proprietor/ directors / trustees / shareholders / members/ partners or any person having a controlling interest in the enterprise, in table below.

Full Name	Identity Number	Name of State institution

2.2 Do you, or any person connected with the bidder, have a relationship with any person who is employed by the procuring institution? **YES/NO**

2.2.1 If so, furnish particulars:

.....
.....

2.3 Does the bidder or any of its directors / trustees / shareholders / members / partners or any person having a controlling interest in the enterprise have any interest in any other related enterprise whether or not they are bidding for this contract? **YES/NO**

2.3.1 If so, furnish particulars:

.....
.....

3 DECLARATION

¹ the power, by one person or a group of persons holding the majority of the equity of an enterprise, alternatively, the person/s having the deciding vote or power to influence or to direct the course and decisions of the enterprise.

I, the undersigned, (name)..... in submitting the accompanying bid, do hereby make the following statements that I certify to be true and complete in every respect:

- 3.1 I have read and I understand the contents of this disclosure;
- 3.2 I understand that the accompanying bid will be disqualified if this disclosure is found not to be true and complete in every respect;
- 3.3 The bidder has arrived at the accompanying bid independently from, and without consultation, communication, agreement or arrangement with any competitor. However, communication between partners in a joint venture or consortium² will not be construed as collusive bidding.
- 3.4 In addition, there have been no consultations, communications, agreements or arrangements with any competitor regarding the quality, quantity, specifications, prices, including methods, factors or formulas used to calculate prices, market allocation, the intention or decision to submit or not to submit the bid, bidding with the intention not to win the bid and conditions or delivery particulars of the products or services to which this bid invitation relates.
- 3.5 The terms of the accompanying bid have not been, and will not be, disclosed by the bidder, directly or indirectly, to any competitor, prior to the date and time of the official bid opening or of the awarding of the contract.
- 1.6 There have been no consultations, communications, agreements or arrangements made by the bidder with any official of the procuring institution in relation to this procurement process prior to and during the bidding process except to provide clarification on the bid submitted where so required by the institution; and the bidder was not involved in the drafting of the specifications or terms of reference for this bid.
- 1.7 I am aware that, in addition and without prejudice to any other remedy provided to combat any restrictive practices related to bids and contracts, bids that are suspicious will be reported to the Competition Commission for investigation and possible imposition of administrative penalties in terms of section 59 of the Competition Act No 89 of 1998 and or may be reported to the National Prosecuting Authority (NPA) for criminal investigation and or may be restricted from conducting business with the public sector for a period not exceeding ten (10) years in terms of the Prevention and Combating of Corrupt Activities Act No 12 of 2004 or any other applicable legislation.

I CERTIFY THAT THE INFORMATION FURNISHED IN PARAGRAPHS 1, 2 and 3 ABOVE IS CORRECT.

I ACCEPT THAT THE STATE MAY REJECT THE BID OR ACT AGAINST ME IN TERMS OF PARAGRAPH 6 OF PFMA SCM INSTRUCTION 03 OF 2021/22 ON PREVENTING AND COMBATING ABUSE IN THE SUPPLY CHAIN MANAGEMENT SYSTEM SHOULD THIS DECLARATION PROVE TO BE FALSE.

.....
Signature

.....
Date

.....
Position

.....
Name of bidder

² Joint venture or Consortium means an association of persons for the purpose of combining their expertise, property, capital, efforts, skill and knowledge in an activity for the execution of a contract.

PREFERENCE POINTS CLAIM FORM IN TERMS OF THE PREFERENTIAL PROCUREMENT REGULATIONS 2022

This preference form must form part of all tenders invited. It contains general information and serves as a claim form for preference points for specific goals.

NB: BEFORE COMPLETING THIS FORM, TENDERERS MUST STUDY THE GENERAL CONDITIONS, DEFINITIONS AND DIRECTIVES APPLICABLE IN RESPECT OF THE TENDER AND PREFERENTIAL PROCUREMENT REGULATIONS, 2022

1. GENERAL CONDITIONS

1.1 The following preference point systems are applicable to invitations to tender:

- the 80/20 system for requirements with a Rand value of up to R50 000 000 (all applicable taxes included); and
- the 90/10 system for requirements with a Rand value above R50 000 000 (all applicable taxes included).

1.2 **To be completed by the organ of state**

(delete whichever is not applicable for this tender).

- a) The applicable preference point system for this tender is the 90/10 preference point system.
- b) The applicable preference point system for this tender is the **80/20** preference point system.
- c) Either the 90/10 or 80/20 preference point system will be applicable in this tender. The lowest/highest acceptable tender will be used to determine the accurate system once tenders are received.

1.3 Points for this tender (even in the case of a tender for income-generating contracts) shall be awarded for:

- (a) Price; and
- (b) Specific Goals.

1.4 **To be completed by the organ of state:**

The maximum points for this tender are allocated as follows:

	POINTS
PRICE	80
SPECIFIC GOALS	20
Total points for Price and SPECIFIC GOALS	100

1.5 Failure on the part of a tenderer to submit proof or documentation required in terms of this tender to claim points for specific goals with the tender, will be interpreted to mean that preference points for specific goals are not claimed.

- 1.6 The organ of state reserves the right to require of a tenderer, either before a tender is adjudicated or at any time subsequently, to substantiate any claim in regard to preferences, in any manner required by the organ of state.

2. DEFINITIONS

- (a) **“tender”** means a written offer in the form determined by an organ of state in response to an invitation to provide goods or services through price quotations, competitive tendering process or any other method envisaged in legislation;
- (b) **“price”** means an amount of money tendered for goods or services, and includes all applicable taxes less all unconditional discounts;
- (c) **“rand value”** means the total estimated value of a contract in Rand, calculated at the time of bid invitation, and includes all applicable taxes;
- (d) **“tender for income-generating contracts”** means a written offer in the form determined by an organ of state in response to an invitation for the origination of income-generating contracts through any method envisaged in legislation that will result in a legal agreement between the organ of state and a third party that produces revenue for the organ of state, and includes, but is not limited to, leasing and disposal of assets and concession contracts, excluding direct sales and disposal of assets through public auctions; and
- (e) **“the Act”** means the Preferential Procurement Policy Framework Act, 2000 (Act No. 5 of 2000).

3. FORMULA FOR PROCUREMENT OF GOODS AND SERVICES

3.1. POINTS AWARDED FOR PRICE

3.1.1 THE 80/20 OR 90/10 PREFERENCE POINT SYSTEMS

A maximum of 80 or 90 points is allocated for price on the following basis:

80/20	or	90/10	
$P_s = 80 \left(1 - \frac{P_t - P_{min}}{P_{min}} \right)$	or	$P_s = 90 \left(1 - \frac{P_t - P_{min}}{P_{min}} \right)$	

Where

- P_s = Points scored for price of tender under consideration
- P_t = Price of tender under consideration
- P_{min} = Price of lowest acceptable tender

3.2. FORMULA FOR DISPOSAL OR LEASING OF STATE ASSETS AND INCOME GENERATING PROCUREMENT

3.2.1. POINTS AWARDED FOR PRICE

A maximum of 80 or 90 points is allocated for price on the following basis:

80/20	or	90/10	
$P_s = 80 \left(1 + \frac{P_t - P_{max}}{P_{max}} \right)$	or	$P_s = 90 \left(1 + \frac{P_t - P_{max}}{P_{max}} \right)$	

Where

- Ps = Points scored for price of tender under consideration
Pt = Price of tender under consideration
Pmax = Price of highest acceptable tender

4. POINTS AWARDED FOR SPECIFIC GOALS

- 4.1. In terms of Regulation 4(2); 5(2); 6(2) and 7(2) of the Preferential Procurement Regulations, preference points must be awarded for specific goals stated in the tender. For the purposes of this tender the tenderer will be allocated points based on the goals stated in table 1 below as may be supported by proof/ documentation stated in the conditions of this tender:
- 4.2. In cases where organs of state intend to use Regulation 3(2) of the Regulations, which states that, if it is unclear whether the 80/20 or 90/10 preference point system applies, an organ of state must, in the tender documents, stipulate in the case of—
- (a) an invitation for tender for income-generating contracts, that either the 80/20 or 90/10 preference point system will apply and that the highest acceptable tender will be used to determine the applicable preference point system; or
 - (b) any other invitation for tender, that either the 80/20 or 90/10 preference point system will apply and that the lowest acceptable tender will be used to determine the applicable preference point system,

then the organ of state must indicate the points allocated for specific goals for both the 90/10 and 80/20 preference point system.

Table 1: Specific goals for the tender and points claimed are indicated per the table below.

(Note to organs of state: Where either the 90/10 or 80/20 preference point system is applicable, corresponding points must also be indicated as such.)

Note to tenderers: The tenderer must indicate how they claim points for each preference point system.)

The specific goals allocated points in terms of this tender	Number of points allocated (80/20 system) (To be completed by the organ of state)	Number of points claimed (80/20 system) (To be completed by the tenderer)
Historically Disadvantaged individuals	8	
Women	7	
Disabled	5	

DECLARATION WITH REGARD TO COMPANY/FIRM

- 4.3. Name of company/firm.....
- 4.4. Company registration number:
- 4.5. TYPE OF COMPANY/ FIRM
- ☐ Partnership/Joint Venture / Consortium
 - ☐ One-person business/sole propriety

- ☐ Close corporation
- ☐ Public Company
- ☐ Personal Liability Company
- ☐ (Pty) Limited
- ☐ Non-Profit Company
- ☐ State Owned Company

[TICK APPLICABLE BOX]

4.6. I, the undersigned, who is duly authorised to do so on behalf of the company/firm, certify that the points claimed, based on the specific goals as advised in the tender, qualifies the company/ firm for the preference(s) shown and I acknowledge that:

- i) The information furnished is true and correct;
- ii) The preference points claimed are in accordance with the General Conditions as indicated in paragraph 1 of this form;
- iii) In the event of a contract being awarded as a result of points claimed as shown in paragraphs 1.4 and 4.2, the contractor may be required to furnish documentary proof to the satisfaction of the organ of state that the claims are correct;
- iv) If the specific goals have been claimed or obtained on a fraudulent basis or any of the conditions of contract have not been fulfilled, the organ of state may, in addition to any other remedy it may have –
 - (a) disqualify the person from the tendering process;
 - (b) recover costs, losses or damages it has incurred or suffered as a result of that person's conduct;
 - (c) cancel the contract and claim any damages which it has suffered as a result of having to make less favourable arrangements due to such cancellation;
 - (d) recommend that the tenderer or contractor, its shareholders and directors, or only the shareholders and directors who acted on a fraudulent basis, be restricted from obtaining business from any organ of state for a period not exceeding 10 years, after the *audi alteram partem* (hear the other side) rule has been applied; and
 - (e) forward the matter for criminal prosecution, if deemed necessary.

	 SIGNATURE(S) OF TENDERER(S)
SURNAME AND NAME:	
DATE:	
ADDRESS:	
	
	
	

Annex G : GENERAL CONDITIONS OF CONTRACT AND STANDARD BIDDING DOCUMENTS

1. Bidders are required to complete and sign all Standard Bidding Documents (SBDs) and Annexures. All Bidders /suppliers must adhere to the General Conditions of Contract as prescribed by National Treasury.

Detailed information on the General Condition of Contract are found in the link below:

http://ocpo.treasury.gov.za/Resource_Centre/Legislation/General%20Conditions%20of%20Contract-%20Inclusion%20of%20par%2034%20CIBD.pdf