

# TENDER ANNOUNCEMENT



**TENDER NAME:** INTERNATIONAL SMS DELIVERY

**Tender Reference:** T004 - 02/26

**Date of opening:** February 16, 2026

**Date of closure:** February 27, 2026 @ 15:00 precisely

**Type of contract:** Service Agreement

**Contracting authority:** Raiffeisen Bank Kosovo J.S.C.

February 2026

Classification: GENERAL

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## 1 GENERAL INFORMATION

### 1.1 Purpose of this document

The aim of this document is to provide the participating vendors with all information required for submission of proposals for delivery of International SMSs in all countries with focus on USA, Turkey, Australia, Belarus, Egypt, India, Indonesia, Ireland, Jordan, Kazakhstan, Kenya, Kuwait, Oman, Philippines, Qatar, Russia, Saudi Arabia, Sri Lanka, Thailand, United Arab Emirates, United Kingdom, Vietnam, Zambia. The successful bidder is expected to have a ready to use platform or customized that adheres to the minimum-security requirements elaborated in sections 2.1.

Kindly note that the Bidder shall bear all costs associated with the preparation and submission of its bid.

Raiffeisen Bank Kosovo J.S.C. (hereinafter RBKO) will in no case be responsible or liable for any costs, regardless of the conduct or outcome of the bidding process.

This tender exercise consists of one single round where you are kindly asked to submit your technical and financial bid in compliance with all the annexes enclosed.

### 1.2 Info regarding the contracting authority: Raiffeisen Bank Kosovo J.S.C.

Raiffeisen Bank Kosovo is a subsidiary of Raiffeisen Bank International AG (RBI). RBI came to Kosovo by the end of 2002 by purchasing most of the shares of the American Bank of Kosovo to complete the purchase and rename the bank in June 2003. In June 2003, RBI became the owner of 100% of shares and named the Bank Raiffeisen Bank Kosovo. RBI offers corporate and investment banking for Austrian and international companies, an extensive banking and leasing network in CEE for both corporate and retail customers. Additionally, the Group comprises numerous other financial service providers, for instance in the fields of leasing, asset management as well as mergers and acquisitions.

According to the Balance Sheet as at 31 December 2025, total assets of Raiffeisen Bank Kosovo were €1,921 million, total customers' deposits €1,551 million whereas lending balance was €612 million. Raiffeisen Bank has a capital of €63 million.

Raiffeisen Bank offers a wide range of banking services and products for all clients: individuals, small and medium enterprises and corporate. Since its presence in the market, Raiffeisen Bank is very successful by achieving continuous development in all segments including loans and deposits.

To support further our business activities and to offer high quality banking services to our customers with cutting-edge technology, we continued to invest in our IT and Operations. In recognition of this, we became the first company in the region to be certified by Registered Quality Assurance (LRQA) for ISO 27001 and 14001.

For more information on Raiffeisen Bank Kosovo J.S.C., please visit <https://www.raiffeisen-kosovo.com>

### 1.3 Applicable terms and conditions for Raiffeisen Bank Kosovo J.S.C.

By participating in this tender exercise and presenting a quote RBKO, you acknowledge that you have read, understood and agreed to:

[The general terms and conditions for procurement of goods and services in Raiffeisen Bank Kosovo](#)

[The general terms and conditions for the area of IT services in Raiffeisen Bank Kosovo.](#)

## 1.4 Confidentiality

1.4.1 Raiffeisen Bank Kosovo and Tender Participant process personal data of natural persons in accordance with the Law no. 06/L-082 for Personal Data Protection and the General Data Protection Regulation 2016/679 (GDPR).

1.4.2 Tender Participant provides its explicit consent to RBKO that the personal data provided or any data that may be available later, may be processed or stored for the purpose of evaluating the bid and any other legitimate purpose within the limits of the applicable data protection law.

1.4.3 In addition the Tender Participant warrants to RBKO that it has obtained all the necessary consent of their employees, members of their management boards, supervisory board, owners and beneficial owners to disclose their personal data or any other data to RBKO for the purpose of performing and any other legitimate purpose within the limits of the applicable data protection law.

1.4.4 The Tender Participant agrees and authorizes the Bank that the personal data provided and any other data which may be available later may be used and exchanged between the members of Raiffiesen Bank Kosovo and its partners inside and outside the country, Central Bank of Kosovo and the entities and institutions authorized by the applicable law for collecting and receiving such data.

1.4.5. The Tender Participant that processes personal data shall complete the enclosed "Security Measures" questionnaire except if provided to the Bank a certificate in accordance with the requirements of Art. 28 (1) and Art. 42 GDPR. In addition to the "Security Measures" questionnaire, Tender Participant shall demonstrate to the Bank in writing that data processing is effected in compliance with the requirements of the GDPR and the Law no. 06/L-082 for Personal Data Protection that the protection of the rights of the data subjects is warranted, preferably in the form of a certification or an external audit.



GDPR\_TOMS.xlsx

## 1.5 Q&A Session

According to Timeliness section disclosed in Article 2.5, we will provide an opportunity to answer, in writing, to the Bidders' follow-up questions related to this dossier.

The Project Team will collect all questions and provide the answers to all these questions as soon as possible. Answers to the questions received are sent to all the Bidders, by e-mail and in the same time to all bidders.

Please make sure that your questions are direct and avoid vague statements and generalities, including referring to long and vague materials and web links.

You will be notified in due time, in case amendments to this schedule are required.

**IMPORTANT:** Your question, jointly with the Banks answer, will be shared with all participating bidders!

All communication regarding this tender should be made in writing, preferably in electronic format via email. All communication has to be directed to:

Procurement Unit

email: [prokurimi@raiffeisen-kosovo.com](mailto:prokurimi@raiffeisen-kosovo.com)

"Robert Doll" str. #99, Pristina 10 000, Kosova

phone: +383 (0)38 222 222; +383(0)38 48 199 559

## 1.6 Details required for expression of interest

For this stage, please submit in electronic format (i.e. [prokurimi@raiffeisen-kosovo.com](mailto:prokurimi@raiffeisen-kosovo.com)) only the following documents:

- i. Brief introduction of company and main point of contact (address, contact person, contact number and official email);
- ii. Business registration certificate.
- iii. Copy of identification document (ID Card, Passport or Driving License) of the Company Owner.
- iv. Confidential Undertaking document, which should be signed and stamped in two copies



Confidentiality  
Undertaking Agreeer

**Note: Tender specifications will be sent to companies only after the companies return the signed and stamped documents as per 1.6.**

The deadline for submitting these initial and necessary documents for registration on the electronic procurement platform (eSourcing) is **February 24, 2026**.

Documents received after this deadline may not be considered and consequently you may not be invited for quotation.

## 2 BIDDING INFORMATION

### 2.4 Scope & Deliverables

Technical specifications are enclosed to this document in excel format. Please see:



Annex 1 -  
International SMS deli

### 2.5 Financial bid requirements

Technical and commercial offers will be placed in our eSourcing online environment. You will receive an invitation from our electronic tender tool to place your commercial and technical bid according to the RFP's timeline and requirements.

When submitting your online quote, please bear in mind the following:

- i. Please draft and submit your technical and financial requirements as specified in Article 2 of this document.
- ii. The bid should be presented in Euro inclusive of VAT. In case VAT is not specified in price, we will consider that price includes VAT.
- iii. When submitting the quote in the eSourcing platform, you will be asked to provide a price for single SMS, whereas the detailed prices of the service should be uploaded as a pdf.
- iv. If Service Provider is registered abroad and performs any service physically within the territory of Kosova the withholding tax 5% for non-resident people in compliance with applicable Laws in Kosova shall be applied and withheld by the bank transferred directly to the Kosova Tax Administration and shall be listed in the upcoming invoice.

### 2.6 Other Requirements

Please consider the guidelines below and disclose the following documents:

- i. Submitted in English Language
- ii. Business information
  - Brief introduction of company and main point of contact (address email + phone)
  - Business Registration Certificate (copy)
  - Copy of identification document (ID Card, Passport or Driving License) of the Company Owner
  - Bidders must enclose proof of no outstanding taxes due to the Kosovo authorities
- iii. Company Organogram
- iv. Please disclose the Offer Number and Date

- v. Please provide bidders bank account details
- vi. Please provide offer validity of at least 180 days
- vii. Please stamp and sign the offer
- viii. Delivery period must be provided
- ix. Financial statements for the last financial year, prepared in accordance with law no. 06 / L-032, On Accounting, Financial Reporting and Auditing and Administrative Instructions:
  - Administrative Instruction no. 012020 On Annual Financial Reporting of Micro Enterprises
  - Administrative Instruction MF - No. 07/2019 On the Structure, Content and Submission of Annual Financial Reports
  - In case the financial statements do not comply with the legal requirements, the Bank will require that they be prepared in accordance with the Law within a period of 7 days. Failure to submit the financial statements in the required form and time may result in the bid being disregarded.
- x. If available, please provide certificates on compliance with environmental and/or sustainability standards.
- xi. Three references issued from reputable institutions, confirming that the bidder has provided similar services or performed similar tasks satisfactorily, in relation to our requirements set in this document. References should not be older than three years.
- xii. The assessment attached needs to be filed (the file will be attached also in E-source platform):



RBKO\_Vendor\_Security\_AssessmentV2.4.xlsx

- xiii. The completed questionnaire “Vendor Security Assessment” attached to point 2.3 xv. and “GDPR\_TOMS” attached to point 1.4.5 should be attached to the bid.

## 2.7 Supplementary information

- i. We reserve the rights to make amendments to the specifications, cancel this tender, re-invite the individual participants to resubmit their bid, disqualify a single bidder without giving notice or reasons.
- ii. We reserve the rights to disregard / not enter any type of correspondence with any bidding party at any time throughout the process.
- iii. Offers which are non-compliant with requirements set on this document, may be disqualified from the selection process.
- iv. All expenses made for the preparation and the submission of bids, or further clarification meetings are supported by the Bidders. We are not liable by any circumstance for these costs, irrespective of the bid result. No costs will be reimbursed for the response created by the Bidder, which means that the information is free-of-charge.
- v. Selection Criteria for this tender are based on Tender Committee’s recommendation and Management Board’s decision.

## 2.8 Timelines

<b>Task</b>	<b>Deadline</b>	<b>Who</b>
Publication date and <b>Q&amp;A session – Start:</b>	February 16, 2026	RBKO
Deadline for expression of interest	February 24, 2026	Vendors
<b>Opening of platform, and Q&amp;A session – End:</b>	February 25, 2026	<b>Vendor</b>
<b>Closing of e-Sourcing platform:</b>	February 27, 2026@ 15:00 precisely	RBKO
<b>Award*:</b>	<b>TBD</b>	RBKO