

Scottish Procurement: Framework Agreement for the Provision of Banking Services

Contract Reference SP-21-037

Buyer guide
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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 13 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 Office for the Secretary of State for Scotland, the Scottish Parliamentary Corporate Body, councils constituted under section 2 of the Local Government etc. (Scotland) Act 1994, bodies registered as social landlords under the Housing (Scotland) Act 2001, Scottish health boards or special health boards, Student Loans Company Limited, the Commissioner of Northern Lighthouse operating as the Northern Lighthouse Board, Scottish Futures Trust, Equality and Human Rights Commission, Business Stream Ltd, the Business Gateway National Unit at the Convention of Scottish Local Authorities, further or higher education institutions being fundable bodies within the meaning of section 6 of the Further and Higher Education (Scotland) Act 2005, 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. In addition to the contracting authorities listed, the framework agreement will be available to charities entered on the Scottish Charity Register and voluntary organisations entered on the Membership Database of the Scottish Council for Voluntary Organisations.

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 [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 2022 and will run for four years, expiring on 31 July 2026.

5. Framework supplier

The supplier of this framework agreement is :

- The Royal Bank of Scotland Plc (RBS)

The contact details for RBS are at annex A.

6. Framework benefits

Benefits of this framework include:

- competitive market rates;
- pre-agreed terms and conditions;
- dedicated framework management;
- sharing of knowledge and best practice;
- efficiencies in process and reduced duplication of procurement effort;
- improved quality and coverage of service delivery.

7. Framework scope

- Bank accounts
- Project Bank Accounts
- 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
- Foreign currency requirements
- Overseas payments
- Debit cards
- Deposit box facilities
- Branch networks
- Electronic and internet banking

8. Out of framework scope

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

- Merchant acquiring services
- Electronic Purchasing Cards

9. 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.

10. 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 not continue past the Framework Agreement Expiry/Termination Date.

11. 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.

12. 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.

13. Scottish procurement points of contact

The Scottish Procurement framework contacts are:

Paul Brydon - Senior Portfolio Specialist

Email: Paul.Brydon@gov.scot

Amy Smith – Procurement Portfolio Specialist

Email: Amy.Smith@gov.scot

14. Framework fair work first practices, sustainability and community benefits

The Royal Bank of Scotland plc have committed to pay the Real Living Wage to employees involved in the delivery of the framework agreement.

The Invitation to Tender (ITT) asked suppliers to describe how their organisation would support the Scottish Ministers policies on Fair Work First Practices, Sustainability and Community Benefits.

Details of the responses received by RBS are:

Fair Work First -

- Trade unions recognised for employee voice and collective bargaining;
- Payment of the real living wage – Living Wage Accredited;
- Tangible evidence of positive employee attitude to learning and development.
- Targets to be ethnically diverse with annual reporting on progress;
- Family-friendly and agile working;

- Established programme of Inclusion Champions;
- Opposition to fire and rehire practices;
- Externally recognised as being top 10/50 in being ethnically and gender diverse.

Sustainability -

- Target of net zero by 2050;
- Reduce operational carbon footprint by 50% by 2025;
- Half the climate impact of RBS financing activity by 50% by 2030;
- 50% of UK mortgage customers' homes at or above EPC rating of C by 2030;
- 35,000 individuals or businesses supported through enterprise programmes in 2021 (progress – target exceeded);
- 20% of those supported will be of a Black, Asian and/or Minority Ethnic background (progress – target exceeded);
- 100% front-line colleagues professional accredited within first 18 months in role;
- 2 million of additional customers helped to start saving by 2023;
- Committed to extending the Real Living Wage to contractors/suppliers across the UK and encouraging suppliers to gain accreditation to the Living Wage Foundation

Community Benefits -

- Established apprenticeship programme;
- Social Mobility Apprenticeship Programme (SMAP) offering apprenticeship opportunities to individuals from less advantaged backgrounds;
- Graduate Programme;
- CareerSense - providing free-to-access tools to develop critical skills and support employability prospects for 13-24 year olds;
- MoneySense - free financial education programme makes learning about money engaging, real and relevant to 5-18-year olds;
- Dream Bigger – A fully funded programme focusing on developing transferrable entrepreneurial skills in 16-18 year old females across the UK;
- Work experience opportunities

Annex A

Supplier Contact Details

Banking Services Framework Ref: SP-21-037

Supplier Name	Contact
The Royal Bank of Scotland Plc	David Rennie - Relationship Director <u>David.Rennie@rbs.co.uk</u> 07917 559 073 Suzanne Scott Solutions Delivery Director, Working Capital Sales <u>Suzanne.B.Scott@rbs.co.uk</u> 07557 564 911