CRDB BANK PLC

RFP – DEV PARTNER ONBOARDING

Clarification Note 1 – Software Developers: Bank's Responses

Please find the Bank's responses are inserted immediately after each question *in blue italic text* for ease of reference.

---

i. Vendor 1

We are currently preparing our response to the RFP. We would appreciate a two-week extension to the submission deadline to allow us sufficient time to develop a comprehensive proposal for CRDB.

Bank's Response: *The Bank is unable to grant an extension to the submission deadline. All bidders are required to submit within the original timeline stipulated in the RFP in order to preserve a fair and consistent process across all participants. The Bank encourages the vendor to proceed with a best-effort submission based on the information and timeline currently provided.*

---

ii. Vendor 2

1. Bidding without a Tanzanian-incorporated entity

We do not currently have a locally registered entity in Tanzania. Could you confirm whether a foreign-incorporated company can submit a compliant Proposal without holding a Tanzanian company registration at the time of submission? Specifically:

a) Is Tanzanian incorporation/registration a mandatory precondition to bid, or only a requirement post-award prior to contract signing (e.g., branch registration, permanent establishment, or similar)? Foreign players are invited to participate.

Bank's Response*:* *Foreign players are invited to participate*

b) For the documents listed under "Applicants Shall Submit" and "Supplier Registration Documents for Due Diligence" — specifically the BRELA search/registration documents, TIN certificate, VRN, and current Business Permit/Trade License — can these be satisfied by equivalent home-country documents (company registration certificate, tax registration/VAT-GST certificate, business license) where the bidder has no Tanzanian registration, or are the Tanzania-specific documents themselves mandatory regardless of the bidder's country of incorporation?

Bank's Response: *Can be satisfied by equivalent home-country documents*

c) If Tanzanian registration is ultimately required, by what stage in the process (award notification, contract signing, or mobilization) must this be completed, and is there any Bank guidance or precedent on the mechanism used (e.g., branch registration vs. local subsidiary vs. partnering with an existing locally registered entity)?

Bank's Response: *N/A*

2. Mandatory reference experience criterion (East African market)

The RFP requires demonstrated reference experience in delivering at least five significant solutions/staff-augmentation engagements to banks, government entities, or PSPs, with at least one verifiable in the East African market or with regional operations. A prospective technical partner we are evaluating has a reference base concentrated in South Asia/international markets. Could you confirm whether:

a) international/Asian references can be counted toward this criterion, or

Bank's Response: *Yes. International/Asian references may be counted toward the four general references required under this criterion.*

b) this requirement can be satisfied at the consortium/JV level via a local partner's regional references, rather than requiring every individual JV member to independently hold one?

Bank's Response: *Yes. This requirement may be satisfied at the consortium/JV level through a local partner's regional references; individual JV members are not each required to independently hold an East African reference.*

3. Joint Venture / consortium eligibility assessment

We are considering a JV structure between our international technical partner and a locally established, CRDB-eligible entity, under Section 3.4 (Supplier Organization). Could you clarify how the mandatory eligibility criteria — years of operation, audited financials, reference solutions, and permanent in-house engineering bench — are assessed in this case: individually per JV member, or on a combined/aggregate basis across the JV?

Bank's Response: *These criteria will be assessed against the contracting partner — i.e., the entity that will hold the contractual relationship with the Bank — rather than requiring each individual JV member to independently satisfy every criterion. The JV should clearly identify the contracting entity for this purpose.*

4. Authorized point of contact for procedural queries

Given the RFP's requirement (Clause 1.11) that all supplier communications be directed to the RFP Requestor, could you confirm whether an introducing/advisory party may correspond on procedural or eligibility clarification matters on behalf of the entity that will ultimately submit and sign the Proposal, or whether all such correspondence must originate directly from the submitting entity itself?

Bank's Response: *Correspondence to be by the submitting entity*

5. Submission timeline

Given the additional coordination required to finalize a JV/partnership structure and confirm the registration position above, we would appreciate the Bank's consideration of a short extension to the submission deadline to allow for a fully refined and compliant proposal.

Bank's Response: *Extended to August 7th at 1500hrs, opening to be at 1600hrs.*

6. Eligibility/differentiating criteria — fintech experience

We note the RFP's preferred/differentiating qualifications already reference digital lending, core-banking integration, and payments programme experience. Could the Bank confirm whether "fintech project experience" more broadly could be recognized explicitly as part of this differentiator, or whether it is already intended to be captured under the existing criteria?

Bank's Response: *Broader fintech project experience is welcomed and will be considered favourably as part of the differentiator. Bidders are encouraged to provide specific details of relevant fintech engagements (scope, role, outcomes) so the Bank can assess and give this due weighting during evaluation.*

7. Resource travel requirements

The RFP specifies primary on-site presence in Dar es Salaam with limited remote/near-shore arrangements under approved exception. For accurate cost planning in our commercial proposal, could you clarify the expected frequency of business travel to Tanzania required per Resource (e.g., for onboarding, technical interviews, or periodic site presence)? Specifically, could this be capped at two trips per Resource for the purpose of our cost estimation?

Bank's Response: *Travel frequency will be derived by actual business demand and cannot be fixed at a specific number of trips in advance. For the purpose of this commercial proposal, the bidder may share its proposed rates based on its own reasonable assumptions, which the Bank will review during evaluation.*

---

iii. Vendor 3

We kindly request an extension of the submission deadline for the above-mentioned RFP until 15th August 2026. This additional time will allow us to gather all the necessary information and prepare a comprehensive proposal that fully meets the bank's requirements.

Bank's Response: *Extended to August 7th at 1500hrs, opening to be at 1600hrs*

---

iv. Vendor 4

1.

What is the minimum tenure of resource engagement per year (example: 2000hrs/Yr) for each resource?

Bank's Response: *Resources are expected to be engaged on a standard full-time basis, broadly aligned with a ~2,000 hours/year baseline. Bidders should apply this baseline in their commercial assumptions.*

2.

If the bidder is supposed to provide the rate for all 3 models (onsite/Hybrid/Offshore) for all resource or there is a specific list for which all skills need to be onsite, offshore, hybrid?

Bank's Response: *Bidders should provide rates for all three engagement models (Onsite/Hybrid/Offshore) for each resource/skill category.*

3.

Please provide more clarity on the skills of each resource for a better commercial assessment and proposal.

Bank's Response: *Bidders are to use the best of their technical understanding for the skill level, but the TOR based in on the technical profiecient, years of experience and projects delivered*