

Terms of reference (ToRs) for the procurement of services above the EU threshold

CONFIDENTIAL

Project title:	Processing number/cost centre:
Strengthening Public Finance and Financial Markets – Iraq	
Country:	G-018140-001
Iraq	Internal order:
Subject of the tender procedure:	018140020000
Anti-money laundering and counter the financing of terrorism (AML/CFT)	Transaction number:
	10020998

0. List of abbreviations	3
1. Context.....	5
2. Tasks to be performed by the contractor	6
2.1 Term.....	6
2.2 Objectives, indicators, work packages, milestones	7
2.3 Project and knowledge management requirements	12
2.4 Data protection and information security	14
2.5 Other requirements	14
3. Technical-methodological concept.....	16
3.1 Interpretation of objectives (section 1.1 of the assessment grid).....	16
3.2 Processes and actors in the partner system (section 1.2 of the assessment grid)	17
3.3 Strategy (section 1.3 of the assessment grid).....	17
3.4 Project management (section 1.4 of the assessment grid)	19
3.5 Further requirements (section 1.5 of the assessment grid)	20
4. Personnel.....	21
5. Costing requirements	26
5.1 Assignment of experts	26
5.2 National administrative staff	26
5.3 Travel expenses.....	27
5.5 Operating costs in the country of assignment	28
5.6 Workshops, education and training	28
5.7 Local contributions	28
5.8 Other costs.....	28
5.9 Flexible remuneration item	29
6. Requirements on the format of the tender	29
7. Options or follow-on contract	29
7.1 Option to expand the service content/extend the contract term pursuant to section 132 (2) no. 1 German Act against Restraints of Competition (GWB)	29

**Subject of the tender procedure: Anti-money laundering and
counter the financing of terrorism (AML/CFT)**

Transaction number: 10020998



7.2	Option to procure materials and equipment pursuant to section 132 (2) no. 1 German Act against Restraints of Competition (GWB)	30
7.3	Follow-on contract pursuant to Section 14 (4) no. 9 German Ordinance on the Award of Public Contracts (VgV)	30
8.	Annexes	30
	(not applicable)	30

0. List of abbreviations

GTC	General Terms and Conditions of Contract for supplying services and work on behalf of the Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH
KOMP	Cost per output monitoring and forecast
LoI	Letter of intent
MoU	Memorandum of Understanding
RMO	Risk Management Office
ToRs	Terms of reference
AML	Anti-Money Laundering
ASYCUDA	Automated System for Customs Data
BO	Beneficial Ownership
CBI	Central Bank of Iraq
FIU	Financial Intelligence Unit
CD	Capacity Development
CDD	Customer Due Diligence
IFF	Illicit Financial Flow
CFT	Countering the Financing of Terrorism
CPF	Counter Proliferation Financing
DNFBP	Designated Non-Financial Business and Professions
DMR	Domestic Resources Mobilisation
FATF	Financial Action Task Force
FBSA	Federal Board of Supreme Audit
FSRB	FATF Style Regional Bodies
GDPR	General Data Protection Regulation
KYC	Know Your Customer
FCoI	Federal Commission of Integrity

Subject of the tender procedure: Anti-money laundering and counter the financing of terrorism (AML/CFT)

Transaction number: 10020998

ECDD	Enhance Customer Due Diligence
MENA	Middle East and North Africa
MENAFATF	Regional subsidiary of FATF in the MENA region
METAC	Middle East Regional Technical Assistance Center
MVTS	Money and Value Transfer Services
NPO	Non-profit Organization
ICoCA	International Code of Conduct Association
NRA	National Risk Assessment
PEFA	Public Expenditure and Financial Accountability Assessment
PFM	Public Financial Management
PMO	Prime Minister's Office
RBM	Results Based Monitoring
RMO	Risk Management Office (of GIZ)
SAI	Supreme Audit Institutions
STE	Short Term Experts
FI	Federal Iraq
KRI	Kurdistan Region of Iraq
STR	Suspicious Transaction Reports
SWOT	Strength, Weaknesses, Opportunities and Threats (a tool for strategic planning)
TADAT	tax Administration Diagnostic Assessment Tool
TF	Terrorism Financing
TIN	Taxpayer Identification Number
UNCAC	United Nations Convention Against Corruption
UNCTAD	United Nations Conference on Trade and Development
UNDP	United Nations Development Programme
WB	World Bank

1. Context

Since the fall of Saddam Hussein's regime in 2003, Iraq has undergone profound political, social, and economic transformation. This process has been marked by persistent challenges that continue to expose institutional weaknesses such as limited public trust in state and financial institutions, overreliance on oil revenues, fiscal imbalances, and underdeveloped private sector participation. The predominance of state-driven economic activity has further constrained private sector growth, limiting Iraq's potential for sustainable and inclusive development.

Nevertheless, Iraq has an opportunity to advance towards a resilient and transparent economic system grounded in accountable governance and strengthened public institutions. In response to ongoing fiscal and governance challenges, the Government of Iraq developed the October 2020 White Paper for Economic Reforms, which outlines sixty-four reform initiatives to enhance economic stability, fiscal sustainability, and institutional integrity.

The Strengthening Public Finances and Financial Markets Project, co-financed by the German Federal Ministry for Economic Cooperation and Development (BMZ) and the European Union (EU), supports the implementation of key reform priorities under the White Paper. The Project also contributes to the national implementation plan of Iraq's 2030 Agenda (The Future We Want, 2019 – 2030), particularly the objectives related to good governance, transparency, and accountability.

From the perspective of Anti-Money Laundering and Combating the Financing of Terrorism (AML/CFT) and combating illicit financial flows (IFFs), the Project seeks to reinforce the integrity and efficiency of Iraq's public sector in both Federal Iraq and the Kurdistan Region of Iraq by strengthening financial governance, public financial management, and oversight mechanisms. Key areas of intervention include improving the IFF and AML/CFT (Anti-Money Laundering and Countering the Financing of Terrorism) framework, enhancing non-oil revenue collection, promoting fiscal transparency, and reinforcing financial sector stability. These efforts collectively aim to reduce vulnerabilities to corruption, money laundering, and other forms of illicit financial flows, thereby contributing to greater economic resilience and public trust.

Capacity development is pursued at individual, organizational, and systemic levels in line with GIZ's approach. By enhancing institutional coordination, fiscal credibility, and regulatory integrity, the initiative contributes to improved budget reliability, transparent public investment, stronger financial sector governance, and expanded access to international finance. Together, these measures support Iraq's transition toward a rules-based economy that is less dependent on oil and more resistant to risks associated with illicit financial flows.

The primary beneficiaries include the Ministry of Finance of the Republic of Iraq, including tax and customs administrations, the Central Bank of Iraq, the Iraqi Financial Intelligence Unit, and financial intermediaries. The Prime Minister's Office benefits from overarching support to coordinate and monitor progress under the White Paper reforms. Activities are implemented in close coordination with relevant authorities at both the federal and regional levels to ensure cohesive and inclusive reform implementation across Iraq.

The Strengthening Public Finances and Financial Markets (FFM) Project aims to enhance the capacities of national institutions in Federal Iraq and the Kurdistan Region of Iraq to effectively prevent, detect, and respond to Illicit Financial Flows (IFFs). By strengthening Iraq's Anti Money Laundering, Countering the Financing of Terrorism, and Countering the Financing of Proliferation (AML CFT CPF) systems, the Project promotes alignment with international standards and supports the development of a transparent and accountable financial

environment. The underlying theory of change is that an effective and well-coordinated IFF prevention system, adapted to Iraq's institutional and economic context, strengthens national security, promotes the rule of law, and enhances domestic resource mobilization. Furthermore, such a system improves Iraq's long-term access to international financial markets and development financing, while reducing the risk of restrictive measures from foreign jurisdictions or multilateral bodies that could hinder cross border trade and investment.

Iraq is currently operating within an evolving international compliance framework, having completed its Mutual Evaluation Report (MER) and moved beyond the observation period. The country is now focused on implementing its action plan and strengthening its anti-money laundering and counter-terrorist financing (AML/CFT) regime. Iraq is no longer listed by the European Union as a high-risk third country and has achieved membership in the Egmont Group, marking a significant step in enhancing international cooperation. In this context, the Project provides targeted technical and institutional support to key Iraqi authorities, particularly the Financial Intelligence Unit (FIU), the Central Bank of Iraq (CBI), and the Ministry of Finance, to advance reform priorities and ensure effective implementation of international standards. It supports Iraq in applying global IFF-related frameworks in a manner that promotes institutional accountability, transparency, and sustainable economic resilience.

The Project's strategy is designed to strengthen both individual and institutional capacities within responsible public and private entities, while improving the overall legal, regulatory, and operational environment in which they function. Its interventions target capacities and framework conditions across three priority areas: (1) prevention of illicit financial flows, particularly through AML CFT CPF mechanisms, (2) financial investigations, and (3) asset recovery. This strategic approach aligns with the German "follow the money" principle, which focuses on disrupting the entire life cycle of illicit financial flows rather than solely addressing their predicate offences.

In the area of prevention, the Project enhances the understanding of Iraqi authorities regarding money laundering, terrorist financing, and other IFF related risks by supporting in depth sectoral and institutional risk assessments that complement the National Risk Assessment (NRA). Special emphasis is placed on vulnerabilities linked to currency exchange bureaus, Hawala networks, and other Money or Value Transfer Services (MVTs). Based on this improved understanding of risks, the Project facilitates the review and modernization of key regulations and policies aimed at mitigating identified weaknesses. This may include updating or developing sector specific requirements related to customer due diligence (CDD), know your customer (KYC) measures, record keeping, and targeted financial sanctions applicable to both financial institutions and designated non-financial businesses and professions (DNFBPs). Collectively, these measures strengthen Iraq's financial integrity, reinforce consistency between Federal Iraq and the Kurdistan Region, and ensure greater alignment with evolving international standards on IFF prevention and control.

2. Tasks to be performed by the contractor

2.1 Term

The expected term of the contract for services is specified in the 'Special terms and conditions of contract'. The definitive term and service delivery period are set out in the contract award notification

2.2 Objectives, indicators, work packages, milestones

The objective of this contractor is to support GIZ and its Iraqi partners in implementing reform measures that strengthen Iraq's resilience against Illicit Financial Flows (IFFs) and improve compliance with international standards in Anti-Money Laundering, Countering the Financing of Terrorism, and Countering the Financing of Proliferation (IFF and AML/CFT/CPF).

GIZ provides advisory and capacity development support to its partners through a participatory and cooperative approach. In this context, the consultancy firm will work in close coordination with GIZ and Iraqi partner institutions to design, implement, and monitor targeted technical assistance activities related to the FATF Action Plan, MENAFATF Mutual Evaluation Report (MER) follow-up, and other key reform areas identified under the Strengthening Public Finances and Financial Markets II (FFM II) Project.

The consultancy's role is to provide high-quality technical expertise, institutional capacity support, and international best practices to help partners achieve tangible progress in improving transparency, financial integrity, and compliance effectiveness across both Federal Iraq and the Kurdistan Region of Iraq. The contract partner will ensure that all services are delivered in close consultation with GIZ and partner institutions, including the Financial Intelligence Unit (FIU), the Central Bank of Iraq (CBI), the Ministry of Finance (MoF), and the Federal and Kurdistan Integrity Commissions.

Specifically, the consultancy shall:

- Provide expert support to GIZ and partners in implementing Iraq's FATF Action Plan and MER recommendations.
- Strengthening legal, regulatory, and institutional frameworks addressing IFFs, VASPs, and financial transparency.
- Deliver capacity development, process advisory, and training to public and private sector stakeholders on IFF and AML/CFT, asset recovery, and anti-corruption mechanisms.
- Support data systems, monitoring tools, and reporting for the MER and FATF follow-up processes.
- Facilitate coordination and knowledge exchange among national institutions, regional bodies, and international expert networks.

The contractor is responsible for providing the following work packages and for achieving the corresponding milestones:

Work package 1: Legal and Regulatory Framework for AML/CFT Prevention

Iraq's legal and regulatory landscape related to Anti Money Laundering, Countering the Financing of Terrorism, Countering the Financing of Proliferation and the prevention of Illicit Financial Flows remains partially aligned with international standards, including the Financial Action Task Force recommendations. However, gaps identified in the Mutual Evaluation Report, the FATF Action Plan, and the national implementation plan require targeted legal reforms and updated regulatory frameworks to ensure full compliance, enhance cross border transparency, and build institutional resilience across Federal Iraq and the Kurdistan Region of Iraq.

While Iraq has taken initial steps to strengthen its legal foundations, including the AML Law of 2015 and related implementing regulations, further reforms are required to ensure legal clarity, operational enforceability, harmonization across federal and regional institutions, and effective

Subject of the tender procedure: Anti-money laundering and counter the financing of terrorism (AML/CFT)

Transaction number: 10020998

supervision of both financial and non-financial sectors. This Work Package seeks to support government institutions in developing legislative and regulatory instruments that address identified vulnerabilities and strengthen Iraq's ability to prevent, detect and respond to Illicit Financial Flows.

In close coordination with GIZ and key national stakeholders, including the Financial Intelligence Unit, Central Bank of Iraq, Ministry of Finance, Parliament, judiciary and relevant authorities in the Kurdistan Region, the contractor must:

- Conduct reviews of critical legislation and regulations as selected in collaboration with the project partners in the kick-off meeting to assess their alignment with FATF standards and best international practices.
- Develop and draft at least eight legislative or regulatory reform proposals addressing identified shortcomings in areas such as AML/CFT legal provisions, cross border currency and cash transportation, licensing and supervision requirements, beneficial ownership transparency, and enforcement powers.
- Facilitate structured consultation processes with policymakers, regulators, private sector associations and civil society to ensure technical, legal, and political feasibility of reforms.
- Support formal submission and follow up of drafted legislative and regulatory proposals with relevant government bodies until endorsement or formal adoption.
- Develop explanatory compliance manuals, supervisory guidance notes and training material for regulators and reporting entities based on approved reforms

Milestones for work package 1	Delivery period
Completion of reviews of selected legislation and regulations	Within 3 months after contract award
Organize stakeholder consultation with FIU, and other relevant stakeholders	Within 4 months after contract award
Submission of reform proposals to relevant authorities (FIU, MoF, CBI or other)	Within 6 months after the contract award
Draft 8 legislative or regulatory reform proposals addressing key AML/CFT risk vulnerabilities, aligned with findings from the National Risk Assessment (NRA) and the priorities of relevant authorities	Within 10 months after the contract award
Completion of two national consultation workshops (Federal Iraq and KRG) – in person	Within 12 months after the contract award
Support provided during approval and adoption process	Ongoing through 2026 to 2028

Work package 2: Capacity Building for Public and Private Sector Institutions on IFF Prevention in Federal Iraq and the Kurdistan Region of Iraq (KRI)

Effective prevention, detection and response to Illicit Financial Flows requires strong institutional capacities across all relevant authorities and financial sector actors in both Federal Iraq and the Kurdistan Region of Iraq. The Mutual Evaluation Report, FATF Action Plan and

Subject of the tender procedure: Anti-money laundering and counter the financing of terrorism (AML/CFT)

Transaction number: 10020998

national reform priorities highlight the existence of uneven technical capacities, inconsistent compliance practices and limited knowledge of IFF risks across public and private institutions in both jurisdictions. Enhancing professional competencies and harmonizing operational standards is essential to ensure that Iraq's AML CFT CPF and IFF prevention efforts are implemented consistently and effectively nationwide.

This Work Package aims to strengthen technical skills, operational knowledge and compliance culture across federal and regional authorities, financial institutions and private sector reporting entities, ensuring that both Federal Iraq and the Kurdistan Region benefit equally from capacity development support. Training programs will be designed using practical, case study based and gender responsive methods to foster long term institutional learning and inter regional cooperation.

In close coordination with GIZ and key stakeholders in Federal Iraq and KRI, including the Financial Intelligence Unit, Central Bank of Iraq, KRG, regulatory authorities, Integrity Commissions, customs and tax bodies and private sector associations, the contractor must:

- Recruit qualified national and international trainers, specialists and practitioners with demonstrated expertise in AML/CFT, financial integrity, compliance, supervision and investigation, ensuring coverage across both Federal Iraq and KRI.
- Deliver annual training programs from the date of award through 2028 to public and private sector institutions in both Federal Iraq and KRI, based on jointly agreed national and regional priorities.
- Conduct pre and post training assessments for each training cycle using standardized evaluation tools, disaggregated by location and gender, to measure knowledge transfer and operational impact.
- Design, update and deliver a minimum of four one-week training modules addressing topics such as AML/CFT compliance, supervisory practices, risk-based monitoring, financial integrity, data reporting and investment facilitation, accessible to both Federal Iraq and KRI institutions.
- Identify and enroll a minimum of 300 participants from Federal Iraq and KRI (distributed across both jurisdictions), ensuring that 40 per cent or more are women and that training covers state financial institutions, regulatory authorities and private sector reporting entities.
- Provide recognized certificates to all participants who successfully complete the modules and ensure that learning materials remain available as institutional training assets in both Federal Iraq and KRI.

Milestones for work package 2	Delivery period
Carry out pre-training assessments for the required trainings in Federal Iraq and the KRI or define the main training topics in coordination with the authorities/FIU and in consultation with GIZ experts.	Within 3 months after contract award
Development of four one-week joint training modules and assessment tools applicable in Federal Iraq and KRI	Within 6 months after the contract award
Completion of first full training cycle in both Federal Iraq and KRI with assessment results	Within 12 months after the contract award
300 participants trained across both Federal Iraq and KRI with 35 per cent or more women	By end of project period, December 2028

Subject of the tender procedure: Anti-money laundering and counter the financing of terrorism (AML/CFT)

Transaction number: 10020998

Certification of training beneficiaries following completion	From the date of the contract award through 2028
Final consolidated impact and sustainability report for Federal Iraq and KRI (English)	December 2028

Work package 3: Adaptation of Regulatory Frameworks for Digital Financial Services (DFS), Virtual Asset Service Providers (VASPs), and Money Exchange Dealers (MXDs) in Federal Iraq and the Kurdistan Region of Iraq (KRI)

Digital financial services, including fintech platforms, electronic payments, money exchange activities and virtual asset activities, are expanding rapidly in Iraq. While this growth presents opportunities for economic development and financial inclusion, it also introduces new risks associated with illicit financial flows, money laundering and terrorist financing. The current regulatory frameworks and supervisory systems in Federal Iraq and the Kurdistan Region do not yet fully reflect international standards for Digital Financial Services, Money Exchange Dealers and Virtual Asset Service Providers, creating potential vulnerabilities.

This work package aims to support authorities in Federal Iraq and the Kurdistan Region in strengthening, modernizing and harmonizing regulatory and supervisory frameworks for digital financial services (DFS), Money Exchange Dealers (MXDs) and Virtual Asset Service Providers (VASPs), in alignment with international best practices and FATF recommendations.

In close coordination with GIZ, relevant financial regulators, the NBFI Directorate, the Central Bank of Iraq, the Financial Intelligence Unit, KRG and other relevant authorities, the contractor must:

- Review and analyze existing legal, regulatory and supervisory frameworks related to digital financial services, money exchange activities and virtual assets in both Federal Iraq and KRI.
- Review current practices of Financial Institutions (FIs) and Key Risk Indicators (KRIs) applicable to DFS, MXDs and VASPs.
- Identify gaps, inconsistencies and risks related to digital financial services (DFS), MSPs/MXD and VASP oversight, including licensing, supervision, compliance, reporting, enforcement and coordination mechanisms.
- Develop recommendations for adapting, updating or establishing regulatory and supervisory measures, including regulatory and best practices guidelines for MXDs and supervisory bodies, in alignment with FATF standards and emerging international practices in digital finance, money exchange activities and virtual assets.
- Support authorities in determining and prioritizing regulatory focus areas for DFS, MXDs and VASP oversight based on risk level, market activity, institutional mandates and supervisory capacity.
- Design and implement knowledge transfer measures, including workshops, technical training sessions and expert roundtables focusing on supervisory methodologies, risk assessment, compliance obligations and coordination between Federal Iraq and KRI regulatory structures, with specific focus on DFS, MXDs and VASPs.

Subject of the tender procedure: Anti-money laundering and counter the financing of terrorism (AML/CFT)

Transaction number: 10020998

- Provide technical advisory support to public officials through job coaching, policy design guidance and peer learning linkages, including exposure to regional or international examples where appropriate.

Milestones for work package 3	Delivery period
Meeting to discuss the priority areas, as provided by the VASP supervisory	Within 1 month after contract award
NBFI Directorate of the Central Bank, will guide the development and implementation of at least two targeted support measures	Within 3 months after the contract award
Completion of regulatory and supervisory gap analysis across Federal Iraq and KRI	Within 4 months after the contract award
Development of detailed recommendations for regulatory adaptation and supervisory enhancement	Within 7 months after the contract award
Completion of risk-based prioritization framework for DFS, MSPs/MXD, VASP oversight, and DNFPs.	Within 9 months after the contract award
Delivery of knowledge transfer workshops and technical training activities for Federal Iraq and KRI of having at least intensive two weeks.	10 months after the date of contract award and ongoing until December 2028
Final advisory report including recommendations, learning outputs and sustainability measures (English).	December 2028

Work package 4: Technical Support to Integrity and Anti-Corruption Bodies in Federal Iraq and the Kurdistan Region of Iraq (KRI)

Anti-corruption bodies hold a central mandate in preventing, identifying and investigating corruption cases that may involve or generate Illicit Financial Flows. Iraq operates two separate Integrity Commissions:

1. The Federal Commission of Integrity (FCoI) under Federal jurisdiction, and
2. The Integrity Commission(s) in the Kurdistan Region of Iraq (KRI) under regional jurisdiction.

While both institutions share similar objectives, each function under distinct legal frameworks, administrative structures and investigative authorities. Strengthening technical capacities and harmonizing investigative approaches where appropriate is essential to enhance the integrity, effectiveness and consistency of financial investigations, particularly those conducted in parallel with corruption inquiries involving public officials, public funds or cross-jurisdictional assets.

This Work Package supports both Federal and KRI Integrity Commissions through expert advisory services, development of practical investigation tools and tailored capacity development measures with a focus on IFF-related corruption cases. Training for the Integrity Commission on implementing new operational frameworks to fulfill its obligations vis-à-vis MENA-ARINS

In close coordination with GIZ and both integrity bodies, the contractor must:

Subject of the tender procedure: Anti-money laundering and counter the financing of terrorism (AML/CFT)

Transaction number: 10020998

- Recruit specialized national or international experts with proven expertise in financial investigations, corruption case analysis, inter-agency cooperation and asset tracing.
- Provide tailored technical advisory support to both the Federal Commission of Integrity (FCoI) and the KRI Integrity Commission(s), taking into account their distinct mandates, laws and operational systems.
- Develop a regional practical guide/manual on conducting parallel financial investigations in corruption cases, reflecting legal realities, institutional roles, procedural steps and international good practices.
- Facilitate separate and joint technical working sessions, where relevant, to promote institutional learning, cross-experience sharing and non-binding cooperation.
- Design and deliver capacity development sessions, including workshops, case-based exercises and practical investigative methodology training for Federal and KRI integrity institutions.

Milestones for work package 4	Delivery period
Meeting with the Federal Commission of Integrity (FI & KRI) separately	Within 2 months after the date of the contract award
Draft regional practical guide/manual completed, and two regulatory frameworks as needed	Within 6 months after the date of the contract award
Technical advisory sessions and targeted workshops delivered for both Federal and KRI Integrity Commissions	7 months after the date of the contract award and ongoing until December 2028
Training for the Integrity Commission on implementing new operational frameworks to fulfill its obligations vis-à-vis MENA-ARINS	7 months after the date of the contract award and ongoing until December 2028
Finalization and dissemination of the guide/manual and related training materials	Within 12 months after the date of the contract award

2.3 Project and knowledge management requirements

Requirements on the assignment of experts:

- The contractor is responsible for selecting, preparing, training and steering the experts assigned to carry out the advisory services.

Requirements on materials and equipment and operating costs:

- The contractor makes the required materials, equipment and consumables available and covers their operating and administrative costs.

Requirements on expenditure management and cost control:

- The contractor manages costs and expenditures, accounting processes and invoicing in line with GIZ requirements.

Monitoring and reporting requirements:

- The contractor plays an active role in the results-based monitoring of the project. Regular monitoring activities must cover at least the following areas.
 - Degree to which activities are implemented
 - Degree to which the objectives, indicators and milestones listed in section 2.2 of these ToRs have been achieved
 - Results that have occurred in the contractor's sphere of responsibility
 - Results that have occurred outside the contractor's direct sphere of responsibility including relevant external developments, actions by partner institutions, stakeholder contributions, or contextual factors that have influenced the achievement of project objectives and results.
 - Emerging and existing risks affecting project implementation and results, together with their likelihood, potential impact, and mitigation measures.
 - Other relevant aspects affecting project implementation and results, including challenges, lessons learned, good practices, stakeholder engagement, and sustainability considerations.

The contractor reports to GIZ as follows:

Instead of the reporting language stipulated in GIZ's General Terms and Conditions of Contract (German), the contractor submits all reports in English:

- Inception report to be submitted within four weeks of contract commencement (maximum 15 pages), outlining the contractor's understanding of the assignment, methodology, work plan, timeline, and approach to achieving the objectives and deliverables set out in ToRs.
- Interim report(s) on 30 June 2027; 31 December 2027; 30 June 2028, 30 November 2028.
- Final report on 15 December 2028.

The interim report(s) and the final report should provide information about the progress made towards objectives in each of the monitoring areas specified above.

Additionally the contractor is required to produce:

- Contributions to the report to GIZ's commissioning party (annually, maximum 5-7 pages).
- Brief quarterly or half-yearly reports on the implementation status of the project (5-7 pages)

Requirements for company-wide learning, knowledge and innovation:

- Contributions to conferences: Participation in and, where appropriate, presentation of project results at relevant national, regional, or international conferences and technical events related to the project's thematic area.
- The contractor's experts are actively involved in GIZ's sector networks. Participation in anti-corruption, commission of integrity and AML/CFT sector networks, including regular virtual and in-person exchanges, knowledge-sharing events, and thematic working groups, as applicable.
- The contractor provides support in implementing a project evaluation with special emphasis on ensuring the effectiveness of the knowledge management process.

- The contractor expresses willingness, if required, to support project assistants or staff members on temporary placements who, in the context of GIZ's separately financed training programmes for junior employees, work in and undertake special tasks for the project.

Backstopping requirements:

The contractor ensures appropriate backstopping. The following services form part of the standard backstopping package. In accordance with GIZ's General Terms and Conditions for supplying services and work on behalf of the Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH, these services – as well as the ancillary personnel costs – must be priced into the fee schedules of the staff listed in the tender:

- The contractor's responsibility for its own staff;
- Ensuring the flow of information between GIZ and the contractor's field staff;
- Process-oriented technical and conceptual steering of the consulting services;
- Steering adaptations to changing framework conditions;
- Performance monitoring;
- Ensuring the administrative management of the project;
- Ensuring compliance with reporting requirements;
- Technical support by the contractor's staff for its personnel on the ground;
- Making local use of and sharing the lessons learned by the contractor with the GIZ team.

2.4 Data protection and information security

The provisions on data protection and information security of the current version of GIZ's General Terms and Conditions of Contract (section 1.11 Data protection) apply.

2.5 Other requirements

Safeguards and gender measures with specific reference to services:

In order to promote gender equality and avoid or mitigate possible unintended negative impacts in its area of responsibility, the contractor should implement the following measures:

- **Gender equality:**
 - Activities must be in line with the gender analysis of the project to mainstream a gender and to avoid unintended-negative results (document will be provided after contract starts).
 - All training (planned/implemented) on data collection (to CBI personnel) shall include the collection of **gender disaggregated data**, digitisation and evaluation of statistical data (for future public budget forecasting, increasing transparency and accountability in budget execution and improving internal control, monitoring and reporting).
 - Ensure inclusion of female employers and employees of private sector institutions (DNFBP, FI) in trainings aiming at i) strengthening their competences in the field of AML/CFT/CPF compliance and CDD requirements, ii) beneficial ownership system and related laws, regulations policies, its technical implementation, verification system and outreach campaigns.

- Ensure inclusion of female representatives into legal assistance trainings and international exchange formats for judiciary, law enforcement agencies, customs and relevant ministries (Ministry of Foreign Affairs, Ministry of Culture), in particular with regard to asset recovery.
- **Environmental protection and climate action (climate change mitigation/adaptation):**
 - Activities must be in line with the environment and climate assessment (“Umwelt-und Klimaprüfung”, UKP) for the project to mainstream environment and climate aspects and to avoid unintended-negative results (document will be provided after contract start).
 - Project activities shall be linked with other policies and initiatives to improve the environmental quality and recover from the Covid-19 crisis with a focus on green, resilient, and inclusive development.
- **Conflict and context sensitivity**
 - Activities must be implemented in line with the project's Integrated Peace and Conflict Assessment (iPCA) to ensure a conflict-sensitive approach and avoid unintended negative impacts (the iPCA will be provided after contract start).
 - Respect the United Nations principle of "Do No Harm" throughout implementation.
 - Take into account the specific political, social, cultural and regional context by applying appropriate contextual, intercultural and political awareness and judgement.
 - Apply a strict non-partisan approach throughout implementation and ensure that partners adhere to the same principles to minimise reputational and operational risks.
 - Maintain an appropriate level of visibility in accordance with the security context to reduce potential risks and threats to personnel and project implementation.
- **Human rights:** Ensure that all activities are implemented in a human rights-sensitive manner and are consistent with the principles of a Human Rights-Based Approach (HRBA).
 - Respect the principles of equality, non-discrimination, participation, accountability and inclusion throughout project implementation.
 - Ensure that project activities do not contribute to discrimination, exclusion or adverse impacts on any individual or group and promote equal access to project benefits where applicable.
- **Security:**

Iraq is a high (security-) risk context and foreigners are obliged to follow certain rules and regulations when traveling to and within the country. The tenderer is obliged to make themselves familiar with the national guidelines and procedures and plan accordingly. GIZ also has its own security risk management office (RMO) in place which will provide further advise and support in the implementation process, therefore a timely contact with RMO is recommended. Specific details will be shared with the tenderer once the contract is concluded.

Please note: All travel by international personnel to Iraq in the frame of a GIZ contract is to be reported to BMZ (regardless of whether the tenderer is an already registered

entity in Federal Iraq or not) via the GIZ risk management office (RMO) Iraq and GIZ Corporate Security Unit. The GIZ risk management office (RMO) Iraq has to be informed at least ten days prior to any planned mission, so that the notification / approval process agreed between GIZ and BMZ can be met. This is not the case for consultants who are either of Iraqi nationality or are living/ based in Iraq.

The contractor needs to rent vehicles for the provision of the service. Low profile armoured vehicles are recommended.

The tenderer shall submit a security concept as part of its technical offer describing how security services will be organised and managed throughout the implementation of the assignment. The security concept should demonstrate the tenderer's understanding of the operational and security context in Iraq and explain the proposed approach to risk management, journey management, incident response, communication procedures, coordination with relevant authorities where appropriate, and the provision of suitable personnel, vehicles and equipment required for the safe implementation of project activities. Where subcontracted security services are envisaged, the tenderer shall describe the proposed arrangements for selecting, managing and supervising the security provider. The technical offer should further explain how compliance with applicable national legislation, international standards, and GIZ security procedures will be ensured. The detailed requirements against which the proposed security arrangements will be assessed are set out in Section 3.5 (Further requirements).

3. Technical-methodological concept

In this section, the tenderer is required to reflect on the objectives and terms of reference of the tender at hand, describe the partner system and its processes in the area of responsibility and present the technical-methodological concept for completing the tasks listed in section 2 and achieving the set objectives. In addition, the tenderer must describe the design of the project management process.

3.1 Interpretation of objectives (section 1.1 of the assessment grid)

The tenderer is required to interpret the objectives for which it is responsible. Simple repetition of the objectives formulated in section 2 of the ToRs is not desired. Rather, the contractor is to describe and interpret the changes in the partner system that are to be directly achieved by the object of the tender procedure. The resulting positive impact on the partner system (section 1.1.1 of the assessment grid) should also be presented.

The contractor must undertake a critical examination of the ToRs (section 1.1.2 of the assessment grid), by:

- undertaking an assessment of the appropriateness of the personnel concept (section 2) for implementing the scheduled tasks;
- providing an assessment of the results hypotheses for achieving the objectives and possible risks in implementation;

- making an assessment of the technical concept in consideration of relevant stakeholders and institutions (Federal Iraq and KRI), coordination mechanisms, process adjustments, and sustainability aspects.

3.2 Processes and actors in the partner system (section 1.2 of the assessment grid)

Processes describe actions or sets of tasks that are necessary in order to render specific services in a sector or in the cooperation/partner system. Specific actors are given responsibility for determining and implementing these actions and sets of tasks in line with the regulations. Actors are usually institutions such as ministries, local governments, associations and chambers, non-governmental organisations, companies in a sector or individual businesses, universities or banks, but may also be individuals (e.g. a person with higher decision-making authority).

The tenderer is required to describe, using existing documents where possible, the processes in the sector or partner system that are relevant to the services put out to tender (section 1.2.1 of the assessment grid).

The tenderer is required to present the actors (partners and others) who are relevant for the tender in the form of a map of actors. As far as possible, it should list the actors by name. Their mandates as well as strengths, weaknesses and interests with respect to the services put out to tender are also to be briefly presented (section 1.2.2 of the assessment grid).

In addition, the tenderer is required to describe the interaction between the actors mentioned above. This can consist of a description of the specific collaboration between individual actors in the processes listed above, of the dependencies or conflicts between the actors and their consequences or of existing dialogue and communication formats (section 1.2.3 of the assessment grid).

The key actors within the AML/CFT system include the Financial Intelligence Unit (FIU), the Central Bank, AML/CFT supervisory authorities, law enforcement agencies, the Public Prosecutor's Office, the judiciary, relevant ministries and government institutions, reporting entities such as banks and designated non-financial businesses and professions (DNFBPs), relevant private-sector associations, and development partners supporting AML/CFT reforms and capacity-building efforts.

3.3 Strategy (section 1.3 of the assessment grid)

The strategy for delivering the services in the tender is the core element of the technical-methodological concept. It is composed of the following elements:

- Procedure for achieving the objectives stated in section 2.2 of these ToRs
- Development of partnerships with the relevant actors
- Approaches for leverage effects and measures for scaling-up
- Consideration of environmental and social compatibility requirements (including gender equality)
- Appropriate consideration of further requirements

3.3.1 Strategic approach to achieving the objectives mentioned in the ToRs (section 1.3.1 of the assessment grid)

The tenderer is required to describe and justify the approach it plans to adopt in order to achieve the milestones, objectives and results (see section 2) for which it is responsible.

The contractor presents a coherent and results-oriented strategy for supporting the implementation of Iraq's AML/CFT/CPF reform agenda, including FATF Action Plan measures, MER follow-up actions, and IFF prevention efforts. The approach demonstrates how legal and regulatory reforms, institutional capacity development, inter-agency coordination, and knowledge transfer will contribute to achieving the objectives, outputs, indicators, and milestones set out in Section 2. The tenderer should explain how sustainability, stakeholder ownership, and alignment with international standards will be ensured throughout implementation.

3.3.2 Building partnerships with the relevant actors (section 1.3.2 of the assessment grid)

The tenderer is required to develop and describe a strategy for developing the cooperation with the actors in the partner system who are relevant for the implementation of the services in the tender. The project partnerships already mentioned in section 1 must also be taken into account.

3.3.3 Approaches for leverage effects and measures for scaling-up (section 1.3.3 of the assessment grid)

The tenderer is required to state whether there are promising approaches for leverage effects beyond the measures mentioned in section 2 (for example through targeted measures in the field of 'knowledge management') and to describe them. In doing so, the tenderer is required to present and explain measures that promote both horizontal and vertical scaling-up. In particular, the tenderer must submit proposals on how innovations that have been developed in the context of implementation can be disseminated beyond the sphere of influence of the project.

3.3.4 Consideration of environmental and social compatibility requirements (section 1.3.4 of the assessment grid)

The tenderer shall describe how environmental, social, gender, conflict-sensitivity, human rights, and security considerations will be integrated into the implementation of the assignment.

The tenderer shall further explain how environmental and climate considerations will be incorporated into project implementation, including through resource-efficient working methods, digital solutions where appropriate, and alignment with relevant project assessments and safeguards requirements. The tenderer should also demonstrate an understanding of the security context in Iraq and describe measures to ensure compliance with the security requirements set out in Section 2.5, including applicable security regulations and risk management procedures. The adequacy and feasibility of the proposed security approach will be considered as part of the technical evaluation.

Gender equality

The tenderer is required to outline in the tender how it can prevent negative impacts on gender equality in its area of responsibility and how it can contribute to improving gender equality through corresponding measures (see also relevant requirements in section 2.5).

Environmental protection and climate action (climate change mitigation/adaptation)

The tenderer is required to outline in the tender how it can prevent negative impacts on the environment and the climate in its area of responsibility and, in addition, how it can contribute to improving the environmental and climate situation through corresponding measures (see also relevant requirements in section 2.5).

Conflict and context sensitivity

The tenderer is required to outline in the tender how it is planning its activities in the context of conflicts or violence and what specific measures it has adopted for conflict- and context-sensitive implementation (see also relevant requirements in section 2.5).

Human rights

The tenderer is required to outline in the tender how it can prevent negative impacts on the human rights situation in its area of responsibility and how it can contribute to improving the human rights situation through corresponding measures (see also relevant requirements in section 2.5).

Requirement: 'Gender equality':	3 points out of 10 (maximum)
Requirement: 'Environmental protection and climate action (climate change mitigation/adaptation)':	3 points out of 10 (maximum)
Requirement: 'Conflict and context sensitivity':	2 points out of 10 (maximum)
Requirement: 'Human rights':	2 points out of 10 (maximum)

3.4 Project management

(section 1.4 of the assessment grid)

In this section, the tenderer presents the operational plan for implementing the services in the tender, describes the procedure for coordination with GIZ or the project and the project partners, and explains its monitoring procedure.

3.4.1 Operational plan

(section 1.4.1 of the assessment grid)

The tenderer is required to draw up and explain an operational plan for implementing the strategy described in section 3.3, including a plan for the assignment of all the experts included in the tender. The operational plan must include the assignment times (periods and

expert days) and assignment locations of the individual experts, the milestones as presented in section 2 and, in particular, describe all the necessary work stages in detail and in chronological order. The tenderer can define further milestones beyond those prescribed in section 2 and map them out in the plan of operations.

3.4.2 Coordination with GIZ or the commissioning project (section 1.4.2 of the assessment grid)

In the tender, the tenderer is required to describe the procedure for coordinating with GIZ or with the commissioning project.

3.4.3 Steering or coordination of measures with the relevant implementing partner (section 1.4.3 of the assessment grid)

In the tender, the tenderer is required to name the implementing partners relevant for implementing the services and to describe and explain the procedure for steering or coordinating the measures with them.

The tender shall identify the implementing partners relevant to the assignment, including the Financial Intelligence Unit (FIU), the Central Bank of Iraq (CBI), the Ministry of Finance (MoF), the Federal Commission of Integrity (FCoI), the Kurdistan Region Integrity Commission(s), relevant supervisory and regulatory authorities, law enforcement agencies, judicial institutions, and other public and private sector stakeholders involved in AML/CFT/CPF, anti-corruption, and illicit financial flows (IFF) prevention. The contractor shall describe and explain the procedures for coordinating and steering the implementation of activities with these partners to ensure effective delivery of project results.

3.4.4 Monitoring (section 1.4.4 of the assessment grid)

In the tender, the tenderer is required to describe how it can ensure that the requirements resulting from the monitoring system of the project or the partner are met (see section 2). In doing so, the tenderer is required to describe how the information that is relevant for monitoring is collected and in what form and at what intervals monitoring data are updated.

3.5 Further requirements (section 1.5 of the assessment grid)

- The tenderer shall describe its backstopping arrangements, including technical quality assurance, internal review processes, availability of senior expertise, and mechanisms to ensure timely and high-quality delivery of outputs (5 points out of a total of 10 points).
- The tenderer shall describe how knowledge generated through the assignment will be documented, transferred to partner institutions, and sustained beyond the project period, including through guidance materials, peer learning, and institutional capacity development measures (2 points out of a total of 10 points).

- the bidder shall describe its backstopping concept, based on the guidelines described in 2.3. and include a brief CV of the persons in charge of technical and administrative assistance (3 points out of a total of 10 points).

4. Personnel

The tenderer is required to provide 'experts' for the positions referred to and described (scope of tasks and qualifications) in this section on the basis of corresponding CVs. **The requirements on the format and content of the CVs are described in section 6.**

The qualifications mentioned below correspond to the requirements for achieving the highest number of points in the technical assessment.

'One year of professional experience' is therefore defined as a cumulative 12 expert months with at least 18 expert days per month, provided no diverging definition is specified for individual qualifications.

Expert 1: Pool Team leader (with international Experience) (section 2.1 of the assessment grid)

Team leader: This position is a key expert.

Tasks of expert 1: (Team leader/International)

Includes a wide range of tasks, and the consulting firm(s) are responsible for providing an expert who is able to manage these pool(s) according to the project requests in the respective intervention area. His/her role is:

- To liaise with the project to attend to the needs for STE assignments. This means continuous exchange of information with the project staff.
- The pool manager will – where necessary – attend meetings (virtually) and participate upon request of the GIZ project in the development and monitoring of joint work plans between GIZ and relevant partner institutions.
- With respect to the short-term consultancies, the pool manager(s) will conduct:
 - needs assessments,
 - prepare concept papers,
 - develop ToR and work plans,
 - engage qualified experts, and manage assigned tasks, including preparation of inception and validation meetings as requested by the GIZ project officer.
- The pool manager will also be responsible for the administrative and logistical support of local and international consultants regarding their business trips to and within Baghdad, in coordination with the GIZ country office, especially the Risk Management Office (RMO).

Qualifications of expert 1: (team leader)

Education/training (section 2.1.1 of the assessment grid):	University degree ('masters or Diploma') in economics, political sciences, law, business administration or public finance.
Language (section 2.1.2 of the assessment grid):	Knowledge of English C1-level in the Common European Framework of Reference for Languages (4 points out of a total

Subject of the tender procedure: Anti-money laundering and counter the financing of terrorism (AML/CFT)

Transaction number: 10020998

	of 10 points) and knowledge of Arabic C1-level in the Common European Framework of Reference for Languages (6 points out of a total of 10 points)
General professional experience (section 2.1.3 of the assessment grid):	6 years of professional experience in the sector AML/CFT
Specific professional experience (section 2.1.4 of the assessment grid):	3 years of professional experience in in managing short-term consultancies or expert pools.
Leadership/management experience (section 2.1.5 of the assessment grid):	1 year of management experience in projects, companies or other organisations with disciplinary leadership responsibility for 15 people or more
International professional experience outside the country/region of assignment (section 2.1.6 of the assessment grid):	2 years of professional experience in one of the MENA countries. <i>(MENA - Middle East and North Africa: is a geographic and socio-economic region that includes the countries of the Middle East and North Africa. The region generally encompasses countries such as Iraq, Saudi Arabia, United Arab Emirates, Jordan, and Lebanon in the Middle East, as well as Egypt, Libya, Tunisia, Algeria, and Morocco in North Africa. The term MENA is commonly used by international organizations, governments, and businesses to refer to this region for economic, political, social, and development-related analysis.)</i>
Professional experience in the country/ region of assignment (2.1.7 of the assessment grid):	Not applicable
Experience in the field of development cooperation (section 2.1.8 of the assessment grid):	5 years of experience working on DC projects.
Other (section 2.1.9 of the assessment grid):	Not applicable

Expert 2: Expert pool 1 with 4 experts with international Experience) (section 2.2 of the assessment grid)

Tasks of experts

The services to be provided under the contract include measures for strategic capacity development and organizational and strategy advice in the thematic areas as stated under (chapter 2.2)

- Provide technical advice on AML/CFT reforms to the relevant Iraqi institutions, including the Commission of Integrity (CoI), the Central Bank of Iraq (CBI), and Non-Banking Financial Institutions (NBFIs) for KRI and Federal Iraq.
- Conduct institutional and thematic assessments, gap analyses, and baseline studies related to AML/CFT compliance and implementation.

Subject of the tender procedure: Anti-money laundering and counter the financing of terrorism (AML/CFT)

Transaction number: 10020998

- Develop AML/CFT policies, action plans, reform roadmaps, guidance documents, and capacity development plans in coordination with national experts, project partners, and GIZ project staff.
- Support the implementation of AML/CFT reforms, including measures related to risk-based supervision, preventive measures, beneficial ownership, targeted financial sanctions, and asset recovery.
- Design and deliver technical training, workshops, and advisory services for the Col, CBI, NBFIs, MoF and other competent authorities related to the AML/CFT.
- Facilitate technical meetings and stakeholder consultations, and prepare technical presentations, reports, and other knowledge products to support project implementation.

Qualifications of expert pool 1

Education/training (section 2.2.1 of the assessment grid):	All experts each with a university degree (master's or 'Diploma') in economics, public finance, law enforcement, political science or administration
Language (section 2.2.2 of the assessment grid):	All experts each with knowledge of English (C1-level) in the Common European Framework of Reference for Languages (4 points out of a total of 10 points) and knowledge of Arabic (C2-level) (6 points out of a total of 10 points)
General professional experience (section 2.2.3 of the assessment grid):	All experts each with 8 years of professional experience in the sector AML/CFT
Specific professional experience (section 2.2.4 of the assessment grid):	All experts each with 6 years of <i>professional</i> experience in - FATF/FSRB assessments (trained assessors), mutual evaluation, Immediate Outcomes, FATF recommendation and implementation: (3 points out of a total of 10 years). - in the area of AML/CFT risk assessments and typologies: (2 points out of a total of 10 points). - Targeted Financial Sanctions, VASPs, Electronic Payments, MXDs/MXPs, FIs and DNFBPs: (3 points out of a total of 10 points). - In Integrity and AML/CFT, developing supervisory frameworks and beneficial ownership transparency: (2 points out of a total of 10 points).
Leadership/management experience (section 2.2.5 of the assessment grid):	Not applicable
International professional experience outside the country/region of assignment (section 2.2.6 of the assessment grid):	All experts each with 5 years of professional experience in one of the MENA countries:
Professional experience in the country/ region of assignment (2.2.7 of the assessment grid):	Not applicable
Experience in the field of development cooperation (section 2.2.8 of the assessment grid):	All experts each with 5 years of experience working on DC projects:

Subject of the tender procedure: Anti-money laundering and counter the financing of terrorism (AML/CFT)

Transaction number: 10020998

Other (section 2.2.9 of the assessment grid):	Not applicable
---	----------------

Expert 3: Expert pool 2 with 4 experts with the National Experience) (section 2.3 of the assessment grid)

A CV for each expert must be added to the tender. The tender must provide a clear overview of all the proposed experts and their individual qualifications. The tender's ability to provide the pool of experts required here will be assessed on the basis of sample CVs.

Tasks of the experts

The services to be provided under the contract include measures for strategic capacity development and organizational and strategy advice in the thematic areas as stated under chapter 2.2.

- Support the international AML/CFT experts by providing technical expertise on the Iraqi AML/CFT legal, regulatory, and institutional framework, and by facilitating the implementation of project activities at the national level.
- Serve as the primary liaison with Iraqi counterparts, including the Central Bank of Iraq (CBI), the Iraqi Financial Intelligence Unit (IQFIU), the Commission of Integrity (CoI), supervisory authorities, and other competent authorities, ensuring effective coordination with GIZ project staff.
- Conduct national-level research, institutional assessments, data collection, and analyses to support the preparation of technical advice, reform proposals, and project deliverables.
- Support the planning, organization, and delivery of meetings, workshops, technical consultations, training sessions, and missions, including follow-up with national counterparts and stakeholders.
- Assist the international AML/CFT experts in developing and implementing AML/CFT reforms, policies, operational procedures, guidance documents, and capacity development activities tailored to the Iraqi context.
- Provide interpretation of national developments, coordinate communication with project partners, and monitor the implementation of agreed actions, ensuring timely reporting and effective cooperation between Iraqi counterparts, the international experts, and GIZ Qualifications of the expert pool

Education/training (section 2.3.1 of the assessment grid):	All experts each with a University degree (bachelor) in economics, public finance, law enforcement, political science or administration
Language (section 2.3.2 of the assessment grid):	All experts each with Knowledge of English (C1-level) in the Common European Framework of Reference for Languages (4 points out of a total of 10 points) and knowledge of Arabic (C2-level in the Common European Framework of Reference for Languages) (6 points out of a total of 10 points):
General professional experience (section 2.3.3 of the assessment grid):	All experts each with 6 years of professional experience in the sector AML/CFT.

Subject of the tender procedure: Anti-money laundering and counter the financing of terrorism (AML/CFT)

Transaction number: 10020998

Specific professional experience (section 2.3.4 of the assessment grid):	All experts each with 5 years of professional experience in the following areas: - FATF/FSRB assessments (trained assessors), mutual evaluation, Immediate Outcomes, FATF recommendation and implementation (3 points out of a total of 10 points). - in the area of IFF and AML/CFT risk assessments and typologies including conducting national risk assessments or other type of IFF and AML/CFT risk assessment (sectoral/regional or otherwise) (2 points out of a total of 10 points). - Targeted Financial Sanctions, VASPs, Electronic Payments or MXDs/MXPs (3 points). - In Integrity and AML/CFT, supervisory frameworks, and beneficial ownership transparency (2 points out of a total of 10).
Leadership/management experience (section 2.3.5 of the assessment grid):	Not applicable
International professional experience outside the country/region of assignment (section 2.3.6 of the assessment grid):	All experts each with 2 years of professional experience in region or any of MENA countries:
Professional experience in the country/ region of assignment (2.3.7 of the assessment grid):	All experts each with 2 years of professional experience in Iraq
Experience in the field of development cooperation (section 2.3.8 of the assessment grid):	All experts each with 2 years of experience working on DC projects
Other (section 2.3.9 of the assessment grid):	Not applicable

UN DESA regions are defined as East Africa, Central Africa, North Africa, Southern Africa, West Africa, South America, the Caribbean, Central America, North America, Central Asia, East Asia, South Asia, Southeast Asia, West Asia/Middle East, Eastern Europe, Northern Europe, Southern Europe, Western Europe, Australia, Melanesia, Micronesia and Polynesia; refer to [USND methodology](#) for country assignment.

The tenderer must assign all the proposed experts to the required qualifications and clearly present them in a separate table preceding the CVs. The summary presentation must mention only qualifications that are actually indicated in the CVs. Professional experience must be evidenced by meaningful references in the CVs. It is advisable to make explicit reference to each example of professional experience.

Soft skills of team members

In addition to their specialist qualifications, all team members are also expected to have the following qualifications:

- Team skills

- Initiative
- Communication skills
- Sociocultural and intercultural skills
- Efficient partner- and client-oriented working methods
- Interdisciplinary thinking

Soft skills are not evaluated.

5. Costing requirements

5.1 Assignment of experts

The number of expert days corresponds to full working days.

Expert	Expert days in the country of residence /remote	Availability of expert in the country of assignment* in expert days	Expert days in total	Consecutive stay > 3 months (see General Terms and Conditions, section 3.6.2)	Number of international flights	Number of national flights
Expert 1: Pool Team Leader (International) (with international experience)	30	5	35	No	2	0
Expert 2: Pool 1 with 4 experts (with international experience)	135	75	210	No	10	4
Expert 3: Pool 2 with 4 experts (with national experience)	0	50	50	No	0	2

5.2 National administrative staff

– Not applicable –

Subject of the tender procedure: Anti-money laundering and counter the financing of terrorism (AML/CFT)

Transaction number: 10020998

5.3 Travel expenses

5.3.1 Travel – sustainability considerations

GIZ would like to reduce greenhouse gas emissions (CO₂ emissions) caused by travel. When preparing your tender, please incorporate options for reducing emissions, for example by selecting the lowest-emission booking class (economy) or using means of transport, airlines and flight routes that are more CO₂-efficient. For short distances, travel by train (second class) or e-mobility are the preferred options.

CO₂ emissions caused by air travel must be offset. GIZ specifies a budget for this, through which the carbon offsets can be settled against evidence.

There are many different providers in the market for emissions certificates, and they have different climate impact ambitions. The [Development and Climate Alliance](#) has published a [list of standards](#) (only in German available). GIZ recommends using the standards specified there.

5.3.2 Travel expense requirements

Travel expenses item	Quantity/budget
Total number of international flights	12 return flights
Total number of regional/national flights	6 return flights
CO ₂ offsets for flights	1620 Euro budget for CO ₂ offsets for settlement against evidence.
Transport costs (rail travel, car travel, public transport) e. g. airport transfer/taxi (low profile armored vehicle in Baghdad), for international and national flights settlement against evidence.	720 Euro (18 round flights)
Per-diem allowances	112
Accommodation allowances	112
Other travel expenses (visa, project-related travel expenses outside the place of business etc.)	2400 Euro

Per-diem allowances are reimbursed as a lump sum up to the maximum amounts permissible under tax law for each country as set out in the country table in the circular from the German Federal Ministry of Finance on travel expense remuneration (download at <https://www.bundesfinanzministerium.de>).

In addition, for the following items, reasonable costs can be settled against evidence up to the proposed amount.

- Flight costs
- Transport costs
- Other travel expenses

Notes on the settlement of accommodation allowances outside Germany:

For the country Iraq, tenderers may offer accommodation allowances up to EUR 250. This is the maximum amount permissible under tax law as per the BMF circular on travel expense reimbursement.

- If the contractor offers accommodation allowances at up to 75% (EUR 187,50 of the maximum amounts permissible under tax law as per the BMF circular on travel expense reimbursement, the expenses will be reimbursed **on a lump-sum basis** in the contractually agreed amount.
- If the contractor offers accommodation allowances at between 75% and 100% (EUR 187,51 to 250 of the maximum amounts permissible under tax law as per the BMF circular on travel expense reimbursement, the corresponding **evidenced expenses** will be reimbursed up to the contractually agreed amount.

5.4 Other travel expenses Materials and equipment

– Not applicable –

5.5 Operating costs in the country of assignment

– Not applicable –

5.6 Workshops, education and training

The contractor is not responsible for the logistical organisation of the workshops and therefore the costs do not need to be specified.

5.7 Local contributions

– Not applicable –

5.8 Other costs

The fixed unalterable budget available under this budget line is **EUR 60,000** and is intended to cover security-related measures required for the implementation of the assignment in Iraq.

The budget shall cover:

- security coordination and security management;
- threat and risk assessments, journey management and related security planning;
- procurement of security services where required;
- security-related transport measures not covered under other budget lines (e.g. 5.5);

- communication and emergency response arrangements;
- other security measures necessary for the safe implementation of project activities.

The contractor shall manage these funds in accordance with the approved security concept and the prevailing security situation during implementation.

5.9 Flexible remuneration item

Budget for flexible remuneration: EUR 40,000.00

The fixed, unalterable budget above is earmarked in the price schedule for flexible remuneration. Flexible remuneration is intended to facilitate the flexible management of the contract by the commission manager at GIZ. The contractor can make use of the funds in accordance with section 3.6.5.7 of the General Terms and Conditions.

6. Requirements on the format of the tender

The structure of the tender must correspond with the structure of the ToRs. It must be legible (font size 11 or larger) and clearly formulated. The language of the tender is English.

The technical-methodological concept of the tender (section 3 of the ToRs) is **not to exceed 20 pages** (not including the cover page, list of abbreviations, table of contents and brief introduction).

The **CVs of the staff proposed** in accordance with section 4 of the ToRs must be in the EU format and must **not be more than 4 (four) pages in length**. The CVs must clearly show what position the proposed person held, which tasks they performed and how many expert days they worked during which period in the specified references.

We strongly insist that you do not exceed the number of pages specified.

7. Options or follow-on contract

7.1 Option to expand the service content/extend the contract term pursuant to section 132 (2) no. 1 German Act against Restraints of Competition (GWB)

GIZ can exercise the following option if it wishes to expand the tendered services. This is described in detail below.

Nature and scope:

While retaining the overall character of the contract, there is a possibility of GIZ continuing to obtain the services specified in section 2 of these Terms of Reference and/or of expanding the contract to include further services of the same kind. The overall contract term must not exceed three times the original contract term, and the overall contract value must not exceed twice the original contract value.

Subject of the tender procedure: Anti-money laundering and counter the financing of terrorism (AML/CFT)

Transaction number: 10020998



Precondition: GIZ's commissioning party extends or provides additional funding for the current project or commissions a follow-on project or an agreement is concluded to provide cofinancing for the measure.

7.2 Option to procure materials and equipment pursuant to section 132 (2) no. 1 German Act against Restraints of Competition (GWB)

-Not applicable -

7.3 Follow-on contract pursuant to Section 14 (4) no. 9 German Ordinance on the Award of Public Contracts (VgV)

Pursuant to Section 14 (4) no. 9 VgV, GIZ reserves the right to award a follow-on contract to the contractor in order to procure similar services.

Scope of possible services:

The term of the follow-on contract must not exceed twice that of the original contract, and the value of the follow-on contract must not exceed twice that of the original contract.

Condition: The above option is subject to GIZ receiving a commission from the commissioning party or the conclusion of an agreement for cofinancing of the measure. Any follow-on contract must be awarded within three years of the award date of the original contract.

A follow-on contract under 7.3 can be considered only as an alternative to the option in 7.1.

8. Annexes

(not applicable)