



The Secretary  
Public Contracts Review Board  
Notre Dame Ditch,  
Floriana  
FRN 1601

Date: 14 September 2023

**Appeal to the Public Contracts Review Board for tender bearing reference number SPD1/2023/010** Page 1 of 2

An official appeal is being submitted by KSi Malta, a partnership registered under the laws of Malta bearing partnership registration number LPA 92, warranted and registered as an audit firm with the Accountancy Board of Malta with warrant number AB/26/84/43, and having its registered address at 'The Core, Valley Road, Msida, MSD 9021, Malta' (hereinafter referred to as 'the Firm') to the above-captioned tender – further detailed as bearing title 'Service Framework Contract for the Provision of Internal Audit to Jobsplus' and bearing reference number 'SPD1/2023/010'.

The appeal is being made on the following basis:

**Submission of Warrant and/or Certificate of Auditing Firm**

A clarification was issued to KSi Malta to submit a copy of a valid Company Registration Certificate and/or Warrant Certificate to operate as an Auditor issued under the Accountancy Professional Act (Cap. 281 of the Laws of Malta) and to also provide the Malta Accountancy Board Registration Number.

Upon receipt of the clarification request, we (KSi Malta) contacted the Accountancy Board to seek the requested documentation and we were informed that the requested certificates are not available for firms. The Accountancy Board makes available, at all times, an official register online of registered audit firm, and that this is to be used as official proof of authorisation. Therefore, the registration number available on the Accountancy Board's website suffices as proof of our Firm's registration status as an audit firm. Consequently, we, as the Firm, responded to the clarification received by submitting KSi Malta's firm registration number from the Accountancy Board portal, as well as an extract from the official online register that can be found at <https://accountancyboard.gov.mt/Registers/RegisteredAuditFirmsPrincipals.aspx>.

With reference to the rejection letter received by the Firm from the Department of Contracts dated 12<sup>th</sup> September 2023, bearing reference number 'TID 191962 KSi Malta', the abovementioned document uploaded by the Firm to rectify KSi Malta's position was still found to be non-compliant.

**Declaration by the Malta Accountancy Board**

In our earnest efforts to comply with the tender requirements, we have sought a declaration from the Accountancy Board, affirming the Firm's status as a duly registered Accounting and Audit Firm in accordance with the Accountancy Professional Act (Cap. 281 of the Laws of Malta) which is being annexed to this appeal.

Again, the Accountancy Board of Malta confirmed that there is no "warrant certificate" available for firms and that we should direct the Public Contracts Review Board to their official online register. We continued to insist on a document, and they provided a confirmation letter as per the above.

### Requests

Page 2 of 2

In light of the above, we are hereby requesting the Public Contracts Review Board to:

- i. Invalidate the rejection letter received by KSi Malta as it was based on unjust reasons. KSi Malta's authorisation to operate as an audit firm, with warrant number AB/26/84/43, under the Accountancy Professional Act (Cap. 281 of the Laws of Malta) is clear, unequivocal and available to the public at all times on an official register issued by a government entity.
- ii. Order the Contracting Authority to resume with the technical evaluation of the tender as submitted by KSi Malta, in light of the evidence provided.

### Documentary Evidence

Attached to this letter, please find the documentary evidence to our claim, as follows:

- Annex A – Request of original clarification by the authority
- Annex B – Extract provided with the clarification from the official registry of the Accountancy Board of Malta which proves our authorisation and registration as an audit firm in Malta.
- Annex C – Regret Letter received from the authority.
- Annex D – Schedule of Cancellation issued by the authority.
- Annex E – Letter issued by the Accountancy Board following our insistence to provide additional documentary evidence to the Public Contracts Review Board

Let us know if you require any further information from our end.

Yours sincerely,

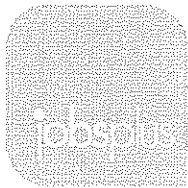


Bernard Charles Gauci  
*Partner*

For and on behalf of

KSi Malta  
Registered Auditors with warrant number AB/26/84/43

## Annex A – Request of original clarification by the authority



**Tender ID: 191962 – KSi Malta**

**Tender Ref No: SPD1/2023/010**

**Tender Title: Framework Contract for the Provision of Internal Audit to Jobsplus**

**Subject: Eligibility Rectification**

Reference is made to the tender in caption, and to your offer submission to the same.

The Evaluation Committee noted the following shortcomings regarding your submission, and refers to the:

Selection Criteria - Suitability

As per Instruction to Tenderers Article 5 (B) (iii) - Suitability of the published tender document, bidders were requested to to upload the below documentation:

**Suitability** <sup>(Note 2)</sup>

The economic operator is required to be registered with the Malta Accountancy Board to act and/or operate as an Auditor. **Bidders are to submit a copy of a valid Company Registration Certificate and/or Warrant Certificate to operate as an Auditor. All warrants shall be issued under the Accountancy Professional Act (Cap. 281 of the Laws of Malta). Bidders shall also provide the Malta Accountancy Board Registration Number.**

Authorization of particular organization needed.

Bidders shall be and shall provide documentation confirming that:

(i) As an individual s/he shall hold a valid Warrant Certificate to act as Auditor issued under the Accountancy Profession Act (Cap. 281 of the Laws of Malta) and be registered with the Malta Accountancy Board in terms of the provisions of the same Act,

or

(ii) A firm shall be duly registered under the said Act and have a valid Company Registration Certificate and/or Warrant Certificate to operate as an Auditor.

The Malta Accountancy Board Registration Number is to be submitted online through the tender response format <sup>(Note 2)</sup>



Jobsplus Birgu  
LEAP Centre  
St. Edward Street  
Birgu  
T: +356 2220 1911-4  
E: birgu.jobsplus@gov.mt

Jobsplus Valletta  
LEAP Centre  
Melita Street  
Valletta  
T: +356 2396 3141-4  
E: valletta.jobsplus@gov.mt

Jobsplus Mosta  
4, St Anne Street  
Mosta  
T: +356 2220 1921-3  
E: mosta.jobsplus@gov.mt

Jobsplus Qawra  
LEAP Centre  
Frejgalma Street  
Qawra  
T: +356 2220 1931-2  
E: qawra.jobsplus@gov.mt

Jobsplus Gozo  
Sir Arturo Mercieca Street,  
Victoria  
T: +356 2220 1957  
E: gozo.jobsplus@gov.mt

In terms of Article 5 of the Instructions to Tenderers, you are hereby given the opportunity to rectify these shortcomings **and submit the above requested information** by the stipulated deadline as stated in the Electronic Public Procurement (ePPS).

Tenderers who fail to rectify the shortcomings identified in this communication shall be deemed to be non-compliant.

The requested information is to be submitted through the appropriate Electronic Public Procurement (ePPS) module.

This rectification opportunity is being sent without any commitment whatsoever on the part of the Contracting Authority and does not imply that your offer will be accepted as it may still be deemed administratively, technically or financially non-compliant during the evaluation process.

Best Regards,

Chairperson of the Evaluation Committee

**Annex B – Extract provided with the clarification from the official registry of the Accountancy Board of Malta which proves our authorisation and registration as an audit firm in Malta.**



CPA Warrant Holders

Holders of a Practising Certificate or Auditing

Audit Firms

Accountants Firms

Warrants & De-registrations

Sanctions & Defaults

**Firm Details**

Name of Firm	KSI Malta
Firm Registration No.	AB 26 84 43
Website	www.ksimalta.com

**Firm Contact Details**

Name	Bernard Charles
Surname	Gauci

**Local Office Address**

Address No. Name	Villa Gauci
Street	TRIQL-IMDINA
City / Town	BALZAN [Hal Balzan]
State / Region	
Postcode	BZN 9031
Country	MALTA

**Legal Form**

Legal Form of Practice	Partnership
Limited Owner Liability:	No

**Principal 1**

Name	Dennis Mark
Surname	Gauci
Warrant Number	N A
Signs audit reports obo the firm during the year	No
Dennis Mark Gauci is a principal of a connected undertaking which is an audit firm.	No
Administrative & Management Body member	Yes

**Business Address**

Address No. Name	VILLA GAUCI
Street	TRIQL-IMDINA
City / Town	BALZAN [Hal Balzan]
State / Region	
Postcode	BZN 9031
Country	MALTA

**Principal 2**

Name	Joseph
Surname	Gauci
Warrant Number	AB 21 84
Signs audit reports obo the firm during the year	Yes
Joseph Gauci is a principal of a connected undertaking which is an audit firm.	No
Administrative & Management Body member	Yes

**Business Address**

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Address No. Name	Villa Gauci
Street	TRIQL- IMDINA
City / Town	BALZAN [Hal Balzan]
State / Region	
Postcode	BZN 9031
Country	MALTA

**Principal 3**

Name	Brian
Surname	Farrugia
Warrant Number	10819
Signs audit reports obo the firm during the year	Yes
Brian Farrugia is a principal of a connected undertaking which is an audit firm.	No
Administrative & Management Body member	Yes

**Business Address**

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Address No. Name	Villa Gauci
Street	TRIQL- IMDINA
City / Town	BALZAN [Hal Balzan]
State / Region	
Postcode	BZN 9031
Country	MALTA



**Principal 4**

Name	Bernard Charles
Surname	Gauci
Warrant Number	11488
Signs audit reports obo the firm during the year	Yes
Bernard Charles Gauci is a principal of a connected undertaking which is an audit firm.	No
Administrative & Management Body member	Yes

**Business Address**

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Address No. Name	Villa Gauci
Street	TRIQL- IMDINA
City / Town	BALZAN [Hal Balzan]
State / Region	
Postcode	BZN 9031
Country	MALTA

**Network Firms and Strategic Alliances**

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**Name of Network**

Names and addresses of member firms and affiliates or an indication of the place where such information is publicly available

Name of the organisation or individual with whom the firm has a strategic alliance

Morison KSi ([www.morisenksi.com](http://www.morisenksi.com))

**Owner 1**

Name Joseph Gauci

**Business Address**

Address No. Name Villa Gauci  
Street TRIQ L- IMDINA  
City / Town BALZAN [Hal Balzan]  
State / Region  
Postcode BZN 9031  
Country MALTA

**Connected Undertaking 1**

Name FINTECH SOLUTIONS LTD

**Connected Undertaking 2**

Name KSI MALTA CORPORATE SERVICES LIMITED

**Subsidiary, branch, office or agency 1**

Name FINTECH SOLUTIONS LTD

**Branch Address**

Address No. Name 6, Villa Gauci  
Street TRIQ L- IMDINA  
City / Town BALZAN [Hal Balzan]  
State / Region  
Postcode BZN9031  
Country MALTA

**Subsidiary, branch, office or agency 2**

Name KSI MALTA CORPORATE SERVICES LIMITED

**Branch Address**

Address No. Name 6, Villa Gauci  
Street TRIQ L- IMDINA  
City / Town BALZAN [Hal Balzan]  
State / Region  
Postcode BZN 9031  
Country MALTA

**Holder of Practising Certificate in Auditing 1**

Name: Sharon  
Surname: Gauci  
Warrant Number: 11382

**Holder of Practising Certificate in Auditing 2**

Name: Pauline  
Surname: McKay  
Warrant Number: 10840

**Holder of Practising Certificate in Auditing 3**

Name: Manja  
Surname: Bonello  
Warrant Number: 11774

**Holder of Practising Certificate in Auditing 4**

Name: Sharon  
Surname: Costantino  
Warrant Number: 10160

**Holder of Practising Certificate in Auditing 5**

Name: Shania  
Surname: Buttigieg  
Warrant Number: 11912

**Holder of Practising Certificate in Auditing 6**

Name: Maria Roxanne  
Surname: Borg  
Warrant Number: 11888

**Sanctions & Defaults**

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Fines	No
Other Notices, Declarations, Measures and Conditions	No
Reprimands	No

[Back](#)

QIA (Maurice Rodgers)

Head of the Practice / Confidentiality  
Auditing

Asst Firm 1

Attendance Period

Wednesday 8 February 2014

Sanctions & Defaults

**Contact Details**

Name	Bernard Charles
Surname	Gauci

**Home Address**

Address No / Name	Utopia
Street	TRIQ SANTA QATA
City / Town	Buqaqa
State / Region	
Postcode	ZR2 2700
Country	MALTA

**Other Details**

Warrent No	1468
Date of issue of CPA Warrent	09/09/2014
Date of issue of PCA practicing certificate	12/02/2015

**Sanctions & Defaults**

Fines	No
Other notices, Declarations, Measures and Conditions	No
Reprimands	No

## Annex C – Regret Letter received from the authority.



12th September 2023

TID 191962 KSi Malta

REFERENCE: SPD1/2023/010 - FRAMEWORK CONTRACT FOR THE PROVISION OF  
INTERNAL AUDIT TO JOBSPLUS

Dear Sir/Madam,

Thank you for participating in the above-mentioned tender procedure. However, I regret to inform you that the offer submitted by your company was found to be Administratively non-compliant as follows:

A rectification was sought as in regard to the suitability criteria forms - that is for the warrant and/or certificate of auditing firm. Also, your company had to provide the Malta Accountancy Board Registration number. Though your company has provided the requested registration number, it failed to submit a copy of a valid company registration certificate and/or warrant certificate to operate as an audit firm. Therefore, the offer is deemed to be non-compliant and could not proceed for the next stage of the evaluation.

Furthermore, this office regrets to inform you that this Tender is going to be cancelled per General Rules Governing Tenders as per clause: 18.3 (a) which states that cancellation may occur where:

"The tender procedure has been unsuccessful, namely where no qualitatively or financially worthwhile tender has been received of there has been no response at all."

If you intend to object to this decision, the Public Procurement Regulations allow for an official objection which in this case has to be lodged electronically with the Public Contracts Review Board by sending an email on: [info.pcrb@gov.mt](mailto:info.pcrb@gov.mt) by noon of 22<sup>nd</sup> September 2023 against a deposit of €400.

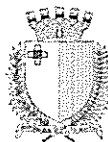
Payments are to be made through bank transfer in terms of the following details:

Name of Account Holder	Cashier Malta Government
Name of Bank	Central Bank of Malta
Address of Bank	Castille Place, Valletta
Account Number	40001EUR-CMG5-001-H
BIC	MALT MT MT
IBAN Code	MT55MALT011000040001EURCMG5001H
Bank Code	01100

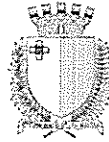
The official 'recommendation for award' schedule can be accessed on the website: [www.etenders.gov.mt](http://www.etenders.gov.mt)

Although we have not been able to make use of your services on this occasion, I trust that you will continue to take an active interest in our initiatives.

Yours sincerely,  
SPD1  
Sectorial Procurement Directorate



<b>KSi MALTA TID: 191962</b>				
Max. Weighting	Sub-criteria	Weighting (marks)	Marks	Justification
<b>Mandatory Criteria</b>				
<b>5 marks</b>	<p>To provide a write-up of approx. 500 words including a description of the degree of understanding of the requested services and the ability of the bidder to undertake the required tasks specifically those identified in the scope of the services under Article 4 of the Terms of Reference.</p> <p>In terms of Article 4.2 of the Terms of Reference, tenderers should clearly explain how the work will be distributed and coordinated to provide the requested services during the execution of the contract.</p>	Max. 5 marks (Max. 100%)	0	The offer was not evaluated since the offer was found administratively non-compliant.
<b>6 marks</b>	<p>To provide a detailed description of at least 1,000 words of how the below mentioned tasks will be carried out in terms of the activities indicated in Section 4.2 of the Terms of Reference:</p> <ul style="list-style-type: none"> <li>- The communication/coordination strategy between members of the audit team providing the service and the Contracting Authority (3 marks)</li> <li>- The above should be accompanied by a communication organigram (3 marks)</li> </ul>	Max. 6 marks (Max. 100%)	0	The offer was not evaluated since the offer was found administratively non-compliant.
<b>10 marks</b>	<p>To provide a detailed description of at least 1,000 words of the methodology to be used to execute the specific activities outlined in Section 4.2 of the Terms of Reference particularly regarding the current regulatory changes, new accounting standards, regulations, and relevant legislation, public administration directives, circulars, and procedures.</p> <p>Such methodology should outline how the key expert assigned to perform the duties is being kept updated with the regular changes within the fields identified in the Terms of Reference that is ICT, Finance, Human Resources, GDPR, Procurement and the Jobsplus Schemes.</p>	Max. 10 marks (Max. 100%)	0	The offer was not evaluated since the offer was found administratively non-compliant.



<p><b>20 marks</b></p>	<p>To provide a detailed description of at least 1,000 words of the measures taken to ensure quality assurance in the tasks carried out:</p> <ul style="list-style-type: none"> <li>a) System of quality control to guarantee the quality of services and adherence to deadlines indicated by the Contracting Authority (6 marks)</li> <li>b) Methods and systems intended to control the quality of the services, keeping in mind the assumptions and risks identified in Article 3 of the Terms of Reference (7 marks)</li> <li>c) Measures to be adopted to provide the agreed service within the agreed budget (7 marks)</li> </ul>	<p>Max. 20 marks (Max. 100%)</p>	<p>0</p>	<p>The offer was not evaluated since the offer was found administratively non-compliant.</p>
<p><b>16 marks</b></p>	<p>To provide a detailed description of the methods to be used to achieve a risk mitigation plan including:</p> <ul style="list-style-type: none"> <li>a) The sequence of activities to provide the requested services (8 marks)</li> <li>b) Relevant dependencies and assumptions over and above those already listed in Article 3 of the Terms of Reference that might impinge on the services requested and ways how these will be mitigated (1 mark for each dependency and assumption)</li> </ul>	<p>Max. 16 marks (Max. 100%)</p>	<p>0</p>	<p>The offer was not evaluated since the offer was found administratively non-compliant.</p>
<p><b>30 marks</b></p>	<p>A detailed description of at least 1,000 words of the strategy to be adopted for internal auditing of:</p> <ul style="list-style-type: none"> <li>- Financial procedures (5 marks)</li> <li>- Schemes operated by Jobsplus (5 marks)</li> <li>- ICT standard operating procedures (5 marks)</li> <li>- Procurement standard operating procedures (5 marks)</li> <li>- GDPR standard operating procedures (5 marks)</li> <li>- Human resources standard operating procedures (5 marks)</li> </ul>	<p>Max. 30 marks (Max. 100%)</p>	<p>0</p>	<p>The offer was not evaluated since the offer was found administratively non-compliant.</p>
<p><b>5 marks</b></p>	<p>To provide a list of measures to ensure that the key expert to be employed on this contract is working the number of hours actually invoiced (1 mark for each measure)</p>	<p>Max. 5 marks (Max. 100%)</p>	<p>0</p>	<p>The offer was not evaluated since the offer was found administratively non-compliant.</p>





<p>8 marks</p>	<p><u>Key Experts:</u></p> <p>The minimum Education and Professional Qualification of Key Experts as per Article 6.1 of Terms of Reference:</p> <p><b>Key Expert 1A: One (1) Internal Auditor</b>  <b>Key Expert 1B: Substitute to one (1) Internal Auditor</b></p> <p>A warranted Certified Public Accountant with a valid Practising Certificate in Auditing issued by local competent authorities and hold as a minimum a recognized Degree or Professional Qualification (MQF Level 6) in Accountancy and/or Management and /or Finance (or equivalent).</p> <p><b>Key Expert 2A: One (1) Assistant Auditor</b>  <b>Key Expert 2B: Substitute to one (1) Assistant Auditor</b></p> <p>The Assistant Auditor must hold as a minimum a recognized Degree or Professional Qualification (MQF Level 6) in Accountancy and/or Management and /or Finance, duly recognized by local competent authorities (or equivalent).</p> <p>The points will be allotted as follows:                  2 points [max] for each Key Expert (incl. substitute) MQF Level 7 (or equivalent) or higher,                  1 point [min] for each Key Expert (incl. substitute) for MQF Level 6 (or equivalent).</p>	<p>Max. 8 marks (Max. 100%)</p>	<p>0</p>	<p>The offer was not evaluated since the offer was found administratively non-compliant.</p>
<p><b>Total Criteria Weight</b></p>		<p><b>100</b></p>	<p><b>0</b></p>	

## Annex D – Schedule of Cancellation issued by the authority.



12<sup>th</sup> September 2023

**Schedule of Cancellation**

**Reference: SPD1/2023/010**

**Subject: FRAMEWORK CONTRACT FOR THE PROVISION OF INTERNAL AUDIT TO JOBSPLUS**

Dear Sir/Madam,

Thank you for participating in this procurement procedure. However, this department regrets to inform you that this procurement procedure is being cancelled in line with Article 18.3 (a) of the General Rules Governing Tenders which states that cancellation may occur where:

“The tender procedure has been unsuccessful, namely where no qualitatively or financially worthwhile tender has been received or there has been no response at all”.

The decision has been published on [www.etenders.gov.mt](http://www.etenders.gov.mt), ePPS, and is subject to any official objection which the Public Procurement Regulations allow the objection to be lodged electronically with the Public Contracts Review Board by sending an email on: [info.pcrb@gov.mt](mailto:info.pcrb@gov.mt) by noon (12.00 hrs) of the 22<sup>nd</sup> September 2023, against a deposit of €400.

Payments are to be made through bank transfer in terms of the following details:

Name of Account Holder	Cashier Malta Government
Name of Bank	Central Bank of Malta
Address of Bank	Castille Place, Valletta
Account Number	40001EUR-CMG5-001-H
BIC	MALT MT MT
IBAN Code	MT55MALT011000040001EURCMG5001H
Bank Code	01100

Yours sincerely,

SPD 1  
Sectorial Procurement Directorate

**Annex E – Letter issued by the  
Accountancy Board following our  
insistence to provide additional  
documentary evidence to the Public  
Contracts Review Board**

MINISTERU GHALL-FINANZI  
U XOGHOL

BORD TAL-ACCOUNTANCY



MINISTRY FOR FINANCE  
AND EMPLOYMENT

ACCOUNTANCY BOARD

Our Ref: AB/26/84/43

13<sup>th</sup> September 2023

**TO WHOM IT MAY CONCERN**

This is to confirm that KSi Malta, The Core, Triq il-Wied ta' L-Imsida, Msida MSD 9021 Malta is registered with the Accountancy Board (registration number AB/26/84/43) in terms of the Accountancy Profession Act (CAP.281, Laws of Malta) as an Accounting and Audit Firm.

Furthermore, this firm has not been subjected to any censure, and/or disciplinary procedures by the Accountancy Board.

A handwritten signature in black ink, appearing to read 'Martin Spiteri'.

Martin Spiteri  
Secretary to the Accountancy Board



Bank of Valletta

**Bank of Valletta p.l.c**

Registration Number: C 2833

Registered Office: 58 Zachary Street, Valletta VLT 1130 - Malta

**Pay third party**

Printed by: Mr. Bernard Charles Gauci

Printed on: 19/09/2023 - 15:23

Document ID: 17454583

**Transaction details**

Payer's name:	KSI MALTA
Beneficiary name:	Cashier Malta Government
Relation:	Administrative Services
Reason:	Other
Payment details:	Official Objection Fee reference SPD1/2023/010
Currency:	EUR - Euro
Beneficiary IBAN/Account:	MT55MALT011000040001EURCMG5001H
Beneficiary IBAN/Account type:	Valid IBAN of country - Malta
Bank name:	Other bank
Bank address / Bank's BIC:	Let the bank apply the beneficiary bank BIC
Beneficiary address:	No
From account:	Overdraft Facility (EUR) 4002456011 7
Charges should be paid by:	Shared - I pay BOV charges; Cashier Malta Government pays the beneficiary bank charges
Amount:	EUR 400.00
BOV to transfer the money:	as soon as possible
Receiving bank to get the money as:	normal priority payment
Saved template:	no

**Additional information**

Credit amount:	EUR 400.00
Debited amount (excluding charges):	EUR 400.00
Estimated amount to be withdrawn from account:	EUR 401.00
Transaction charge:	EUR 1.00

**Transaction result**

Status:	Your instructions have been processed successfully.
Transaction ID:	132259443

## Vella Graziella 1 at MFE

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**From:** Erica Agius - KSi Malta <eagius@ksimalta.com>  
**Sent:** Wednesday, 20 September 2023 10:47  
**To:** Info PCRB at MFE  
**Subject:** KSi Malta's Appeal re Service Framework Contract for the Provision of Internal Audit to Jobsplus - SPD1/2023/010  
**Attachments:** KSi Malta\_Appeal\_Jobsplus\_Proof of Payment.pdf; KSiMalta\_Appeal\_Jobsplus.pdf

CAUTION: This email originated from OUTSIDE the Government Email Infrastructure. DO NOT CLICK LINKS or OPEN attachments unless you recognise the sender and know the content is safe.

Dear Sir/Madam,

With reference to Rejection Letter 'TID 191962 KSi Malta', kindly find attached KSi Malta's official appeal for subject mentioned tender together with proof of payment for the requested deposit.

We remain at your disposal should any further clarifications be required.

Thank you in advance for your kind attention.

Yours sincerely,  
Erica



**Erica Agius - KSi Malta**  
Associate II - Advisory

t: (+356) 2122 6176  
f: (+356) 2122 6019  
e: eagius@ksimalta.com

a: KSi Malta, The Core, Valley Road, Msida, MSD9021 Malta (EU)  
w: www.ksimalta.com



 Independent member  
**Morison Global**