

RETURN BIDS TO :

**RETOURNER LES
SOUSSIONS À:**

FCAC.Contract-Contrat.ACFC@fcac-acfc.gc.ca

**REQUEST FOR PROPOSAL
DEMANDE DE PROPOSITION**

**Proposal To: The Financial Consumer Agency
of Canada**

We hereby offer to sell to Her Majesty the Queen in right of Canada, in accordance with the terms and conditions set out herein, referred to herein or attached hereto, the goods, services, and construction listed herein and on any attached sheets at the price(s) set out thereof.

**Proposition aux:
Bureau du surintendant des institutions
financières Canada**

Nous offrons par la présente de vendre à Sa Majesté la Reine du chef du Canada, aux conditions énoncées ou incluses par référence dans la présente et aux annexes ci-jointes, les biens, services et construction énumérés ici sur toute feuille ci-annexées, au(x) prix indiqué(s).

**Instructions : See Herein
Instructions: Voir aux présentes
Comments - Commentaires**

**This document contains a Security
Requirement**

Title – Sujet Domestic bank retail sales practices review – Mystery shopping	
Solicitation No. – N° de l'invitation 20181618	Date 2019-02-04
Client Reference No. – N° référence du client 20181618	
GETS Reference No. – N° de reference de SEAG 20181618	
Solicitation Closes – L'invitation prend fin at – à 02 :00 PM on – le 2019-04-01	Time Zone Fuseau horaire Eastern Standard Time EST
F.O.B. - F.A.B. Plant-Usine: <input type="checkbox"/> Destination: <input type="checkbox"/> Other-Autre: <input type="checkbox"/>	
Address Inquiries to : - Adresser toutes questions à: Stéphane Dupel	Email FCAC.Contract-Contrat.ACFC@fcac-acfc.gc.ca
Telephone No. – N° de téléphone : (613)-948-7958	FAX No. – N° de FAX
Destination – of Goods, Services, and Construction: Destination – des biens, services et construction : Financial Consumer Agency of Canada 427 Laurier Ave. West, Suite 600 Ottawa, ON K1R 1B9	
Vendor/firm Name and address Raison sociale et adresse du fournisseur/de l'entrepreneur	
Facsimile No. – N° de télécopieur Telephone No. – N° de téléphone	

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PART 1 - GENERAL INFORMATION

1.1 Security Requirements

1. At the date of bid closing, the following conditions must be met:
 - (a) the Bidder must hold a valid organization security clearance as indicated in Part 6 - Resulting Contract Clauses;
 - (b) the Bidder's proposed individuals requiring access to classified or protected information, assets or sensitive work sites must meet the security requirements as indicated in Part 6 - Resulting Contract Clauses;
 - (c) the Bidder must provide the name of all individuals who will require access to classified or protected information, assets or sensitive work sites;
 - (d) the Bidder's proposed location of work performance and document safeguarding must meet the security requirements as indicated in Part 6 - Resulting Contract Clauses;
 - (e) the Bidder must provide the addresses of proposed sites or premises of work performance and document safeguarding as indicated in Part 3 - Section IV Additional Information.
2. For additional information on security requirements, Bidders should refer to the [Contract Security Program of Public Works and Government Services Canada \(http://www.tpsgc-pwgsc.gc.ca/esc-src/introduction-eng.html\)](http://www.tpsgc-pwgsc.gc.ca/esc-src/introduction-eng.html) website.

1.2 Statement of Work

The Contractor must perform the Work in accordance with the Statement of Work at Annex "A".

1.3 Comprehensive Land Claims Agreement(s)

The resulting contract will not include deliveries of services within locations within Yukon, Northwest Territories, Nunavut, Quebec, or Labrador that are subject to Comprehensive Land Claims Agreements (CLCAs). Any requirements for deliveries of services within locations within Yukon, Northwest Territories, Nunavut, Quebec, or Labrador that are subject to CLCAs will have to be treated as a separate procurement not forming part of the bid solicitation.

1.4 Debriefings

Bidders may request a debriefing on the results of the bid solicitation process. Bidders should make the request to the Contracting Authority within 15 working days from receipt of the results of the bid solicitation process. The debriefing may be in writing, by telephone or in person.

1.5 Trade Agreements

The requirement is subject to the provisions of the World Trade Organization Agreement on Government Procurement (WTO-AGP), the North American Free Trade Agreement (NAFTA), the Canada-Chile Free Trade Agreement (CCFTA), the Canadian Free Trade Agreement (CFTA), the Canada-Peru Free Trade Agreement (CPFTA), the Canada-Columbia Free Trade Agreement (CCoIFTA), Canada-Honduras Free Trade Agreement, Canada-Korea Free Trade Agreement, the Canada-European Union Comprehensive Economic and Trade Agreement (CETA), Canada-Ukraine Free trade agreement, the Comprehensive and Progressive Agreement for Trans-Pacific Partnership (CPTPP), and the Canada-Panama Free Trade Agreement (CPanFTA) if it is in force.

PART 2 - BIDDER INSTRUCTIONS

2.1 Standard Instructions, Clauses and Conditions

All instructions, clauses and conditions identified in the bid solicitation by number, date and title are set out in the [Standard Acquisition Clauses and Conditions Manual](https://buyandsell.gc.ca/policy-and-guidelines/standard-acquisition-clauses-and-conditions-manual) (<https://buyandsell.gc.ca/policy-and-guidelines/standard-acquisition-clauses-and-conditions-manual>) issued by Public Works and Government Services Canada.

Bidders who submit a bid agree to be bound by the instructions, clauses and conditions of the bid solicitation and accept the clauses and conditions of the resulting contract.

The [2003](#)(2018-05-22) Standard Instructions - Goods or Services - Competitive Requirements, are incorporated by reference into and form part of the bid solicitation.

Subsection 5.4 of [2003](#), Standard Instructions - Goods or Services - Competitive Requirements, is amended as follows:

Delete: 60 days
Insert: 120 days

2.2 Submission of Bids

Due to the nature of the bid solicitation, bids transmitted by facsimile will not be accepted.

Bids must be submitted electronically by **2:00PM** Eastern Standard Time (EST), **April 1, 2019** to FCAC.Contract-Contrat.ACFC@fcac-acfc.gc.ca

2.3 Former Public Servant

Contracts awarded to former public servants (FPS) in receipt of a pension or of a lump sum payment must bear the closest public scrutiny, and reflect fairness in the spending of public funds. In order to comply with Treasury Board policies and directives on contracts awarded to FPSs, bidders must provide the information required below before contract award. If the answer to the questions and, as applicable the information required have not been received by the time the evaluation of bids is completed, Canada will inform the Bidder of a time frame within which to provide the information. Failure to comply with Canada's request and meet the requirement within the prescribed time frame will render the bid non-responsive.

Definitions

For the purposes of this clause, "former public servant" is any former member of a department as defined in the [Financial Administration Act](#), R.S., 1985, c. F-11, a former member of the Canadian Armed Forces or a former member of the Royal Canadian Mounted Police. A former public servant may be:

- a. an individual;
- b. an individual who has incorporated;
- c. a partnership made of former public servants; or
- d. a sole proprietorship or entity where the affected individual has a controlling or major interest in the entity.

"lump sum payment period" means the period measured in weeks of salary, for which payment has been made to facilitate the transition to retirement or to other employment as a result of the implementation of various programs to reduce the size of the Public Service. The lump sum payment period does not include the period of severance pay, which is measured in a like manner.

"pension" means a pension or annual allowance paid under the [Public Service Superannuation Act](#) (PSSA), R.S., 1985, c. P-36, and any increases paid pursuant to the [Supplementary Retirement Benefits Act](#), R.S., 1985, c. S-24 as it affects the PSSA. It does not include pensions payable pursuant to the [Canadian Forces Superannuation Act](#), R.S., 1985, c. C-17, the [Defence Services Pension Continuation Act](#), 1970, c. D-3, the [Royal Canadian Mounted Police Pension Continuation Act](#), 1970, c. R-10, and the [Royal Canadian Mounted Police Superannuation Act](#), R.S., 1985, c. R-11, the [Members of Parliament Retiring Allowances Act](#), R.S. 1985, c. M-5, and that portion of pension payable to the [Canada Pension Plan Act](#), R.S., 1985, c. C-8.

Former Public Servant in Receipt of a Pension

As per the above definitions, is the Bidder a FPS in receipt of a pension? **Yes** () **No** ()

If so, the Bidder must provide the following information, for all FPSs in receipt of a pension, as applicable:

- a. name of former public servant;
- b. date of termination of employment or retirement from the Public Service.

By providing this information, Bidders agree that the successful Bidder's status, with respect to being a former public servant in receipt of a pension, will be reported on departmental websites as part of the published proactive disclosure reports in accordance with [Contracting Policy Notice: 2012-2](#) and the [Guidelines on the Proactive Disclosure of Contracts](#).

Work Force Adjustment Directive

Is the Bidder a FPS who received a lump sum payment pursuant to the terms of the Work Force Adjustment Directive? **Yes** () **No** ()

If so, the Bidder must provide the following information:

- a. name of former public servant;
- b. conditions of the lump sum payment incentive;
- c. date of termination of employment;
- d. amount of lump sum payment;
- e. rate of pay on which lump sum payment is based;
- f. period of lump sum payment including start date, end date and number of weeks;
- g. number and amount (professional fees) of other contracts subject to the restrictions of a work force adjustment program.

For all contracts awarded during the lump sum payment period, the total amount of fees that may be paid to a FPS who received a lump sum payment is \$5,000, including Applicable Taxes.

2.4 Enquiries - Bid Solicitation

All enquiries must be submitted in writing to the Contracting Authority no later than **7 calendar days** before the bid closing date. Enquiries received after that time may not be answered.

Bidders should reference as accurately as possible the numbered item of the bid solicitation to which the enquiry relates. Care should be taken by Bidders to explain each question in sufficient detail in order to enable Canada to provide an accurate answer. Technical enquiries that are of a proprietary nature must be clearly marked "proprietary" at each relevant item. Items identified as "proprietary" will be treated as such except where Canada determines that the enquiry is not of a proprietary nature. Canada may edit the question(s) or may request that the Bidder do so, so that the proprietary nature of the question(s) is eliminated, and the enquiry can be answered to all Bidders. Enquiries not submitted in a form that can be distributed to all Bidders may not be answered by Canada.

2.5 Applicable Laws

Any resulting contract must be interpreted and governed, and the relations between the parties determined, by the laws in force in **Ontario**.

Bidders may, at their discretion, substitute the applicable laws of a Canadian province or territory of their choice without affecting the validity of their bid, by deleting the name of the Canadian province or territory specified and inserting the name of the Canadian province or territory of their choice. If no change is made, it acknowledges that the applicable laws specified are acceptable to the Bidders.

PART 3 - BID PREPARATION INSTRUCTIONS

3.1 Bid Preparation Instructions

Due to the nature of the bid solicitation, bids transmitted by epost Connect service and by facsimile will not be accepted.

- a. Canada requests that bidders submit their bid electronically in a single email with four (4) attachments (no emails with links to documents/data stored on the website(s) will be accepted!) as follows:

Attachment I: Technical Bid.

Attachment II: Financial Bid.

Attachment III: Certifications not included in the Technical Bid.

Attachment IV: Additional Information.

Prices must appear in the financial bid only. No prices must be indicated in any other section of the bid.

Size of email must not exceed **10MB**.

- b. Format for Bid: Canada requests that bidders follow the format instructions described below in the preparation of their bid :
 - i. use a numbering system that corresponds to the bid solicitation;
 - ii. include a title page at the front of each volume of the bid that includes the title, date, bid solicitation number, bidder's name and address and contact information of its representative; and
 - iii. Include a table of contents.
 - iv. Soft copies will be accepted in any of the following electronic formats:
 - Portable Document Format (.pdf)
 - Microsoft Word (.doc)

Section I: Technical Bid

In their technical bid, Bidders should explain and demonstrate how they propose to meet the requirements and how they will carry out the Work.

Section II: Financial Bid

Bidders must submit their financial bid in accordance with the Basis of Payment.

3.1.1 Electronic Payment of Invoices – Bid

If you are willing to accept payment of invoices by Electronic Payment Instruments, complete Attachment “1” to Part 3, Electronic Payment Instruments, to identify which ones are accepted.

If Attachment “1” to Part 3, Electronic Payment Instruments is not completed, it will be considered as if Electronic Payment Instruments are not being accepted for payment of invoices.

Acceptance of Electronic Payment Instruments will not be considered as an evaluation criterion.

3.1.2 Exchange Rate Fluctuation

[C3011T](#)(2013-11-06), Exchange Rate Fluctuation

Section III: Certifications

Bidders must submit the certifications and additional information required under Part 5.

Section IV: Additional Information

3.1.3 Bidder’s Proposed Sites or Premises Requiring Safeguarding Measures

3.1.3.1 As indicated in Part 1 under Security Requirements, the Bidder must provide the full addresses of the Bidder’s and proposed individuals sites or premises for which safeguarding measures are required for Work Performance:

Street Number / Street Name, Unit / Suite / Apartment Number
City, Province, Territory / State
Postal Code / Zip Code
Country

3.1.3.2 The Company Security Officer must ensure through the [Contract Security Program](#) that the Contractor and individuals hold a valid security clearance at the required level, as indicated in Part 1, clause 1.1, Security Requirements.

ATTACHMENT "1" to PART 3 OF THE BID SOLICITATION

ELECTRONIC PAYMENT INSTRUMENTS

As indicated in Part 3, clause 3.1.1, the Bidder must identify which electronic payment instruments they are willing to accept for payment of invoices.

The Bidder accepts any of the following Electronic Payment Instrument(s):

- VISA Acquisition Card;
- MasterCard Acquisition Card;
- Direct Deposit (Domestic and International);
- Electronic Data Interchange (EDI);
- Wire Transfer (International Only);
- Large Value Transfer System (LVTS) (Over \$25M)

ATTACHMENT “2” to PART 3, PRICING SCHEDULE

The Bidder must complete this pricing schedule and include it in its financial bid, or your proposal may be rejected.

The Contractor will be paid in accordance with the following Basis of Payment for Work performed pursuant to the Contract.

For financial bid evaluation and Contractor selection purposes only, the evaluated price of a bid will be determined in accordance with this Pricing Schedule. For the purposes of determining cost FCAC will use the TOTAL value excluding HST.

Table 1, Firm Requirement

#	Milestone	Key deliverable	Approximate delivery date	Firm Price (CAD) Excluding HST
1	Milestone #1: Planning	Approved project plan	June 2019	\$
2	Milestone #2: Fieldwork - conducting a pilot phase of mystery shopping	Approved pilot results + implementation of required changes	August 2019	\$
3	Milestone #3: Fieldwork - conducting mystery shopping	Completion of fieldwork	October 2019	\$
4	Milestone #4: Analysis	Delivery of data, analysis and reports	November 2019	\$
5	Milestone #5: Reporting	Final delivery of approved reports	December 2019	\$
TOTAL (1 +2+3+4+5)				\$

* The bidder must provide a bid based on the required 600 mystery shops.

Table 2, Additional Shops

#	Description	Firm Price (CAD) Excluding HST
1	Fixed all-inclusive price for one (1) additional shop	\$

* Value submitted by the Bidder in Table 2 will not be included in financial evaluation.

** In the event that FCAC's requires (at its sole discretion) the Mystery Shopping exercise to be performed with additional shops, the Contractor will charge firm pro-rated price as per formula below:

Price = value submitted in Table 2 x number of additional shops required by the FCAC

*** In the event that FCAC decides to perform the Mystery Shopping exercise with additional shops, percentage of Geographic Distribution shall be identical to the one described in Section 7.2 of Statement of Work.

PART 4 - EVALUATION PROCEDURES AND BASIS OF SELECTION

4.1 Evaluation Procedures

- (a) Bids will be assessed in accordance with the entire requirement of the bid solicitation including the technical and financial evaluation criteria.
- (b) An evaluation team composed of representatives of Canada will evaluate the bids.

4.1.1 Technical Evaluation

4.1.1.1 Mandatory Technical Criteria

Refer to Attachment "1" to Part 4, Mandatory Technical Criteria

4.1.1.2 Point Rated Technical Criteria

Refer to Attachment "2" to Part 4, Point Rated Technical Criteria

4.1.2 Financial Evaluation

The price of the bid will be evaluated in Canadian dollars, Applicable Taxes excluded, FOB destination, Canadian customs duties and excise taxes included.

4.2 Basis of Selection

1. To be declared responsive, a bid must:
 - a. comply with all the requirements of the bid solicitation; and
 - b. meet all mandatory technical evaluation criteria;
2. Bids not meeting (a) or (b) will be declared non-responsive.
3. The selection will be based on the highest responsive combined rating of technical merit and price. The ratio will be **70%** for the technical merit and **30%** for the price.
4. The responsive bid with the highest combined technical / financial score will be recommended for award of a contract.
5. In the event that **two (2)** or more bids obtain exactly the same combined technical/financial score, bid with **Highest Technical Score** will be recommended for award of a contract.

ATTACHMENT “1” to PART 4, Mandatory Technical Criteria

Mandatory Criteria

The bid must meet the mandatory technical criteria specified below. The Bidder must provide the necessary documentation to demonstrate compliance with this requirement. Each mandatory technical criterion must be addressed separately. Any bid which fails to meet the mandatory technical criteria will be declared non-responsive.

Write beside each of the criteria the relevant page number(s) from your proposal that addresses the requirement identified in the criteria.				
M#	Mandatory Criteria	Page #	Met	Not Met
M1: Mystery shopping experience	<p>The Bidder must have conducted at least three (3) projects involving mystery shopping (in any sector) within the past five (5) years in Canada.</p> <p>At least one of these projects must have been national¹ in scope.</p> <p>The Bidder must provide the following details when describing past experience/s:</p> <ol style="list-style-type: none"> 1. the name of the client organization; 2. name, position, e-mail address and phone number of Organizational Project Authority. 3. a brief description of the scope of services provided; 4. start and end date of the project; 5. the budget of the project; 6. sample table to demonstrate population and final sample proportions <p>FCAC reserves the right to contact the past client/s for validation purposes only.</p>			
M2: Qualitative	The bidder must provide at least one (1) example of			

¹ A project that is national in scope must include mystery shops in at least one province from each of the five regions listed in section 7.2 of the Statement of work (SOW).

Write beside each of the criteria the relevant page number(s) from your proposal that addresses the requirement identified in the criteria.				
M#	Mandatory Criteria	Page #	Met	Not Met
research experience	<p>having conducted research, data collection and analysis to generate a final report on qualitative data² within the past three (3) years.</p> <p>The Bidder must provide the following details when describing past experience/s:</p> <ol style="list-style-type: none"> 1. the name of the client organization; 2. Name, position, e-mail address and phone number of Organizational Project Authority. 3. a brief description of the scope of services provided; 4. start and end date of the project; 5. the budget of the project; 6. a high-level description of methodology and analysis plan and how results were reported. A final report can be provided if not bound by confidentiality. <p>FCAC reserves the right to contact the client/s for validation purposes only.</p>			
M3: Quantitative research experience	<p>The bidder must provide at least one (1) example of having conducted research, data collection and analysis to generate a final report on quantitative data³ within the past three (3) years.</p> <p>The Bidder must provide the following details when describing past experience/s:</p> <ol style="list-style-type: none"> 1. the name of the client organization; 2. Name, position, e-mail address and phone number of Organizational Project Authority. 3. a brief description of the scope of services provided; 4. start and end date of the project; 			

² Qualitative data is data describing the attributes or properties that an object possesses or data that describes how people think, act and behave (e.g. opinion-based data from mystery shoppers). While qualitative data can be categorized into classes that may be assigned numeric values, there is no numerical significance to the values themselves, they simply represent attributes of the object concerned. For this reason, qualitative data is often expressed in words, rather than numerical values.

³ Quantitative data is data expressing a certain quantity, amount or range and is expressed in terms of numerical values that can be counted and ranked in terms of value (e.g. the number of products offered to a mystery shopper).

Write beside each of the criteria the relevant page number(s) from your proposal that addresses the requirement identified in the criteria.

M#	Mandatory Criteria	Page #	Met	Not Met
	<p>5. the budget of the project;</p> <p>6. sample table to demonstrate population and final sample proportions</p> <p>7. a high-level description of methodology and analysis plan and how results were reported. A final report can be provided if not bound by confidentiality.</p> <p>FCAC reserves the right to contact the client for validation purposes only.</p>			
<p>M4: Project requirement 4.1 – Required number of shops</p>	<p>This mystery shopping exercise must involve six of Canada's largest FIs, as specified by FCAC after the contract is awarded.</p> <p>The number of mystery shops will be distributed amongst the FIs according to FCAC requirements that take into consideration the size of branch networks and regional presence. FCAC expects a minimum of 600 shops⁴ with no more than one shop occurring in the same bank branch.</p> <p>FCAC estimates that firms should budget between 20 minutes to 60 minutes to complete the sales interaction (the shop) from start to finish. Specific timing may vary depending on the shopper scenarios and whether a second visit to the branch is required.</p> <p>For instance, in certain circumstances, the shopper may be referred to more than one bank employee or asked to return at another time or on another day. In these instances, the interaction with the first employee (e.g. a customer service representative) and the interaction with the second employee (e.g. a bank sales representative) must be treated as a single shop. Firms should consider that the entire process may also involve waiting in line, creating a second appointment, visiting the branch a second time, and in some cases, making an activation call after opening a product (where required).</p> <p>Approximately 20 minutes should also be budgeted for mystery shoppers to complete the pre-shop and post-shop questionnaires.</p> <p>The bidder must clearly demonstrate they are capable of meeting the minimum number of shops amongst the required FIs and explain how they will</p>			

⁴ A successful shop is one where the mystery shopper executes the assigned scenario. See [Section 7.6](#) for further detail.

Write beside each of the criteria the relevant page number(s) from your proposal that addresses the requirement identified in the criteria.				
M#	Mandatory Criteria	Page #	Met	Not Met
	meet the distribution visit requirements.			
M4: Project requirement 4.2 – Geographic distribution	<p>This mystery shopping exercise must be national in its scope and include bank branches from across the country. The firm must direct shoppers towards the appropriate branch location. For the purposes of this project, FCAC is defining “national” as including the following regions:</p> <ul style="list-style-type: none"> • British Columbia; • Prairies (Alberta, Saskatchewan, Manitoba); • Ontario; • Quebec; and • Atlantic (New Brunswick, Nova Scotia, Prince Edward Island, Newfoundland and Labrador). <p>FCAC requires a sample of branches that are proportional to that region’s population⁵, except where the FI does not have branch representation in a particular region.</p> <p>FCAC requires mystery shoppers who can communicate in one or both of Canada’s official languages (i.e. English and/or French). Shops will be conducted in French in relative proportion to each province’s French-speaking population. Shops must take place in a variety of rural areas and population centres, as defined by Statistics Canada.⁶ FCAC will approve the exact location and language of shops after the contract is awarded.</p> <p>The bidder must clearly demonstrate they are capable of meeting this geographic distribution and generating a sample of branches that are relatively proportional to that region’s population.</p>			
M4: Project requirement 4.3 – Mystery shopper scenarios	<p>This mystery shopping exercise must include 4-6 shopping scenarios that mystery shoppers are required to follow. Shoppers must be assigned a scenario with a script prior to executing a mystery shop. Mystery shoppers must execute realistic scenarios and should take steps to avoid being noticeable to bank employees as a mystery shopper.</p> <p>These scenarios require mystery shoppers to inquire about and potentially open or upgrade basic bank accounts. Other products, such as credit cards and/or other related optional products and services may be offered during the sales process. It is necessary that shoppers gather information on all products or services</p>			

⁵ with the possibility for a slight oversample in less populated regions

⁶ Definition of rural areas and population centres are based on standards from Statistics Canada, found at: <https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/geo049a-eng.cfm>

Write beside each of the criteria the relevant page number(s) from your proposal that addresses the requirement identified in the criteria.				
M#	Mandatory Criteria	Page #	Met	Not Met
	<p>that are discussed and offered during the execution of the mystery shop. Shoppers may potentially apply for or upgrade credit products as part of this project.</p> <p>The bidder must clearly demonstrate they are capable of crafting realistic scenarios and providing shoppers who are able to open a basic bank account and/or upgrade/change their existing banking package using both the scripted scenario and their own personal information and identification.</p>			
M4: Project requirement 4.4 – Mystery shopper profiles	<p>The firm must provide shoppers capable of exhibiting particular demographic traits. FCAC requires that mystery shoppers use their own personal details and circumstances wherever possible. The firm must ensure that shoppers are adequately trained and matched to the specified profiles:</p> <ul style="list-style-type: none"> • Gender • Various ethnicities • University or college students • Seniors • Recent newcomers to Canada <p>The bidder must clearly demonstrate how they are able to meet these requirements and discuss their high-level plan for providing mystery shoppers who exhibit the necessary traits. Firms must also demonstrate how shopper profiles will be evenly distributed amongst the six FIs.</p>			
M5: Maximum value of financial bid	<p>Financial bids must not exceed \$325,000, including all applicable fees and/or taxes.</p>			

BIDDERS NOT MEETING ALL OF THE MANDATORY TECHNICAL EVALUATION CRITERIA WILL BE GIVEN NO FURTHER CONSIDERATION.

ATTACHMENT “2” to PART 4, Point Rated Technical Criteria

Requirement	Evaluation criteria	Page #
<p>R1. Experience in recruiting mystery shoppers capable of applying for and receiving a financial product</p>	<p>The bidder should provide up to three (3) examples of projects wherein mystery shoppers applied for or obtained a financial product or service. These may be the same projects submitted in response to the mandatory criteria.</p> <p>Ten (10) points per relevant example; maximum thirty (30) points.</p>	
<p>R2. Previous experience mystery shopping with a FRFI</p>	<p>The Bidder should provide up to five (5) examples of projects related to the gathering of data for a federally regulated financial institution through mystery shopping. These may be the same projects submitted in response to the mandatory criteria.</p> <p>Two (2) points per relevant example; maximum ten (10) points.</p>	
<p>R3. Previous experience mystery shopping with a provincial or federal regulator</p>	<p>The Bidder should provide up to five (5) examples of projects related to the gathering of data for a federal, provincial or territorial department, agency or regulator. These may be the same projects submitted in response to the mandatory criteria.</p> <p>Two (2) points per relevant example; maximum ten (10) points.</p>	
<p>R4. Previous experience in conducting analysis of qualitative data</p>	<p>The bidder may provide up to five (5) examples of projects that involved the gathering and analysis of qualitative data, and reporting of results thereon. These may be the same projects submitted in response to the mandatory criteria.</p> <p>These examples must provide evidence of the analysis (e.g. description of methods used) and examples of how the qualitative data was described in the final report (e.g. use of quotes, tables, other visuals, etc.)</p> <p>Four (4) points per relevant example; maximum twenty (20) points.</p>	
<p>R5. Previous experience in conducting analysis of quantitative data</p>	<p>The bidder may provide up to five (5) examples of projects that involved the gathering and analysis of quantitative data, and reporting of results thereon. These may be the same projects submitted in response to the mandatory criteria.</p> <p>These examples must provide evidence of the analysis (e.g. description of methods used) and examples of how the quantitative data was described in the final report (e.g. tables, charts, other visuals, etc.). These examples must demonstrate the firm is capable of performing statistical methods such as bivariate and multivariate analysis, and related tests of significance.</p> <p>Four (4) points per relevant example; maximum twenty (20) points.</p>	
<p>R6. Proposed number of mystery shops</p>	<p>The bidder must provide a bid based on the required minimum of 600 mystery shops.</p> <p>Bidders should also provide the number of shops that can be completed for the maximum budget of \$325,000, including all</p>	

Requirement	Evaluation criteria	Page #
	<p>taxes and fees.</p> <p>Maximum twenty (20) points will be awarded to the bidding firm who proposes the highest number of shops above the minimum required 600 shops. Points to other firms will be awarded proportionately and rounded to the nearest whole point.</p> <p>Example*:</p> <p>Firm A – 600 extra shops Firm B – 450 extra shops Firm C – 300 extra shops</p> <p>Firm A – 20 points (600/600 x 20) Firm B – 15 points (450/600 x 20) Firm C – 10 points (300/600 x 20)</p> <p>* These values are for illustrative purposes only.</p>	
<p>R7. Project Manager, qualifications and relevant experience (Max 20 pts)</p>	<p>The Bidder should provide the name of the Project Manager who will be assigned to this project, demonstrating his/her qualifications (including language capability) and experience. The curriculum vitae should also be included.</p> <p>The Bidder should demonstrate that the Project Manager has significant experience:</p> <ul style="list-style-type: none"> i. with projects involving the financial services sector in Canada (1 point per project, maximum 5 pts) ii. with projects involving mystery shopping (2 points per project, maximum 10 points) iii. in the areas of project management and field work management (1 point per year of service, maximum 5 pts) 	
<p>Overall Total (out of maximum 130 pts)</p>		

PART 5 – CERTIFICATIONS AND ADDITIONAL INFORMATION

Bidders must provide the required certifications and additional information to be awarded a contract.

The certifications provided by Bidders to Canada are subject to verification by Canada at all times. Unless specified otherwise, Canada will declare a bid non-responsive, or will declare a contractor in default if any certification made by the Bidder is found to be untrue whether made knowingly or unknowingly, during the bid evaluation period or during the contract period.

The Contracting Authority will have the right to ask for additional information to verify the Bidder's certifications. Failure to comply and to cooperate with any request or requirement imposed by the Contracting Authority will render the bid non-responsive or constitute a default under the Contract.

5.1 Certifications Required with the Bid

Bidders must submit the following duly completed certifications as part of their bid.

5.1.1 Integrity Provisions - Declaration of Convicted Offences

In accordance with the Integrity Provisions of the Standard Instructions, all bidders must provide with their bid, **if applicable**, the declaration form available on the [Forms for the Integrity Regime](http://www.tpsgc-pwgsc.gc.ca/ci-if/declaration-eng.html) website (<http://www.tpsgc-pwgsc.gc.ca/ci-if/declaration-eng.html>), to be given further consideration in the procurement process.

5.2 Certifications Precedent to Contract Award and Additional Information

The certifications and additional information listed below should be submitted with the bid, but may be submitted afterwards. If any of these required certifications or additional information is not completed and submitted as requested, the Contracting Authority will inform the Bidder of a time frame within which to provide the information. Failure to provide the certifications or the additional information listed below within the time frame provided will render the bid non-responsive.

5.2.1 Integrity Provisions – Required Documentation

In accordance with the section titled Information to be provided when bidding, contracting or entering into a real procurement agreement of the [Ineligibility and Suspension Policy](http://www.tpsgc-pwgsc.gc.ca/ci-if/politique-policy-eng.html) (<http://www.tpsgc-pwgsc.gc.ca/ci-if/politique-policy-eng.html>), the Bidder must provide the required documentation, as applicable, to be given further consideration in the procurement process.

5.2.2 Federal Contractors Program for Employment Equity - Bid Certification

By submitting a bid, the Bidder certifies that the Bidder, and any of the Bidder's members if the Bidder is a Joint Venture, is not named on the Federal Contractors Program (FCP) for employment equity "FCP Limited Eligibility to Bid" list available at the bottom of the page of the [Employment and Social Development Canada \(ESDC\) - Labour's](https://www.canada.ca/en/employment-social-development/programs/employment-equity/federal-contractor-program.html#) website (<https://www.canada.ca/en/employment-social-development/programs/employment-equity/federal-contractor-program.html#>).

Canada will have the right to declare a bid non-responsive if the Bidder, or any member of the Bidder if the Bidder is a Joint Venture, appears on the "FCP Limited Eligibility to Bid" list at the time of contract award.

5.2.3 Non-Disclosure Agreement

The Contractor must obtain from its employee(s) or subcontractor(s) the completed and signed non-disclosure agreement, attached at **Annex D**, and provide it to the **Project Authority** before they are given access to information by or on behalf of Canada in connection with the Work.

PART 6 - RESULTING CONTRACT CLAUSES

The following clauses and conditions apply to and form part of any contract resulting from the bid solicitation.

6.1 Security Requirements

6.1.1 The following security requirements (SRCL and related clauses provided by the Contract Security Program) apply and form part of the Contract.

Common-Professional Services Security Requirement Check List #9

1. The Contractor/Offeror must, at all times during the performance of the Contract/Standing Offer/Supply Arrangement, hold a valid Designated Organization Screening (DOS) with approved Document Safeguarding at the level of **protected B**, issued by the Canadian Industrial Security Directorate, Public Services and Procurement Canada
2. The Contractor/Offeror personnel requiring access to protected information, assets or work site(s) must EACH hold a valid reliability status, granted or approved by the Canadian Industrial Security Directorate (CISD), Public Services and Procurement Canada (PSPC)
3. The Contractor must not utilize its Information Technology systems to electronically process, produce or store protected information until the CISD/PSPC has issued written approval. After approval has been granted or approved, these tasks may be performed up to the level of **protected B**
4. Subcontracts which contain security requirements are not to be awarded without the prior written permission of CISD/PSPC
5. The Contractor/Offeror must comply with the provisions of the:
 - a) Security Requirements Check List and security guide (if applicable), attached at **Annex C**
 - b) Industrial Security Manual (Latest Edition)

6.1.2 Contractor's Sites or Premises Requiring Safeguarding Measures

6.1.2.1 Where safeguarding measures are required in the performance of the Work, the Contractor must diligently maintain up-to-date, the information related to the Contractor's and proposed individuals' sites or premises for the following addresses:

Street Number / Street Name, Unit / Suite / Apartment Number
City, Province, Territory / State
Postal Code / Zip Code
Country

6.1.2.2 The Company Security Officer must ensure through the [Contract Security Program](#) that the Contractor and individuals hold a valid security clearance at the required level of document safeguarding capability.

6.2 Statement of Work

The Contractor must perform the Work in accordance with the Statement of Work at Annex "A".

6.3 Standard Clauses and Conditions

All clauses and conditions identified in the Contract by number, date and title are set out in the [Standard Acquisition Clauses and Conditions Manual](https://buyandsell.gc.ca/policy-and-guidelines/standard-acquisition-clauses-and-conditions-manual) (https://buyandsell.gc.ca/policy-and-guidelines/standard-acquisition-clauses-and-conditions-manual) issued by Public Works and Government Services Canada.

6.3.1 General Conditions

[2010B](#) (2018-06-21), General Conditions - Professional Services (Medium Complexity) apply to and form part of the Contract.

6.4 Term of Contract

6.4.1 Period of the Contract

The period of the Contract is from date of Contract to **2019-12-31** inclusive

6.4.2 Delivery Date

All the deliverables must be received on or before **2019-12-31**.

6.4.3 Comprehensive Land Claims Agreement(s)

This contract does not include deliveries of services within locations within Yukon, Northwest Territories, Nunavut, Quebec, or Labrador that are subject to Comprehensive Land Claims Agreements (CLCAs). Any requirements for deliveries of services within locations within Yukon, Northwest Territories, Nunavut, Quebec, or Labrador that are subject to CLCAs will have to be treated as a separate procurement not forming part of the bid solicitation.

6.5 Authorities

6.5.1 Contracting Authority

The Contracting Authority for the Contract is:

Name : Stéphane Dupel
Title : Contracting Officer
Organization : Financial Consumer Agency of Canada
Address : 427 Laurier Ave. West, Suite 600, Ottawa, ON K1R 1B9
Telephone : (613)-948-7958
Facsimile : (613)-941-1436
E-mail address : stephane.dupel@fcac-acfc.gc.ca

The Contracting Authority is responsible for the management of the Contract and any changes to the Contract must be authorized in writing by the Contracting Authority. The Contractor must not perform work in excess of or outside the scope of the Contract based on verbal or written requests or instructions from anybody other than the Contracting Authority.

6.5.2 Project Authority

Will be named at contract award

The Project Authority is the representative of the department or agency for whom the Work is being carried out under the Contract and is responsible for all matters concerning the technical content of the Work under the Contract. Technical matters may be discussed with the Project Authority, however the Project Authority has no authority to authorize changes to the scope of the Work. Changes to the scope of the Work can only be made through a contract amendment issued by the Contracting Authority.

6.5.3 Contractor's Representative

Will be named at contract award

6.6 Proactive Disclosure of Contracts with Former Public Servants

By providing information on its status, with respect to being a former public servant in receipt of a [Public Service Superannuation Act](#) (PSSA) pension, the Contractor has agreed that this information will be reported on departmental websites as part of the published proactive disclosure reports, in accordance with [Contracting Policy Notice: 2012-2](#) of the Treasury Board Secretariat of Canada.

6.7 Payment

6.7.1 Basis of Payment

In consideration of the Contractor satisfactorily completing all of its obligations under the Contract, the Contractor will be paid in accordance with the firm all-inclusive per milestone rates set out in **Annex B**, Basis of Payment, Applicable Taxes extra.

6.7.2 Authorized Travel and Living Expenses

Canada will not pay any travel or living expenses associated with performing the Work.

6.7.3 Limitation of Expenditure

1. Canada's total liability to the Contractor under the Contract must not exceed \$ **to be entered at contract award**. Customs duties are included and Applicable Taxes are extra.
2. No increase in the total liability of Canada or in the price of the Work resulting from any design changes, modifications or interpretations of the Work, will be authorized or paid to the Contractor unless these design changes, modifications or interpretations have been approved, in writing, by the Contracting Authority before their incorporation into the Work. The Contractor must not perform any work or provide any service that would result in Canada's total liability being exceeded before obtaining the written approval of the Contracting Authority. The Contractor must notify the Contracting Authority in writing as to the adequacy of this sum:
 - a. when it is 75% committed, or
 - b. four months before the contract expiry date, or
 - c. as soon as the Contractor considers that the contract funds provided are inadequate for the completion of the Work,

whichever comes first.

3. If the notification is for inadequate contract funds, the Contractor must provide to the Contracting Authority a written estimate for the additional funds required. Provision of such information by the Contractor does not increase Canada's liability.

6.7.4 Electronic Payment of Invoices – Contract

The Contractor accepts to be paid using any of the following Electronic Payment Instrument(s):

- a. Visa Acquisition Card;
- b. MasterCard Acquisition Card;
- c. Direct Deposit (Domestic and International);
- d. Electronic Data Interchange (EDI);
- e. Wire Transfer (International Only);
- f. Large Value Transfer System (LVTS) (Over \$25M)

6.8 Invoicing Instructions

Upon completion and acceptance by Canada of each milestone, Contractor shall direct invoice (outlining the work completed for the given period to the FCAC Project Authority for review, approval and processing.

6.9 Certifications and Additional Information

6.9.1 Compliance

Unless specified otherwise, the continuous compliance with the certifications provided by the Contractor in its bid or precedent to contract award, and the ongoing cooperation in providing additional information are conditions of the Contract and failure to comply will constitute the Contractor in default. Certifications are subject to verification by Canada during the entire period of the Contract.

6.9.2 Federal Contractors Program for Employment Equity - Default by the Contractor

The Contractor understands and agrees that, when an Agreement to Implement Employment Equity (AIEE) exists between the Contractor and Employment and Social Development Canada (ESDC)-Labour, the AIEE must remain valid during the entire period of the Contract. If the AIEE becomes invalid, the name of the Contractor will be added to the "[FCP Limited Eligibility to Bid](#)" list. The imposition of such a sanction by ESDC will constitute the Contractor in default as per the terms of the Contract.

6.9.3 SACC Manual Clauses

[C0100C](#) (2010-01-11), Discretionary Audit

[G1005C](#) (2016-01-28), Insurance

6.10 Applicable Laws

The Contract must be interpreted and governed, and the relations between the parties determined, by the laws in force in **Ontario**.

6.11 Priority of Documents

If there is a discrepancy between the wording of any documents that appear on the list, the wording of the document that first appears on the list has priority over the wording of any document that subsequently appears on the list.

- (a) the general conditions [2010B](#) (2018-06-21);
- (b) Annex A, Statement of Work;
- (c) Annex B, Basis of Payment;
- (d) Annex C, Security Requirements Check List;
- (e) Annex D, Non-Disclosure Agreement;
- (f) the Contractor's bid dated _____

ANNEX "A"

STATEMENT OF WORK

1. Project title

Domestic bank retail sales practices review – mystery shopping

2. Organization

Financial Consumer Agency of Canada (FCAC)

3. Purpose of 2018-19 mystery shopping exercise

The purpose of this project is to conduct a nation-wide mystery shopping exercise at six of Canada's largest Financial Institutions (FIs). FCAC requires a firm to design and implement a nation-wide mystery shopping exercise while operating within FCAC requirements as set out in this Statement of Work.

FCAC is seeking to engage a firm that can collect high quality data using reasonable and believable scenarios. The project must use a mixed-methods research design that gathers both quantitative and qualitative data from mystery shoppers about how financial products and/or services are sold.

The firm must have demonstrable mystery shopping experience in Canada, as well as experience in research, data collection, analysis and reporting on qualitative and quantitative research.

4. Research objective and research questions

FCAC's primary research objective is to gain a better understanding of how front-line bank employees sell financial products and services and how consumers experience the sales process. This project must be able to answer the following questions:

- How are financial products and/or services sold to mystery shoppers?
- Is communication (verbal, written, and/or electronic) during the sales process perceived as clear, simple, and not misleading from the perspective of mystery shoppers?
- Are there observable similarities and differences in how different financial products and/or services are sold to consumers with a diverse range of demographic backgrounds?

To achieve this research objective, realistic mystery shopping scenarios must be used to replicate the consumer experience and create a believable interaction between bank employees and mystery shoppers posing as new and existing bank customers.

5. FCAC mandate

FCAC is a federal regulatory agency that protects and informs Canadian financial consumers by:

- Ensuring that the market conduct of federally regulated financial entities complies with federal legislation and regulations.
- Promoting the adoption of policies and procedures designed to implement legislation, regulation, voluntary codes of conduct and public commitments by federally regulated financial entities.
- Monitoring federally regulated financial entities' compliance with voluntary codes of conduct and their own public commitments.
- Informing consumers about their rights and responsibilities when dealing with financial entities and about the obligations of payment card network operators to consumers and merchants.
- Providing timely and objective information and tools to help consumers understand, and shop for, a variety of financial products and services.
- Monitoring and evaluating trends and emerging issues that may have an impact on consumers of financial products and services.

6. Project background

From May to November 2017, FCAC conducted an industry review (the Review) of banks' sales practices. The objectives of the Review were to examine the drivers of market conduct risk, including banks' sales targets and incentive programs, and to assess the effectiveness of the controls the banks have in place to mitigate risk. A report on these findings, titled [*Domestic Bank Retail Sales Practices Review*](#), was published in March 2018.

The Review found that retail banking culture encourages employees to sell products and services, and rewards them for sales success. This sharp focus on sales can increase the risk of mis-selling and potential breaches of market conduct obligations. The Institutions reviewed generally have controls in place to ensure that a consumer's consent is obtained when new products and services are sold. However, FCAC also found that controls were not adequate to ensure that the written or verbal communication used to obtain consumer consent is clear, simple and not misleading

This mystery shopping project is the next phase of the Review and must be completed in fiscal year 2019-2020.

6.1. Previous applicable research

FCAC conducted a mystery shopping exercise in 2004-2005. The results of this exercise were presented in a report titled *Access to basic banking services: results of a national mystery shopping study*. The research involved visiting 540 branches from 17 banks across Canada and employed a team of approximately 90 mystery shoppers.

7. Project scope and methodology

The firm must design and implement a mystery shopping project that meets all FCAC requirements set out below:

7.1 Relevant FIs and distribution

This mystery shopping exercise must involve six of Canada's largest FIs, as specified by FCAC after the contract is awarded. The number of mystery shops will be distributed amongst the FIs according to FCAC requirements that take into consideration the size of branch networks and regional presence. FCAC expects a minimum of 600 shops⁷ with no more than one shop occurring in the same bank branch.

7.2 Geographic distribution

This mystery shopping exercise must be national in its scope and include bank branches from across the country. The firm must direct shoppers towards the appropriate branch location. For the purposes of this project, FCAC is defining "national" as including the following regions:

- British Columbia;
- Prairies (Alberta, Saskatchewan, Manitoba);
- Ontario;
- Quebec; and
- Atlantic (New Brunswick, Nova Scotia, Prince Edward Island, Newfoundland and Labrador).

FCAC requires a sample of branches that are proportional to that region's population⁸, except where the FI does not have branch representation in a particular region. [Table 1](#) below summarizes Canada's regional population estimates based on 2017 population data released by Statistics Canada.

⁷ A successful shop is one where the mystery shopper executes the assigned scenario. See [Section 7.6](#) for further detail.

⁸ With the possibility for a slight oversample in less populated regions

Table 1: Summary of Canada's regional population – based on Statistics Canada Census data

Province/geographic region	Population estimates in Canada – per FCAC required region (%) ⁹
British Columbia	13
Prairies (Alberta, Manitoba, Saskatchewan)	18
Ontario	39
Quebec	23
Atlantic Canada	7

FCAC requires mystery shoppers who can communicate in one or both of Canada's official languages (i.e. English and/or French). Shops will be conducted in French in relative proportion to each province's French-speaking population. Shops must take place in a variety of rural areas and population centres, as defined by Statistics Canada.¹⁰ FCAC will approve the exact location and language of shops after the contract is awarded.

7.3 Mystery shopper scenarios

This mystery shopping exercise must include 4-6 scripted scenarios that mystery shoppers are required to follow. Shoppers must be assigned a scenario with a script prior to executing a mystery shop. Mystery shoppers must execute realistic scenarios and should take steps to avoid being noticeable to bank employees as a mystery shopper.

These scripted scenarios require mystery shoppers to inquire about and potentially open or upgrade basic bank accounts. Other products, such as credit cards and/or other related optional products and services may be offered during the sales process. It is necessary that shoppers gather information on all products or services that are discussed and offered during the execution of the mystery shop. Shoppers may potentially apply for or upgrade credit products as part of this project.

7.4. Shopper profiles

The firm must provide shoppers capable of exhibiting particular demographic traits. FCAC requires that mystery shoppers use their own personal details and circumstances wherever possible. The firm must ensure that shoppers are adequately trained and matched to the profiles approved by FCAC. [Table 2](#) below provides details on which demographic traits FCAC views as a requirement.

Table 2: Shopper profiles

Shopper profiles ¹¹	
Gender	Firms must ensure gender parity ¹² is achieved in every region.

⁹ Percentages have been calculated based on 2017 population data released by Statistics Canada, found at <https://www150.statcan.gc.ca/n1/pub/12-581-x/2018000/pop-eng.htm>.

¹⁰ Definition of rural areas and population centres are based on standards from Statistics Canada, found at: <https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/geo049a-eng.cfm>

¹¹ The firm must ensure that shoppers exhibiting all of these traits are evenly distributed across the national sample of branches. For instance, the firm must not use only male shoppers in one region and female shoppers in the other regions, even if they achieve gender parity overall.

¹² Parity applies to the number of shops, rather than the number of shoppers. For instance, an exact 50/50 split of male and female shoppers may not be necessary as long as 50 percent of shops are completed by male shoppers and 50 percent of shops are completed by females (within reason). Similar logic applies to the other required demographic traits, such as ethnicity.

Various ethnicities University or college students ¹³ Seniors Recent newcomers	Firms must ensure at least 10 mystery shops <i>per FI</i> per demographic trait (various ethnicities, university/college students, seniors, recent newcomers). Because these traits can be interdependent, there may be some overlap (e.g. a mystery shopper who is a senior and a recent newcomer).
New and existing customers	Firms must ensure a roughly equal number of shops are conducted by new and existing customers. “New customers” must be shoppers who do not actually hold any products or services with the FI. “Existing customers” must have an ongoing banking relationship with the actual institution(s) they are mystery shopping (i.e. they hold at least one product or service with the FI). The same shopper can therefore be a new customer at several FIs and an existing customer at others.

7.5 Number of shoppers

This mystery shopping exercise must deploy an appropriate number of individual shoppers in order to meet all requirements. FCAC anticipates that approximately 200 mystery shoppers will be required to complete the minimum number of shops per FI as outlined in section 7.1 above. This estimate assumes that one mystery shopper may conduct multiple shops at different FIs and/or branches.

7.6 Estimated time required per shop

FCAC estimates that firms should budget between 20 minutes to 60 minutes to complete the sales interaction from first point of contact to completion of the sales interaction. Specific timing may vary depending on the shopper scenarios and whether a second visit to the branch is required.

In certain circumstances, the shopper may be referred to more than one bank employee or asked to return at another time or on another day. In these instances, both the interaction with the first employee (e.g. a customer service representative) and the interaction with the second employee (e.g. a bank sales representative) must be treated as a single shop. Firms should consider that the entire process may also involve waiting in line, creating a second appointment, visiting the branch a second time, and in some cases making an activation call after opening a product (where required).

Approximately 20 minutes should also be budgeted for mystery shoppers to complete the pre-shop and post-shop questionnaires (see [Section 9](#) for a discussion of data collection).

8. Data collection

The firm must be responsible for ensuring that data gathered from mystery shoppers are complete and follow FCAC’s scope and methodological requirements as detailed in Section 7. The firm must collect data in a manner that meets all FCAC requirements set out below:

8.1 Data sources

Data sources must include quantitative and qualitative information obtained through:

- post-shop questionnaires

¹³ All mystery shoppers must be the age of majority in the province they are shopping in.

- any documents provided to the mystery shopper during the course of their interaction, including promotional material, terms and conditions, or other disclosure documents

Post-shop questionnaire

Following the mystery shopping interaction and within a pre-determined amount of time, shoppers must complete a post-shop questionnaire to provide details about themselves and their shopping experiences. This will be the primary method of data collection. The questionnaire will gather both quantitative and qualitative data. FCAC will provide drafting instructions and example questions that the firm will use to draft all questionnaires and related materials (e.g. scenarios, scripts, etc.). All materials must be approved by FCAC prior to commencing fieldwork.

Documentation

Shoppers must retain and provide to FCAC any documentation provided to them during the course of their interaction, including promotional material, terms and conditions, product agreements or other disclosure documents. This will be the secondary method of data collection.

9. Project milestones

The firm must design and implement a project that meets the requirements listed above and includes the milestones outlined in this section. All project plans and implementation milestones must be approved by FCAC.

9.1 Milestone #1: Planning

- Develop methodological plan, to be approved by FCAC
- Identify the number of branches to be sampled (specific branch locations to be approved by FCAC after the contract is awarded)
- Develop realistic and appropriate scenarios and profiles for mystery shoppers
- Develop post-shop questionnaires for mystery shoppers
- Match mystery shoppers with profiles/scenarios
- Conduct a comprehensive audit of products and corresponding terms (cost, fees etc.) related to mystery shopping scenarios
- Provide FCAC with a privacy policy and data management plan
- Provide FCAC the firm's plan for addressing for its mystery shoppers any financial or non-financial harm that may be caused by the mystery shopping interaction

Key deliverable: approved project plan

9.2 Milestone #2: Fieldwork - conducting a pilot phase of mystery shopping

- Conduct a pilot phase that includes approximately 18 mystery shops (12 in English and 6 in French) to validate the methodology and the mystery shopper scenarios
- Provide FCAC with the tabulated results and preliminary findings from the pilot stage
 - Depending on the results from the pilot phase, the firm may be required to make changes before proceeding to the next stage of the exercise. FCAC's approval is required before conducting the remainder of the fieldwork.

Key deliverable: approved pilot results + implementation of any required changes

9.3 Milestone #3: Fieldwork - conducting mystery shopping

- Conduct all fieldwork as per FCAC requirements

- Provide data and preliminary findings from the mystery shops during the fieldwork phase at various intervals as specified by FCAC
- Carefully monitor and assess outcomes throughout the project to ensure that any issues or complications not identified during the pilot phase are identified and addressed quickly. The firm must report such issues or complications to FCAC without delay.

Key deliverable: Completion of fieldwork

9.4 Milestone #4: Analysis

- Conduct a comprehensive and comparative qualitative and quantitative analysis of questionnaire data.
- Analyze and provide tabulated FI-specific data that clearly distinguishes results by institution along with shopper profile data. This should include a full breakdown by demographics, regions, products, scenarios, etc.
- Provide a global, aggregate analysis that looks at the six FIs as a whole (i.e. an industry level view). This should include a full breakdown by demographics, regions, products, scenarios, etc.
- Provide all data, analysis and reports in programs and formats approved by FCAC

Key deliverable: Delivery of data, analysis and reports

9.5 Milestone #5: Reporting

The firm must draft a final report that comprehensively communicates both quantitative and qualitative findings. Draft versions must be submitted in English; final versions must be submitted in English and French. This deliverable will be considered final upon approval by FCAC. The final report must include:

1. A cover page containing the following information:
 - the contract number and the contract award date;
 - the delivery date (this is the date that the final report, accepted in its final version by the Project Authority, was sent by the firm to the Project Authority);
 - the title of the project (to be determined by FCAC);
 - the name of the firm that entered into the contract;
 - for the English version, the statement "Ce rapport est aussi disponible en français." and for the French version, the statement "This report is also available in English."
2. Narrative Executive Summary:
 - a statement of the project purpose and objectives;
 - a summary of key findings;
 - a brief description of the methodology used;
 - a statement as to the extent to which the findings can be extrapolated to a broader audience;
 - and
 - the total contract value of the project.
3. Final Report:
 - a full description of the methodology and how the analysis was conducted;
 - a full description of all results and findings (using quotes from qualitative data, charts, tables, and other visuals where appropriate); and
 - appendices:
 - a full set of tabulated qualitative and quantitative data, including (where applicable):
 - sample size, sampling procedures, and dates of research fieldwork;
 - completion rate for mystery shops;
 - the research instruments in both languages
 - submit all draft report materials in Microsoft Word format, in English.

- submit all final report materials in both Microsoft Word and web-accessible PDF format, in both official languages.

Key deliverable: Final delivery of approved reports

10. Contracting requirements

The standard RFP process will be followed.

10.1 Estimated value of contract

The project budget must not exceed \$325,000, including all fees and taxes.

11. Estimated Timelines

It is estimated that a contract will be awarded in the first quarter of the Government of Canada's 2019-2020 fiscal year (i.e. between April and June 2019). FCAC is targeting December 2019 as the end date for this project. The precise end date will be determined between FCAC and the firm.

12. Technical, Operational and Organizational Environment

The firm must attend an in-person or tele-conference meeting with FCAC staff in Ottawa to receive a briefing and discuss the scope of the project prior to commencing the work. This meeting is expected to take place within five business days of the contract being awarded.

Following the briefing, the firm can complete most of the work from its premises and must complete the work using its own resources, equipment and software. The firm will liaise with the FCAC Project Authority by telephone or email, as required, to discuss the project and provide progress updates.

13. Communication requirements

In addition to the timely submission of all deliverables and the fulfilment of all obligations, it is the responsibility of the Contractor to facilitate and maintain regular communication with the FCAC Project Authority. Communication is defined as all reasonable efforts to inform all parties of plans, decisions, proposed approaches, implementation and results of work, to ensure that the work is progressing well and in accordance with expectations. Communication may include: telephone calls, emails, and meetings.

The Contractor is to immediately notify the Project Authority of any issues, problems, or areas of concern in relation to any work completed under this contract, as they arise. The firm must submit one (1) electronic report to the Project Authority on a weekly basis that outlines the accomplishments for the previous week, open issues and upcoming milestones.

14. Project Management Control Procedures

The FCAC Project Authority will ensure the contract will be brought in on time, on budget and of an acceptable quality by regular communication with the Contractor.

The firm should direct invoices (outlining the work completed for the given period) on a project milestone basis to the FCAC Project Authority and/or Contract Authority as required for review, approval and processing. Payments to the Contractor will be rendered through direct deposit.

14.1 Payment schedule

The firm must propose and justify a payment value for meeting each of the five milestones and key deliverable requirements. The proposed payment schedule requires FCAC approval and delivery dates may be subject to amendment as required by FCAC.

Milestone	Key deliverable	Approximate delivery date
Milestone #1: Planning	Approved project plan	June 2019
Milestone #2: Fieldwork - conducting a pilot phase of mystery shopping	Approved pilot results + implementation of required changes	August 2019
Milestone #3: Fieldwork - conducting mystery shopping	Completion of fieldwork	October 2019
Milestone #4: Analysis	Delivery of data, analysis and reports	November 2019
Milestone #5: Reporting	Final delivery of approved reports	December 2019

15. FCAC Obligation

The Project Authority will:

- provide approvals where required;
- provide comments and approval of draft materials;
- provide copies of documents from previous studies that might aid the contractor;
- provide access to facilities and presentation equipment for Contractor when presenting to FCAC staff;
- ensure availability of staff with whom the contractor may need to consult;
- provide feedback on the draft English and French reports, including figures and tables to the contractor; and
- provide other assistance or support as needed based on an email request.

16. Contractor obligations

The firm must:

- attend meetings (in-person and/or via conference call) with the Project Authority and the Project Team to discuss research and project requirements as outlined above;
- provide client liaison in English;
- make arrangements for fieldwork, including any necessary travel
 - The firm must be responsible for all costs incurred as a result of necessary travel; this should be accounted for in the financial proposal that is submitted alongside the technical proposal.
- oversee the completion of the fieldwork;
- ensure shops are completed by shoppers as directed;
- ensure all gathered data are valid and that data meets FCAC's quality expectations;
- provide progress reports on a regular basis, the frequency of which will be determined during the project kick-off meeting;
- keep all documents and data confidential for the duration of the project;
- conduct and maintain all documentation in a secure area;
- ensure data is stored on Canadian servers and Canadian back-up servers. The database must be catalogued, located and only accessible in Canada. It must also be physically independent from all other databases, directly or indirectly, that are located outside Canada;

- submit all written drafts, reports and other deliverables (e.g. datasets) in electronic format;
- provide all services as outlined in this Statement of Work;
- destroy all datasets and mystery shopping materials after all deliverables have been provided and FCAC has deemed the project complete.
 - A certificate of destruction must be provided to FCAC once all materials have been destroyed.
- address for its mystery shoppers any financial or non-financial harm that may occur as the result of a mystery shopping interaction.

16.1 Liability

FCAC shall in no way be liable to the firm or any of its staff that work on the mystery shopping project, whatever their status (i.e., employees, contractors, etc.) for any claims related to the mystery shopping project. The firm will advise such staff of any risks that relate to this project and agrees to hold FCAC harmless against any claims made in connection with this project.

17. Location of Work, Work site and Delivery point

Due to existing workload and deadlines, all personnel assigned to any contract resulting from this RFP must be ready to work in close and frequent contact with the FCAC Project Authority and other agency personnel. The work will be conducted at the Contractor's work location(s) as well as in bank branches in the geographic locations as specified in [Section 7.2](#).

The firm will submit the final documentation to the Project Authority electronically by email.

18. Language of Work

In performing the work, the Contractor must be able work in both of Canada's official languages (English and French), as appropriate for the province or region in which the field work is being conducted.

Draft documents (i.e., draft methodology, draft final report) are to be submitted in English. Final reports are to be submitted in English and in French prior to approval.

19. Insurance Requirements

The Contractor is responsible for deciding if insurance coverage is necessary to fulfill its obligation under the Contract and to ensure compliance with any applicable law. Any insurance acquired or maintained by the Contractor is at its own expense and for its own benefit and protection. It does not release the Contractor from or reduce its liability under the Contract.

20. Security Requirements

The information gathered in this project may be considered Protected B security requirements as per [PWGSC-CISD standards](#). This requires the contractor to hold appropriate level of security clearance.

ANNEX "B"
BASIS OF PAYMENT

Will Be Inserted at Contract Award

ANNEX "C"
SECURITY REQUIREMENTS CHECK LIST

COMMON-PS-SRCL#9



Contract Number / Numéro du contrat 20181618
Security Classification / Classification de sécurité UNCLASSIFIED

SECURITY REQUIREMENTS CHECK LIST (SRCL)
LISTE DE VÉRIFICATION DES EXIGENCES RELATIVES À LA SÉCURITÉ (LVERS)

PART A - CONTRACT INFORMATION / PARTIE A - INFORMATION CONTRACTUELLE		
1. Originating Government Department or Organization / Ministère ou organisme gouvernemental d'origine	2. Branch or Directorate / Direction générale ou Direction	
3. a) Subcontract Number / Numéro du contrat de sous-traitance	3. b) Name and Address of Subcontractor / Nom et adresse du sous-traitant	
4. Brief Description of Work / Brève description du travail Mystery shopping - Domestic bank retail sales practices review.		
5. a) Will the supplier require access to Controlled Goods? Le fournisseur aura-t-il accès à des marchandises contrôlées?	<input checked="" type="checkbox"/> No / Non <input type="checkbox"/> Yes / Oui	
5. b) Will the supplier require access to unclassified military technical data subject to the provisions of the Technical Data Control Regulations? Le fournisseur aura-t-il accès à des données techniques militaires non classifiées qui sont assujetties aux dispositions du Règlement sur le contrôle des données techniques?	<input checked="" type="checkbox"/> No / Non <input type="checkbox"/> Yes / Oui	
6. Indicate the type of access required / Indiquer le type d'accès requis		
6. a) Will the supplier and its employees require access to PROTECTED and/or CLASSIFIED information or assets? Le fournisseur ainsi que les employés auront-ils accès à des renseignements ou à des biens PROTÉGÉS et/ou CLASSIFIÉS? (Specify the level of access using the chart in Question 7. c) (Préciser le niveau d'accès en utilisant le tableau qui se trouve à la question 7. c)	<input type="checkbox"/> No / Non <input checked="" type="checkbox"/> Yes / Oui	
6. b) Will the supplier and its employees (e.g. cleaners, maintenance personnel) require access to restricted access areas? No access to PROTECTED and/or CLASSIFIED information or assets is permitted. Le fournisseur et ses employés (p. ex. nettoyeurs, personnel d'entretien) auront-ils accès à des zones d'accès restreintes? L'accès à des renseignements ou à des biens PROTÉGÉS et/ou CLASSIFIÉS n'est pas autorisé.	<input checked="" type="checkbox"/> No / Non <input type="checkbox"/> Yes / Oui	
6. c) Is this a commercial courier or delivery requirement with no overnight storage? S'agit-il d'un contrat de messagerie ou de livraison commerciale sans entreposage de nuit?	<input checked="" type="checkbox"/> No / Non <input type="checkbox"/> Yes / Oui	
7. a) Indicate the type of information that the supplier will be required to access / Indiquer le type d'information auquel le fournisseur devra avoir accès		
Canada <input checked="" type="checkbox"/>	NATO / OTAN <input type="checkbox"/>	
Foreign / Étranger <input type="checkbox"/>		
7. b) Release restrictions / Restrictions relatives à la diffusion		
No release restrictions / Aucune restriction relative à la diffusion <input checked="" type="checkbox"/>	All NATO countries / Tous les pays de l'OTAN <input type="checkbox"/>	
Not releasable / À ne pas diffuser <input type="checkbox"/>		
Restricted to: / Limité à: <input type="checkbox"/>	Restricted to: / Limité à: <input type="checkbox"/>	
Specify country(ies): / Préciser le(s) pays:	Specify country(ies): / Préciser le(s) pays:	
7. c) Level of Information / Niveau d'information		
PROTECTED A / PROTÉGÉ A <input checked="" type="checkbox"/>	NATO UNCLASSIFIED / NATO NON CLASSIFIÉ <input type="checkbox"/>	PROTECTED A / PROTÉGÉ A <input type="checkbox"/>
PROTECTED B / PROTÉGÉ B <input checked="" type="checkbox"/>	NATO RESTRICTED / NATO DIFFUSION RESTREINTE <input type="checkbox"/>	PROTECTED B / PROTÉGÉ B <input type="checkbox"/>
PROTECTED C / PROTÉGÉ C <input type="checkbox"/>	NATO CONFIDENTIAL / NATO CONFIDENTIEL <input type="checkbox"/>	PROTECTED C / PROTÉGÉ C <input type="checkbox"/>
CONFIDENTIAL / CONFIDENTIEL <input type="checkbox"/>	NATO SECRET / NATO SECRET <input type="checkbox"/>	CONFIDENTIAL / CONFIDENTIEL <input type="checkbox"/>
SECRET <input type="checkbox"/>	COSMIC TOP SECRET / COSMIC TRÈS SECRET <input type="checkbox"/>	SECRET <input type="checkbox"/>
TOP SECRET <input type="checkbox"/>		TOP SECRET <input type="checkbox"/>
TRÈS SECRET <input type="checkbox"/>		TRÈS SECRET <input type="checkbox"/>
TOP SECRET (SIGINT) <input type="checkbox"/>		TOP SECRET (SIGINT) <input type="checkbox"/>
TRÈS SECRET (SIGINT) <input type="checkbox"/>		TRÈS SECRET (SIGINT) <input type="checkbox"/>

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PART A (continued) / PARTIE A (suite)

8. Will the supplier require access to PROTECTED and/or CLASSIFIED COMSEC information or assets?
Le fournisseur aura-t-il accès à des renseignements ou à des biens COMSEC désignés PROTÉGÉS et/ou CLASSIFIÉS? No / Non Yes / Oui
If Yes, indicate the level of sensitivity:
Dans l'affirmative, indiquer le niveau de sensibilité :

9. Will the supplier require access to extremely sensitive INFOSEC information or assets?
Le fournisseur aura-t-il accès à des renseignements ou à des biens INFOSEC de nature extrêmement délicate? No / Non Yes / Oui

Short Title(s) of material / Titre(s) abrégé(s) du matériel :
Document Number / Numéro du document :

PART B - PERSONNEL (SUPPLIER) / PARTIE B - PERSONNEL (FOURNISSEUR)

10. a) Personnel security screening level required / Niveau de contrôle de la sécurité du personnel requis

<input checked="" type="checkbox"/> RELIABILITY STATUS COTE DE FIABILITÉ	<input type="checkbox"/> CONFIDENTIAL CONFIDENTIEL	<input type="checkbox"/> SECRET SECRET	<input type="checkbox"/> TOP SECRET TRÈS SECRET
<input type="checkbox"/> TOP SECRET - SIGINT TRÈS SECRET - SIGINT	<input type="checkbox"/> NATO CONFIDENTIAL NATO CONFIDENTIEL	<input type="checkbox"/> NATO SECRET NATO SECRET	<input type="checkbox"/> COSMIC TOP SECRET COSMIC TRÈS SECRET
<input type="checkbox"/> SITE ACCESS ACCÈS AUX EMPLACEMENTS			

Special comments:
Commentaires spéciaux :

NOTE: If multiple levels of screening are identified, a Security Classification Guide must be provided.
REMARQUE : Si plusieurs niveaux de contrôle de sécurité sont requis, un guide de classification de la sécurité doit être fourni.

10. b) May unscreened personnel be used for portions of the work?
Du personnel sans autorisation sécuritaire peut-il se voir confier des parties du travail? No / Non Yes / Oui
If Yes, will unscreened personnel be escorted?
Dans l'affirmative, le personnel en question sera-t-il escorté? No / Non Yes / Oui

PART C - SAFEGUARDS (SUPPLIER) / PARTIE C - MESURES DE PROTECTION (FOURNISSEUR)

INFORMATION / ASSETS / RENSEIGNEMENTS / BIENS

11. a) Will the supplier be required to receive and store PROTECTED and/or CLASSIFIED information or assets on its site or premises?
Le fournisseur sera-t-il tenu de recevoir et d'entreposer sur place des renseignements ou des biens PROTÉGÉS et/ou CLASSIFIÉS? No / Non Yes / Oui

11. b) Will the supplier be required to safeguard COMSEC information or assets?
Le fournisseur sera-t-il tenu de protéger des renseignements ou des biens COMSEC? No / Non Yes / Oui

PRODUCTION

11. c) Will the production (manufacture, and/or repair and/or modification) of PROTECTED and/or CLASSIFIED material or equipment occur at the supplier's site or premises?
Les installations du fournisseur serviront-elles à la production (fabrication et/ou réparation et/ou modification) de matériel PROTÉGÉ et/ou CLASSIFIÉ? No / Non Yes / Oui

INFORMATION TECHNOLOGY (IT) MEDIA / SUPPORT RELATIF À LA TECHNOLOGIE DE L'INFORMATION (TI)

11. d) Will the supplier be required to use its IT systems to electronically process, produce or store PROTECTED and/or CLASSIFIED information or data?
Le fournisseur sera-t-il tenu d'utiliser ses propres systèmes informatiques pour traiter, produire ou stocker électroniquement des renseignements ou des données PROTÉGÉS et/ou CLASSIFIÉS? No / Non Yes / Oui

11. e) Will there be an electronic link between the supplier's IT systems and the government department or agency?
Disposera-t-on d'un lien électronique entre le système informatique du fournisseur et celui du ministère ou de l'agence gouvernementale? No / Non Yes / Oui

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Security Classification / Classification de sécurité
UNCLASSIFIED



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Government of Canada
Gouvernement du Canada

Contract Number / Numéro du contrat 20181618
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PART C - (continued) / PARTIE C - (suite)

For users completing the form **manually** use the summary chart below to indicate the category(ies) and level(s) of safeguarding required at the supplier's site(s) or premises.
Les utilisateurs qui remplissent le formulaire **manuellement** doivent utiliser le tableau récapitulatif ci-dessous pour indiquer, pour chaque catégorie, les niveaux de sauvegarde requis aux installations du fournisseur.

For users completing the form **online** (via the Internet), the summary chart is automatically populated by your responses to previous questions.
Dans le cas des utilisateurs qui remplissent le formulaire **en ligne** (par internet), les réponses aux questions précédentes sont automatiquement saisies dans le tableau récapitulatif.

SUMMARY CHART / TABLEAU RÉCAPITULATIF

Category Catégorie	PROTECTED PROTÉGÉ			CLASSIFIED CLASSIFIÉ			NATO				COMSEC					
	A	B	C	CONFIDENTIAL CONFIDENTIEL	SECRET	TOP SECRET TRÈS SECRET	NATO RESTRICTED NATO DIFFUSION RESTREINTE	NATO CONFIDENTIAL NATO CONFIDENTIEL	NATO SECRET	COSMIC TOP SECRET COSMIC TRÈS SECRET	PROTECTED PROTÉGÉ			CONFIDENTIAL	SECRET	TOP SECRET
											A	B	C			
Information / Assets Renseignements / Biens Production		✓														
IT Media / Support TI		✓														
IT Link / Lien électronique																

12. a) Is the description of the work contained within this SRCL PROTECTED and/or CLASSIFIED?
La description du travail visé par la présente LVERS est-elle de nature PROTÉGÉE et/ou CLASSIFIÉE? No / Non Yes / Oui

If Yes, classify this form by annotating the top and bottom in the area entitled "Security Classification".
Dans l'affirmative, classifiez le présent formulaire en indiquant le niveau de sécurité dans la case intitulée « Classification de sécurité » au haut et au bas du formulaire.

12. b) Will the documentation attached to this SRCL be PROTECTED and/or CLASSIFIED?
La documentation associée à la présente LVERS sera-t-elle PROTÉGÉE et/ou CLASSIFIÉE? No / Non Yes / Oui

If Yes, classify this form by annotating the top and bottom in the area entitled "Security Classification" and indicate with attachments (e.g. SECRET with Attachments).
Dans l'affirmative, classifiez le présent formulaire en indiquant le niveau de sécurité dans la case intitulée « Classification de sécurité » au haut et au bas du formulaire et indiquez qu'il y a des pièces jointes (p. ex. SECRET avec des pièces jointes).

**** Signature page of SRCL was intentionally excluded.***

ANNEX "D"
NON-DISCLOSURE AGREEMENT

I, _____, recognize that in the course of my work as an employee or subcontractor of _____, I may be given access to information by or on behalf of Canada in connection with the Work, pursuant to Contract Serial No. _____ between Her Majesty the Queen in right of Canada, represented by the Minister of Public Works and Government Services and _____, including any information that is confidential or proprietary to third parties, and information conceived, developed or produced by the Contractor as part of the Work. For the purposes of this agreement, information includes but not limited to: any documents, instructions, guidelines, data, material, advice or any other information whether received orally, in printed form, recorded electronically, or otherwise and whether or not labeled as proprietary or sensitive, that is disclosed to a person or that a person becomes aware of during the performance of the Contract.

I agree that I will not reproduce, copy, use, divulge, release or disclose, in whole or in part, in whatever way or form any information described above to any person other than a person employed by Canada on a need to know basis. I undertake to safeguard the same and take all necessary and appropriate measures, including those set out in any written or oral instructions issued by Canada, to prevent the disclosure of or access to such information in contravention of this agreement.

I also acknowledge that any information provided to the Contractor by or on behalf of Canada must be used solely for the purpose of the Contract and must remain the property of Canada or a third party, as the case may be.

I agree that the obligation of this agreement will survive the completion of the Contract Serial No.:

Signature

Date