

#	Document Number from BDL RFP	Information Type	Description (numbering as per RFP)	Envelope	Questions to BDL	BdL Response
1	1	Commercial circular authenticated by the Trade Register	1. A commercial circular authenticated by the Trade Register within the last 12 months (certified true copy), specifying the authorized signatory for the Bidder, and bearing the signature of the legally authorized signatory. The company's objects should be clearly stated and consistent with the type of services it provides to BdL. It will be also included in the Tender Participation Email	RFP Submission First: Envelope (1) Administrative and Technical Documents	Would the registry extract suffice here? Our Power Of Attorney lists authorised signatories but it is a document from 2021, issued for an indefinite period (updated and issued only if changes are required).	The 2021 Power of Attorney (POA) may be submitted at this stage, provided its content is re-validated, even if unchanged. An unattested recent POA is accepted initially; however, if BdL later requests file completion, an attested POA issued within the last 12 months must be submitted.
2	3	(If required) Authenticated legal authorization to sign on behalf of the Bidder	3. If required, a duly authenticated legal authorization to sign on behalf of the Bidder, issued within the last 12 months (a notarized power of attorney along with the specimen of signature of the person authorized to sign on behalf of the bidder), or the Board of Directors minutes of meeting that contain such authorization, issued within one year from the meeting date and duly authenticated by the Trade Register.	RFP Submission First: Envelope (1) Administrative and Technical Documents	Our signatory's POA was issued in 2021 - we issue them for an indefinite period. Is this OK? Getting a new POA fully attested prior to the 13th will be incredibly difficult. A recent unattested POA could be provided if needed. Please, confirm if that will be sufficient.	The 2021 Power of Attorney (POA) may be submitted at this stage, provided its content is re-validated, even if unchanged. An unattested recent POA is accepted initially; however, if BdL later requests file completion, an attested POA issued within the last 12 months must be submitted.

3	5	Certificate of Registration at the VAT department	5. The Bidder's Certificate of Registration at the VAT department, issued within the last 12 months, including the Bidder's VAT registration number, if subject to VAT. If not subject to VAT, the Bidder must mention it in writing on their own full responsibility.	RFP Submission First: Envelope (1) Administrative and Technical Documents	VAT certificate is issued but we don't get a new one every year. Our VAT certificate has an issuance date of 2021. This certificate is only reissued if there is a change of registration details (e.g. office address, company name, etc.). Would that be sufficient?	The VAT certificate issued in 2021 may be submitted at this stage. However, the company must provide an updated certificate or validation, even if there have been no changes to the registration details. If BdL subsequently requests the company to complete its file, a valid certificate- attested or reissued as required- within the last 12 months must be submitted. This applies to all bidders, including those registered outside Lebanon.
4	6	Certificate of Registration at the Ministry of Finance	6. The Bidder's Certificate of Registration at the Ministry of Finance, issued within the last 12 months.	RFP Submission First: Envelope (1) Administrative and Technical Documents	Is this Certificate of Registration at the Ministry of Finance required for foreign bidders? There is no documentation tying xxx to the MoF in the UAE. We do have the VAT and CT registration certs linking us to the Federal Tax Authority. We will provide the Certificate of Registration in the Trade Register from the home country (UAE). (Commercial circular authenticated by the Trade Register). Would that be sufficient?	All documentation requirements are set by BdL in accordance with the Lebanese Public Procurement Law and the Public Procurement Authority. However, for foreign bidders, these requirements may be adapted to align with the laws and regulations of the bidder's home country. Accordingly, documents linking the company to the Federal Tax Authority, such as the VAT certificate and the Certificate of Registration, may be accepted if there is no equivalent document issued by a Ministry of Finance in the bidder's home country. Submission of the Trade register from the home country is also acceptable to demonstrate the company's legal registration

5	7	National Social Security Fund Clearance	7. A valid duly authenticated National Social Security Fund Clearance issued within the last 12 months.	RFP Submission First: Envelope (1) Administrative and Technical Documents	Could you explain the criteria for this requirement? Is this document required for foreign bidders? We may not be able to provide such document.	The requirement for a duly authenticated National Social Security Fund (NSSF) clearance is requested by BdL in compliance with the Lebanese Public Procurement Law and the Public procurement Authority regulations. For foreign bidders, this requirement may be adapted to the laws of the bidder's country of establishment. Accordingly, companies established outside Lebanon (including the UAE) may submit an equivalent document, such as a social security or pension registration certificate, or an official letter confirming that the company is exempt from such registration. This documentation will be accepted as an equivalent to the Lebanese NSSF clearance.
6	8	Minutes of meeting of the shareholders' general assembly	8. The minutes of meeting of the shareholders' general assembly, with the attendance sheet (specifying the identity and percentage of ownership, with the signature of each person or company holding 20% or more of the capital of the legal person), issued within three years from the meeting date and authenticated by the Trade Register.	RFP Submission First: Envelope (1) Administrative and Technical Documents	Our company is not a public company; therefore, we won't be able to submit any minutes of meeting of the shareholders' general assembly. Could you confirm this is accepted exclusion from the bidding process, please?	Being a non- public (private) company does not exempt the bidder from this requirement. Therefore, any equivalent document can be accepted. A certified extract or redacted copy of the shareholder's general assembly minutes may be submitted or its equivalent, limited to the relevant information only. Any confidential or non-required content may be omitted or redacted. The extract must show that the company is operating regularly and legally, along with the list of shareholders.

7	9	Comprehensive statement from the Trade Register	9. A comprehensive statement from the Trade Register, issued within the last 12 months, indicating the founders, members, shareholders, authorized signatories, manager, capital, the bidder's activity and ongoing liabilities, etc.	RFP Submission First: Envelope (1) Administrative and Technical Documents	Our company's registry extract from the DIFC is available. Lists shareholders, managers, capital. The trade license lists the activities. Liabilities are listed in the audited financial statements that we can provide. Authorized signatories are listed in separate POA documents. Would these be sufficient to fulfil this requirement?	Yes, this is fully acceptable. As long as all required and essential information is provided, it may be included in separate documents in accordance with the laws of your Home country. The proposed documents, the DIFC company registry extract, audited financial statements, and POA listing authorized signatories- sufficiently fulfill the requirements to verify the company's legal authority, shareholder structure, and authorized signatories. The documents shall be issued within the last 12 months
8	10	Compliance Form	10. A Compliance Form prepared by the Compliance Unit at the Bank, duly stamped and signed (Annex 7).	RFP Submission First: Envelope (1) Administrative and Technical Documents	With regards to the "Compliance Form prepared by the Compliance Unit at the Bank", what is needed here? Annex 7 does not have a bank letter. Regarding the Document 6: "Statement for the Beneficial Owner", we are not in a position to provide such full details in the at RFP stage due to confidential nature of information. Would this Document 6 exclusion be accepted?	With reference to Annex 7, please note that the Entity Compliance Form (KYC-01) is a Know Your Customer form applicable to the entity and must be duly completed and signed by the authorized signatory. Each authorized signatory listed on page 1 of the KYC-01 (page 1) is required to complete and sign their own Individual Compliance Form (KYC-02) and the relevant pledges (Documents 1 and 5). In addition, every individual beneficial owner holding 20% or more of the entity's capital must also complete and sign a separate KYC-02 form. Also note that if the documents related to compliance are all duly submitted, document 6 of annex 7 data can be shared at a later stage.

9	10	Compliance Forms	6 documents as per forms in Annex 7: 1) Pledge of Compliance 2) Customer Compliance Form 3) Entity Compliance Form 4) Individual Compliance Form 5) Accuracy Pledge 6) Statement for the Beneficial Owner	RFP Submission First: Envelope (1) Administrative and Technical Documents	If we do not have a beneficial owner over the 20% capital share threshold then can we omit form KYC001 for beneficial owners? - i.e. nobody meets the 20% capital threshold. Could you confirm, please?	In cases where no individual or entity holds 20% or more of the entity's capital, the Entity Compliance Form (KYC-01) must nevertheless be completed and submitted. In such instances, the relevant section of the form (page 2) should clearly indicate that no individual or entity meets the 20% beneficial ownership threshold.
10	11	Foreign Bidder - Agent or representative in Lebanon	11. If the Bidder is a foreign company, the presence of its legal representative is mandatory, or the company should have an agent or representative in Lebanon entrusted with the signature of the documents and the procurement contract. In this case, the foreign Bidder should also submit the following:	RFP Submission First: Envelope (1) Administrative and Technical Documents	Could you explain the criteria for this requirement? Our company is registered in Dubai (DIFC) in the UAE and we do not have office or legal representative in Lebanon. Is it essential to have a local partner in Lebanon, or can a nominated UAE resident fly in to complete the documentation requirements?	A local Lebanese agent or a foreign representative traveling to Lebanon with proper authorization from the company (POA) should attend the subsequent meetings that will be held in relation to this project.

11	11.1	Foreign Bidder - Certificate of Registration	11.1 The Certificate of Registration of the institution or company at relevant authorities in the home country, authenticated by the Lebanese Embassy/consulate, the Ministry of Foreign Affairs of the Home Country and the Lebanese Ministry of Foreign Affairs and Emigrants, and issued within the last 12 months.	RFP Submission First: Envelope (1) Administrative and Technical Documents	For foreign bidders, does it have to be authenticated by the Lebanese Embassy/consulate, the Ministry of Foreign Affairs of the Home Country and the Lebanese Ministry of Foreign Affairs and Emigrants? We will provide the Certificate of Registration in the Trade Register from the home country. However, the Embassy attested copy of our trade license might take longer than the deadline of 13 Jan.	<p>For foreign bidders, the certificate of registration must ultimately be submitted as a duly authenticated (attested) copy; the certificate issued by the home country alone is not sufficient.</p> <p>For the January 13 deadline, the bidder may submit the certificate in its current form. Additional time may be granted in accordance with a timeframe to be determined by BdL, to submit the duly authenticated copy.</p>
12	11.2	Foreign Bidder - Statement from the Lebanese Ministry of Economy	11.2 A statement from the Lebanese Ministry of Economy and Trade authenticated within three months from the date of the contract award session, proving that the Bidder is subject to the Israel Boycott Law.	RFP Submission First: Envelope (1) Administrative and Technical Documents	We understand this will be authenticated after bid's submission.	<p>If the statement from the Lebanese Ministry of Economy and Trade is not available by January 13, it may be submitted at a later stage, within a timeframe to be determined by BdL.</p>

13	11.3	Conditions for Bidders' Participation (Envelope 1)	<p>11.3 The documents listed in Article 4, Paragraph II-First (24 documents) according to the laws of the country where the bidder is located, provided that these certificates are authenticated according to the regulations of the competent authorities (the Lebanese Embassy/Consulate in the Home Country and the Ministry of Foreign Affairs of the Home Country and the Lebanese Ministry of Foreign Affairs and Emigrants).</p>	<p>RFP Submission First: Envelope (1) Administrative and Technical Documents</p>	<p>For foreign bidders, do all the 24 to be authenticated by the Lebanese Embassy/consulate, the Ministry of Foreign Affairs of the Home Country and the Lebanese Ministry of Foreign Affairs and Emigrants?</p> <p>We will provide the Certificate of Registration in the Trade Register from the home country (Dubai / DIFC in the UAE).</p> <p>Moreover, among the 24 documents there "Price Lists and Bill of Quantities" (doc 18), "Technical Requirements" (doc 19) and "Client List with similar projects" (doc 20) that we don't believe can be attested.</p> <p>Are there specific documents where this is mandatory (e.g. trade license), not feasible from a time/possibility of authentication/cost perspective to notarize 24 documents?</p> <p>Please confirm.</p>	<p>Some documents may be accepted without being duly authenticated. These are primarily forms that must be completed by the bidder, and therefore do not require authentication, for example: "compliance form" (doc 10) "Price Lists and Bill of Quantities" (doc 18), "Technical Requirements" (doc 19) and "Client List with similar projects" (doc 20), "the Undertaking letter" (doc 15), "the bank letter of guarantee" (doc 16), "conditions of contract"(doc 17), "copies of IDs" (23 and 24), "A statement of the Bidder's election of domicile" (doc 14).</p>
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14	12	Certificate that Bidder is Not Bankrupt	12. A statement issued by the competent Court (Trade Register) within the last 12 months, proving that the bidder is not bankrupt.	RFP Submission First: Envelope (1) Administrative and Technical Documents	<p>Is this something we must produce as a foreign bidder.</p> <p>We will provide a valid Certificate of Registration in the Trade Register from the home country (Dubai / DIFC in the UAE).</p> <p>Would an auditor letter suffice?</p>	<p>If a foreign bidder cannot provide a court-issued statement of non-bankruptcy, a certificate of registration from the home country is acceptable if it confirms the company is not bankrupt. Otherwise, any official document that can prove the company's non-bankruptcy may be considered, subject to the approval of BdL.</p>
15	13	Certificate that Bidder is Not Under Liquidation	13. A statement issued by the competent Court (Trade Register) within the last 12 months, proving that the bidder is not under liquidation.	RFP Submission First: Envelope (1) Administrative and Technical Documents	<p>Is this something we must produce as a foreign bidder.</p> <p>We will provide a valid Certificate of Registration in the Trade Register from the home country (Dubai / DIFC in the UAE).</p> <p>Would an auditor letter suffice?</p>	<p>If a foreign bidder cannot provide a court-issued statement stating that it is not under liquidation, a valid certificate of registration from the home country may be acceptable if it explicitly confirms that the company is not under liquidation. Otherwise, any official document that could demonstrate that the company is not under liquidation may be considered, subject to the approval of BdL.</p>
16	15	Undertaking Letter (Declaration)	15. An Undertaking Letter (Declaration) as per Annex 2, duly signed and bearing the required stamp duties.	RFP Submission First: Envelope (1) Administrative and Technical Documents	<p>With regards to the statement in Article 4 and Annex 2 that we have to declare that we "accept the terms without any reservation and that any reservation or correction will be rejected".</p> <p>We can agree in principle to work under the terms and conditions of the final agreement subject to the opportunity to confirm exact terms and to discuss provisions including but not limited to e.g. those relating to insurance, indemnity and</p>	<p>BdL acknowledges the concern of the bidder. These documents must be duly signed, knowing that any concern may be discussed and mutually agreed upon, provided that any changes remain within the framework of the procurement contract, do not contradict provisions determined by BdL, and apply in the event that the bidder is awarded the contract.</p>

					limitations of liability, audit rights, the requirements of client guidelines and documents, applicable law third party rights and non-solicitation provisions".	
17	16	Bid Security	16. A bank letter of guarantee (Bid Security) as per Annex 4, duly stamped and signed. Issued by a bank acceptable to Banque du Liban (BdL), in favor of BdL for the amount of 20,000 USD.	RFP Submission First: Envelope (1) Administrative and Technical Documents	<p>Our HSBC bank does not have direct operations in Lebanon. It would be possible to provide such Bank Letter of Guarantee through HSBC issuance in the UAE with standard wording.</p> <p>If the guarantee needs to match the wording provided as in Annex 4, then will take time but still probably feasible, providing it is issued in the UAE.</p> <p>If the guarantee needs to be issued in Lebanon, this will be a challenge as HSBC has no operations there and it has to go through approvals by corresponding bank and then by HSBC and only standard wording of the corresponding bank will be permitted.</p> <p>Please confirm the Letter of Guarantee through HSBC issuance in the UAE will be sufficient.</p>	<p>A bank letter of guarantee must be issued by a bank approved by BdL and included on the list of banks officially issued by BdL and published on BdL website (under Laws & Regulations- institutions supervised by BdL). It must follow the wording provided in Annex 4. If additional time is needed to process the guarantee, it can be provided at a later stage, as may be requested by BdL. So, a letter of guarantee from HSBC Bank cannot be accepted in this case.</p>

18	16.1	Performance Bond	A bank letter of guarantee issued by a bank acceptable to Banque du Liban (BdL), in favor of BdL. The value of the Performance Bond shall be 10% of the contract value.	RFP Submission First: Envelope (1) Administrative and Technical Documents	Performance bonds are only issued when a contract has been agreed and will not be included in the Bid submission pack. Can you confirm, please?	Yes, Performance bonds are issued only once a contract has been finalized and will not be included in the bid submission package at this stage.
19	17	Conditions of Contract (stamped and signed)	17. These Conditions of Contract, duly stamped and signed.	RFP Submission First: Envelope (1) Administrative and Technical Documents	Could you please confirm, what exactly needs to be signed and stamped? Is this the document "BDL RfP_forensic audit foreign assets" published on https://www.ppa.gov.lb/en/tenders/details/10486 ? It contains conditions of contract, all the Annexes and Forms that we will fill in and sign as part of the submission process. As per the comments, there are aspects where we are unable to comply with all the terms therein.	All conditions of contract, annexes, and forms must be duly signed and stamped by the company. Any issues or concerns may be addressed and formally agreed upon by both parties at a later stage, provided that such agreements are consistent with the general procurement principles set out in the contract.
20	21	Police record for the authorized signatory	21. A police record for the authorized signatory, issued within three months from the meeting date.	RFP Submission First: Envelope (1) Administrative and Technical Documents	We can apply for a Police Clearance Cert for our signatories as needed but it may take longer than the submission date. Would that be accepted?	Yes, Police Clearance Certificates may be submitted at a later stage if additional time is required for processing, provided that the application has already been submitted.

21	22	Certification on no outstanding Municipal fees	22. A certificate issued within the last 12 months by the municipality where the Bidder's headquarters are located (according to the Trade Register Certificate), showing that all due municipal fees have been fully paid.	RFP Submission First: Envelope (1) Administrative and Technical Documents	Does this apply to foreign bidders registered in Dubai (DIFC) in the UAE? Such document is not available. We do not pay municipality fees in the UAE.	If the bidder cannot provide a municipal certificate, they may instead submit a formal letter stating that municipal fees are not applicable in their jurisdiction.
22		Tender Participation Email (Undertaking Letter)	Requesting access to the Conditions of Contract (published on the Public Procurement Authority e-platform). Interested parties intending to participate in the Tender/RFQ must send an email to the following address: purchasingunit@bdl.gov.lb, attaching the company's commercial circular issued during the last 12 months	Invitation for Bid (by Email)	Could you please confirm what is the LBP 1,000,000 of stamp duties requirement in the Annex 2? We will get this letter signed and stamp with company stamp. Would that be sufficient?	The undertaking letter must include the required LBP 1,000,000 stamp duty to be valid under Lebanese Law. If the foreign company cannot affix the stamp directly, it can be regularized in Lebanon at a later stage by the assigned representative.
23		Practicing License	Valid audit/forensic audit practicing license from a recognized regulatory/professional body.		The Practicing License is not listed in the required documents as per Annex 10 (Checklist) nor in the Article 4 - II as part of 24 documents required for submission; However it is required as per Annex 1. The team we propose has significant forensic audit experience, including team members who have professional certifications (including ACA, ACCA, ACFE) and this can be demonstrated through our team's biographies, case examples. The firm itself does not hold an audit license, as it only performs	Since the practicing license is not listed in the required documents as per Annex 10, and since the purpose of this project is to conduct "forensic audit" and not simple "statutory audit", we have no objection in considering it sufficient to meet the bid's requirements.

					forensic audits / investigations and not statutory audits. Is this sufficient to meet the Bid's requirements?	
24	Procurement Contract Form	As per form in Annex 8			The Procurement Contract Form is not listed in the required documents as per Annex 10 (Checklist) nor in the Article 4 - II as part of 24 documents required for submission; However it is required as per Annex 8. The RFP specifies that it is for reference purposes only and must not be completed. What submission as part of the Bid submission pack is expected here?	The Procurement Contract Form does not need to be completed or submitted at this stage. It is included in Annex 8 for reference purposes only. The final contract will be prepared and duly signed by both parties after the bid is awarded.
25	Non-Disclosure Agreement	As per form in Annex 9			The Non-Disclosure Agreement is not listed in the required documents as per Annex 10 (Checklist) nor in the Article 4 - II as part of 24 documents required for submission; However it is required as per Annex 9. Does it have to be included in the Bid submission pack?	The Non-Disclosure Agreement does not need to be completed or submitted at this stage. It is included in Annex 9 for reference purposes only. The final NDA will be duly signed by both parties after the bid is awarded.