DALLIPARIS
ADVOCATES

26th October 2026

Public Contracts Review Board
Notre Dame Ditch
Floriana



Co-operative Services

Vs

[1] Department of Contracts

[2] Active Ageing and Community Care

RE: SPD4/2026/028 Framework Contract for the Provision of Transport Services in an Environmentally Friendly Manner for Outings as Organised by Various Active Ageing Centres within the Active Ageing and Community Care (AACC) (hereinafter 'the Tender') – Lot 1, Lot 2, Lot 3, Lot 4 and Lot 5;

Reasoned Objection of Co-operative Services (TID 248247) – **Five (5) separate Appeals, one in respect of each of Lots 1, 2, 3, 4 and 5, filed in one document;**
Respectfully submits:

DALLIPARIS
ADVOCATES

1. Preliminary – Five (5) Appeals filed in one document

1.1 Co-operative Services (hereinafter "the Objector") hereby lodges, by means of this one document, five (5) separate and distinct appeals before the Public Contracts Review Board (hereinafter "PCRB"), one appeal in respect of each of the five (5) Lots of the Tender[1], as follows:

Appeal	Lot	Description	Deposit
First Appeal	Lot 1	Outings from Zone 1 – Southern Harbour	€400.00
Second Appeal	Lot 2	Outings from Zone 2 – South-Eastern	€400.00
Third Appeal	Lot 3	Outings from Zone 3 – Northern Harbour	€400.00
Fourth Appeal	Lot 4	Outings from Zone 4 – Northern	€400.00
Fifth Appeal	Lot 5	Outings from Zone 5 – Western	€400.00
Total		**Five (5) Appeals**	**€2,000.00**

1.2 Each Lot of the Tender constitutes a separate procurement, with its own scope, its own geographical zone, its own financial offer and, presumably, its own estimated procurement value (hereinafter 'EPV'). Each Lot was the subject of a separate decision of cancellation and, as is evident from the Cancellation Notice itself, a separate deposit of €400.00 was imposed on each Lot. The Objector has accordingly paid the deposit on each of the five (5) Lots, for a total of €2,000.00.

1.3 The five appeals are presented in one document solely for reasons of procedural economy, since they arise from the same rejection letter, are founded on the same reasons given by the Contracting Authority and raise the same grievances. This does not render them one appeal. The Objector respectfully requests this Honourable Board to consider, determine and decide upon each of the five appeals individually, such that each and every grievance raised hereunder is to be

[1] Tender ID 248247. All five Lots were published, evaluated and cancelled under the same reference and by means of the same rejection letter and Cancellation Notice, both dated 16th October 2026.

read as applying separately and severally to each of Lot 1, Lot 2, Lot 3, Lot 4 and Lot 5, *mutatis mutandis*, and such that the outcome of any one appeal shall be without prejudice to the outcome of the others.

2. Introduction and Background

2.1 The Objector hereby lodges a formal objection before the PCRB, in terms of Regulation 270 of the Public Procurement Regulations (S.L. 601.03)[2], against the decision of the Department of Contracts (Sectoral Procurement Directorate) and/or the Contracting Authority to reject the tender offer of the Objector in each of the five Lots, and subsequently to cancel each of Lots 1 to 5 of Tender SPD4/2026/028.

2.2 The Objector's offer in each Lot was rejected by means of a letter dated 16th October 2026[3], which stated that "*the offer submitted is deemed as economically non feasible*".

2.3 The said letter made reference to Article 18.1 and Article 18.3(a) of the General Rules Governing Tenders V4.10 as the basis for the decision, and stated that "*the Tender Evaluation Committee noted that the financial offer exceeds the EPV by 83 per cent overall and no extra funds are available*", concluding that "*in view of this offer is considered not economically feasible*" (*sic*).

2.4 By means of a Cancellation Notice of the same date[4], each of Lot 1, Lot 2, Lot 3, Lot 4 and Lot 5 was marked as "*Cancelled*", with no recommended tenderer.

2.5 Notably, no further explanation or justification was provided in either the rejection letter or the Cancellation Notice beyond the bare reference to "*economically non feasible*" and to a single, aggregated percentage of "*83 per cent overall*". No EPV was indicated for any of the Lots, no variance was indicated

[2] Regulation 270 of the Public Procurement Regulations (S.L. 601.03), Part IX.

[3] Letter of rejection dated 16th October 2026 issued by the Sectoral Procurement Directorate (SPD4), Ministry for Finance.

[4] Cancellation Notice dated 16th October 2026, issued in terms of Regulation 270, Part IX of Legal Notice 352 of 2016.

for any of the Lots, and no indication was given as to the basis upon which the EPV was compiled.

2.6 In summary, and in respect of each and every Lot, the Objector asserts that the Contracting Authority:-

2.6.1 failed to provide sufficient information and reasons for its decision, and in particular failed to provide any information on a Lot-by-Lot basis, in violation of the principles of transparency, good administration, reason-giving and legal certainty;

2.6.2 rejected an offer which is feasible, and which reflects the prevailing market conditions for the services requested, without affording the Objector any opportunity to explain its prices;

2.6.3 labelled its decision under the wrong heading, since, if a discrepancy exists, *se mai* it is the EPV which is not reflective of market realities, and not the Objector's offer which is "*economically non feasible*";

2.6.4 proceeded with the cancellation of all five Lots when such a cancellation was not necessary, in breach of the principle of proportionality.

2.7 In this respect, the Objector is respectfully requesting the PCRB to revoke the rejection and to annul the cancellation decision in respect of each of the five Lots, and this based on the following grievances:

3. Lack of Information – Violation of Reason-Giving Obligations – Disclosure of the EPV

3.1 Lack of Information

3.1.1 The Objector emphasises that the rejection letter failed to explain what was meant by "*economically non feasible*" in the context of the Objector's offer. The phrase is vague and unsubstantiated. The only figure provided is that the financial offer "*exceeds the EPV by 83 per cent overall*". Such a statement raises more questions than it answers.

3.1.2 The figure is expressed "*overall*", that is, as an aggregate of all five Lots. Yet each Lot is a separate procurement, evaluated separately and cancelled separately. An aggregated percentage says nothing about the position in any individual Lot. It is entirely possible that, in one or more Lots, the Objector's offer is in line with, or marginally above, the EPV for that Lot, and that the aggregate figure is driven by one Lot alone. The Objector has no means of knowing, since the Contracting Authority has not disclosed this information.

3.1.4 Simply labelling the offer as "*economically non feasible*" (using the generic language of Article 18.1 and Article 18.3(a)) without any factual reasoning falls short of the basic requirement to give reasons for adverse decisions. Both EU procurement law and Maltese procurement regulations mandate transparency and adequate reasoning in procurement decisions, especially in a decision as significant as cancelling not one, but five Lots of a tender.

3.2 Violation of Reason-Giving Obligations

3.2.1 When a Contracting Authority decides to cancel a tender, it must communicate the grounds for that decision to the participants. The Public Procurement Regulations (S.L. 601.03) require that any decision to cancel a call for tenders must be made in writing and must include the findings and the reasoning leading to that decision. In this case, no such meaningful grounds were communicated – the Objector was left guessing as to why its offer, in each of the five Lots, was deemed economically non feasible.

3.2.2 Recent judgments confirm that a lack of reasoning renders a cancellation decision unlawful. Indeed, in the judgment delivered by the Court of Appeal (Superior), in the names **Agius Stone Works Limited v. Kunsill Lokali Valletta et** on the 8th April 2025[5], the Court held:

> *"F'dan ir-rigward il-liġi tgħid fir-Regolament 15(3) tar-Regolamenti dwar Kuntratti Pubbliċi li **d-deċiżjoni li twassal għall-kanċellament tas-sejħa trid issir bil-miktub u jrid ikun fiha s-sejbiet u r-raġunijiet li wasslu biex din tkun inħarġet.** Minn kliem il-liġi għalhekk id-deċiżjoni ta' kanċellament ta' sejħa jrid ikun fiha mhux biss ir-raġunijiet li wasslu t-tħassir tas-sejħa iżda **jrid ikun fiha anke s-sejbiet (findings).**"*
>
> (added emphasis)

3.2.3 Reference is also made to the decision of this Honourable Board delivered on the 27th of March 2017 (Tender of Reference CT 2042/2016 listed as Case No 1040), subsequent to an objection filed by Cherubino Ltd, where a rejection based on Article 18.3 of the General Rules Governing Tenders was equally in issue:

> *"In this regard, and as emphasised on numerous occasions, this Board opines that **the Contracting Authority should have given the very specific reason for the rejection of the***

[5] Qorti tal-Appell (Sede Superjuri), Agius Stone Works Limited v. Kunsill Lokali Valletta et, Rik. Nru. 65/2025/1, deċiża 8 ta' April 2025

Appellant's offer and consequently for the eventual cancellation of the Tender itself."

(added emphasis)

3.2.4 The Court of Appeal (Superior), by means of a decision dated 3rd October 2017 in the names **Cherubino Limited (C-3677) v. Dipartiment tal-Kuntratti et**[6], proceeded to revoke the cancellation decision.

3.2.5 The parallels to the present matter are clear: a one-line 'explanation' ("*economically non feasible*") accompanied by a single aggregated percentage is no explanation at all, and it frustrates the Objector's right to understand and contest the decision in respect of each Lot. The decision lacks the "*findings and the reasoning*" that should underpin the outcome. As such, the cancellation decision in each of the five Lots is procedurally defective and cannot stand.

4. The Offer of the Objector is Feasible – The Price Reflects Market Conditions – Duty to Clarify

4.1 The price reflects market conditions

4.1.1 The Objector's offer in each Lot is a serious, compliant and sustainable offer, priced in accordance with the market conditions prevailing at the time of submission for the provision of transport services in an environmentally friendly manner. The prices reflect the real cost of providing the service requested by the Contracting Authority, including the cost of suitable vehicles meeting the environmental requirements of the Tender, the cost of drivers and staff, energy and fuel, insurance, maintenance, licensing and compliance with all applicable employment and transport regulations.

[6] Qorti tal-Appell (Sede Superjuri), Cherubino Limited (C-3677) v. Dipartiment tal-Kuntratti et, Rik. Nru. 203/17, deċiża 3 ta' Ottubru 2017

4.1.2 An offer is "*feasible*" when the economic operator is able to perform the contract at the price offered, in a sustainable manner and in full compliance with the tender requirements. The Objector's offer is precisely that. The Contracting Authority has not alleged, let alone shown, that the Objector cannot perform the contract at the prices offered. The only issue raised is that the price is higher than the Contracting Authority's own estimate. That is not a matter of feasibility.

4.1.3 The Objector is ready and willing to substantiate its prices, Lot by Lot, by means of a cost breakdown and by means of evidence to be produced during these proceedings, and reserves the right to do so.

4.2 Duty to investigate the alleged price anomaly – A *de facto* duty to clarify

4.2.1 When faced with a pricing anomaly, be it an abnormally low or high offer, the Contracting Authority is not only permitted but expected to engage in a thorough examination of the deviation before taking any definitive action. A unilateral and unexplained exclusion, particularly where a price diverges from the EPV, undermines the fundamental fairness of the process and may result in unjustified discrimination against compliant economic operators; as is the case under review.

4.2.2 If the Tender Evaluation Committee (hereinafter the 'TEC') determined that there is a notable discrepancy between the Objector's price and the EPV, *de minimis*, this should have prompted an investigation and a comparative assessment, Lot by Lot. A proper analysis should have confronted the submitted prices with the expected market norms and should have extended to deliberate on the assumptions underlying the Contracting Authority's own estimates versus the assumptions underlying the Objector's prices. Only after such a structured evaluation can a sound decision be reached.

4.2.3 In line with OECD[7] and SIGMA[8] guidelines, when a tendered price significantly diverges from the EPV, whether higher or lower, best practice requires that the Contracting Authority actively engages with the bidder to understand the reasons behind such price anomaly. Consequently, a *de facto* obligation to clarify emerges. This obligation is also clearly documented both within the Department of Contracts Procurement Policy Note number 40[9], as well as within the General Rules Governing Tenders[10]:

> *"In the eventuality that it transpires that the submitted information / documentation is or appears to be ambiguous, contrasting or* ***not sufficiently explicit and clear,*** *Contracting Authorities / Entities, in their capacity as Evaluation Committees,* ***shall request*** *the concerned Economic Operators to clarify the necessary information / documentation, within the appropriate Time Limit."*
>
> (added emphasis)

4.2.4 Similarly, the same *de facto* duty has been well established within the ECJ decision in the names of **Tideland Signal Ltd vs Commission of the European Communities (Case T-211/02)**[11], whereby it was held that:

> *"In response to the Commissions' argument that its Evaluation Committee was nevertheless under no obligation to seek clarification from the applicant, the Court holds that the power set out in section 19.5 of the Instructions to Tenders must,* ***notably in accordance with the Community law principle of good administration, be accompanied by an obligation to exercise that power in circumstances where clarification of a tender is clearly both practically possible and necessary."***

[7] https://www.oecd.org/en/publications/2009/03/oecd-principles-for-integrity-in-public-procurement_g1gh9fbe.html

[8] https://www.sigmaweb.org/en/publications/2023/11/the-principles-of-public-administration_5e68f805.html

[9] https://contracts.gov.mt/wp-content/uploads/2024/03/PPN40.pdf

[10] General Rules Governing Tenders – Article 15

[11] See also Antwerpse Bouwwerken NV vs European Commission [10th December 2009] [Case T-195/08]

(added emphasis)

4.2.5 It is evident that comparing the bidder's price with the EPV is not the sole criterion to establish a price anomaly. Other equally important factors exist, such as a thorough review of the services required versus the actual price tendered. This was confirmed by the Court of Appeal in the names of **Star Fuels Limited v WasteServ Malta Limited et.**[12], whereby it was established that:

> *"Il-kriterju jekk prezz huwiex baxx b'mod mhux normali **ma huwiex biss kif dak il-prezz iqabbel mal-prezz stmat mill-awtorità kontraenti** jew ma' offerti oħra validi, għalkemm dan jista' jkun indikazzjoni. **Kriterju ieħor huwa kif il-prezz offert iqabbel ma' kemm il-prodott jew is-servizz jiswa lill-oblatur.**"*

(added emphasis)

4.2.6 The same reasoning applies, *a fortiori*, where a price is alleged to be too high[13]. It is only once an explanation is provided that the TEC should be at liberty to reach its reasoned conclusions on the price submitted in each Lot. The TEC, in the situation under review, failed to do so in respect of all five Lots.

5. **If anything is not feasible, se mai it is the EPV – The cancellation is labelled under the wrong heading**

5.1 **The discrepancy lies in the EPV, not in the offer**

5.1.1 The Objector respectfully submits that it is not the offer which is not feasible; *se mai*, it is the EPV which falls short of the actual market realities. The fact that the Objector's offer exceeds the EPV by a consistent and substantial margin "*overall*" is in itself a strong indication that the

[12] Qorti tal-Appell [Sede Superjuri] 450/2023/2 deċiża 22.01.2024, paragrafu 13

[13] European Court of Justice, judgment of 27th November 2001, Lombardini and Mantovani, C-285/99 and C-286/99 "Comparison with other, competing tenders, however useful it may be in certain cases for the purpose of identifying any anomalies, cannot constitute the sole criterion used by the contracting authority in that regard." [Rn. 37]

estimate was not reflective of the cost of providing the services requested, rather than an indication that the Objector's prices are out of line with the market.

5.1.2 Fundamentally, price *"feasibility"* cannot be assessed solely against the internal EPV of the contract. Estimates serve a useful guiding function, but they are inherently projections and not binding thresholds. An EPV which is not updated to reflect current market conditions, including the cost of environmentally friendly vehicles, labour and energy, cannot serve as a reliable yardstick against which to declare a market-priced offer *"non feasible"*.

5.1.3 The Contracting Authority has not shown how its EPV was compiled, when it was compiled, or on which market data it was based. Until it does so, the presumption that the EPV is correct and that the offer is wrong is wholly unfounded. If a discrepancy exists, the burden lies on the Contracting Authority to explain its own estimate, not on the Objector to suffer the consequences of it.

5.2 The cancellation is labelled under the wrong heading

5.2.1 Article 18.1 of the General Rules Governing Tenders itself distinguishes between two separate and distinct situations, namely instances where *"the financial offers submitted exceed the estimated value (budget) for the tender"* and/or instances where *"the financial offers are deemed as economically not feasible"*[14]. These are two different grounds. The first relates to the Contracting Authority's budget; the second relates to the intrinsic viability of the offer.

5.2.2 The Contracting Authority conflated the two. The only fact relied upon in the rejection letter is that the financial offer *"exceeds the EPV by 83 per cent overall and no extra funds are available"*. This is, at most, a budgetary

[14] General Rules Governing Tenders V4.10, Article 18.1

consideration. Yet the decision is labelled, and the Objector's offer is branded, as "*economically non feasible*". A price which is higher than the estimate is, by definition, not a price at which the contract cannot be performed. The decision has therefore been taken under the wrong heading.

5.2.3 The same applies to the reference to Article 18.3(a), namely that "*no qualitatively or financially worthwhile tender has been received*". An offer which is compliant and priced in line with market conditions is a financially worthwhile tender. It cannot be deemed otherwise solely because the Contracting Authority's own estimate was not reflective of the market.

5.2.4 This mislabelling is not a mere question of form. It attaches to the Objector a finding that its offer is economically unviable, a finding which is unfounded, prejudicial to the Objector's commercial standing, and unsupported by any evidence. Moreover, by invoking two different grounds interchangeably, the Contracting Authority has left the Objector, and this Honourable Board, unable to determine on which ground the decision actually rests.

5.2.5 The latter is even more relevant considering that the EPV published in tender documentation is, as a rule, intended for the guidance of prospective bidders and not as a binding capping price[15]. Market conditions may produce offers which are either above or below such estimates. Therefore, the Contracting Authority cannot rely solely on the EPV as a rigid basis for declaring an offer non feasible.

[15] [Tender document – clause on the estimated procurement value: to be inserted]

6. The Cancellation was not Necessary – Disproportionate decision by the Contracting Authority – Unwarranted disclosure of commercially sensitive information

6.1 The cancellation was not necessary and is disproportionate

6.1.1 The principle of proportionality seeks to strike a fair balance between the interests of all stakeholders, ensuring that measures taken do not unduly infringe on the rights of one party to the unjust advantage of another. Cancellation is widely recognised as an exceptional measure that should only be invoked as a last resort.

6.1.2 In the case under review, the Objector claims that the cancellation of each Lot was not necessary and that the actions of the Contracting Authority are not proportionate, *inter alia*, for the following reasons:

FIRST The offer of the Objector, in each Lot, provides precisely what the Contracting Authority requires.

SECOND The Contracting Authority cancelled all five Lots on the basis of one aggregated figure, without examining whether any individual Lot could have been awarded within, or close to, the funds available for that Lot.

THIRD The Tender is a framework contract. By its very nature, a framework contract does not oblige the Contracting Authority to order any specific quantity of services, such that the Contracting Authority remains at liberty to manage its expenditure according to the funds available. The statement that "*no extra funds are available*" does not, in such a context, render the cancellation necessary.

FOURTH Less onerous measures were available, including the seeking of clarifications from the Objector, the review of the EPV, and the award of those Lots which could be accommodated. None of these measures were considered.

6.1.3 The cancellation, therefore, does not appear to serve as a genuine last resort, but rather as a convenient course of action which bypasses the necessary diligence required to substantiate the Contracting Authority's conclusions through proper verification and assessment.

6.1.4 After all, this was the essence of the ECJ decision in the names of **Tideland Signal v Commission**[16] which confirmed that:

> *".... the principle of proportionality requires that measures adopted by the community institutions* ***do not exceed the limits of what is appropriate and necessary*** *in order to attain the objectives pursued and that* ***where there is a choice between several appropriate measures recourse must be had to the least onerous ..***"
>
> (added emphasis)

6.2 Unwarranted disclosure of commercially sensitive information

6.2.1 The cancellation of the Tender, after the opening of the financial offers, means that the Objector's prices for each of the five Lots are now known. Should the Contracting Authority re-issue the call, the cancellation confers an unfair competitive advantage on any prospective bidder, thereby undermining the principles of transparency and equal treatment. The disclosure of price mechanisms was amply discussed in the Court of Appeal decision in the names of **Cateressence Limited (C-49407) v. Ministeru tal-Intern u Sigurtà Nazzjonali; id-Direttur Ġenerali (Kuntratti);**

[16] T-211/02, para 39

u James Caterers Limited (C-30139)[17], whereby it was determined that such actions lead to anti-competitive behaviour:

> *"Dan il-fattur anti-kompetitiv, **li ċertament jikser il-par condicio tal-oblaturi, jegħleb kull vantaġġ li jista' jinkiseb** – u jekk hemm xi vantaġġ, ma ntweriex x'inhu – bit-tħassir tas-sejħa għal offerti. Iservi biss biex jagħti vantaġġ lil min, sa issa, l-offerta tiegħu żammha mistura, li ċertament huwa kontra l-ispirtu tal-għoti ta' kuntratti pubbliċi."*
>
> (added emphasis)

6.2.2 Consistently, the Court of Appeal ruled in favour of the protection of competition, as opposed to the cancellation of a tender, unless this is strictly necessary. This was once again reaffirmed in the judgment in the names of **Melchiore Dimech v Ministeru għall-finanzi u Xogħol et**[18], whereby it was determined that:

> *"Fi żgur, mhijiex indikattiva s-soluzzjoni proposta mill-appellant li ssejħa għandha tiġi mħassra kollha kemm hi. **Soluzzjoni bħal din twassal biex jiġi mfixkel il-proċess tal-kompetizzjoni** minħabba li llum il-prezzijiet tal-oblaturi ekonomiċi huma mikxufa u għalhekk l-oblaturi jafu x'inhu l-prezz tal-oblaturi l-oħra u b'hekk ikunu jistgħu ibiddlu l-offerta tagħhom jekk kemm-il darba ssir sejħa ġdida"*
>
> (added emphasis)

7. Refund of the deposits paid

7.1 Without prejudice to any other grievance submitted by the Objector, in view of the lack of information provided by the Department of Contracts and/or the Contracting Authority, the Objector is compelled to submit its objection, in respect of each of the five Lots, in accordance with Reg. 270 of S.L. 601.03, in an effort to at least obtain the reasons for such a course of action.

[17] Appell numru 401/2019

[18] Rikors numru 431/23/1 para 41.

7.2 This position was also held by the Court of Appeal in a decision in the names of **Borg Bros v. Ministeru għall-Familja u Solidarjeta' Soċjali et.**[19]

> *"... Ovvjament, darba li l-awtorità konċernata ma tatx spjegazzjoni fl-ittra tal-irtirar,* ***min kellu interess kellu jressaq appell quddiem il-Bord biex isir jaf, kif kellu dritt, x'wassal għall-irtirar, bil-konsegwenza li l-Bord ma kellux jordna t-telf tad-depożitu li sar biex seta' jisma l-appell. ...*** *Darba dan ingħata quddiem il-Bord, u s-soċjetà appellanti kienet ġustifikata titlob spjegazzjoni, ma għandhiex tbati l-ispejjeż tal-proċeduri quddiem il-Bord."*
>
> (added emphasis)

7.3 In view of the aforesaid, and independently of the merits of each appeal, the Objector is hereby respectfully requesting the PCRB to order the refund of the deposit paid in respect of each of the five Lots, amounting to €400.00 per Lot and €2,000.00 in total.

8. Demands

For the foregoing reasons, and whilst reserving the right to submit further observations and evidence, the Objector respectfully requests that the Public Contracts Review Board, in respect of each of the five (5) appeals, separately and individually:

i. Annuls and overturns the decision to reject the offer of the Objector and consequently to cancel the Tender SPD4/2026/028, as communicated in the letter and in the Cancellation Notice of the 16th October 2026, and this in respect of each of Lot 1, Lot 2, Lot 3, Lot 4 and Lot 5;

ii. Reinstates the tender process in respect of each Lot to the stage prior to cancellation, with the Objector's offer still under consideration;

[19] 27 ta' Gunju 2014

iii. Orders, prior to the hearing of these appeals, the Contracting Authority and/or the Department of Contracts to provide detailed and itemised information concerning the EPV of each Lot, in terms of Regulations 90(4) and 40 of S.L. 601.03;

iv. Orders the refund of the deposits made in conjunction with these appeals, being €400.00 in respect of each Lot and €2,000.00 in total;

v. Gives any appropriate remedy and makes any relevant and necessary declarations in furtherance of the above.

Dr Matthew Paris
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Bank of Valletta p.l.c
Registration Number: C 2833
Registered Office: 58 Zachary Street, Valletta VLT 1130 - Malta

Pay third party

Printed by: Dr. Matthew Paris
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Transaction details

Payee type:	Corporate Payee
Company name:	Cashier Malta Government
Relation:	Administrative Services
Reason:	Other
Payment details:	SPD4 2026 028 Lot 1, Lot 2, Lot 3, Lot 4, Lot 5
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:	Paris & Dalli (EUR) 4002490199 6
Charges should be paid by:	Shared - I pay BOV charges; beneficiary pays the beneficiary bank charges
Amount:	EUR 2,000.00
BOV to transfer the money:	as soon as possible
Receiving bank to get the money as:	normal priority payment
FPAD Result:	We couldn't confirm that the name you entered matches the recipient's account. This might happen if the recipient's bank doesn't support name checks yet or if there's a temporary issue. Please double-check that the name and account details are correct before continuing. If any details are wrong, the payment could go to the wrong account or may be fraudulent and may not be recoverable. If you're confident everything is correct, you can go ahead and make the payment.
Saved template:	no

Additional information

Credit amount:	EUR 2,000.00
Debited amount (excluding charges):	EUR 2,000.00
Estimated amount to be withdrawn from account:	EUR 2,004.00
Transaction charge:	EUR 4.00

Transaction result

Status:	Your instructions have been processed successfully.
Transaction ID:	187573813