

TERMS OF REFERENCE: FOR THE DESIGN, PRINTING AND DELIVERY OF WINDOW DECALS "AS & WHEN REQUIRED" FOR A PERIOD OF THREE (3) YEARS AT NATIONAL CREDIT REGULATOR (NCR)



THE NATIONAL CREDIT REGULATOR

MAY 2026

TERMS OF REFERENCE: THE APPOINTMENT OF SERVICES PROVIDER FOR PRINTING, DESIGN PRINTING AND DELIVER OF WINDOW DECALS AS & WHEN REQUIRED FOR THE PERIOD OF 36 MONTH AT NATIONAL CREDIT REGULATOR

RFP NUMBER: NCR1030.05.2026

DUE DATE: 11 JUNE 2026 AT 11H00 SHARP CAT

**ADDRESS: 127-15TH ROAD RANDJES PARK
MIDRAND**

(NCR OFFICES)

CONTACT PERSON: Mampereke Lebepe

Email to: MLEbepe@ncr.org.za

TERMS OF REFERENCE: FOR THE DESIGN, PRINTING AND DELIVERY OF WINDOW DECALS "AS & WHEN REQUIRED" FOR A PERIOD OF THREE (3) YEARS AT NATIONAL CREDIT REGULATOR (NCR)

PART A- GENERAL TERMS OF CONDITIONS (SCM)

1. 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 to appointment of services provider for printing, design and deliver of window decals as & required for period of 36 month at national credit regulator

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/tenderstandardbiddingdocuments/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

TERMS OF REFERENCE: FOR THE DESIGN, PRINTING AND DELIVERY OF WINDOW DECALS “AS & WHEN REQUIRED” FOR A PERIOD OF THREE (3) YEARS AT NATIONAL CREDIT REGULATOR (NCR)

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 ninety (90) days from the due date for the submission of all bids.

4. Number of proposals

Each bid participant must provide two (2) hard copies (original copy & 1 Copy) and one (1) memory stick of 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 11 June 2026 and must be enclosed in a sealed envelope which must be clearly labelled/addressed on the outside.

a) RFQ No: NCR1030.05.2026

b) TERMS OF REFERENCE TO APPOINTMENT OF SERVICES TO DESIGN, PRINTING AND DELIVER OF WINDOW DECALS AS &WHEN REQUIRED FOR THE PERIOD OF 36 MONTH AT REGULATOR

c) CLOSING DATE: 11 JUNE 2026 AT 11H00 AM

5.2. Proposals are to be submitted in the marked tender box, in the reception area, National Credit Regulator, 127-15th Road, Randjiespark, Halfway House, Midrand. The tender box will only be available for the depositing of proposals between 08h00 and 16h30 on weekdays (excluding public holidays).

TERMS OF REFERENCE: FOR THE DESIGN, PRINTING AND DELIVERY OF WINDOW DECALS “AS & WHEN REQUIRED” FOR A PERIOD OF THREE (3) YEARS AT NATIONAL CREDIT REGULATOR (NCR)

- 5.3. Please note that this RFP CLOSSES 11 June 2026. No late submissions will be considered under any circumstances.
- 5.4. **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.
- 5.5. 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.
- 5.6. The NCR shall not disclose any details pertaining to the responses received, to any other participant, as this is regarded as confidential information.
- 5.7. Envelopes must not contain documents relating to any RFP other than the one referred to in this RFP.
- 5.8. The responses to the RFP will be opened as soon as is practical after the expiry of the time advertised for receiving them.
- 5.9. Only the participants that are short-listed after the evaluation process will be informed of the results of the submission adjudication process.
- 5.10. 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 Adjudication Committee. A minimum of 2 days’ notice will be given to relevant participants in advance of presentation date.

6. Timetable

Date & time	Activity
20/05/2026	Issue RFP document
11/06/2026	Closing date
12/06//2026	Preliminary evaluation

TERMS OF REFERENCE: FOR THE DESIGN, PRINTING AND DELIVERY OF WINDOW DECALS “AS & WHEN REQUIRED” FOR A PERIOD OF THREE (3) YEARS AT NATIONAL CREDIT REGULATOR (NCR)

15/06/2026	Evaluations by the Evaluation Committee
22/06/2026	Adjudication Committee meeting
29/06/2026	Appointment

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 Non-submission
Invitation to Bid – SBD 1	Yes	Complete and sign the supplied pro forma document	Returnable compulsory documents
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	Returnable compulsory documents
Declaration of Interest – SBD 4	Yes	Complete and sign the supplied pro forma document	Returnable compulsory documents

TERMS OF REFERENCE: FOR THE DESIGN, PRINTING AND DELIVERY OF WINDOW DECALS “AS & WHEN REQUIRED” FOR A PERIOD OF THREE (3) YEARS AT NATIONAL CREDIT REGULATOR (NCR)

TERMS OF REFERENCE: FOR THE DESIGN, PRINTING AND DELIVERY OF WINDOW DECALS “AS & WHEN REQUIRED” FOR A PERIOD OF THREE (3) YEARS AT NATIONAL CREDIT REGULATOR (NCR)

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 https://secure.csd.gov.za/ to obtain your vendor number starting with MAAA. Submit proof of registration.	Disqualification from process
Document that must be Submitted	Guideline		Consequence of Non-submission
Acceptance of the General Terms and Conditions	Yes	https://www.ncr.org.za/index.php/procedure/tender-standardbiddingdocuments/generaltermsconditions	Bidders to confirm that they read

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
------------------------------------	----------------	-------

TERMS OF REFERENCE: FOR THE DESIGN, PRINTING AND DELIVERY OF WINDOW DECALS “AS & WHEN REQUIRED” FOR A PERIOD OF THREE (3) YEARS AT NATIONAL CREDIT REGULATOR (NCR)

TERMS OF REFERENCE: FOR THE DESIGN, PRINTING AND DELIVERY OF WINDOW DECALS “AS & WHEN REQUIRED” FOR A PERIOD OF THREE (3) YEARS AT NATIONAL CREDIT REGULATOR (NCR)

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

8.3. SMME’s which are owned by Women.

SPECIFIC GOAL	ACHIEVEMENT LEVEL	POINTS
----------------------	--------------------------	---------------

TERMS OF REFERENCE: FOR THE DESIGN, PRINTING AND DELIVERY OF WINDOW DECALS “AS & WHEN REQUIRED” FOR A PERIOD OF THREE (3) YEARS AT NATIONAL CREDIT REGULATOR (NCR)

TERMS OF REFERENCE: FOR THE DESIGN, PRINTING AND DELIVERY OF WINDOW DECALS “AS & WHEN REQUIRED” FOR A PERIOD OF THREE (3) YEARS AT NATIONAL CREDIT REGULATOR (NCR)

	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 youth	3
	30% - 49% owned by persons who are youth	2
	0 – 29% owned by persons who are youth	1

9. Evidence for specific goals

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

TERMS OF REFERENCE: FOR THE DESIGN, PRINTING AND DELIVERY OF WINDOW DECALS “AS & WHEN REQUIRED” FOR A PERIOD OF THREE (3) YEARS AT NATIONAL CREDIT REGULATOR (NCR)

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)

1. INTRODUCTION

Service providers of credit and credit related services are required to register with the Registration Department of the National Credit Regulator (NCR), In terms of the National Credit Act No. 34 of 2005 (NCA). The purpose is to allow the NCR to discharge its statutory mandate to regulate these registrants and the credit industry.

2. BACKGROUND

Design, printing and supply of Window Decals for all National Credit Regulator (NCR) registrants i.e., Credit Providers, Debt Counsellors, Credit Bureaus, Alternative Dispute Resolution Agents and Payment Distribution Agents, as and when is required by the NCR.

3. SCOPE OF WORK

The NCR will supply the successful bidder with its Corporate Identity (CI) manual which should be strictly adhered to in terms of all related specifications. The specifications are as follows:

- Size: 190mm in width and 135mm in height,
- Production process: printed by using a silkscreen process and the colour should be exactly as the supplied pantone colours on inter-cote white, permanent vinyl with die-cut round corners
- Appearance and aesthetics: visible through glass,
- Materials and finish: the decals are printed on transparent vinyl in reverse, followed by a double white and silver. A double white is applied again followed by the facing colours to achieve an opaque finish.

Printing requirements

TERMS OF REFERENCE: FOR THE DESIGN, PRINTING AND DELIVERY OF WINDOW DECALS “AS & WHEN REQUIRED” FOR A PERIOD OF THREE (3) YEARS AT NATIONAL CREDIT REGULATOR (NCR)

- **Credit Provider Decal:** Pantone Cool Grey 9C and Pantone 152C
- **Credit Bureau Decal:** Pantone Cool Grey 9C, Pantone 152C and Pantone 287C
- **Debt Counsellor Decals:** Pantone Cool Grey 9C, Pantone 152C and Pantone 349C
- **Alternative Dispute Resolution Agent Decal:** Pantone Cool Grey 9C, Pantone 1795C and Pantone 152C
- **Payment Distribution Agent:** Pantone Cool Grey 9C and Pantone 152C.
- **Estimated quantities and Costing:** The service provider is required to provide pricing as follows.

Registrant type	Number required
Credit Providers	142 000
Debt Counsellors	6 000
Credit Bureaux	300
Alternative Dispute Resolution Agent	50
Payment Distribution Agents	15

NB: The expiry date on all the window decals must be the 31 July. The window decals will be ordered as and when required.

Proposal

All bidders need to supply one of each decal as a sample which will be at their own cost. The samples need to match the specifications and artwork supplied exactly.

Copyright

TERMS OF REFERENCE: FOR THE DESIGN, PRINTING AND DELIVERY OF WINDOW DECALS “AS & WHEN REQUIRED” FOR A PERIOD OF THREE (3) YEARS AT NATIONAL CREDIT REGULATOR (NCR)

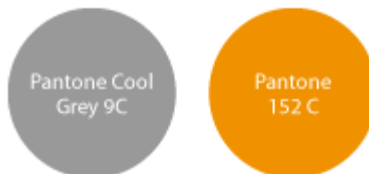
TERMS OF REFERENCE: FOR THE DESIGN, PRINTING AND DELIVERY OF WINDOW DECALS "AS & WHEN REQUIRED" FOR A PERIOD OF THREE (3) YEARS AT NATIONAL CREDIT REGULATOR (NCR)

The Intellectual Property Rights that reside in the design of the decal's vests in the National Credit Regulator.

The decals should not be reproduced for any other purpose other than for the purposes as directed above and only under the express written authority of the National Credit Regulator.

Artwork

Credit Provider Decal



Credit Bureau Decal

TERMS OF REFERENCE: FOR THE DESIGN, PRINTING AND DELIVERY OF WINDOW DECALS "AS & WHEN REQUIRED" FOR A PERIOD OF THREE (3) YEARS AT NATIONAL CREDIT REGULATOR (NCR)

TERMS OF REFERENCE: FOR THE DESIGN, PRINTING AND DELIVERY OF WINDOW DECALS "AS & WHEN REQUIRED" FOR A PERIOD OF THREE (3) YEARS AT NATIONAL CREDIT REGULATOR (NCR)



Debt Counsellor Decal

TERMS OF REFERENCE: FOR THE DESIGN, PRINTING AND DELIVERY OF WINDOW DECALS "AS & WHEN REQUIRED" FOR A PERIOD OF THREE (3) YEARS AT NATIONAL CREDIT REGULATOR (NCR)

TERMS OF REFERENCE: FOR THE DESIGN, PRINTING AND DELIVERY OF WINDOW DECALS "AS & WHEN REQUIRED" FOR A PERIOD OF THREE (3) YEARS AT NATIONAL CREDIT REGULATOR (NCR)



Alternative Dispute Resolution Agent

TERMS OF REFERENCE: FOR THE DESIGN, PRINTING AND DELIVERY OF WINDOW DECALS "AS & WHEN REQUIRED" FOR A PERIOD OF THREE (3) YEARS AT NATIONAL CREDIT REGULATOR (NCR)

TERMS OF REFERENCE: FOR THE DESIGN, PRINTING AND DELIVERY OF WINDOW DECALS "AS & WHEN REQUIRED" FOR A PERIOD OF THREE (3) YEARS AT NATIONAL CREDIT REGULATOR (NCR)



Payment Distribution Agent

TERMS OF REFERENCE: FOR THE DESIGN, PRINTING AND DELIVERY OF WINDOW DECALS "AS & WHEN REQUIRED" FOR A PERIOD OF THREE (3) YEARS AT NATIONAL CREDIT REGULATOR (NCR)

TERMS OF REFERENCE: FOR THE DESIGN, PRINTING AND DELIVERY OF WINDOW DECALS “AS & WHEN REQUIRED” FOR A PERIOD OF THREE (3) YEARS AT NATIONAL CREDIT REGULATOR (NCR)



Subcontracting:

Should the bidder subcontract on this part, full details of the subcontractor must be provided (BBBEE, CSD registration number, address, and technical capacity).

TERMS OF REFERENCE: FOR THE DESIGN, PRINTING AND DELIVERY OF WINDOW DECALS “AS & WHEN REQUIRED” FOR A PERIOD OF THREE (3) YEARS AT NATIONAL CREDIT REGULATOR (NCR)

TERMS OF REFERENCE: FOR THE DESIGN, PRINTING AND DELIVERY OF WINDOW DECALS “AS & WHEN REQUIRED” FOR A PERIOD OF THREE (3) YEARS AT NATIONAL CREDIT REGULATOR (NCR)

No	Evaluation Criteria	Weight
1.	<p>Company’s practical experience in printing and production of printed materials and the capacity to deal with the project.</p> <ul style="list-style-type: none"> • Provide details and years of experience in this discipline. Bidders are required to indicate their capacity in terms of the printing machines and facilities. • The proposal should include a capacity statement and must clearly indicate the capacity the service provider has that will be allocated to the project, should include an indication that it will be able to deliver the required amount of window decals within two weeks from the time of placing the order. <p>Scoring matrix (maximum 5 points):</p> <p>5 = Greater than 5 years - exceed the requirements (The company’s’ profile indicates that it has more than 5 years’ experience in printing and production of printed materials. Indicated the capacity in terms of the printing machines and facilities and can deliver the required amount of window decals within two weeks from the time of placing the order. Indicated the capacity the service provider has that will be allocated to the project</p> <p>4 = more than 4 to 5 years - Meet the requirements (The company’s’ profile indicates that it has more than 4 to 5 years’ experience in printing and production of printed materials. Indicated the capacity in terms of the printing machines and facilities and can deliver the required amount of window decals within two weeks from the time of placing the order. Indicated the capacity the service provider has that will be allocated to the project</p> <p>3 = more than 3 to 4 years - Partially meet the requirements (The company’s’ profile indicates that it has more than 3 to 4 years’ experience in printing and production of printed materials. Indicated the capacity in terms of the printing machines and facilities and can deliver the required amount of window decals within two weeks from</p>	20%

TERMS OF REFERENCE: FOR THE DESIGN, PRINTING AND DELIVERY OF WINDOW DECALS “AS & WHEN REQUIRED” FOR A PERIOD OF THREE (3) YEARS AT NATIONAL CREDIT REGULATOR (NCR)

TERMS OF REFERENCE: FOR THE DESIGN, PRINTING AND DELIVERY OF WINDOW DECALS “AS & WHEN REQUIRED” FOR A PERIOD OF THREE (3) YEARS AT NATIONAL CREDIT REGULATOR (NCR)

	<p>the time of placing the order. Indicated the capacity the service provider has that will be allocated to the project</p> <p>2 = more than 2 to 3 years – Did not meet the requirements (The company’s’ profile indicates that it has more than 2 to 3 years’ experience in printing and production of printed materials. Indicated the capacity in terms of the printing machines and facilities and can deliver the required amount of window decals within two weeks from the time of placing the order. Indicated the capacity the service provider has that will be allocated to the project</p> <p>1 = less than 2 years – Poor (The company’s’ profile shows that the company has practical experience of less than 2 years in printing and production of printed materials.</p>	
2.	<p>Samples</p> <p>Bidders are required to provide samples in terms of the section 4, 5 and 9 of the terms of reference. The samples will be evaluated according to the same sections.</p> <p>NB: For smaller decal quantities i.e., Credit Bureaux, ADRA and PDA – the NCR will accept digital samples if they are in accordance with the CI and are a perfect match.</p> <p>5 = All 5 samples meet the specifications</p> <p>1 = 4 – 1 Samples do not meet specifications</p>	<p align="center">35%</p>
3.	<p>References</p> <p>At least three (3) signed reference letters for the similar work conducted in the last 36 months with contact details including telephone numbers and email addresses.</p> <p>Reference letters will be checked against the scope, relevance, complexity, value, and time span of similar projects.</p> <p>5 = 4 reference letters and more</p> <p>4 = 3 reference letters</p> <p>3 = 2 reference letters</p> <p>2 = 1 reference letter</p> <p>1 = 0 reference letter</p>	<p align="center">10%</p>

TERMS OF REFERENCE: FOR THE DESIGN, PRINTING AND DELIVERY OF WINDOW DECALS “AS & WHEN REQUIRED” FOR A PERIOD OF THREE (3) YEARS AT NATIONAL CREDIT REGULATOR (NCR)

4	<p>Methodology</p> <p>a) Clear provision of detailed process to be followed upon receipt of the order.</p> <p>b) Demonstrating understanding of the subject matter and expansion on key issues for consideration in the scope of work.</p> <p>c) Has provided the work plan on how the work is going to be done.</p> <p>d) Risk matrix should outline key project risks, as well as the corrective measures suggested to mitigate these risks and their impact, for an example how will the following be addressed:</p> <ul style="list-style-type: none"> - Load shedding - Sourcing of the correct paper to print on - Delivery of window decals <p>5 = Exceed the requirements: Provided work plan indicating expansion on key issues for consideration in the project as stated on the scope of work. In addition, a detailed explanation on how the project objectives will be assessed, risk matrix and methodology)</p> <p>4 = Meet the requirements: Demonstrated familiarity with the subject matter by providing a detailed project plan and approach on the scope of work stated. In addition, a clear explanation on how the project objectives will be assessed, risk matrix and methodology.)</p> <p>3 = Partially met the requirement: (no clear proper plan on the proposed approach in relation to the scope of work. No clear explanation on how the project objectives will be assessed, risk matrix and methodology.)</p> <p>2 = Did not meet the requirements (proposed approach is not aligned to the scope of work. No explanation on how project objectives will be addressed, risk matrix and methodology.)</p> <p>1= Poor (Unacceptable, does not meet set criteria or no submission)</p>	<p style="text-align: center;">35%</p>
	<p>TOTAL SCORE</p>	<p style="text-align: center;">100%</p>

Only bidders who have scored a minimum score of 70 points will be evaluated on special goals and pricing.

1. **Additional information/documents to be submitted**

- Brief company profile, as relevant to the above-mentioned terms of reference.
- Experience in the relevant areas.
- Clientele
- Site visits to both the appointed supplier and sub-contractor (if applicable) will be conducted.
- All sub-contractor information (if applicable) needs to be disclosed in the proposal by the bidder for e.g. BEE certificate, SARS Tax Clearance etc.
- **NB: The BEE level of the sub-contractor (if applicable) needs to be equivalent to that of the bidder.**
- CV/Resumes of the technicians, highlighting experience relevant to this exercise. Individual CVs should not exceed 3 pages along with confirmation that the proposed team members will in fact be available to undertake this exercise at the appropriate time.
- Work plan, showing tasks, timelines etc.
- Contact details of at least three references from among recent clients with whom similar work has been conducted in the past 36 Months.
- Financial proposal- full and detailed pricing must be on the company's letter head

TERMS OF REFERENCE: FOR THE DESIGN, PRINTING AND DELIVERY OF WINDOW DECALS “AS & WHEN REQUIRED” FOR A PERIOD OF THREE (3) YEARS AT NATIONAL CREDIT REGULATOR (NCR)

TERMS OF REFERENCE: FOR THE DESIGN, PRINTING AND DELIVERY OF WINDOW DECALS “AS & WHEN REQUIRED” FOR A PERIOD OF THREE (3) YEARS AT NATIONAL CREDIT REGULATOR (NCR)

TERMS OF REFERENCE: FOR THE DESIGN, PRINTING AND DELIVERY OF WINDOW DECALS “AS & WHEN REQUIRED” FOR A PERIOD OF THREE (3) YEARS AT NATIONAL CREDIT REGULATOR (NCR)

TERMS OF REFERENCE: FOR THE DESIGN, PRINTING AND DELIVERY OF WINDOW DECALS “AS & WHEN REQUIRED” FOR A PERIOD OF THREE (3) YEARS AT NATIONAL CREDIT REGULATOR (NCR)