

**UNHCR**United Nations High Commissioner for Refugees  
Haut Commissariat des Nations Unies pour les réfugiés**Questions and Answers document to RFP 2019-51**

RFP [2019/51]

	<b>Question</b>	<b>UNHCR Response</b>
A001	Is identification of the debit card holders/personification of accounts required from the financial service provider (FSP)?	The identification and verification of the beneficiaries of monetized humanitarian assistance provided by UNHCR is the responsibility of UNHCR.
A002	Is end user monitoring required from the FSP? If the withdrawal funds are used for illegal activity, who is responsible?	Monitoring is not required from the FSP. UNHCR carefully selects the beneficiaries of its aid programmes and monitors implementation according to its rules and regulations. All risk is taken on by UNHCR. For the FSP, UNHCR is the only customer. Debit cards will be delivered to UNHCR office and UNHCR will allocate the cards. No individual will approach the FSP or require a banking service, other than the use of the ATM.
A003	What is the quantity of debit cards and related sub-accounts required by UNHCR?	The customer shall be provided with a main bank account and with up to 4,000 ready-for-use debit cards over the course of the contract. The number of active sub-accounts and debit cards per year is estimated to be approximately 1,300.
A004	What is the maximum withdrawal amount per card?	The maximum withdrawal amount per card shall not exceed 145,000 UAH per withdrawal/transfer act per day.
A005	What is the estimated annual total of transfers related to this tender?	The annual total of transfers related to this RFP is estimated to amount to between 350,000 and 500,000 USD equivalent in UAH currency.
A006	How will the debit card holders use the cash?	The responsibility for the purpose and use of the monetized humanitarian assistance provided by UNHCR lies with UNHCR. UNHCR monitors the implementation of its funds according to its policy.
A007	Is there a possibility to move the general banking services to the supplier selected as a result to this RFP?	UNHCR may consider the opportunity later, however, the current need is only for debit cards.
A008	Are the beneficiaries residents or non-residents of Ukraine?	All beneficiaries of UNHCR aid programmes are officially registered with UNHCR. Through a formal seat agreement with the Government of Ukraine, ratified by Parliament (Verkhovna Rada), UNHCR is authorized to provide humanitarian assistance to non-Ukrainian persons in Ukraine.