



Scottish Government
Riaghaltas na h-Alba
gov.scot

Scottish Government Framework Agreement for the Provision of Banking Services

Reference: SP-17-016

Buyer's Guide

Version 2.0 – July 2020 (A21524403)

CONTENTS

- 1. INTRODUCTION**
- 2. FRAMEWORK DOCUMENTS**
- 3. WHO CAN ACCESS THE FRAMEWORK?**
- 4. FRAMEWORK DURATION AND EFFECTIVE DATE**
- 5. FRAMEWORK SUPPLIER**
- 6. FRAMEWORK SCOPE**
- 7. OUT OF FRAMEWORK SCOPE**
- 8. PROCUREMENT REFORM (SCOTLAND) ACT 2014**
- 9. HOW TO ACCESS THE FRAMEWORK SERVICES**
- 10. REQUESTING BANKING SERVICES**
- 11. FRAMEWORK MANAGEMENT**
- 12. SCOTTISH PROCUREMENT POINTS OF CONTACT**
- 13. FRAMEWORK FAIR WORK PRACTICES/ COMMUNITY BENEFITS/ DATA PROTECTION AND INFORMATION SECURITY**

ANNEX A: SUPPLIER CONTACT DETAILS

ANNEX B: FRAMEWORK FAIR WORK PRACTICES/ COMMUNITY BENEFITS/ DATA PROTECTION AND INFORMATION SECURITY

1. INTRODUCTION

This Buyer's Guide provides guidance to eligible framework public bodies (FPBs) on how to access and use the Banking Services Framework.

2. FRAMEWORK DOCUMENTS

Information regarding pricing and terms and conditions (including schedule 5 call-off contract) can be found on the [Knowledge Hub](#).

If you are not registered to access this site and are eligible to use the framework please complete the [Membership Request Form](#) and send to the Scottish Procurement contacts detailed in section 12 of this buyer's guide.

3. WHO CAN ACCESS THE FRAMEWORK?

The framework agreement will be available for use by Scottish Ministers (including agencies), Scottish Non-Departmental Public Bodies, offices in the Scottish Administration which are not ministerial offices, cross-border public authorities within the meaning of section 88(5) of the Scotland Act 1998, the Scotland Office, the Scottish Parliamentary Corporate Body, the Scottish Fire and Rescue Service, the Scottish Police Authority, Scottish health boards or special health boards, all NHS Scotland, Student Loans Company Limited, the Forestry Commission, the Commissioner of Northern Lighthouse operating as the Northern Lighthouse Board, Equality and Human Rights Commission, Business Stream Ltd, colleges, any public body established by or under the Scotland Act 1998 or any Act of the Scottish Parliament, any association of or formed by one or more of the foregoing, bodies financed wholly or mainly by one or more of the foregoing, bodies subject to management supervision by one or more of the foregoing and bodies more than half of the board of directors or members of which, or, in the case of a group of individuals, more than half of those individuals, being appointed by one or more of the foregoing.

Information about [Scottish Public Bodies](#) is available online.

Note: It is the responsibility of any FPB to determine its eligibility to use the framework. Entitlement guidance on this can be found in annex A of [Scottish Government Guidance on Framework Agreements](#). If there is any doubt, legal advice should be sought.

4. FRAMEWORK DURATION AND EFFECTIVE DATE

The framework agreement commenced on 1 August 2018 and will run for four years, expiring on 31 July 2022.

5. FRAMEWORK SUPPLIER

The supplier of this framework agreement is :

- The Royal Bank of Scotland Plc (RBS)

The contact details for this supplier are at annex A.

6. FRAMEWORK SCOPE

- Bank accounts
- Banking services
- CHAPS, faster payments and foreign payments
- BACS
- Receipts
- Bulk processing centre deposits
- Digital imaging
- Charges
- Cash withdrawals
- Cheques
- Stopped cheques and recalls
- Pay-in books
- Statements and payment information
- Unpaid cheques
- Treasury management
- Foreign currency requirements
- Overseas payments
- Debit cards
- Night Safe facilities
- Deposit box facilities
- Prepayment cards
- Project Bank Accounts
- Branch networks
- Electronic and internet banking

7. OUT OF FRAMEWORK SCOPE

The following services are **not** included in the scope of this requirement:

- Merchant acquiring services
- Electronic Purchasing Cards

8. PROCUREMENT REFORM (SCOTLAND) ACT 2014

Buyers are reminded of the obligations contained in the [Procurement Reform \(Scotland\) Act 2014](#) in relation to the award of contracts valued equal to or greater than £50,000 including those awarded as a result of a framework call-off/mini competition.

In particular, buyers should note that in accordance with [Section 23\(2\)](#) the award of contracts must be publicised on the Public Contracts Scotland website and in accordance with [Section 35](#) contracts must be registered in the contracting authority's contracts register.

9. HOW TO ACCESS THE FRAMEWORK SERVICES

All FPBs **must** complete a call-off services contract with the supplier - schedule 5 Standard Terms of Supply, prior to the commencement of delivery of the services to the FPB. These can be amended to suit individual FPB requirements as long as the main framework agreement terms are not amended in any way.

FPBs may establish call-off service contracts up to the last day of the framework agreement. The period of a call-off contract may continue notwithstanding that the framework agreement has expired or terminated.

10. REQUESTING BANKING SERVICES

Call-off contracts awarded under this framework agreement will be made by direct award.

The supplier will (unless advised otherwise) receive instructions directly from the FPB who choose to use the framework agreement, and will provide services directly to that FPB. supplier contact details can be found at annex A.

FPBs should also consult their own internal ordering guidelines if applicable.

11. FRAMEWORK MANAGEMENT

Scottish Procurement will manage this agreement at a framework level. This will include a number of activities such as management of any supplier performance issues and collating management information for the framework.

At a local level, FPBs will manage contracts awarded under this framework dealing with any day to day supplier issues, with a view to resolving these locally.

FPBs can request their own management information and meetings with the supplier. The framework supplier is aware of the need to supply management information to FPBs as part of the framework terms and conditions.

The management roles and responsibilities of the supplier, FPBs and Scottish Procurement can be found in schedule 4 (management arrangements) of the entire framework agreement.

12. SCOTTISH PROCUREMENT POINTS OF CONTACT

The Scottish Procurement framework contacts are:

Framework Manager
Kath Cowan Senior Portfolio Specialist Scottish Government 5 Atlantic Quay 150 Broomielaw Glasgow G2 8LU Phone: 0141 242 0129 Email: Kathleen.Cowan@gov.scot

13. FRAMEWORK FAIR WORK PRACTICES /COMMUNITY BENEFITS/ DATA PROTECTION AND INFORMATION SECURITY

The Invitation to Tender (ITT) asked suppliers to describe how their organisation would support the Scottish Ministers policies on Fair Work Practices, and Community Benefits. They were also asked to describe their procedures for storing/retaining/transmitting data to ensure continuity of service and protection against cyber-attacks.

Details of the response received by RBS are provided at annex B.

Supplier Contact Details

Banking Services Framework Ref: SP-17-016

Supplier Name	Contact
The Royal Bank of Scotland Plc	<p data-bbox="400 577 962 616">David Rennie - Relationship Director</p> <p data-bbox="400 651 762 689">David.Rennie@rbs.co.uk</p> <p data-bbox="400 725 619 763">0131 523 3505</p> <p data-bbox="400 799 1145 837">Ruth Campbell - Assistant Relationship Director</p> <p data-bbox="400 873 783 911">Ruth.Campbell@rbs.co.uk</p> <p data-bbox="400 947 619 985">0131 523 7430</p>

Framework Fair Work Practices, Community Benefits, Data Protection and Information Security

The Invitation to Tender (ITT) asked suppliers to explain how they operate their businesses to take account of Fair Work Practices, Community Benefits and Data Protection and Information Security. The details below provide an outline of how RBS responded.

Fair Work Practices

The supplier was asked to describe how their organisation would commit to Fair Work Practices (including any agency or sub-contractor workers) engaged in the delivery of this framework. This included the engagement and empowerment of staff; their approach to rewarding staff at a level that helps tackle inequality (for example, through a commitment to paying at least the Living Wage); improves the wider diversity of the staff; provides skills and training and opportunities to use skills which help staff fulfil their potential; and that do not unfairly exploit staff (for example, in relation to matters such as the inappropriate use of zero hours contracts) takes the engagement and empowerment of staff engaged on this Framework seriously, including having arrangements in place to ensure Trade Union representation where possible; otherwise alternative arrangements to give staff an effective voice and demonstrate organisational integrity with regards to the delivery of those policies.

RBS confirm that they:

- Have compulsory online inclusion training in place for all staff across the UK
- Are an accredited Living Wage Employer
- Offer apprenticeships, insight weeks, summer internships and graduate roles across various different business areas
- Provide assistance to employees to achieve academic and professional qualifications via a Group Learning Guarantee Scheme
- Provide Group Policy Learning which is a compulsory programme of online training modules for all employees and contractors
- Operate Employee Led Networks, made up of volunteer employees who play a key role in delivering, raising awareness of, and influencing a bank- wide inclusion strategy
- Do not use exploitative employment practices such as zero-hour contracts
- Advocate flexible working

Community Benefits

Suppliers were asked to give details of their proposals to support Scottish Procurement meeting Scottish Government's overall Community Benefits Policy through this framework agreement.

In their tender response, RBS stated that, where there is a requirement in a particular community where they have a local presence, they will support with local recruitment and training initiatives and potentially offer work experience.

RBS is committed to developing apprentices through an apprenticeship programme which is for people aged 16 or over who are looking to take the first step on the career ladder.

RBS also support major appeals, including responding compassionately in times of emergency and crisis.

Data Protection and Information Security

Suppliers were asked to describe their procedures for storing retaining and transmitting data to ensure continuity of service and protection against cyber-attacks.

RBS has in place a security policy which covers information security, fraud prevention, payments and physical security. A variety of physical access controls are also in operation to protect buildings where personal data is held or accessed.

All bank information must be classified and various cryptographic solutions are available to protect information in transit or at rest.

RBS has achieved Cyber Essentials Plus Accreditation and have in place a security policy, aligned to the ISF Standard for Good Practice which aligns to the NIST Cyber Security Framework.