

COMPETITION RULES

Competitive dialogue

2026-10 Loan and Guarantee System

Export Finance Norway, Eksfin

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1. GENERAL DESCRIPTION

1.1. Contracting Authority

Export Finance Norway (hereinafter referred to as “Eksfin” or “Contracting Authority”) is a government entity under the Norwegian Ministry of Trade, Industry and Fisheries. As an export credit agency, Eksfin’s mandate is to promote Norwegian exports by providing state-backed loans and guarantees to export companies, their customers, and suppliers. Eksfin’s headquarters are in Oslo, with regional offices in Stavanger, Bergen, and Ålesund. Eksfin employs approximately 130 people.

1.2. Purpose and Scope of the Procurement

1.2.1 Description of the Need and Current Situation

Eksfin promotes Norwegian exports through financing solutions and risk relief in the form of loans and guarantees. The solutions are offered in close cooperation with banks and other financial institutions, and the transactions may involve several parties with different roles and different allocations of loan amounts, guarantee coverage and credit risk.

Eksfin currently uses several systems and applications for the establishment, administration and follow-up of loans and guarantees, as well as reporting at transaction and portfolio level. There is a need to modernise the current core system and establish a forward-looking and efficient solution for the administration and handling of loans and guarantees.

The primary scope of the procurement is a system for handling loans and guarantees, including a portal for interaction with banks, processing of credit cases, establishment of transaction structures, and ongoing administration and follow-up throughout the lifecycle of a transaction.

For more information about the need and the current situation, see the requirements description in *Eksfin Appendix 1 – Statement of Requirements 2026-10*.

1.2.2 Objectives and Ambitions

The overall objective of the procurement is to establish a modern and forward-looking solution that will support Eksfin's core business in the handling and administration of loans and guarantees. Eksfin is looking for a supplier that can be a long-term partner, contributing advice, expertise and continuous development, and establishing a technical solution that can be further developed in line with changing business needs and updated technology.

The solution shall facilitate high data quality by ensuring that data is registered once and reused across relevant processes. The solution shall support efficient integration with Eksfin's other systems and external data sources, as well as automation of routine tasks where this provides increased quality and efficiency. Good mechanisms

for traceability, notification and follow-up shall contribute to quality assurance, reliable control and efficient management of loans and guarantees.

An additional objective of using competitive dialogue as the form of competition is to shed light on different supplier and solution approaches, ranging from fully bespoke solutions to standardised off-the-shelf solutions and combinations thereof. Through the dialogue, the Contracting Authority wishes to build knowledge and experience regarding the possibilities, limitations and consequences of the various approaches, so that the procurement is based on a broad and well-informed decision-making basis.

1.2.3 Estimated Financial Scope of the Procurement

The financial framework stated in the procurement notice (Doffin/Ted) is highly uncertain. It must therefore not be read as a fixed limit for the total sum. The final scope, architecture, delivery model and implementation form of the solution will be further discussed through the dialogue phases. Furthermore, historical cost estimates do not necessarily provide a sufficient basis for determining the expected price level. Therefore, the stated amount is only an indication.

Initially, Eksfin wishes to receive the suppliers' assessment of an appropriate commercial model, including key cost elements, cost drivers, assumptions and uncertainties. During the dialogue, Eksfin will communicate the concrete financial framework for the procurement, to be decided by our governing entities. The requirements for the pricing basis and the limits for financial commitment will be specified as the solution and scope are clarified through the competitive dialogue. The framework will cover both the establishment and implementation of the solution and ongoing costs including, among other things, licenses, operations, support, maintenance, assistance and further development.

Price and cost will be part of the assessment throughout the dialogue phase. The assessment will initially be at a high-level but will become more specific as uncertainty is reduced. The final tender shall include a pricing model and a pricing basis that provides sufficient predictability for the total costs of the agreement. Further requirements will be set out in the invitation to submit the final tender.

1.2.4 Contract and Duration of the Procurement

The Norwegian Government's Standard Agreements ("Statens Standardavtaler") will be used as a basis for this procurement's contract structure. The Contracting Authority reserves the right to change or add other standard agreements for the contract with the selected supplier if, following the dialogue, another type of agreement proves more appropriate.

The following agreements have been identified as particularly relevant:

- SSA-L
- SSA-K
- SSA-V
- SSA-S

- SSA-O

More information about the Norwegian Government's Standard Agreements can be found at: [Statens standardavtaler \(SSA\) | Anskaffelser.no](#)

<https://anskaffelser.no/avtaler-og-regelverk/statens-standardavtaler-ssa> (Norwegian)

Adjustments to these standard agreements or other forms of agreement may also be relevant and will be further clarified and decided during the dialogue phase, and no later than the invitation to submit the final tender. The decision on the form of agreement may, among other things, be based on whether the solution is to be delivered on-premise or as a cloud solution.

The duration of the contract is estimated at 10-15 years but may be subject to change based on information that becomes available to the Contracting Authority as part of the dialogue.

The final scope and delivery/operating model will be specified during the dialogue phase.

1.2.5 Announcement of the Procurement

The notice will be sent to Doffin/TED first half of September.

1.2.6 Updates to the Tender Documents

The Contracting Authority has the right to make corrections, additions or changes to the tender documents.

Any corrections, additions or changes to the tender documents will be communicated to all tenderers.

1.2.7 Additional Information and Questions Regarding the Tender Documents

All relevant contact information related to the competition is available in the e-procurement tool (KGV): www.eu-supply.com

The Contracting Authority encourages tenderers to work thoroughly with the tender documents, including the competition rules and following attachments and ask questions if anything is unclear.

If tenderers find that the provided tender documents do not give sufficient guidance or are unclear, they may ask questions or request additional information from the Contracting Authority via eu-supply.com. All questions will be answered in anonymised form and made available to everyone who has registered interest in the competition in the e-procurement tool.

If errors are discovered in the tender documents, please notify the Contracting Authority via KGV.

Any questions tenderers may have regarding the tender documents must be submitted by the deadline stated in the timetable.

Any inquiries sent to the Contracting Authority by post/email will not be answered.

1.3. Language

All written and oral communication in connection with this competition shall be in Norwegian or English, or a combination of those. This also applies to the conduct of the dialogue activities. Norwegian and English are equal languages in this procurement.

1.4. Public Access and Confidentiality

Public access to documents relating to a public procurement is governed by the Freedom of Information Act ("Offentleglova"). The Contracting Authority and its employees are obliged to prevent others from gaining access to or knowledge of information about technical devices and procedures, or operational and business matters, where it would be of competitive importance to keep such information confidential, cf. the Public Procurement Regulation ("FOA") section 7-4, cf. the Public Administration Act section 13.

2. RULES FOR THE CONDUCT OF THE COMPETITION

2.1. Procurement Procedure

The procurement is carried out in accordance with the applicable Public Procurement Act of 17 June 2016 No. 73 (LOA) and the Public Procurement Regulation of 12 August 2016 No. 974 (FOA). The procurement is carried out as a competitive dialogue, cf. FOA section 23-8, cf. section 13-2.

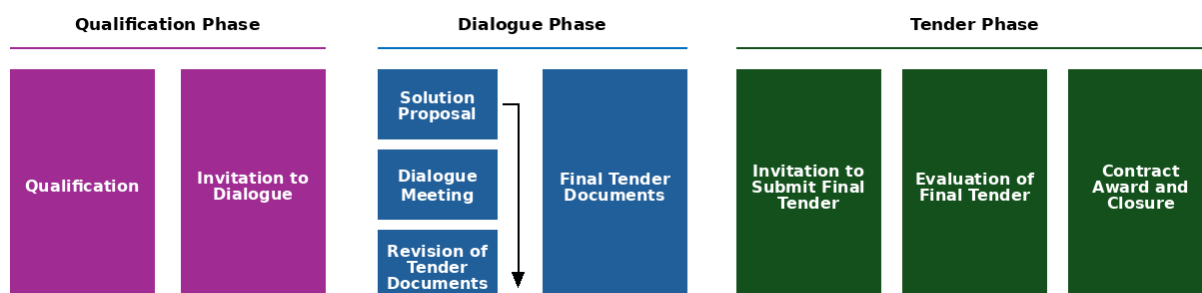
The procurement is carried out as a competitive dialogue following a prior notice in accordance with FOA Parts I and III. This procedure gives all interested tenderers the opportunity to submit a request to participate in the competition. Only tenderers who are qualified and subsequently invited by the Contracting Authority may take part in the dialogue phase. Only the tenderers remaining at the conclusion of the dialogue phase will be invited to submit a tender in the tender phase.

The Contracting Authority has chosen to use the competitive dialogue procedure because market research shows that a functioning solution can either be built as a bespoke system based on a generic technological platform or purchased as a configurable system that is already offered on the market. The Contracting Authority is unable to define the requirement specifications with sufficient precision by

reference to existing standards or specifications. The scope of the procurement will be further clarified in dialogue with the qualified suppliers. The procurement therefore includes elements of design and development.

The procurement is carried out in three phases:

1. Qualification phase
2. Dialogue phase
3. Tender phase



The process is described in more detail in section 2.3.

2.2. Timetable for the Competition

The timetable is tentative and may be subject to change if necessary. Dialogue rounds with new/updated solution proposals will be arranged in more detail during the dialogue phase with invited tenderers. For activities further ahead in time (the dialogue phase and the tender phase), the timing is outlined as periods spanning several weeks. Activities may be brought forward or postponed, depending on progress and needs in the preceding phases. Nevertheless, Eksfin wishes to provide an estimate for the entire process in order to give tenderers an indication of the expected timing and the predictability needed for planning.

The Contracting Authority has planned the following timeframes for the process:

Phase 1 – Qualification	
Publication in Doffin/TED	Sept 10, 2026
Deadline for submitting questions regarding the qualification part of the competition	Oct 5, 2026
Deadline for submitting a request to participate in the competition	Oct 15, 2026
Evaluation of qualification requirements/selection	Week 43, 2026
Issuance of invitation to participate in the dialogue phase of the competition	Oct 26, 2026

Phase 2 – Dialogue Phase	Week 44, 2026 – week 19, 2027
Kick-off, first solution proposal	
POC (Proof of Concept) and clarifications	
Testing, piloting and further clarifications	
Phase 3 – Tender Phase	Week 23-37, 2027
Issuance of complete, final competition documents and invitation to submit tenders	
Deadline for submitting questions regarding the tender part of the competition	
Tender submission deadline	
Tender evaluation and any clarifications, specifications and tender optimisation	
Contract award	
Standstill period	11 days after contract reward
Contract signing	
Tender validity period	

2.3. Conduct of the Competitive Dialogue (Phase 1 – 3)

The competitive dialogue shall be conducted in the following phases:

2.3.1 Phase 1: Qualification

The competition begins with a qualification phase, in which all interested tenderers may submit a request to participate up until the deadline stated in the timetable. The request shall be submitted in accordance with the descriptions in the section below, «Request to Participate in the Competition».

The Contracting Authority will assess the tenderers' qualifications and verify that no grounds for rejection exist. Only qualified tenderers may be invited to participate in the dialogue phase.

To be qualified and invited to participate in the dialogue, the tenderer must meet all the qualification requirements specified in section 2.3.2.

The Contracting Authority plans to invite 5-8 suppliers to participate in the dialogue. If fewer than three qualified tenderers register interest, the Contracting Authority will assess whether to invite them or cancel the competition.

If there are more than 8 qualified tenderers, the Contracting Authority reserves the right to limit the number of tenderers invited to participate in the dialogue to a maximum of 8. The Contracting Authority will therefore, if necessary, carry out a selection among qualified tenderers based on the documentation submitted. If there are less than 5 qualified tenderers, Eksfin reserves the right to invite fewer tenderers to participate in the dialogue.

Request to Participate in the Competition

The request shall be submitted via the Contracting Authority's e-procurement tool (KGV). www.eu-supply.com by the deadline stated in section 2.2, «Timetable for the Competition».

Qualification requirements

Tenderers must complete the electronic self-declaration form (ESPD) confirming that they meet the qualification requirements listed below in order to be considered for an invitation to participate in the dialogue phase. These requirements are absolute. If they are not met, the tenderer may not continue to participate in the competition (cf. FOA section 24-2).

In addition to completing the ESPD, tenderers shall submit all requested documentation confirming compliance with the requirements below, together with signed Appendix 2 Request Form.

Supplier's Registration, Authorisation, etc.

Requirement	Documentation Requirement
The tenderer shall be registered in a company register, professional register or trade register in the country in which the tenderer is established.	Norwegian companies: Certificate of Registration Foreign companies: An official document proving that the company is registered in a company register, professional register or trade register in the country in which the supplier is established.

Supplier's Economic and Financial Capacity

Requirement	Documentation Requirement
The tenderer shall have sufficient economic and financial capacity to be able to perform the contract.	- Financial statements for the last three years. - A credit rating based on the most recently known financial figures. The rating shall be carried out by a credit reporting agency licensed to conduct such business

If the tenderer has a legitimate reason for not submitting the documentation required by the Contracting Authority, it may document its economic and financial capacity by submitting any other document that the Contracting Authority considers suitable.

Tax Certificate

Requirement	Documentation Requirement
The tenderer shall have paid all taxes and duties.	The tenderer shall submit a tax certificate for value added tax and a tax certificate for tax. This only applies if the tenderer is Norwegian. The tax certificate shall not be older than 6 months, calculated from the deadline for submitting the request to participate in the competition.

Supplier's Technical and Professional Qualifications	
Requirement	Documentation Requirement
Professional capabilities The tenderer shall have experience in carrying out relevant deliveries to those requested by Eksfin. The projects must involve the development and implementation of digital solutions covering processing and management of loans and/or guarantees in a financial environment.	1. Description of at least three relevant and comparable assignments. For each reference, the following shall be stated: • The customer's name and contact information. • The scope, value and duration of the delivery. • A description of the services included in the delivery. • A brief description of why the Supplier considers the reference relevant to this procurement. • Information on the extent to which cooperating entities included in the application participated in the delivery It is the tenderer's responsibility to document relevance through the description. We wish to reserve the right to contact the references provided. Such contact will be made with the tenderer's consent. 2. Description of how the supplier's solution will enable an efficient and modern support of the core business processes of Eksfin.

Supplier's Technical and Professional Qualifications	
Requirement	Documentation Requirement
Organisation and Capacity The tenderer shall have sufficient capacity and competence to perform the contract.	Overview and descriptions of: • Organisational structure, including technical personnel or units at the supplier's disposal to perform the contract and how a possible implementation at Eksfin will be performed. • The setup of the value chain and subcontractors to carry out the delivery. • Management of the supply chain and the tracking systems the supplier will use to perform the contract. • Which parts of the contract the supplier is considering subcontracting. • Necessary materials and technical equipment for developing and managing digital solutions

Quality Management The Supplier shall have established routines and practices for quality assurance in its operations.	A copy of a quality assurance certificate, ISO 9001 or equivalent, issued by an accredited certification body. Alternatively, a description of the Supplier's quality assurance system may be submitted.
Environmental Management The Supplier shall have established routines and practices for environmental management in its operations.	A copy of an environmental management certificate, ISO 14001 or equivalent, issued by an accredited certification body. Alternatively, a description of the Supplier's environmental management system may be submitted.
Information Security The Supplier shall have established satisfactory methods for information security.	A copy of an information security certificate, ISO 27001 or equivalent, issued by an accredited certification body. Alternatively, a description of the Supplier's information security system may be submitted.

Groups of Suppliers and Subcontractors

For this contract, the tenderer may rely on the capacity of other entities to meet the requirements for economic and financial capacity, cf. FOA section 16-3, and technical and professional qualifications, cf. FOA section 16-5.

If the tenderer submits a tender in cooperation with others or intends to use subcontractors when participating in the competition, the tenderer shall document to the Contracting Authority that it will have the necessary resources at its disposal by submitting a letter of commitment, cf. FOA section 16-10. Separate ESPD forms shall also be submitted for relevant subcontractors.

If the tenderer should need to change cooperation partner(s) during the course of the competition, this requires the written consent of the Contracting Authority.

Selection Criteria of Tenderers

If more than eight tenderers meet all qualification requirements, the Contracting Authority will select and invite up to eight tenderers to participate in the dialogue phase. The selection will be based on an overall assessment of the documentation submitted with the request to participate. Only tenderers that meet all qualification requirements will be considered in the selection.

The tenderers will be ranked on the basis of relevant technical and professional experience as listed above:

1. **Professional Capabilities**
2. **Organisation and capacity**

Relevant technical and professional experience

The Contracting Authority will assess the relevance and comparability of the tenderer's documented experience. Particular emphasis will be placed on experience from the development, implementation, configuration, operation and further development of digital solutions supporting complex and business-critical processes. The assessment may also take into account the complexity, scope and duration of the assignments, the tenderer's responsibilities and contribution, and the extent to which the assignments demonstrate experience relevant to Eksfin's needs and existing product offerings.

Organisation, competence and capacity

The Contracting Authority will assess whether the tenderer has an organisation, competence base and capacity suitable for the anticipated contract. Particular emphasis will be placed on the tenderer's ability to establish and maintain an appropriate delivery organisation for implementation, support, maintenance and further development. The assessment may also take into account the availability of relevant expertise, the robustness of the proposed organisation, and the allocation of responsibilities between the tenderer, cooperating entities and subcontractors.

Overall assessment and ranking

The Contracting Authority will carry out an overall qualitative assessment of the selection criteria. The criteria are not assigned fixed weights. Relevant technical and professional experience will nevertheless be given particular importance.

The assessment will be based on the quality, relevance and credibility of the submitted documentation. The number of references, resources or cooperating entities will not in itself be decisive. The selection is intended to identify the tenderers that, based on their documented experience, organisation, competence and capacity, are considered best qualified to participate in the dialogue and contribute to the development of suitable solutions for Eksfin.

The detailed solution, implementation approach and delivery model will be explored during the dialogue phase. Tenderers will therefore not be ranked according to whether they offer a standard solution, a configurable solution, a custom-developed solution or a combination of these approaches.

The Contracting Authority may verify the information submitted, including by contacting the stated references. Tenderers that are not selected will receive written notification, including a brief statement of the reasons for the decision.

Deadline for Seeking an Interim Injunction

The deadline for seeking an interim injunction against the Contracting Authority's decision to reject a request to participate in the competition or not to select a tenderer is 15 days, calculated from the day after the Contracting Authority sends notification of the decision, cf. the FOA section 20-7.

Content and Structure of the Application to Participate in the Competition

The following documentation shall be submitted with the request to participate:

Name
Application letter
Certificate of Registration
Documentation of economic and financial capacity
Tax certificate
Completed ESPD form in KGV
Documentation of technical and professional qualifications - Professional capabilities - Organisation and capacity - Quality management - Environmental management - Information security

2.3.2 Phase 2: Dialogue phase

The dialogue phase will be conducted in accordance with the rules in FOA sections 23-8 to 23-11. The purpose of the dialogue is to find how the Contracting Authority's needs can best be met. The Contracting Authority may hold dialogue on all aspects of the procurement.

The dialogue phase begins with invited tenderers preparing a solution proposal for the assignment in accordance with the requirements descriptions in *Appendix – Statement of Requirements* and a case task to be described in *Appendix – Demonstration Case*. The latter document will be sent to those 5-8 qualified tenders who are invited to the dialogue phase.

All solution proposals and communication shall be submitted electronically via the e-procurement tool eu.eu-supply.com by the deadline.

The dialogue will take place partly on Teams and partly at Støperigata 1 (Eksfin's premises) in Oslo.

The dialogue will take place in several phases. The process is planned to be carried out in accordance with the implementation and timetable in chapter 2.2.

The Contracting Authority reserves the right to make changes to the number of dialogue rounds and the content of each of these based on circumstances and needs identified as part of the dialogue. This is done in order to adapt the conduct of the dialogue in the best possible way.

The Contracting Authority will not disclose information about solutions or other confidential information communicated by a participant in the dialogue to the other participants, unless the participant has consented to this.

Down-selection during the Dialogue Phase

The Contracting Authority reserves the right to carry out a down-selection (reduction) of the number of solutions subject to dialogue. This reduction will be made on the basis of the award criteria in section 3.1, cf. FOA section 23-11 (1).

The first down-selection may take place as early as the submission of the first solution proposal to the *Eksfin Appendix 1 – Statement of Requirements 2026-10*. If this is the case, the Contracting Authority will, as soon as possible, give written notice to the tenderers whose solution has been rejected. The notification will include a brief justification, cf. FOA section 23-11 (5).

Remuneration/Compensation

Tenderers invited to participate in the dialogue phase 2 to present a proof of concept (POC) will be remunerated as compensation for costs incurred in the process. This will be in the form of a fixed amount. We indicate, on a non-binding basis, that this amount will be in the order of NOK 200,000 + VAT per tenderer.

Conclusion of the Dialogue Phase

Once the Contracting Authority has made the necessary clarifications regarding solutions that can meet the need, the dialogue will be concluded. The Contracting Authority will conclude the dialogue phase by setting a common tender deadline for the submission of the final tender from the remaining tenderers, in accordance with FOA section 23-9.

2.3.3 Phase 3: The tender phase

The tender phase begins when the remaining tenderers are invited to submit a tender. Only the tenderers invited by the Contracting Authority after the dialogue phase may submit a tender. The Contracting Authority will evaluate the tenders in accordance with the requirements and award criteria established at the time of the final tender deadline.

The Contracting Authority reserves the right to ask tenderers to clarify, specify and optimise submitted tenders in accordance with the rules in FOA section 23-9.

Submission of Tenders

All tenders shall be submitted electronically via eu.eu-supply.com by the deadline.

Tenderers bear the risk of technical errors when submitting tenders. It is recommended that the tender be submitted well in advance of the deadline. Submitted tenders may be changed right up until the tender deadline expires. The last tender submitted is regarded as the final tender.

Tenders for All or Part of the Delivery

In order to ensure a comprehensive solution and contractual relationship with a single supplier, the procurement will not be divided into partial contracts. It is therefore not permitted to submit a tender for part of the delivery.

Alternative Tenders

It is not permitted to submit alternative tenders.

Parallel Tenders

It is not permitted to submit parallel tenders.

Tender Validity Period

The final tender shall be valid and binding for six (6) months from the deadline for the final tender.

3. TENDER EVALUATION AND AWARD

3.1. Award Criteria

The contract will be awarded on the basis of which tender offers the best ratio between quality (solution proposal and delivery capability) and price/cost. The final award criteria, sub-criteria and weighting will be established during the dialogue and no later than in the invitation to submit the final tender.

Award Criterion	Weight	Description
Quality Solution proposal and delivery capability	1st priority	Quality is assessed based on, among other things, the supplier's understanding of Eksfin's needs, solution description, implementation and establishment plan. It will also be assessed how the supplier ensures quality, stability and collaboration throughout the entire delivery period.
Price	2nd priority	Implementation cost, licenses, maintenance, development, etc.

3.2. Climate and Environmental Considerations

The dialogue phase will be used to clarify the extent to which climate and/or environmental considerations shall be included in the award criteria.

3.3. Contract Award

The decision to award the contract(s) will be notified in writing to all tenderers simultaneously, within a reasonable time before the agreement(s) is/are signed. The decision will include a justification for the choice of supplier(s) and provide information about the period before the contract is signed (standstill period).

The Contracting Authority reserves the right to cancel the competition if there is a legitimate reason to do so, cf. FOA section 25-4.

3.4. Contract Terms

The starting point for the terms of the delivery is the contract terms of the SSA (State's Standard Agreements). The Contracting Authority reserves the right to make changes resulting from the dialogue. The following terms will not be subject to dialogue/negotiation:

Requirements for Pay and Working Conditions

The contract will contain requirements for pay and working conditions, documentation and sanctions in accordance with the requirements established under the LOA

section 5 relating to wages, working conditions, occupational pensions, documentation and control.

4. REJECTION

The rejection rules in FOA chapter 24 apply to this competition. The Contracting Authority requests that suppliers familiarise themselves with these. Insufficient budgetary funds may constitute a legitimate ground for rejection.

5. PROCUREMENT DOCUMENTS AND APPENDICES

Competition Rules: This document
Eksfin Appendix 1 – Statement of Requirements 2026-10
Eksfin Appendix 2 - Request Form 2026-10