



KCB

BANK

**KCB BANK RWANDA PLC**

**REQUEST FOR PROPOSAL FOR  
CUSTOMERS VOICE MANAGEMENT**

**KCBR/MARKETING/MARCH 2021/ CUSTOMERS VOICE  
MANAGEMENT.**

**Release Date: 3<sup>rd</sup> March 2021**

**Submission Date: 17<sup>th</sup> March 2021**

Tuesday, March 02, 2021

Dear Sir/Madam.

**RE: REQUEST FOR PROPOSAL FOR CUSTOMERS VOICE MANAGEMENT**

KCB Bank Rwanda PLC is seeking a highly qualified firm for customers' voice management solution.

This document serves as a formal Request for Proposal for qualified firms to bid for this solution. Selected bidders should abide by the tender package requirements. Well printed bids to be sent in sealed envelopes to KCB Bank Rwanda PLC Reception Wing B 3<sup>rd</sup> floor and dropped in the tender box not later than **Friday, 17<sup>th</sup> March 2021 3:00pm.**

They should be addressed to;

**Head of Operations & Logistics  
KCB Bank Rwanda PLC  
3<sup>rd</sup> Floor Wing B  
Avenue De la Paix  
P.O. Box 5620  
KIGALI-RWANDA**

Bids will be opened on the same day and minutes shared with the participants, the same day of bids receipt.

We welcome your submission and wish you luck in this competitive process.

Yours faithfully,

A handwritten signature in blue ink, appearing to read 'R. Ndamage'.

02.03.2021

**RESTUTA NDAMAGE**  
**Ag. HEAD OF OPERATIONS & LOGISTICS**

**ISSUE OF RFP DOCUMENT TO PROSPECTIVE BIDDERS**

**TENDER FOR CUSTOMERS VOICE MANAGEMENT**

This form is to be completed by persons collecting the tender document from KCB Bank Rwanda PLC premises. For those downloading the document from the internet, this page is to be completed and a scan copy to e-mailed to: [procurementrw@rw.kcbbankgroup.com](mailto:procurementrw@rw.kcbbankgroup.com). Firms that do not register their interest in this manner may not be sent the RFP addenda should any arise.

Item	Supplier Details
Name of Person	
Organization Name	
Postal Address	
Tel No	
Fax No	
Email Address (this e-mail address should be clearly written as communication with bidders shall be through e-mail)	
Signature:	
Date	
Company Stamp	

**Table of Contents**

- 1. Introduction ..... 5
  - 1.1. Aims and Objectives of the tender ..... 5
  - 1.2. Format of RFP Response and Other Information for Bidders ..... 6
- 2. Terms of Reference .....11
  - 2.1. Scope and Requirements Brief .....11
  - 2.2. Detailed Technical Requirements .....11
  - 2.3. Solution design .....12
  - 2.4 Test Criteria .....13
  - 2.5 Post Implementation Support .....14
  - 2.6 Skills .....14
- 3 Implementation methodology / Plan .....15
  - 3.1 Documentation .....15
- 4 Evaluation Criteria .....15
  - 4.1 Technical evaluation .....15
  - 4.2 Financial Evaluation .....15
- 5 General Conditions of Contract .....16
  - 5.1 Introduction .....16
  - 5.2 Award of Contract .....16
  - 5.3 Application of General Conditions of Contract .....16
  - 5.4 Bid Validity Period .....16
  - 5.5 Non-variation of Costs .....16
  - 5.6 Performance Security .....16
  - 5.7 Delays in the Bidder’s Performance .....17
  - 5.8 Liquidated damages for delay .....17
  - 5.9 Governing Language .....17
  - 5.10 Applicable Law .....17
  - 5.11 Bidder’s Obligations .....18
  - 5.12 The Bank’s Obligations .....18
  - 5.13 Confidentiality .....18
  - 5.14 Force Majeure .....18
  - 5.15 Payments .....19
  - 5.16 Warranty .....19
  - 5.17 Way forward .....19
  - 5.18 Bid Effectiveness .....19
  - 5.19 Contract provision .....19
  - 5.20 Buyer’s Rights .....20

5.21 Responsibility as an independent contractor .....20

5.22 Delivery .....20

6. CERTIFICATE OF COMPLIANCE .....21

7. ANNEXURES .....22

## 1. Introduction

KCB Bank Rwanda PLC (hereinafter referred to as the Bank) commenced operations in Rwanda in December 2008. The bank has 14 branches and 27 ATMs across the country. The bank has a capital base of FRW 17 Bn, and is part of the KCB Group, a financial services organization in East Africa. The Group's headquarters are located in Nairobi, Kenya, with subsidiaries in Kenya, Rwanda, South Sudan, Tanzania, Uganda, Burundi and Liaison office in Ethiopia.

The expansive branch network is complemented by over 962 ATMs across the region that offers a 24-hour access to its Quick Serve ATM services and over 15,000 Agents that offer complementary service on behalf of the bank in all the countries that it operates in.

The bank also offers Mobile Banking, Internet Banking and Diaspora Banking Services platform that can be accessed 24/7 basis. The Bank services over 15.7 million customers across the region. KCB Bank Group is the largest financial services organization in East Africa, with an estimated asset base of approximately 6.47 Billion USD, with capitalization standing at over 1.5 Billion USD.

KCB Bank Rwanda PLC Head Office is located at KN4 Street, Avenue de la Paix in Kigali. The current Head Office is housed in two separate buildings along the same street. The same buildings also house the main branch (Avenue de la Paix branch) the Corporate Centre and the Advantage Centre, the latter two which serve specific high net worth clientele.

The objective of this RFP is to provide the bank with relevant information to identify a suitable customers' voice management application developer which will in turn be able to support KCBR activities. The solution will be deployed at KCB Bank Rwanda Head Office. The system developer should give as much information as possible about their capability to design, plan, install, and implement the required solution and manage the processes from end to end using structured methodologies and skilled personnel.

### **1.1. Aims and Objectives of the Tender**

This document constitutes the formal Request for Proposals (RFP) from eligible vendors to undertake an identify a suitable customers' voice management application that will be carried out through surveys. This is in line with the Bank's aim of implementing collection of customer's voice check across KCB Bank Rwanda network through surveys. These surveys will target both Internal and External Customers with the objective of understanding their experience and the effort they are using to access our services. For external customers the survey will target all customers who have accessed KCBR services in different channels e.g. branches, agents, mobile banking, internet banking merchants and Contact Centre.

#### **The objectives include but not limited to;**

- The need to understand how likely our customers can recommend KCB Bank to their friends and family through NPS
- The need to understand areas that impress customers, areas for improvement and their areas of concerns /pain points
- The need to know whether we are providing them with effortless services through CES
- The need to measure the support provided by internal departments (Rate My Support)
- Align with KCB Group in measuring customer experience

The application is intended to achieve the following;

- I. Reporting – Automation of various customized reports based on the business perspectives to ensure the bank can make various decision so as to improve on Customer Experience in general
- II. Better recency with the ability to access real time customer feedback: the bank will be able to collect real time customer feedback and address customer concerns on a near real time basis. This tool will help the bank maintain customer loyalty and strengthen the customer relationships.
- III. Specific feedback is expected, customers will be asked based on the specific service they have enjoyed and or the touch point they have visited e.g. specific branch, Mobile banking, Internet banking.

## **1.2. Format of RFP Response and Other Information for Bidders**

The overall summary information regarding the tender is given in section 1.1 – Aims and Objectives of the Tender. The bidder shall include in their offer any additional services or items considered necessary for the successful implementation of this solution. Proposals from bidders should be submitted in two distinct parts, namely “**Technical Proposal**” and “**Financial Proposal**” and these should be in two separate sealed envelopes, both of which should then be placed in a common sealed envelope marked:

**“KCBR/MARKETING/MARCH 2021/ CUSTOMERS VOICE MANAGEMENT”**

The two separate inner envelopes should be clearly marked “**Technical Proposal**”, and “**Financial Proposal**”, respectively, and should bear the name of the Bidder.

1.3 The Technical Proposal should contain all the relevant technical details in response to the bank requirements as outlined in 1.1:

**NB: Bids that do not have this information may be disqualified from further evaluation.**

1.4 The Financial proposal shall clearly indicate the **total cost** of the project and should be broken down to clearly indicate the variable cost involved.

A two-stage procedure will be adopted by the Bank for evaluating the proposals, with the technical evaluation of all proposals received in time being completed prior to any financial proposal being evaluated.

1.5 Soft Copies for each proposal can be provided in the standard Microsoft Office suite of Programs or Adobe Reader and delivered together with hard copy of the tender. NOTE that only the information on the Hard copy Bound bid document shall be considered as the MAIN source document.

1.6 Bidders are requested to hold their proposals valid for ninety (90) days from the closing date for the submission. The Bank will make its best efforts to arrive at a decision within this period.

1.7 Assuming that the Contract will be satisfactorily concluded, the bidders shall be expected to commence the assignment after the final agreement is reached.

1.8 The contracting arrangements shall define clearly the responsibilities and the services to be provided by each firm in the case of a joint venture.



1.9 The bid documents shall be addressed to the following address and dropped at the tender box on 17<sup>th</sup> March 2021 at 3.00 pm, Kigali Time, on or before the closing date.

**The bid documents, shall be submitted in a sealed envelope marked: “KCBR/MARKETING/MARCH 2021/ CUSTOMERS VOICE MANAGEMENT”** in The tender box situated on Wing B of our Head Offices on KN4 Av18. The bid documents should be addressed to;

**Head of Operations & Logistics  
KCB Bank Rwanda PLC  
3<sup>rd</sup> Floor Wing B, Rugigana House  
KN4, Av 18  
P.O. Box 5620  
KIGALI-RWANDA**

**Please note that tenders received by facsimile or electronic mail will be rejected.**

- 1.10 The Bank reserves the right to accept or to reject any bid, and to annul the bidding process and reject all bids at any time prior to the award of the contract, without thereby incurring any liability to any Bidder or any obligation to inform the Bidder of the grounds for its action.
- 1.11 The vendor’s terms and conditions will not form part of any contract with KCB in relation to this tender.
- 1.12 Canvassing is prohibited and will lead to automatic disqualification.
- 1.13 All costs pertaining to the preparation of a proposal and negotiations of a contract shall be borne by the firms submitting proposals. The Bank will in no case be responsible or liable for those costs, regardless of the conduct or outcome of the bidding process.
- 1.14 Assuming that the contract is satisfactorily concluded the bidders shall be expected to install, test, document and commission the project within eight (8) weeks after the final agreement is reached and/or purchase order is given.
- 1.15 The Bank reserves the right to accept or to reject any bid, and to annul the bidding process and reject all bids at any time prior to the award of the contract, without thereby incurring any liability to any Bidder or any obligation to inform the Bidder of the grounds for its action.

1.16 Clarification of Bidding Document

- i. All correspondence related to the contract shall be made in English.
- ii. Should there be any doubt or uncertainty, the Bidder shall seek clarification in writing addressed to KCB Rwanda Procurement through e-mail to: [procurementrw@rw.kcbbankgroup.com](mailto:procurementrw@rw.kcbbankgroup.com)
- iii. Any clarification sought by the bidder in respect of the RFP shall be addressed at least **Five (5) working days** before the deadline for submission of bids, in writing to the Procurement Manager through the same mail.
- iv. It is the responsibility of the Bidder to obtain any further information required to complete this RFP.
- v. Any clarification requests and their associated response will be circulated to all Bidders.
- vi. The **last date for receipt of requests for clarifications** from bidders is 10<sup>th</sup> March 2021.
- vii. The RFI Clarification Template is as follows:-
  - Company Name:
  - Contact Person: (primary Supplier contact)
  - E-mail:
  - Phone:
  - Fax:
  - Document Number/Supplier

#	Date	Section/ Paragraph(2)	Question
1			
2			
3			
4			
(1) Question (s) mailing Date. (2) From the KCB Document.			

**NB: Send to us your queries in word format i.e. using the table above.**

The queries and replies thereto shall then be circulated to all other prospective bidders (without divulging the name of the bidder raising the queries) in the form of an addendum, which shall be acknowledged in writing by the prospective bidders.

Enquiries for clarifications should be sent by e-mail to:  
[procurementrw@rw.kcbbankgroup.com](mailto:procurementrw@rw.kcbbankgroup.com)

#### 1.17 Amendment of Bidding Document

At any time prior to the deadline for submission of bids, the Bank, for any reason, whether at its own initiative or in response to a clarification requested by a prospective Bidder, may modify the bidding documents by amendment.

All prospective Bidders that have received the bidding documents will be notified of the amendment in writing, and it will be binding on them. It is therefore **important that bidders give the correct details in the format given on page 2 at the time of collecting/receiving** the bid document.

To allow prospective bidders reasonable time to take any amendments into account in preparing their bids, the Bank may at its sole discretion extend the deadline for the submission of bids based on the nature of the amendments.

#### 1.18 Cost Structure and non-escalation

The bidder shall, in their offer (Financial Proposal), detail the proposed costs.

No price escalation under this contract shall be allowed. The Bank shall not compensate for any costs incurred in the preparation and submission of this RFP.

#### 1.19 Taxes and Incidental Costs

The prices and rates in the financial offer will be deemed to be inclusive of all taxes and any other incidental costs.

#### 1.20 Responsiveness of Proposals

The responsiveness of the proposals to the requirements of this RFP will be determined. A responsive proposal is deemed to contain all documents or information specifically called for in the RFP document. A bid determined not responsive will be rejected by the Bank and may not subsequently be made responsive by the Bidder by correction of the non-conforming item(s).

#### 1.21 Currency for Pricing of Tender

All bids in response to this RFP should be expressed in **RWF**.

#### 1.22 Correction of Errors.

Bids determined to be substantially responsive will be checked by the Bank for any arithmetical errors. Errors will be corrected by the Bank as below:

- Where there is a discrepancy between the amounts in figures and in words, the amount in words will govern, and
- Where there is a discrepancy between the unit rate and the line total resulting from multiplying the unit rate by the quantity, the unit rate as quoted will govern.

The price amount stated in the Bid will be adjusted by the Bank in accordance with the above procedure for the correction of errors.

### 1.23 **Evaluation and Comparison of Bids**

Technical proposals will be evaluated prior to the evaluation of the financial bids. Financial bids of firms whose technical proposals are found to be non-qualifying in whatever respect will remain unopened.

### 1.24 **Technical Knowledge Transfer**

Consider technical training for the Solution.

## **2. Terms of Reference**

### **2.1. Scope and Requirements Brief**

The RFP response is to consist of: -

- ✓ This RFP response document duly signed and stamped – Certificate of Compliance
- ✓ Company profile in the following format: -
  - a) A brief Introduction–summary of company history, accomplishments and philosophy.
  - b) Certificate of incorporation or registration
  - c) Owners and Directors of the company submitting the RFP bid
  - d) Complete business address (Physical, postal, telephone and e-mail) see
  - e) General details of company personnel -
  - f) Number of technical personnel with relevant technical qualifications for each area of technology/service provided and which is pertinent to the successful implementation as per requirements of this RFP.
  - g) Proposed timeframe for implementing solution
  - h) All copies of any certificates included in the bid response should be certified as “true copy of original” else the bank may not use them in the evaluation process
  - i) Audited Financials for 2019 and 2020.
  - j) Specify sites and number of years the organization has been carrying out such solution (attach evidence), i.e. At least three references where similar solutions have been implemented in a financial institution/large Bank within the last three years

**Please note that this information should be included in the technical proposal of the bid. Incomplete / insufficient information will lead to disqualification of the bid.**

## ***2.2. Solution design***

Vendors are expected to come up with a detailed design on how they will achieve the Solution as per section 1.1.

The vendor who qualifies for the bid will be expected to review KCB's requirements and to create a detailed validated low level design.

## ***2.3. Test Criteria***

The vendor should attach a detailed test criteria document which will be used to perform implementation testing for the overall solution design to confirm the required functionality is achieved .

## ***2.5 Post Implementation Support***

The Vendor will be expected to provide a **One-year** post implementation support for the solution implemented and all equipment supplied.

### **3 Implementation methodology / Plan**

The vendor is required to provide a detailed implementation methodology and project plan for the entire project.

#### **3.1 Documentation**

After the project has been finalized, the vendor should present to the bank a detailed documentation of the project.

### **4 Evaluation Criteria**

#### **4.1 Technical evaluation**

The bid will be evaluated on the basis of the requirements in section 1.1 and 2.0 of this document. The bidder should therefore take special cognizance to provide relevant details for the technical requirements, which will be based on the following:

- A. Preliminary documents as requested for in the requirements brief. Bids that do not meet this criterion will be disqualified.
- B. The vendor's explicit confirmation of the capacity to deliver the technical requirements listed above.

#### **4.2 Financial Evaluation**

Financial evaluation will be done independently. It must include the following minimum requirements:-

1. Total cost of equipment and installation, all transportation, accommodation and site preparation and actual installation.
2. All government taxes and charges should be included in the proposal.
3. Any other relevant costs
4. If different financial options are offered, they should be clearly indicated e.g. option1, option2 with rationale provided for the different options.

### **5 General Conditions of Contract**

#### **5.1 Introduction**

Specific terms of contract shall be discussed with the bidder whose proposal will be accepted by the Bank. The resulting contract shall include but not be limited to the general terms of contract as stated below.

#### **5.2 Award of Contract**

Following the opening and evaluation of proposals, the Bank will award the Contract to the successful bidder or multiple bidders whose bids have been determined to be substantially responsive. The Bank will communicate to the selected bidder its intention to finalize the draft conditions of engagement submitted earlier with his proposals. After agreement will have been reached, the successful Bidder shall be invited for agreement and signing of the Contract Agreement to be prepared by the Bank in consultation with the Bidder.

### **5.3 Application of General Conditions of Contract**

These General Conditions (sections 5.3 to 5.20) shall apply to the extent that they are not superseded by provisions in other parts of the Contract that shall be signed.

### **5.4 Bid Validity Period**

Bidders are requested to hold their proposals valid for ninety (90) days from the closing date for the submission.

### **5.5 Non-variation of Costs**

The prices quoted for the service and subsequently agreed and incorporated into the contract shall be held fixed for the contract period.

### **5.6 Performance Security**

The bank will require that the prospective vendor who is eventually awarded the tender(s) to execute a performance bond with a reputable bank in favor of KCB Bank Rwanda PLC

- The performance bond amount will be Fifty percent (50%) of the total bid price before the bank can issue any Purchase Order.
- The performance bond will be valid for a minimum of 12 months.
- Failure to comply with this requirement will void the tender award and the bank at its sole discretion may award the tender to any other vendor.

5.6.1 The Performance Security shall be in the form of a Bank guarantee issued by a commercial bank operating in Rwanda and shall be in a format prescribed by the Bank. The performance guarantee shall be submitted within 10 days of notification of award.

The proceeds of the Performance Security shall be payable to the KCB Bank Rwanda PLC as compensation for any loss resulting from the Bidder's failure to complete its obligations under the Contract.

The Performance Security will be discharged by the Bank not later than two months following the date of completion of the Bidder's performance obligations, and the Bank's acceptance of the final report as specified in the contract.

### **5.7 Delays in the Bidder's Performance**

Delivery and performance of the solution shall be made by the successful Bidder in accordance with the time schedule as per Agreement.

If at any time during the performance of the Contract, the Bidder should encounter conditions impeding timely delivery and performance of the Solution, the Bidder shall promptly notify the Bank in writing of the fact of the delay, its likely duration and its cause(s). As soon as practicable after receipt of the Bidder's notice, the Bank shall evaluate the situation and may at its discretion extend the Bidder's time for performance, with or without liquidated damages, in which case the extension shall be ratified by the parties by amendment of the Contract.

Except in the case of "force majeure" as provided in Clause 5.14, a delay by the

Bidder in the performance of its delivery obligations shall render the Bidder liable to the imposition of liquidated damages pursuant to Clause 5.8.

#### ***5.8 Liquidated damages for delay***

The contract resulting out of this RFP shall incorporate suitable provisions for the payment of liquidated damages by the bidders in case of delays in performance of contract.

All equipment must be delivered and implemented within 8 weeks after the bank issues a purchase order. Any delayed installation and commissioning of the equipment will attract a penalty of 2 percent of the cost of the Purchase Order value for installation for every week of late commissioning up to a maximum of 4 weeks after which the bank will cancel the LPO black list the vendor for at least three years and exercise its rights under the performance bond.

Notwithstanding the provisions detailed in this section above, the bank reserves the right to terminate the award at any time and take corrective measures as necessary to protect the bank interests, which interest are solely determined by the bank.

#### ***5.9 Governing Language***

The Contract shall be written in the English Language. All correspondence and other documents pertaining to the Contract which are exchanged by the parties shall also be in English.

#### ***5.10 Applicable Law***

This agreement arising out of this Request for Proposal shall be governed by and construed in accordance with Rwandan laws and the parties submit to the exclusive jurisdiction of the Rwandan Courts.



### **5.11 Bidder's Obligations**

The Bidder is obliged to work closely with the Bank's staff, act within its own authority, and abide by directives issued by the Bank that are consistent with the terms of the Contract.

The Bidder will abide by the job safety measures and will indemnify the Bank from all demands or responsibilities arising from accidents or loss of life, the cause of which is the Bidder's negligence. The Bidder will pay all indemnities arising from such incidents and will not hold the Bank responsible or obligated.

The Bidder is responsible for managing the activities of its personnel, or subcontracted personnel, and will hold itself responsible for any misdemeanors. The Bidder will not disclose the Bank's information it has access to, during the course of the work, to any other third parties without the prior written authorization of the Bank. This clause shall survive the expiry or earlier termination of the contract

### **5.12 The Bank's Obligations**

In addition to providing Bidder with such information as may be required by the bidder to complete the project, the Bank shall,

- (a) Provide the Bidder with specific and detailed relevant information concerning the project
- (b) In general, provide all information and access to Bank's personnel.

### **5.13 Confidentiality**

The parties undertake on behalf of themselves and their employees, agents and permitted subcontractors that they will keep confidential and will not use for their own purposes (other than fulfilling their obligations under the contemplated contract) nor without the prior written consent of the other disclose to any third party any information of a confidential nature relating to the other (including, without limitation, any trade secrets, confidential or proprietary technical information, trading and financial details and any other information of commercial value) which may become known to them under or in connection with the contemplated contract. The terms of this Clause shall survive the expiry or earlier termination of the contract.

### **5.14 Force Majeure**

(a) Neither Bidder nor Bank shall be liable for failure to meet contractual obligations due to Force Majeure.

(b) Force Majeure impediment is taken to mean unforeseen events, which occur after signing the contract with the bidder, including but not limited to strikes, blockade, war, mobilization, revolution or riots, natural disaster, acts of God, refusal of license by Authorities or other stipulations or restrictions by authorities, in so far as such an event prevents or delays the contractual party from fulfilling its obligations, without its being able to prevent or remove the impediment at reasonable cost.

- (c) The party involved in a case of Force Majeure shall immediately take reasonable steps to limit consequence of such an event.
- (d) The party who wishes to plead Force Majeure is under obligation to inform in writing the other party without delay of the event, of the time it began and its probable duration. The moment of cessation of the event shall also be reported in writing.
- (e) The party who has pleaded a Force Majeure event is under obligation, when requested, to prove its effect on the fulfilling of the contemplated contract.

### **5.15 Payments**

The Bank's standard payment terms are within 45 days of receiving a complete and verified invoice following successful installation, testing and commissioning of the requested solution. **No advance Payment for work to be done shall be made.**

### **5.16 Way forward**

Once the bids are opened, bid analysis will commence and vendors will be informed when their bid has been short-listed. Short listed vendors will be invited to demonstrate their solution if need be and to make arrangements for site visits. In the event that the bank may need to visit client site, vendors will be notified in writing. The bank may also make surprise unannounced visits to the vendors offices to verify any information contained in the bid document. All visits are at the discretion of the bank.

### **5.17 Bid Effectiveness**

It is a condition of the bank that the vendor guarantees the sufficiency, and effectiveness of the solution proposed to meet the bank requirements as outlined in this document. The Bank will hold the vendor solely responsible for the accuracy and completeness of information supplied in response to this tender. The bank will hold the vendor responsible for the completeness of the solution proposed and that were the vendor to be awarded the tender, they would implement the solution without any additional requirements from the bank.

### **5.18 Contract provision**

The bank will not make any payments in advance. The Bank will issue a Purchase Order for all the products/system ordered. The Purchase Order will be paid within 45 days after delivery, implementation, testing and commissioning. Any payments for the maintenance of the system will be subject to a contract to be agreed with the vendor. The bank will not accept partial deliveries and neither will the bank make partial payments.

### **5.19 Buyer's Rights**

The Bank reserves the right to reject any or all the tender bids without giving any reasons and the Bank has no obligation to accept any offer made. The Bank also reserves the right to keep its selection and selection criteria confidential. Bids not strictly adhering to tender document conditions may not be considered by the Bank whose decision on the matter shall be final. The vendor's terms and conditions will not form part of any contract with the Bank in relation to this tender. Bids not strictly adhering to RFP conditions may not

be considered by KCB Rwanda whose decision on the matter shall be final.

**Canvassing is prohibited and will lead to automatic disqualification.**

**5.20 Responsibility as an independent contractor**

The vendor agrees to take overall responsibility for any services rendered; regardless of whether third parties engaged by the vendor or the vendor himself carry them out

**5.21 Delivery**

- Partial Deliveries  
The bank will not accept any partial deliveries.
- Delivery, On-Site Test and Installation

After delivery, on-site test of the equipment functionality will be done by the supplier in the presence of a bank's network engineer.

In case the Bank reports any deficiencies in the solution, the supplier will fix the deficiency within one business day.

- Risk of Loss

The supplier covers all risks of loss and damage to any equipment for the implementation of the solution.



KCB

BANK