

CONFIDENTIAL

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To all tenderers

Our reference
Email

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T +49 6196 79 1481
Date 17.09.2026

Tender number: 100009293
Project processing number: G-012282-003
Project title: Promoting Employment in the
Digital and Green Economy
(ProDIGI)
Works/services tendered: Development of inclusive
financial services and products
Country: Iraq
Procedure type: Open procedure

Invitation to submit a tender

Dear Sir/Madam,

Thank you for your interest in this procurement procedure.

The German Federal Ministry for Economic Cooperation and Development (BMZ) has commissioned us to implement the above project.

The application for participation consists of the following documents, which must be submitted in full:

- Self-declaration of eligibility with attachments
- Technical bid (including concepts and CVs)
- Price bid
- Declaration by candidate/bidding consortium (if relevant)
- Declaration of eligibility based on the capacities of other entities (if relevant)

Please submit your tender **by 12:00 noon (Berlin, Germany time zone) on 20.10.2026**. Please submit your tender in English in accordance with the requirements stipulated in the procurement documents. Details of our submission requirements are explained in

Deutsche Gesellschaft für
Internationale Zusammenarbeit (GIZ) GmbH

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Niels Annen, State Secretary

Management Board
Thorsten Schäfer-Gümbel (Chair)
Ingrid-Gabriela Hoven (Vice-Chair)
Anna Sophie Herken

Commerzbank AG Frankfurt am Main
BIC (SWIFT): COBADEFFXXX
IBAN: DE45 5004 0000 0588 9555 00

this letter and in the requirements for application included with the procurement documents. Please note that this is an 'open procedure' and that there will therefore be no negotiations.

The technical bid is weighted at T: 70%, the financial bid at F: 30%. Set budgets items stated in the tender documents for the financial bid are not part of the evaluation and weighting of the financial bids. Weighting is based on the formula:

$$= 0,7 \times \frac{\text{Technical assessment of tenderer}}{\text{Assessment of best technical bid}} + 0,3 \times \frac{\text{Lowest financial bid}}{\text{Tenderer price}}$$

GIZ reserves the right to change the contract by taking up an option pursuant to Section 132 (2) no 1 German Act Against Restraints on Competition (GWB) or entering into a follow-on contract pursuant to Section 14 (4) no 9 German Ordinance on the Award of Public Contracts (VgV) (see Section 7 of the terms of reference).

Planned schedule for the rest of the procurement procedure:

Information to tenderers about result of tender evaluation	Mid of January 2027
Award of contract	End of January/beginning of February 2027
Commencement of service delivery	End of January/beginning of February 2027
Your tender will remain legally binding up to	30.04.2027

Questions

Please raise any commercial, technical or procedural questions promptly, and no later than the deadline for submission of queries specified on GIZ's e-procurement tender platform. Questions can only be submitted electronically, using GIZ's e-procurement tender platform. Non-compliance may result in your tender not being considered.

Sustainability

We have developed a Guide for Practicing Corporate Sustainability (GPS) so that our contractors can learn about corporate sustainability at GIZ. We invite you to go through GPS and obtain a participation certificate, which you can hand in with the proposal.

Participation in GPS does not influence the award decision in this procedure. However, we would very much welcome your taking part in GPS: <http://gps.giz.de/en>.

Our requirements for other procurement documents, which are listed in the annex below, also apply.

Yours sincerely,

Deutsche Gesellschaft für
Internationale Zusammenarbeit (GIZ) GmbH

Zuhal Uysal
Contract Manager, E2A0

Contract Management
(sent electronically without signature)

Annexes

1. Valid version of the requirements for application for the award of contracts for services and work in the version currently in force
2. Valid version of General Terms and Conditions of Contract (AVB) for supplying services and work on behalf of GIZ in the version currently in force
3. Terms of reference and annexes
4. Special terms and conditions of contract
5. Self-declaration of eligibility for open procedures
6. Declaration of eligibility based on the capacities of other entities
7. Grid for assessing the eligibility of candidates/tenderers
8. Price schedule
9. Grid for the technical assessment of tenders above the EU threshold
10. Declaration by candidate/bidding consortium
11. Template time sheet (AVB)
12. Creditor master data sheet (please fill out the sheet separately for all members of a consortium and for the consortium itself)
13. Information on data processing in accordance with Article 13 of the EU General Data Protection Regulation (GDPR) ('data protection information')
14. Annex VI to the Delegation Agreement 'Communication and Visibility Plan'