



CRDB BANK PLC

OPEN FOR INTERNATIONAL COMPETITIVE BIDDING

REQUEST FOR EXPRESSION OF INTEREST FOR

Implementation of Trade Finance solution for CRDB Bank Plc and its subsidiaries.

1. INTRODUCTION

1.1 About CRDB Bank

CRDB Bank Plc, hereinafter referred to as CRDB Bank, is a leading Financial Services Provider in Tanzania with current presence in Tanzania, Burundi and Democratic Republic of Congo (DRC) East Africa.

The Bank was established in 1996 and was listed on the Dar Es Salaam Stock exchange (DSE) in June 2009. Over the years, CRDB Bank has grown to become the most innovative and preferred financial services partner in the region. Supported by a robust portfolio and uniquely tailored products, CRDB Bank remains the most responsive bank in the region.

CRDB Bank offers a comprehensive range of Corporate, Retail, Business, Treasury, Premier, and wholesale microfinance services. The Bank has a TZS. 10 trillion loan portfolio that commands 25% of the market share www.crdbbank.co.tz

1.2 Background

CRDB Bank intends to implement a robust Trade Finance solution. In the rapidly evolving financial landscape, it is imperative for the Bank to invest in cutting-edge technology to support Trade Finance business. This investment is crucial to securing the bank's future, enhancing the bank's competitive advantage, and fulfilling commitments to customers, regulators, and stakeholders in line with the Bank's new strategy.

1.3 Purpose

This document has been issued with the aim of providing information that will assist interested bidders and solution vendors to express their interest in implementation, testing, and commissioning of a Trade Finance solution.

Responses received from interested vendors will be evaluated and bidders who meet the bank's minimum requirements will be invited to participate in CRDB Bank's Request for Proposal (RFP) process.

1.4 Disclaimer

The envisioned outcome of this document is the receipt of Expression of Interest (EOI) submissions. CRDB Bank reserves the right not to initiate the subsequent RFP process.

Further, this document shall not be construed as a request or authorization to perform work at the expense of CRDB Bank. Any work performed and/or expenditure incurred to facilitate submission of an EOI, will be at the respondent's own discretion and expense.

CRDB Bank reserves the right to accept or to reject any EOI submission or response, and to annul the process and reject all responses at any time during the EOI evaluation, without thereby incurring any liability to any bidder.

2. ABOUT THE REQUEST

2.1 Required solution

- i. The proposed solution must be a robust customer centric Trade Finance solution and should be able at minimum to support the following processes online:
 - Application of Trade Products with supporting documentation
 - Generation of LC and Guarantee drafts from submitted applications
 - Request amendments and cancellations of Letters of Credit and Guarantees
 - Electronic commercial documents submission e.g. Export LC
 - Real-time Trade Finance limits and exposure monitoring
 - Digital review of Commercial Documents against terms of Letters of Credit
 - Real-time tracking and status visibility e.g. milestone or life-cycle updates, transaction status
 - Structured end-to-end workflow automation
 - Reporting and Analytics
 - User access and Security
 - Interactive and real-time communication capabilities i.e. secure messaging, queries
 - Data Privacy and Protection
- ii. Ability to integrate with operational software used within the Bank e.g. the Core Banking System
- iii. Ability to integrate with 3rd party systems used by external entities e.g. Supply Chain System, Screening system

2.2 Eligibility

Original Equipment Manufacturers (OEMs), system integrators, value-added-resellers or software development companies that offer Trade Finance solutions may respond to this request for Expression of Interest.

Qualifying organizations may associate or form a joint venture with other organizations for purposes of enhancing the value proposition to CRDB Bank.

The following scenarios may lead to disqualification of submitted EOI submissions, and exclusion from the envisioned subsequent RFP process:

- failure to adhere to the use of standard templates (refer to Appendix); and
- Late EOI submission (refer to Section 2.6).

2.3 Registration of interest to participate in EOI tenders@crdbbank.co.tz

Qualifying bidders are required to register their interest by sending an email to as a minimum, the following information should be included in this email:

- i. Organization name and country of registration;
- ii. Contact person and address, including email and phone number;
- iii. Propose to associate or form a joint venture with other organisations <Yes/No>; and

iv. If <Yes> on 3 above, provide details of association/joint venture partner(s).

Deadline for registration of interest by qualifying organizations: **13 March 2026**.

2.4 Content of the EOI Submission

As a minimum, EOI submissions should include the following information, which should be presented as prescribed by the templates included in the Appendix Section of this document.

2.4.1 Summary of company information

Please complete the following table

Company Background		
Company Name:		
Company Location:		
<i>Location of corporate headquarters:</i>		
<i>Location of nearest office/location to Tanzania:</i>		
Experience		
Years of experience:		
<i>Number of years in business:</i>		
<i>Number of years providing Implementations of the proposed solution:</i>		
Customer Base:		
<i>Number of clients:</i>		
<i>Number of clients using the version of the software being proposed:</i>		
Terminated Projects:		
<i>List any terminated implementation projects. Please disclose the jurisdiction and explain the reason for termination:</i>		
Organization Size		
Total Revenue:		
<i>If Vendor is a subsidiary, identify revenues of proposing company/division by year:</i>	2025	
	2024	
	2023	
	2022	
	2021	
	2010	

2.4.2 About the firm and the solution

EOI Section	Nature of expected content	Template provided
Company Profile	<ul style="list-style-type: none"> Company name and identity of proposed solution; Organisation profile (company and association/joint venture partner(s)); and Information demonstrating firm's operational and technical capacity to deliver work to CRDB Bank. 	Yes, refer to appendix A.1, A.2, A.3, A.4 and A.5

EOI Section	Nature of expected content	Template provided
Firms Experience and References	<ul style="list-style-type: none"> Details of experience in implementations of Trade Finance Solution in the Financial Services industry in last 7 years. 	Yes, refer to appendix B
Approach and methodology	<ul style="list-style-type: none"> Outline typical/recommended approach and methodology proposed by your firm in the supply, implementation, testing and commissioning of proposed solution; This should also include the following: <ul style="list-style-type: none"> A high level response on how the respondent/proposed solution will meet each of the required solution features in section 2.1. A high level project plan/schedule; Nature of work done at each phase of the project; Typical stage-gates and activities such as provision of sand-box environment, sign-offs, training (technical and user); and Phase / stage deliverables. Any assumptions made in modelling your approach, methodology and project plan. <i>Limited to a maximum of 6 pages</i> 	Not provided. Submission should show how each requirement is addressed.
Certificate of incorporation	<ul style="list-style-type: none"> Valid certificate of incorporation 	N/A
Current tax compliance certificate	<ul style="list-style-type: none"> Valid certificate issued by appropriate tax body, with jurisdictional authority where the bidding organization is registered. 	N/A
Audited financial statements for the last three (3) years.	<ul style="list-style-type: none"> Audited financial statement for 2025, 2024 and 2023. 	N/A

2.5 Clarifications and submissions

- EOI must be submitted to the Secretary Management Tender Committee CRDB Bank Plc via email tenders@crdbbank.co.tz to reach CRDB Bank no later than **31 March 2026** at 5pm East Africa Time. For ease of reference, the subject on email should be **Expression of Interest for the Implementation, Testing and Commissioning of a Trade Finance solution.**
- Where the submission is larger than **10MB**, the respondent may split the submissions into a number of email streams or use any of the cloud storage solutions or file transfer services and share the link via email.
- EOI respondents are required to use the prescribed response format and template (see Appendix section) when preparing their responses. Failure to adhere to the prescribed templates may lead to disqualifications.
- The format of the submission should be in PDF.
- Respondents who fail to adhere to the below instructions may be eliminated from the EOI evaluation process, and all other subsequent system selection and evaluation processes.

- Requests for clarifications should be submitted in writing by way of email to tenders@crdbbank.co.tz. CRDB Bank will not be liable for any delayed clarification requests sent beyond the stated deadlines. Deadline for submission of clarification requests is **21 March 2026** at 5pm East African Time.

2.6 Key Dates

For your reference, the following key dates apply.

Date	Activity
10 March 2026	Publish request for Expression of Interest
13 March 2026	Deadline for registration to participate in the EOI process by qualifying organisations
21 March 2026	Deadline for receiving requests for clarifications
31 March 2026	Deadline for receiving responses to the EOI

APPENDIX – RESPONSE FORMATS AND TEMPLATES

A. Company Profile Format

A.1 – Proposing Company

Required information	Details
Name	
Year of Incorporation	
Registered office address	
Key contact details (email and day contact details)	
Number of years implementing the proposed Trade Finance software.	
Number of implementations of the proposed Trade Finance software	

A.2 – Association (Joint Venture or Sub contracting, where applicable). This form is to be completed separately for each party.

Required information	Details
Nature of association (Joint Venture or subcontractor)	
Names of party	
Year of incorporation of all parties	
Registered office address of all parties	
Key contact details of the prime partner (email and day contact details)	
Number of years implementing the proposed Trade Finance software.	
Number of implementations of the proposed GRC software	

A.3 - Proposed solution

Required information	Details
Name of the proposed solution	
Version of the proposed Trade Finance solution	
Name of the Original Equipment Manufacturer (OEM)	
Where necessary, confirmation of legal capacity/authorization to provide licenses and/or services on behalf of OEM (Attach the Manufacturers Authorization form)	

A.4 - High level summary of experience of the company

Summary list of clients, where similar work has been performed:

Name of client	Size of client (Financial, number of customers, or employee size)	Type of client (e.g. commercial bank / Fintech / Sacco etc)	Client Country	Modules implemented
Client 1				
Client 2				
Client... N				

A.5 - High Level Summary of qualifications of the proposed team

Name of staff	Area of expertise*	Number of Trade Finance Solution implementations	Years of Experience	Academic Qualifications
Staff 1				
Staff 2				
Staff... N				

Notes

*Areas of expertise: For example – Trade Finance, Supply Chain etc

B. Specific firm experience/reference template.

Country:	Duration of assignment(Months):
Location within country:	Total Number of staff-months of the assignment:
Address:	Approx. value of the services provided by your firm under the contract (US\$):
Start date (Month/year): Completion date (Month/year):	No of professional staff-months provided by associated consultants:
Name of associated consultants, if any:	Name of senior professional staff of your firm involved and functions performed (indicate significant profiles such as Project Director/Coordinator, Project Manager, and Module Leads etc.).
Name and version of the Trade Finance Solution implemented:	Modules implemented:
Trade Finance Solution? Yes/No	
Narrative description of the project:	



Description of actual services provided by your staff within the assignment: