PRE-QUALIFICATION QUESTIONNAIRE

(PQQ)

An Post Money – Retail Investment Proposition Partner

Phase 1: Digital-Led Retail Investments (Republic of Ireland)

Tender Reference No.	0044 -
eTenders CFT / RFT No.	8655984
Contracting Authority	An Post, General Post Office, O’Connell Street, Dublin 1, Ireland
Procurement Contact	Seán O’Dwyer, Procurement, An Post – via eTenders messaging only
Name of Applicant	

Table of Contents

Important Notice

1. AN POST having its registered office at General Post Office, O'Connell Street, Dublin 1, Ireland is the Contracting Authority in respect of the competition the subject of this Procurement Process and this Pre-Qualification Questionnaire.

   AN POST is the Irish Post Office and was established as a commercial company in 1984. It operates the national postal service as well as various money transmission, savings and retail services such as foreign exchange, bill payment and insurance throughout Ireland and also provides agency services for Government departments and other bodies.

   AN POST has a network of 879 post offices and 102 Delivery Service Units nationwide. The Group produced revenues of €1.050 billion during 2025, servicing some 2.5 million delivery points each working day and a total value of €2.7 billion of cash transactions from everyday banking. The Group operates a number of subsidiary and associated businesses, such as Post Insurance, Air Business and the Prize Bond Company, in Ireland and the United Kingdom. It also runs the GPO Witness History centre.

2. The entire of this document, including all of the Sections, clauses, and paragraphs and the questionnaire set out herein and any attachments or exhibits attached hereto (whether in electronic form or otherwise) is referred to as the **"Pre-Qualification Questionnaire"** or **"PQQ"**. The questionnaire to be completed by Applicants attached to this PQQ is referred to as the **"Questionnaire"**. An **"Applicant"** is a person/group of persons/economic operators who have expressed an interest in this competition and who is/are defined as such in Section 3 of this PQQ.
3. Neither AN POST nor any of its directors, officers, managers, employees, advisers, servants or agents, warrant or represent that this document, or any other information given to Applicants, is accurate or complete, and they do not accept liability for any error, misstatement, or omission (negligent or otherwise) in this document, or in any other information given to Applicants. Neither AN POST nor any of its directors, managers, officers, employees, advisers, servants or agents owes any duty of care to any recipient of this PQQ either in relation to this PQQ or any other information that an Applicant may receive at any time.
4. The Pre-Qualification stage of this Procurement Process may be cancelled at any time by notice in writing issued by AN POST to the Applicants without any liability attaching to AN POST in respect thereof and no compensation or payment of any kind shall be payable to any Applicant or any other person in the event of cancellation or termination of this Procurement Process. AN POST is not liable for Applicants' costs or expenses arising in connection with this pre-qualification stage or any other stage of this process, irrespective of the outcome of this competition, or if the competition is cancelled or postponed.
5. An Post is a commercial semi-State entity which, in respect of certain activities relating to the provision of postal services, may be subject to the European Union (Award of Contracts by Utility Undertakings) Regulations 2016 (S.I. No. 286 of 2016), as amended, and Directive 2014/25/EU. An Post has determined that the subject matter of this tender does not relate to, and is not intended for the pursuit of, an activity concerning the provision of postal services. Accordingly, the Contracting Authority's position is that this procurement is outside the scope of the EU utilities procurement regime and is not being conducted pursuant to those rules. An Post has elected to conduct a competitive tender process in accordance with the procedures described in this tender document. Nothing in this tender document, or in the conduct of the process, shall be construed as creating any obligation to comply with the EU procurement directives or associated national procurement regulations where no such obligation otherwise applies. An Post reserves the right, subject to applicable law and the express provisions of

this tender document, to amend, suspend or terminate the tender process and to accept or reject any tender.

Tender Definitions

For the purposes of this Tender the following definitions shall apply:

“Affiliate” means any subsidiary or holding company (as defined in section 7 and section 8 respectively of the Companies Act 2014) of the Tenderer and any subsidiary of any such holding company from time to time.

“An Post” means An Post, a company incorporated in Ireland (with registration number 98788), having its registered office at General Post Office, O’Connell Street, Dublin 1, Ireland.

“Conflict of Interest” means any actual, potential or perceived situation where a Tenderer or its Affiliates, including their directors, employees, officers and agents, or any sub-contractors of the Tenderer or their Affiliates has, directly or indirectly, a financial, economic or other interest which actually, potentially or might be perceived to compromise the Tenderer’s bid in the context of the Tender.

“Contract” means the formal written agreement (which for this competition is intended to take the form of a Framework Agreement) executed between An Post and the Contractor for the provision of the Services requested in this PQQ.

“Contractor” means such person(s) firm(s) company(ies) partnership(s) corporation(s) with whom a Contract is entered into by An Post to provide the Services (as defined below). The Contractor will be the prime Contractor and shall be responsible in total for any/all the work of its sub-contractor(s) and for their acts and omissions as if they were the Contractor’s own acts and omissions.

“Framework Agreement” means the proposed Framework Agreement, which is the subject of this competition, a draft of which will form part of the tender pack issued at the ITT stage.

“Procurement Process” means two distinct stages: a pre-qualification stage and a tender stage (or award stage).

“PQQ” means this Pre-Qualification Questionnaire and all Sections and Appendices thereto.

“Services” means the provision of all Services as outlined in the Specification in Section 2.

“Specification” means the Specification for the Services as set out in Section 2.

“Sub-contractor” means the sub-contractors, to which the Contractor has delegated the performance of certain of the supply of software, hardware and/or Services, and reference to “Sub-contract” shall be construed accordingly.

“Successful Tenderer” means the winning Tenderer of this tender process.

“Tender” means all documentation and materials submitted by a Tenderer in response to this PQQ, including for the avoidance of doubt the documentation and materials submitted by the Contractor.

“Tender Response” means the Tenderer’s response to this Pre-Qualification Questionnaire.

“Tenderer” means any person(s) firm(s) company(ies) partnership(s) corporation(s) or other commercial entity submitting a Tender in response to this PQQ.

Where reference is made to any brand name or proprietary product or service this is for reference purposes only and should be interpreted to be accompanied by the words, **“or equivalent”**.

1. Description of the Contract being procured

1.1 Name of Contract and Summary of Requirements

This is a call to competition by AN POST for the **An Post Money – Retail Investment Proposition Partner (Phase 1: Digital-Led Retail Investments, Republic of Ireland)** (the "Contract").

Summary of Requirements

An Post Money is the financial services arm of An Post, Ireland's national postal and financial services provider. An Post operates one of the country's largest retail networks and is a trusted consumer brand with nationwide reach, with strong engagement across customer groups that may be underserved or under-engaged by traditional financial institutions.

Following a strategic review of savings and investments opportunities, An Post has decided to bring a retail investment proposition to market on a phased basis, with a digital-led retail investment proposition for the Republic of Ireland as Phase 1. This reflects the high level of household cash holdings in Ireland, comparatively low retail investment participation, and the policy direction of the European Savings and Investments Union agenda, including the anticipated development of Personal Investment Accounts (PIAs).

Through this Procurement Process, An Post is seeking to identify and appoint a suitably qualified and experienced partner to support the design, manufacture, platform delivery and/or servicing of a retail investment proposition offered under the An Post Money brand. The proposition will be An Post-led in terms of distribution and customer relationship, and partner-enabled in terms of product manufacture, platform, custody, execution and operational servicing. An Post will retain ownership of the customer relationship, the brand and the distribution channels.

An Post anticipates that a partner may fulfil one or more of the following roles, either directly or in combination (including through consortium or teaming arrangements):

- Product manufacturer / fund provider – provision and management of underlying investment products and funds;
- Platform, custody and execution provider – provision of the investment platform, custody, dealing and execution services;
- White-label / co-branded digital journey provider – delivery of a digital, An Post Money-branded customer onboarding and servicing journey;
- Servicing and operational support provider – provision of ongoing customer servicing, administration and operational support; and
- Integrated / combined partner – provision of a combination of the above under a single integrated proposition.

The proposition is expected to be delivered primarily through digital channels, integrated where appropriate with the existing An Post Money digital ecosystem. Requirements span proposition and customer experience, branding and distribution, operating model and servicing, regulatory, compliance and risk, technology and data, data protection and residency, digital product and user experience, and accessibility.

Consortium and teamed responses are expressly permitted. Where responsibilities are shared across multiple parties, Applicants must clearly identify each party's role. Where sub-contractors are proposed, the equivalent due diligence process applied to the prime Contractor will equally be applied to them.

Phased approach: This competition concerns Phase 1 (digital-led retail investments in the Republic of Ireland). An Post is taking a longer-term strategic view and may, in future phases and subject to separate consideration, extend its savings and investments proposition (for example to further savings and pensions products). Applicants are encouraged to indicate the broader range of relevant capabilities they could offer.

Full requirements: A full statement of requirements, evaluation criteria and the form of Contract will be provided to shortlisted Applicants at the Invitation to Tender (ITT) stage. This PQQ is concerned solely with the pre-qualification and shortlisting of Applicants.

1.2 Duration of Contract and Form of Contract

The Contract, the subject of this competition, is intended to take the form of a **Single Party Framework Agreement / Contract** for an initial term of **seven (7) years**, with an option for AN POST to extend for one or more further periods of up to **two (2) years** in aggregate (giving a maximum potential term of **nine (9) years**), at AN POST's sole discretion, subject to the terms and conditions of the Contract.

The proposition is expected to constitute a critical or important business service for An Post for the purposes of operational resilience requirements (including the Digital Operational Resilience Act (DORA) and Central Bank of Ireland expectations). This will be reflected in the Contract issued at the ITT stage.

The form of Contract will be issued with the Invitation to Tender (ITT) at the ITT stage of this procurement process to all Applicants who pre-qualify for the ITT stage of the process, under this PQQ, subject to AN POST's decision (in its sole discretion) to proceed to the ITT stage of the competition.

1.3 IT / Cyber Security

The Successful Tenderer(s) will be required to comply with An Post's information and cyber security requirements, which will be set out in full at the ITT stage and reflected in the Contract. Given the regulated and data-sensitive nature of a retail investment proposition, and its status as a critical or important business service, robust information security is a core requirement of this competition.

Applicants should be able to demonstrate, at a minimum, the following (which will be assessed further at Part 7 of the Questionnaire and, in greater depth, at the ITT stage):

- An Information Security Management System certified to ISO/IEC 27001, or an equivalent recognised framework (for example SOC 2 Type II), together with current audit / attestation reports;
- A documented information security policy, approved and reviewed at Board or senior management level;
- Secure software development practices, regular vulnerability scanning and independent penetration testing, with a defined remediation process;
- Network and border security controls, including firewalls, intrusion detection/prevention and segmentation;
- Comprehensive logging, monitoring and auditing, with defined retention periods;

Compliance with DORA and related ICT risk management, incident reporting and ICT third-party risk requirements will be required to the extent applicable, and will be addressed in detail at the ITT stage.

1.4 Business Continuity

The Successful Tenderer(s) must operate robust business continuity and disaster recovery arrangements appropriate to a critical or important financial services business service. Applicants should be able to demonstrate a Business Continuity Management System aligned to ISO 22301 (or equivalent), regularly tested, with defined recovery time and recovery point objectives. This is assessed further at Part 9 of the Questionnaire and in greater depth at the ITT stage.

1.5 Security

The Successful Tenderer(s) will be required to comply with An Post's security and personnel vetting requirements appropriate to the handling of customer data and the operation of a regulated investment service. Applicants should be able to demonstrate appropriate personnel vetting and security screening procedures, as assessed further at Part 13 of the Questionnaire.

2. The Applicant

2.1 Who is the Applicant

Applicants may be submitted by an individual, a single entity, or a consortium or grouping of persons (however constituted). For the purposes of this PQQ, an Applicant is an economic operator who has expressed an interest in participating in this competition, and may include without limitation any of the following (each referred to as the "Applicant"):

(a) an individual candidate who is a a sole trader or single legal entity;

(b) a corporate entity, a joint venture, or a partnership;

(c) a consortium or group of members whether incorporated or unincorporated, including without limitation where a group proposes to contract whether through:

  (i) a special purpose vehicle (SPV); or

  (ii) one or more members of the consortium or grouping acting as lead member; or

  (iii) a consortium where one or more members are also acting as sub-contractors; or

  (iv) a group of persons consisting of a prime contractor and one or more persons or entities acting as sub-contractors where the Applicant is the prime contractor; or

  (v) an unincorporated grouping of two or more persons.

If a submission is being made by a consortium, please refer to Appendix 2 for additional requirements.

2.2 Sub-contracting

Applicants should make it clear from their submissions (refer to Part 1.3 of the Questionnaire) which entities they are proposing to act as sub-contractor(s) and whether sub-contractors are also proposed as members of a consortium.

The Contract does not allow for the entire obligations of the Contractor to be sub-contracted and sub-contracting under the Contract is at the sole discretion of AN POST who may withhold its consent.

Where there is any change or proposed change in the details concerning any sub-contractor or sub-contracting arrangements that has been notified to AN POST by the Applicant, such a change must be notified in writing to AN POST.

2.3 Reliance on Resources

If any Applicant, including an Applicant consisting of a consortium or group of members however constituted, or a grouping, wishes to rely on the resources of any person or other entity or entities, or in the case of a consortium, of the members of the consortium, or of sub-contractor(s), or of any third party, in order to meet the qualitative selection criteria set out in this PQQ and prove its economic and financial capacity and/or technical and/or professional expertise, including any minimum qualification criteria, it may do so whatever the nature of the legal link between itself and those persons/entities PROVIDED the Applicant can prove to the satisfaction of AN POST that the necessary resources will be available to it for the duration of the Contract.

An Applicant relying on the resources of other entities in this way must demonstrate that it will have those resources at its disposal, for example by producing an undertaking to that effect from the entities concerned. Full details must be provided in Part 1.4 of the Questionnaire.

3. The Procurement Process

3.1 Two-Stage Process

This Procurement Process consists of two distinct stages: (i) a pre-qualification stage (this PQQ) and (ii) a tender / award stage. This PQQ relates to the pre-qualification stage only. The purpose of this pre-qualification stage is to establish a shortlist of pre-qualified Applicants who will be invited to participate in the tender stage.

3.2 Change of Pre-Qualification Status

Each Applicant must inform AN POST promptly, in writing via the eTenders platform, of any material change to the information provided in its PQQ response, including any change that affects its ability to satisfy the minimum qualification criteria or selection criteria, at any time during the Procurement Process. AN POST reserves the right to re-assess an Applicant's pre-qualification status in the light of any such change.

3.3 Shortlisting Process

AN POST anticipates that it will, following the PQQ stage of this Procurement Process, have established a shortlist of pre-qualified Applicants. Subject to a sufficient number of Applicants satisfying the Minimum Requirements, AN POST can shortlist up to five (5) Applicants (provided that a sufficient number of Applicants apply and meet the Minimum Requirements). The number of Applicants to be shortlisted is on the basis of those Applicants meeting the Minimum Requirements and achieving the highest scores for pre-qualification using the Selection Criteria. AN POST reserves the right to increase the number beyond this where there is a small differential in marks between the fifth and next placed Applicant(s) but is not obliged to do so.

3.4 Tender Process

The tender stage, or award stage, of this Procurement Process will commence when AN POST issues an ITT to each shortlisted Applicant that has been shortlisted under this PQQ and its procedures. If AN POST decides (in its absolute discretion) to proceed to the tender stage, it will provide each shortlisted Applicant with the following detailed documentation or access to documentation, as part of the documentation making up the ITT:

a) detailed information regarding the procedures to be followed during the tender stage / award process including the award criteria and methodology;

b) a draft of the form of Contract; and

c) the scope of services / technical specifications for the Contract.

Applicants should note that those who have been shortlisted to proceed to the tender stage will be required to comply with the insurance requirements of the Contract and be required to be in possession of and produce a Tax Clearance Certificate from the Revenue Commissioners of Ireland at the time of contract award.

3.5 Insurance

The Successful Tenderer(s) shall be required to hold, for the term of the Contract, the following insurances (with the minimum cover for each):

Type of Insurance	Indemnity Limit
Employer's Liability	Thirteen million euro (€13,000,000)
Public and Products Liability	Six million five hundred thousand euro (€6,500,000)

Type of Insurance	Indemnity Limit
Professional Indemnity	Five million euro (€5,000,000) any one claim
Cyber Risk / Cyber Liability	Five million euro (€5,000,000) in the aggregate

By signing the Applicant's Statement at Appendix 4, Applicants confirm that, if awarded a Contract under this Competition, (i) they will, from the Commencement Date of the Contract (as defined in the Contract), obtain and hold the types and levels of insurance as specified above, (ii) the territorial limits and jurisdiction of their insurance policies include the Republic of Ireland and (iii) they are not aware of any exclusions, restrictions, conditions or warranties or, in the case of policies with an aggregate limit of indemnity, any outstanding claims, which could have a material adverse impact on the level of coverage specified above. A formal confirmation from the Applicant's insurance company or broker to this effect will be requested from the Successful Tenderer(s) prior to the award of (and shall be a condition of) any Contract.

The Successful Tenderer(s) will, during the term of the Contract, be required to: (a) immediately advise AN POST of any material change to its insured status; (b) produce proof of current premiums paid upon request; and (c) produce valid certificates of insurance upon request.

3.6 Tax Clearance

It will be a condition of any Contract pursuant to this Competition that the Successful Tenderer(s) shall, for the term of such contract(s), comply with all applicable EU and domestic tax laws. Applicants are referred to www.revenue.ie for further information. Prior to the award of any Contract arising out of this Competition, the Successful Tenderer(s) shall be required to supply its Tax Clearance Access Number and Tax Reference Number to facilitate online verification of their tax status by AN POST. By supplying these numbers, the Successful Tenderer(s) acknowledges and agrees that AN POST has the permission of the Successful Tenderer(s) to verify its tax cleared position online.

4. Procedural Requirements

The Questionnaire must be completed in the prescribed form. Failure to provide the requested information, omission of supporting documentation and the provision of incomplete or misleading information may result in exclusion from the Procurement Process. A summary of the procedure for pre-qualification of Applicants under this Procurement Process is as follows:

a) Each Questionnaire returned will be checked to ensure that the Applicant has complied with any applicable procedural requirements and that the Questionnaire has been submitted on time within the deadline for submissions set by this PQQ and is complete. Applicants who do not comply may be eliminated at this point;

b) Each Questionnaire will be checked to ensure that the Applicant complies with the pre-conditions for pre-qualification set out in Section 4.1 of this PQQ. Applicants who do not comply may be eliminated at this point;

c) Each Questionnaire will be checked to ensure that the Applicant meets the minimum qualification criteria which are set out in Section 5.1 of this PQQ. Applicants who do not meet the minimum qualification criteria will be eliminated at this point;

d) All Applicants who have passed the previous stages set out above will then be evaluated under the further selection criteria set out in this PQQ and a further evaluation or shortlisting exercise will be carried out at this stage;

e) AN POST will then inform Applicants in writing of the outcome of the pre-qualification procedures and will inform Applicants whether or not they have been shortlisted; and

f) Shortlisted Applicants will be invited to tender and issued with the ITT documentation, if AN POST decides (in its sole discretion) to proceed to the tender stage.

4.1 Pre-Conditions for Qualification and Shortlisting

1. **Completion of Appendix 1 (Pre-Qualification Questionnaire).** Applicants must complete all Parts of Appendix 1 (the Pre-Qualification Questionnaire).
2. **Declaration in Part 2 (Appendix 1)** relating to meeting the minimum qualification criteria is required to be completed by Applicants and any other entity on whom reliance on resources is sought to be relied upon;
3. **Declaration of Eligibility (Part 14)** must be completed and signed by the Applicant (and each member of a consortium and each entity being relied upon);
4. **Applicant's Statement of Confirmation (Appendix 4)** must be completed and signed;
5. **Consortium requirements (Appendix 2)** must be completed where the Applicant is a consortium;
6. **Sub-contractor requirements (Appendix 3)** must be complied with where sub-contractors are proposed; and
7. **Declaration of Going Concern (Appendix 5)** must be provided in respect of the Applicant, each member and each entity being relied upon.

4.2 Format of PQQ Submissions and Return of PQQ

All PQQ submissions must be made electronically via the eTenders platform (www.etenders.gov.ie) in accordance with the instructions on that platform. Submissions must be structured to follow the Parts of the Questionnaire set out below. Applicants should ensure that each Part is clearly identified and that all requested supporting documentation is enclosed.

Part	Content	Basis of Assessment
Part 1	Applicant Details / Information (including consortium / prime contractor / sub-contractors)	Information
Part 2	Information / Declaration re Minimum Qualification Criteria (Turnover, Insurance, Tax Clearance, Going Concern)	PASS/FAIL
Part 3	Technical Capability: Relevant Experience of Applicant	Weighted
Part 4	Technical Capability: Company / Technical Resources (incl. Regulatory, Compliance & Risk)	Weighted
Part 5	Data Protection & Data Residency	Weighted
Part 6	Quality Management Systems	PASS/FAIL
Part 7	Information Security	Weighted
Part 8	Sustainability	Weighted
Part 9	Business Continuity	Weighted
Part 10	Sub-Contracting	Information
Part 11	Business Conduct	PASS/FAIL
Part 12	Health and Safety	PASS/FAIL
Part 13	Security (Vetting Procedures / Garda Vetting)	Information
Part 14	Declaration of Eligibility	PASS/FAIL
Appendix 2	Consortium Submission Requirements (if applicable)	PASS/FAIL
Appendix 3	Requirements Concerning Sub-Contractors (if applicable)	PASS/FAIL
Appendix 4	Applicant’s Statement of Confirmation	PASS/FAIL
Appendix 5	Declaration of Going Concern	PASS/FAIL

4.3 Deadline for PQQ Submissions

The deadline for receipt of PQQ submissions is (the “Deadline”), as published on the eTenders platform. Submissions received after the Deadline may not be considered. It is the responsibility of each Applicant to ensure that its submission is uploaded and received in full through the eTenders platform before the Deadline. Applicants are strongly advised to allow sufficient time to complete the upload process.

5. Selection Criteria

5.1 Minimum Qualification Criteria (PASS/FAIL)

The minimum qualification criteria that each Applicant must satisfy in order to proceed to the next stage of the qualification evaluation are as follows:

(1) Minimum Financial Qualification Criteria – Turnover (PASS/FAIL)

TURNOVER (exclusive of VAT): A minimum annual turnover of **two million euro (€2,000,000)** per annum for any two of the last three financial year ends. Applicants must provide evidence of turnover that is satisfactory to AN POST, by way of a copy of the audited accounts for the three most recent financial years. If audited accounts are not completed for the most recent year, a signed auditor's statement should be provided. A signed Declaration in the form set out in Part 2 of the Questionnaire must be submitted.

Reliance on resources to meet the Turnover Requirement: Where the Applicant seeks to rely on the resources of another person to meet the minimum financial qualification criteria of Turnover, it must provide evidence of the turnover for such other person/entity for each of the financial years listed above and prove to AN POST that the necessary resources will be available to it when required, whether by way of a signed auditor's statement or similar.

Reliance on a Consortium Member: where an Applicant which is a consortium seeks to rely on the resources of a consortium member to satisfy the minimum financial qualification criteria, this must be stated in the Declaration set out in Part 2 of the Questionnaire and a letter confirming this reliance on resources must be furnished by each other member of the Applicant.

Parent company: Where the Applicant is a subsidiary and relying on its parent company to meet the minimum turnover requirements, the details required by this section must also be provided by the parent company.

AN POST reserves the right to conduct any due diligence checks to assess financial capacity to undertake the Services.

(2) Regulatory Authorisation (PASS/FAIL)

Because the Services concern the provision of a regulated retail investment proposition, the Applicant (or, where relevant, the consortium member or entity being relied upon that will perform the regulated activity) must hold, and maintain for the term of any Contract, all authorisations, registrations, licences and permissions required under applicable EU/EEA and Irish law to provide the relevant regulated investment services (for example, as applicable, authorisation as an investment firm under MiFID II, as a fund management company / UCITS or AIFM, or an equivalent authorisation), and must be in good standing with the Central Bank of Ireland and/or the relevant competent authority in its EU/EEA home Member State (with passporting into the Republic of Ireland where relevant). The Applicant must confirm this position and provide details of the relevant authorisation(s) in the Declaration set out in Part 2 of the Questionnaire. Where a role within the proposed structure does not involve the performance of a regulated activity, this criterion applies only to the party or parties performing regulated activities.

(3) Insurance (PASS/FAIL)

The Applicant must provide a completed and signed Self-Declaration in accordance with Part 2, confirming that it holds, or will hold from the Commencement Date of any Contract, the insurances at the minimum levels set out in Section 3.5.

(4) Tax Clearance (PASS/FAIL)

The Applicant must provide a completed and signed Self-Declaration in accordance with Part 2.

(5) Applicant Declaration of Eligibility (PASS/FAIL)

The Applicant must provide a completed and signed Applicant Declaration of Eligibility in accordance with Part 14.

(6) Declaration of Going Concern (PASS/FAIL)

Please enclose a statement from a Director of the Applicant, of each Applicant Member, and of each Entity Being Relied Upon, based on the current financial evidence available, certifying that the entity in question: (a) is a going concern; (b) that its average turnover as specified in this document, based on available forecasts, remains valid into the future; and (c) that it has the financial and operational capacity to (i) trade successfully for the next 12 months, and (ii) deliver such of the Contract requirements as are proposed to be delivered by such entity from the date of Response to this PQQ (a “Going Concern Statement”), in the form set out in Appendix 5.

Notwithstanding the above, AN POST reserves the right to raise further queries in relation to this Going Concern Statement with the Applicant, and to seek explanation(s) where the Applicant’s past financial results show financial issues which could give rise to uncertainty regarding the validity of the Going Concern Statement, such as post-tax losses, an adverse capital and reserves position, or other material issues. In this case, the onus shall be on the Applicant to demonstrate and explain, to the reasonable satisfaction of AN POST, that any concerns or financial issues will not have an adverse bearing on the ability of the Applicant to perform the Contract, before the Applicant can achieve a Pass.

5.2 Technical / Professional Ability

The following table sets out the further shortlisting criteria in respect of the technical and professional ability and company resources of Applicants (it also includes the minimum qualification score where this relates to each criterion). The scoring methodology allocated to these criteria is set out in Section 6 of this PQQ. AN POST reserves the right to seek feedback from the client references provided.

Technical and Professional Ability Criteria	Weighting	Cross-reference in Appendix 1 Questionnaire	Minimum Rule / Minimum Score
Relevant Experience of Applicant	25% (25 points)	Part 3	Applicant must score a minimum of 60% of the allocated score under this criterion.
Company / Technical Resources	30% (30 points)	Part 4	Applicant must score a minimum of 60% of the allocated score under this criterion.
Regulatory, Compliance & Risk	15% (15 points)	Part 4	Applicant must score a minimum of 60% of the allocated score under this criterion.
Data Protection & Data Residency	10% (10 points)	Part 5	Applicant must score a minimum of 60% of the allocated score under this criterion.
Information Security	10% (10 points)	Part 7	Applicant must score a minimum of 60% of the allocated score under this criterion.
Business Continuity	5% (5 points)	Part 9	N/A

Technical and Professional Ability Criteria	Weighting	Cross-reference in Appendix 1 Questionnaire	Minimum Rule / Minimum Score
Sustainability	5% (5 points)	Part 8	N/A
TOTAL	**100% (100 points)**		

Failure to meet the minimum score threshold (where applicable) under ANY of the above qualitative selection criteria shall result in elimination from the competition.

Reliance on resources – If the Applicant is relying on the resources of any third party / Sub-Contractor / Consortium member to fulfil the Technical and Professional Ability Selection Criteria, full details are required as per Section 2.3 of the PQQ and Part 1 of the Questionnaire. In particular, if the experience of any Sub-Contractor or third party / Consortium member is being relied upon to fulfil the Selection Criteria, relevant examples of experience should be provided in Part 3 and, in relation to resources, the details should be provided in Part 4 of the Questionnaire.

6. Scoring Methodology

Each of the weighted criteria set out in Section 5.2 will be scored on the following 0–5 scale. The score awarded will be multiplied by the weighting for the relevant criterion to determine the marks achieved.

Score	% of total mark available	Comment
5	**100%**	Excellent – Overall, the response is excellent and relevant. The response is comprehensive and demonstrates a thorough understanding of the criterion and provides details on how the criterion will be exceeded.
4	**80%**	Very Good – Overall, the response is very good and relevant. The response demonstrates a very good understanding of the criterion and provides details on how the criterion will be satisfied to a high standard.
3	**60%**	Good – Overall, the response is good and relevant. The response demonstrates a good understanding of the criterion and provides adequate detail on how the criterion will be satisfied.
2	**40%**	Satisfactory – Overall, the response is satisfactory but with some minor shortcomings. The response demonstrates a satisfactory understanding of the criterion.
1	**20%**	Poor – Overall, the response is poor. The response demonstrates only a limited understanding of the criterion and/or provides limited detail, with significant shortcomings.
0	**0%**	Unacceptable – No response provided, or the response is wholly inadequate or irrelevant, and fails to demonstrate any understanding of the criterion.

7. General Conditions

7.1 Interviews / Presentation Meetings

AN POST reserves the right (but is not obliged) to invite Applicants to attend interviews and/or presentation or clarification meetings as part of, or following, the evaluation of PQQ responses. Any such meetings will be conducted on a consistent basis. AN POST will not be liable for any costs incurred by Applicants in connection with any such meeting.

7.2 Further Information / Queries and Clarifications

All queries and requests for clarification in respect of this PQQ must be submitted through the messaging facility of the eTenders platform (www.etenders.gov.ie), and not by any other means. Applicants should not contact any other member of An Post staff in relation to this competition. AN POST will endeavour to respond to queries in good time before the Deadline. Where appropriate, AN POST may circulate queries and responses (in anonymised form) to all Applicants via the eTenders platform. AN POST reserves the right to issue clarifications, amendments or additional information via the eTenders platform at any time prior to the Deadline.

7.3 Confidentiality and Confidential or Potentially Confidential Queries / Announcements

This PQQ and all information provided by AN POST in connection with this Procurement Process is confidential and must not be disclosed by the Applicant to any third party (other than to the extent strictly necessary for the purpose of preparing its Tender Response and subject to equivalent confidentiality obligations), or used for any purpose other than the preparation of its Tender Response. Where an Applicant considers that any information contained in its submission is commercially sensitive or confidential, it should identify such information clearly and state the reasons for its sensitivity. AN POST will use reasonable endeavours to hold such information in confidence, but Applicants should note that AN POST is subject to legal obligations of disclosure, including under the Freedom of Information Act 2014 and applicable procurement law, and no guarantee of confidentiality can be given.

7.4 Conflicts of Interest

Each Applicant must confirm, by completing the Applicant's Statement of Confirmation at Appendix 4, whether or not there is any actual, potential or perceived Conflict of Interest in relation to its participation in this Procurement Process. Where any such Conflict of Interest exists or arises, the Applicant must disclose it to AN POST in writing via the eTenders platform as soon as it becomes aware of it. AN POST reserves the right to exclude any Applicant where a Conflict of Interest cannot, in the opinion of AN POST, be satisfactorily remedied.

7.5 Anti-Collusion / Inducements / Interference

Any Applicant (or any member, sub-contractor, or other entity connected with the Applicant) who directly or indirectly canvasses any member, officer, employee, agent or adviser of AN POST concerning this competition, or who attempts to obtain information from any such person concerning this competition, or who colludes with any other Applicant in relation to this competition, or who offers any inducement of any kind in relation to this competition, may be disqualified. Each Applicant must confirm, by completing the Applicant's Statement of Confirmation at Appendix 4, that its Tender Response has been prepared and submitted without any collusion, communication or agreement with any other Applicant.

7.6 GDPR / Data Protection

AN POST will process any personal data contained in a Tender Response in accordance with the General Data Protection Regulation (Regulation (EU) 2016/679) ("GDPR"), the Data Protection Act 2018, and applicable law, solely for the purposes of conducting and administering this Procurement Process.

Given the nature of the Services, Applicants should note that An Post requires that all processing of An Post customer personal data under any resulting Contract be carried out within the European Economic Area (EEA), or in a jurisdiction that is the subject of a valid European Commission adequacy decision. No offshoring of An Post customer personal data outside the EEA / adequate jurisdictions will be permitted in Phase 1. This requirement is assessed further at Part 5 (Data Protection & Data Residency) of the Questionnaire and will be reflected in the Contract.

7.7 No Prior Knowledge

Each Applicant must confirm, by completing the Applicant's Statement of Confirmation at Appendix 4, that no director, officer, employee or adviser of the Applicant has any knowledge of the requirements or evaluation of this competition beyond that which is available to all Applicants, and that it has not received any assistance or information in relation to this competition that has not been made available to all Applicants.

7.8 Publicity

No Applicant may make any announcement, or issue any publicity or press release, or otherwise publicise, in any medium, its participation in this Procurement Process or any Contract awarded under it, without the prior written consent of AN POST.

7.9 Environmental, Social and Labour Law

Applicants are required, in the performance of any Contract awarded under this Procurement Process, to comply with all applicable obligations in the fields of environmental, social and labour law established by EU law, national law, collective agreements and applicable international environmental, social and labour law provisions. By completing the Applicant's Statement of Confirmation at Appendix 4, the Applicant confirms its commitment to such compliance.

7.10 Sustainability

An Post is committed to sustainability and to reducing the environmental impact of its operations and supply chain. Applicants should be able to demonstrate an appropriate environmental management approach, ideally certified to ISO 14001 (or equivalent) or supported by a documented environmental / sustainability policy. This is assessed further at Part 8 (Sustainability) of the Questionnaire.

7.11 Changes to Requirements

AN POST reserves the right to amend, clarify, add to or withdraw all or any part of this PQQ and the requirements at any time prior to the Deadline, by issuing a notice via the eTenders platform. AN POST also reserves the right to vary the requirements between the PQQ and ITT stages.

7.12 Third Party Support

Where an Applicant relies on the resources or support of any third party (including any sub-contractor, consortium member, parent or affiliated company) in order to meet the requirements of this PQQ, it must provide full details in Part 1 of the Questionnaire and must be able to demonstrate that those resources will genuinely be available to it for the duration of the Contract, as set out in Section 2.3.

7.13 Use of AI during the Tender Process

Applicants may use artificial intelligence (AI) tools to assist in the preparation of their Tender Response. However, the Applicant remains fully responsible for the accuracy, completeness and integrity of its response. Any information generated with the assistance of AI tools must be verified by the Applicant, must be accurate and must not be misleading. The Applicant must ensure that its use of any AI tools does not involve the disclosure of confidential An Post information to any third party in breach of the confidentiality provisions of this PQQ, and does not infringe the intellectual property or other rights of any third party. AN POST reserves the right to seek clarification as to the use of AI tools in the preparation of any Tender Response.

7.14 European Accessibility Act

The proposition is expected to constitute a consumer-facing service to which the European Accessibility Act applies. Applicants should note that any customer-facing digital service delivered under the Contract will be required to comply with the accessibility requirements of Directive (EU) 2019/882 (the European Accessibility Act), as transposed in Ireland by the European Union (Accessibility Requirements of Products and Services) Regulations 2023 (S.I. No. 636 of 2023), including alignment with the harmonised standard EN 301 549 and the Web Content Accessibility Guidelines (WCAG) 2.1 at Level AA (or such later versions as apply). These requirements will be addressed in detail at the ITT stage.

Appendix 1 – Applicant Questionnaire Response

Guidance Note for Completion

- The Questionnaire must be completed in full. Applicants must complete every Part. Do not leave any question blank – where a question is not applicable, please state "Not applicable" and briefly explain why.
- All responses must be provided in the English language.
- All financial figures must be denominated in euro (€). Where original figures are in another currency, please convert to euro and state the exchange rate and date used.
- Do not include hyperlinks or URLs in place of a substantive answer; the response must be self-contained within the Questionnaire.
- Where a word limit is specified, responses exceeding that limit may not be considered in full.
- Where the Applicant is a consortium, the relevant Parts must be completed separately for each member, as indicated.
- All declarations must be signed by a person duly authorised to bind the Applicant (and, where relevant, each member and each entity being relied upon).

Part 1 – Applicant Details / Information

(Including information regarding grouping / consortium bids / prime contractor / sub-contractors)

1.1 Applicant

1.1 Registered name of Applicant	
1.2 Trading name (if different)	
1.3 Registered / principal address	
1.4 Country of registration	
1.5 Company / registration number	
1.6 VAT number	
1.7 Legal form (e.g. plc, ltd, LLP, partnership)	
1.8 Date of establishment / incorporation	
1.9 Contact name for this competition	
1.10 Contact position / title	
1.11 Contact email address	
1.12 Contact telephone number	

1.2 Applicant Structure

Please indicate the structure of the Applicant by ticking the appropriate box:

Single legal entity	
Consortium / grouping (complete Appendix 2)	
Prime contractor with sub-contractor(s) (complete 1.3 and Appendix 3)	

Signed on behalf of the Applicant:

Signature	
Name (block capitals)	
Position / title	
Date	

1.3 Details of Sub-Contracting Arrangements

Please provide details of any sub-contractors proposed. Add rows as required.

Name of Proposed Sub-Contractor (full legal name, registered office, registered number, country of incorporation, trading or business name)	Role of Proposed Sub-Contractor

1.4 Reliance on Resources

Does the Applicant intend to rely on the resources of any other entity (e.g. consortium member, sub-contractor, parent or third party) to meet the selection criteria of this PQQ? Please tick:

Tick if appropriate written evidence of such support/reliance on resources of others for financial and economic capacity (whether in respect of the minimum qualification financial criteria on turnover or any other selection criteria relating to economic and financial capacity set out in the PQQ	☐	Reference to where enclosed:
Tick if appropriate written evidence of such support/reliance on resources of others to meet selection criteria relating to technical and/or professional ability is enclosed.	☐	Reference to where enclosed:

Part 2 – Information / Declaration re Minimum Qualification Criteria

2.1 Turnover (PASS/FAIL)

Please state the Applicant's total turnover (exclusive of VAT) for each of the last three financial years. Copies of audited accounts (or a signed auditor's statement where audited accounts for the most recent year are not yet completed) must be enclosed.

Financial Year End (date)	Total Turnover (€, ex. VAT)	Audited? (Y/N)

Where reliance is placed on the turnover of another entity (consortium member, parent or other), complete the following and enclose the required evidence and undertaking:

Name of Entity Relied Upon	Relationship to Applicant	Turnover – last 3 FYs (€)

Declaration – Turnover: The Applicant declares that the turnover figures stated above are true and accurate and that the Applicant meets the minimum annual turnover requirement of €2,000,000 (exclusive of VAT) for at least two of the last three financial year ends.

Signature	
Name (block capitals)	
Position / title	
For and on behalf of	
Date	

2.2 Regulatory Authorisation (PASS/FAIL)

Please provide details of all regulatory authorisations, registrations, licences and permissions held by the Applicant (and/or the relevant consortium member(s) or entity/entities being relied upon that will perform regulated activities) that are relevant to the provision of a regulated retail investment proposition.

Entity Name	Authorisation / Licence Type	Regulator / Competent Authority	Reference No.

Declaration – Regulatory Authorisation: The Applicant declares that the entity/entities that will perform regulated investment activities under the Contract hold, and will maintain for the term of the Contract, all authorisations, registrations, licences and permissions required under applicable EU/EEA and Irish law, and are in good standing with the relevant competent authority (including, where relevant, passporting into the Republic of Ireland).

Signature	
Name (block capitals)	
Position / title	
For and on behalf of	
Date	

2.3 Insurance (PASS/FAIL)

The Applicant must confirm its current or intended insurance position. Please complete each section.

Section A – Insurances currently held:

Type of Insurance	Held? (Y/N)	Current Level of Cover (€)
Employer's Liability		
Public and Products Liability		
Professional Indemnity		
Cyber Risk / Cyber Liability		

Section B – Declaration: The Applicant confirms that, if awarded a Contract, it will obtain and maintain from the Commencement Date, and for the term of the Contract, insurances of the types and at the minimum levels specified in Section 3.5 of this PQQ, with territorial limits and jurisdiction including the Republic of Ireland.

Section C: The Applicant is not aware of any exclusions, restrictions, conditions, warranties or (in the case of policies with an aggregate limit) outstanding claims which could have a material adverse impact on the level of cover specified.

Signature	
Name (block capitals)	
Position / title	
For and on behalf of	
Date	

2.4 Tax Clearance (PASS/FAIL)

Section A: The Applicant confirms that it complies, and will for the term of any Contract comply, with all applicable EU and domestic tax laws, and that it is in a position to produce a valid Tax Clearance Certificate / Tax Clearance Access Number from the Revenue Commissioners of Ireland prior to any award of Contract.

Section B: For Applicants established outside the Republic of Ireland: the Applicant confirms that its tax affairs are in order in its country of establishment and that it will comply with all Irish tax clearance requirements applicable to the award of the Contract.

Signature	

Name (block capitals)	
Position / title	
For and on behalf of	
Date	

2.5 Declaration of Going Concern (PASS/FAIL)

The Applicant must provide a statement from a Director of the Applicant (and of each member and each entity being relied upon) in the form set out at Appendix 5. Please tick to confirm the Going Concern Statement(s) are enclosed:

Going Concern Statement(s) enclosed (Appendix 5)	

Part 3 – Technical Capability: Relevant Experience of Applicant

Applicants must clearly demonstrate relevant experience to fulfil this Contract and meet AN POST's requirements.

Applicants must provide examples of relevant current contracts or relevant contracts completed which demonstrate experience relevant to the design, manufacture, platform delivery and/or servicing of a retail investment proposition, such as retail investment distribution, investment platform / custody / execution partnerships, white-label or co-branded digital investment journeys, and affinity or partnership-based distribution of investment products to retail customers.

It is key that the examples demonstrate not only the Applicant's platform and product capability and staff experience and expertise, but also the Applicant's experience in delivering a partner-enabled, brand-led proposition and, where relevant, in migrating or launching a regulated financial services product on its platform.

Relevant contracts are those most closely relating to the requirements as detailed in the Contract Notice and in Section 1.1 of this PQQ and must be similar in nature, scope, scale and complexity to the Services sought by AN POST. Up to three (3) examples are required, all within the last five (5) years. Each description should not exceed 500 words.

Where a consortium or sub-contracting arrangement is proposed, experience should be demonstrated where the parties have previously worked together.

3.1 Reference 1

Nature of Contract	
Contract Duration	
Name of Awarding Entity	
Description of Contract obligations	
What did the contract involve? Please provide a detailed description of the services provided.	
Please indicate the extent to which this project was comparable with An Post's requirements	
Did you sub-contract any elements of the work? Please provide details	
Contract Value to Applicant (€)	
Start Date	
End Date	
Name of Client Contact	
Client Contact Details	**Contact Name:** **Email:** **Telephone number:**

3.2 Reference 2

Nature of Contract	
Contract Duration	

Name of Awarding Entity	
Description of Contract obligations	
What did the contract involve? Please provide a detailed description of the services provided.	
Please indicate the extent to which this project was comparable with An Post's requirements	
Did you sub-contract any elements of the work? Please provide details	
Contract Value to Applicant (€)	
Start Date	
End Date	
Name of Client Contact	
Client Contact Details	**Contact Name:** **Email:** **Telephone number:**

3.3 Reference 3

Nature of Contract	
Contract Duration	
Name of Awarding Entity	
Description of Contract obligations	
What did the contract involve? Please provide a detailed description of the services provided.	
Please indicate the extent to which this project was comparable with An Post's requirements	
Did you sub-contract any elements of the work? Please provide details	
Contract Value to Applicant (€)	
Start Date	
End Date	
Name of Client Contact	
Client Contact Details	**Contact Name:** **Email:** **Telephone number:**

AN POST may seek feedback from the client references provided to determine Applicant performance on the listed contracts. Applicants are advised that they should inform their references that AN POST may seek such feedback.

Part 4 – Technical Capability: Company / Technical Resources

This section must be completed by the Applicant separately on behalf of EACH member of a consortium (where applicable).

4.1 Organisational Structure

Please confirm that an organisation chart showing the Applicant's structure, ownership and (where relevant) the proposed delivery team / consortium structure is enclosed:

Organisation chart enclosed	

4.2 Resources

Please summarise the key resources the Applicant would deploy to deliver the Services.

Role / Function	No. of Staff	Provided via Third Party? (Y/N)	Location

4.3 Company / Technical Capability Narrative

Please describe the Applicant's company and technical resources and capability relevant to delivering the proposition, including product / fund capability, platform, custody and execution capability, digital delivery capability, and the experience and expertise of key personnel. (Max 1,000 words.)

[Company / technical capability narrative]

4.4 Regulatory, Compliance & Risk

Please describe the Applicant's regulatory, compliance and risk management capability relevant to operating a regulated retail investment proposition in, or passported into, the Republic of Ireland. Responses should address, as relevant: authorisation and ongoing supervision by the Central Bank of Ireland and/or an EU/EEA competent authority; the approach to conduct of business and consumer protection (including the Central Bank Consumer Protection Code and ESMA expectations); anti-money laundering and countering the financing of terrorism (AML/CFT) and digital / biometric KYC; operational resilience and ICT risk (including DORA); product governance and suitability / appropriateness; and sustainability-related disclosure obligations (including SFDR) as relevant. (Max 1,000 words.)

[Regulatory, compliance & risk narrative]

Part 5 – Data Protection & Data Residency

The Applicant, which will itself be a "Data Controller" and/or "Data Processor" (as applicable) in respect of personal data processed in connection with the Services, must comply with the General Data Protection Regulation (Regulation (EU) 2016/679) ("GDPR"), the Data Protection Act 2018 and all applicable data protection law.

Given the nature of the Services, An Post requires that all processing of An Post customer personal data under any resulting Contract be carried out within the European Economic Area (EEA), or in a jurisdiction that is the subject of a valid European Commission adequacy decision. No offshoring of An Post customer personal data outside the EEA / adequate jurisdictions will be permitted in Phase 1.

5.1 Data Protection Questions

1. Please describe the Applicant's data protection governance, including its Data Protection Officer arrangements, data protection policies, and staff training.

[Response]

2. Please describe where (in which countries / data centres) An Post customer personal data would be stored and processed, including any use of cloud services and their regions, and confirm that all such processing will take place within the EEA or an adequate jurisdiction.

[Response]

3. Please describe the Applicant's approach to sub-processors, including how it ensures equivalent data protection obligations flow down and how it maintains an up-to-date record of sub-processors.

[Response]

4. Please describe the Applicant's approach to data subject rights, personal data breach detection and notification, and records of processing.

[Response]

5.2 Data Protection Declaration

Declaration: The Applicant declares that it complies with the GDPR and the Data Protection Act 2018, and confirms that, under any Contract awarded, all processing of An Post customer personal data will be carried out within the EEA or a jurisdiction that is the subject of a valid European Commission adequacy decision, with no offshoring outside such jurisdictions in Phase 1.

Signature	
Name (block capitals)	
Position / title	

For and on behalf of	
Date	

Part 6 – Quality Management Systems

This Part is assessed on a PASS/FAIL basis.

Please confirm whether the Applicant operates a Quality Management System (QMS) and whether it is certified to a recognised standard (e.g. ISO 9001) or, if not certified, whether it operates equivalent documented quality management arrangements.

Does the Applicant operate a documented Quality Management System? (Y/N)	
Is the QMS certified to ISO 9001 (or equivalent)? (Y/N)	
Certification body / standard / certificate number	

If the Applicant is not certified to ISO 9001 (or equivalent), please describe the equivalent documented quality management arrangements it operates. A copy of any relevant certificate should be enclosed.

[Response]

Part 7 – Information Security

Please respond to each of the following. Where the Applicant holds relevant certifications or attestations (e.g. ISO/IEC 27001, SOC 2 Type II), copies or summaries should be enclosed.

1. Please confirm whether the Applicant operates an Information Security Management System certified to ISO/IEC 27001, or an equivalent recognised framework (e.g. SOC 2 Type II), and provide details of the scope and currency of certification / attestation.

[Response]

2. Please describe the Applicant's information security policy and governance, including approval and review at Board / senior management level.

[Response]

3. Please describe the Applicant's vulnerability management and independent penetration testing arrangements, including frequency and remediation processes.

[Response]

4. Please describe the Applicant's network and border security controls (e.g. firewalls, intrusion detection / prevention, segmentation).

[Response]

5. Please describe the Applicant's logging, monitoring and audit arrangements, including retention periods and security incident detection and response.

[Response]

6. Please describe the Applicant's system hardening, patch management and secure configuration practices.

[Response]

7. Please describe the Applicant's approach to third-party / supply chain (including fourth-party) information security due diligence, and its alignment with ICT risk and operational resilience requirements (including DORA, as applicable).

[Response]

Part 8 – Sustainability

Please describe the Applicant's approach to sustainability and environmental management, including any relevant certification (e.g. ISO 14001) or documented environmental / sustainability policy, and how the Applicant would support An Post's sustainability objectives in delivering the Services.

Certified to ISO 14001 (or equivalent)? (Y/N)	
Documented environmental / sustainability policy? (Y/N)	

[Sustainability narrative]

Part 9 – Business Continuity

9.1 Business Continuity Management System

Please confirm whether the Applicant operates a Business Continuity Management System (BCMS) and whether it is certified to ISO 22301 (or equivalent) and support compliance with applicable regulatory requirements (e.g. MiFID II, or equivalent financial services regulatory regimes)

.

Does the Applicant operate a documented BCMS? (Y/N)	
Is the BCMS certified to ISO 22301 (or equivalent)? (Y/N)	
Certification body / standard / certificate number	
Does the BCMS support compliance with applicable regulatory requirements (e.g. MiFID II or equivalent financial services regulatory regimes)? (Y/N)	

Please describe the Applicant's business continuity and disaster recovery arrangements, including recovery time objectives (RTO) and recovery point objectives (RPO) relevant to a critical / important financial services business service.

[Business continuity narrative]

9.2 Audit Arrangements

Please describe how the Applicant's business continuity arrangements are tested and audited, and the frequency of such testing.

[Response]

Part 10 – Sub-Contracting

Please confirm whether the Applicant proposes to sub-contract any element of the Services. If so, the details in Part 1.3 must be completed in full and the requirements of Appendix 3 complied with.

Does the Applicant propose to sub-contract any element of the Services? (Y/N)	
If Yes, is Part 1.3 completed and Appendix 3 complied with? (Y/N)	

Please provide any further information relevant to the proposed sub-contracting arrangements.

[Response]

Part 11 – Business Conduct

This Part is assessed on a PASS/FAIL basis. Please confirm the following:

The Applicant operates a documented code of business conduct / ethics policy (Y/N)	
The Applicant operates an anti-bribery and anti-corruption policy (Y/N)	
The Applicant operates an anti-money laundering / countering the financing of terrorism (AML/CFT) policy (Y/N)	
The Applicant operates a whistleblowing / protected disclosures policy (Y/N)	
The Applicant operates a modern slavery / human rights policy (Y/N)	

Please provide any relevant supporting information or context (copies of policies may be requested).

[Response]

Part 12 – Health and Safety

This Part is assessed on a PASS/FAIL basis. Please confirm the following in relation to the Applicant's health and safety management arrangements.

The Applicant operates a documented Health & Safety management system (Y/N)	
Is the system certified to ISO 45001 (or equivalent)? (Y/N)	
Certification body / standard / certificate number	
The Applicant has a documented Health & Safety policy (Y/N)	

Please provide any relevant supporting information (a copy of the Health & Safety policy and/or certificate may be requested).

[Response]

Part 13 – Security

13.1 Vetting Procedures

Please describe the Applicant's personnel vetting and security screening procedures for staff (and any sub-contractor staff) who would have access to An Post customer data or systems, including pre-employment screening, identity verification and background checks.

[Response]

13.2 Garda Vetting

Please confirm whether the Applicant is in a position to arrange Garda vetting (or equivalent national police vetting in the relevant EU/EEA jurisdiction) for relevant personnel where required, and describe the applicable arrangements.

[Response]

.

Appendix 2 – Consortium Submission Requirements

CONSORTIUM ARRANGEMENTS

a) **Application made on behalf of a consortium:** Part 1.1 of the Questionnaire is completed in all cases, but where an Applicant is a consortium, Part 1.1 of the Questionnaire must be completed by the Applicant on behalf of all members of the consortium.

b) **Choice of legal structure:** An Applicant's choice of legal structure (e.g. joint venture, partnership, incorporated/unincorporated) will not be relevant in assessing eligibility at this time.

c) **Each member's role must be stated:** Parts 1.2–1.4 of the Questionnaire must be completed in full and each member's role in the consortium and/or any sub-contracting arrangements identified. In addition, the details requested in the forms contained at the end of this appendix must also be supplied. Details of the actual or proposed percentage shareholding of the constituent members of the consortium must be disclosed.

d) **Letter of authorisation and undertaking:** An Applicant consisting of a consortium must include in its PQQ submissions, with the duly completed Questionnaire, an irrevocable and unconditional letter of authorisation and undertaking from each member of the consortium authorising the Applicant to make the application and to confirm that they are aware of their requirements and undertake to make available all necessary resources where required to fulfil their role in the proposed consortium.

e) **Specific legal form not required for a consortium:** A consortium, howsoever constituted, will not be required to convert into a specific legal form in order to submit a tender. If the consortium is not proposing to form a single legal entity, full details of alternative arrangements must be provided.

f) **If a legal form is proposed by the Applicant:** If a consortium intends to convert into a special legal form for the purpose of providing the required goods/services, full details of the proposed legal structure and/or principal contractual relationships must be outlined. Where a grouping/consortium proposes to contract via a single legal entity, whether through the incorporation of an SPV or otherwise, details of the actual or proposed percentage shareholding of the consortium members in the SPV must be disclosed. An SPV's obligations may be required to be guaranteed by each group member in the event of that Applicant being invited to tender and that tender being accepted.

g) **Prime Contractors and Sub-Contractors:** The Applicant may also consist of a consortium or group consisting of a prime contractor and a sub-contractor or group of sub-contractors. If the Applicant consists of a prime contractor and sub-contractor(s), this PQQ and the submissions required in the Appendices must be completed by the prime contractor with full details of the proposed sub-contractor(s) and their proposed role. An irrevocable letter of undertaking from any proposed sub-contractor(s), executed under seal or as a deed, authorising the prime contractor to make this application and to disclose details of the proposed sub-contracting arrangements, must be submitted by the prime contractor.

h) **Lead Consortium member:** A consortium must identify a lead consortium member, authorised by all other members, to deal with this application; the role of all other consortium members must be identified. AN POST shall be entitled to assume that the lead consortium member has authority to bind all other members and reserves the right to seek satisfactory evidence of that authority. All contact will be conducted by AN POST with the lead consortium member as the contact person for this competition.

JOINT AND SEVERAL LIABILITY

If, on any contract award, the contract is awarded to a consortium or grouping, then, other than in respect of a prime contractor / sub-contractor relationship, each member of the consortium will be required to be jointly and severally liable to AN POST for the performance of the Contract and delivery of the required goods/services. If the grouping consists of a prime contractor and sub-contractor(s) who are not members of a consortium and the application is being made by the prime contractor, the prime contractor will be fully liable to AN POST for all the acts and omissions of its sub-contractors under the terms and conditions of the Contract.

CHANGES TO CONSORTIUM ARRANGEMENTS

Any change in the ownership, structure or control of the Applicant or, where the Applicant is a consortium, in the ownership, structure or control of any members of the consortium, or in the roles of the members of a consortium after the Applicant has submitted its PQQ, must be notified in writing by the Applicant to AN POST as soon as the Applicant is aware of same; failure to do so may lead to disqualification. Any such changes must be approved by AN POST in its absolute discretion.

Information Required on Legal Form of Consortium / Grouping

Is the Consortium? (tick as appropriate)

Limited Company / incorporated entity	
Yet to be incorporated	
Not to be incorporated	

SPV / Legal Entity formed by Consortium: (tick as appropriate)

Group of Members (not an SPV)	
Joint Venture	
Partnership	
Prime Contractor with Sub-Contractor	

If the entity is incorporated, please provide the following:

Country of registration	
Year of incorporation	
Company registration number	
Amount of issued share capital	

Is it proposed that the Consortium will be a single-purpose entity formed solely to undertake the Contract? (tick as appropriate)

Yes		**No**	

If no, in what other undertakings will the Consortium be involved?

[Response]

Members of Consortium

Please detail the name of each Member (as previously detailed in Part 1.2) and provide a description of the relationship between Members of the Consortium (including, for example, Prime Contractor and sub-contractor(s)). Original legally binding, irrevocable and unconditional letters of authority from each of the other consortium members must be enclosed in relation to the person/entity acting as the lead consortium member.

Full Name and Address of Member (and details of entity on whose resources the Member is relying, if applicable)	**Role within Consortium and Contract (lead consortium member must be identified; role of other consortium members and sub-contractors must be identified)**

Signed	
Name (BLOCK CAPITALS)	
Title	
Duly Authorised for and on behalf of	
Dated	

Appendix 3 – Requirements Concerning Sub-Contractors

1. Where Applicants propose to use Sub-Contractors in the delivery of any element of the Contract, Part 1.3 (Details of Sub-Contracting Arrangements) of the Pre-Qualification Questionnaire must be completed in full by the Applicant.
2. Where a Sub-Contractor is also a member of a Consortium, please refer to the requirements of Part 1.2 and Appendix 2 (Consortium Submission Requirements) of the Pre-Qualification Questionnaire.
3. Where the Applicant is relying on the resources, whether of economic and financial capacity or of technical and/or professional ability, or both, of a Sub-Contractor, please refer to the requirements of Part 1.4 (Reliance on Resources) of the Pre-Qualification Questionnaire.

Appendix 4 – Applicant's Statement of Confirmation Enclosing Completed PQQ

STATEMENT OF CONFIRMATION

TO: AN POST

RE: CONTRACT NOTICE FOR An Post Money – Retail Investment Proposition Partner (Phase 1) TO AN POST

On behalf of [insert full legal name of Applicant / name of entity on whom the Applicant relies to satisfy any of the selection criteria], I hereby agree and declare the following:

1. I declare that to the best of my knowledge the answers submitted to questions and statements contained in any Declarations duly completed and referred to in the Pre-Qualification Questionnaire are correct.
2. I understand that the information provided will be used in the selection process to assess my organisation's suitability to be invited to participate further in this procurement, and I am signing on behalf of [insert name of Applicant / supporting entity].
3. I accept all the terms and conditions of this Pre-Qualification Questionnaire.
4. I agree to supply AN POST with such supporting information, verification, documentation and references to support this application, at any time during the Procurement Process in respect of this competition, not limited to the pre-qualification stage, and to confirm the status of all such information and documentation, including the execution by way of notarisation of Declarations, if required, at tender/contract award stage.
5. I undertake to inform AN POST promptly of any matter which would or could alter any of the information given in response to this PQQ.
6. I agree that, if awarded the contract, [insert name of Applicant / supporting entity] shall comply with all applicable obligations in the field of environmental, social and labour law.
7. I confirm all sections and Parts of the PQQ have been completed by us and all relevant information and documentation is attached to our completed PQQ which is being submitted by us to AN POST.
8. I confirm that all "Data Subjects" whose "Personal Data" is provided in this application and PQQ Questionnaire and supporting documentation have consented to the processing of such Personal Data by the Applicant, all members of the Consortium (where the Applicant is a Consortium), any Sub-Contractor (where the Applicant is a Prime Contractor with a Sub-Contractor), by AN POST as Contracting Authority, and by AN POST's Evaluation Team, for the purposes of participating in this competition, or that we otherwise have a legal basis for providing such Personal Data to AN POST, and that we will provide evidence of such consents and/or legal basis to AN POST upon request.
9. I confirm that all relevant Declarations have been duly completed.

Signature	
Full Name (Block Capitals)	
Title	
Date	
Duly Authorised for and on behalf of	

Witness	
Name (Block Capitals)	

Appendix 5 – Declaration of Going Concern

THIS LETTER MUST BE ON COMPANY LETTER-HEADED PAPER

[Address]

[Date]

To whom it may concern

On behalf of [INSERT COMPANY NAME] I wish to confirm that, based on the current financial evidence available, I certify that [INSERT COMPANY NAME]:

a) is a going concern;

b) that its average turnover as specified in the PQQ document, based on available forecasts, remains valid into the future; and

c) that it has the financial and operational capacity to:

   (i) trade successfully for the next 12 months; and

   (ii) deliver such of the Contract requirements as are proposed to be delivered by such entity from the date of Response to this PQQ.

Yours faithfully,

Signature	
Name	
Company Name	
Director	

END OF DOCUMENT