



REQUEST FOR PROPOSALS No. 25-040

Debt Collection Services

ISSUED: November 5, 2025

CLOSING DATE AND TIME:

Submissions must be received on or before:
3:00 PM (15:00 hrs) Local Time on November 21, 2025

Submissions and Questions are to be directed to:

Jane Lumb, Manager, Accounting Services

Telephone Number: 250-390-6563

Email Address: jlumb@rdn.bc.ca

Questions are requested at least five (5) business days before the closing date.

Proponent's Information Meeting:

No Proponent's meeting will be held

Proposals will not be opened in public



1. Instructions to Proponents

1.1 Closing Date/Time/Submission Method

Submissions must be received on or before 3:00 PM (15:00 hrs), Local Time, on November 21, 2025.

Submission Method:

By Email: In PDF format with "25-040 Debt Collection Services" as the subject line at this electronic address:

jlumb@rdn.bc.ca

Please note: Maximum email file size limit is 20MB, or less. The RDN will not be liable for any technological delays of submissions.

Submissions received in any other manner will not be accepted.

1.2 Amendment to Proposals

Proposals may be amended in writing and sent via email to the RDN contact person identified on the cover page on or before the closing. Such amendments should be signed by the authorized signatory of the Proponent.

1.3 Addenda and Questions & Answers

If the RDN determines that an amendment or questions & answers are required for this RFP, the RDN will post the Addendum on the RDN (www.rdn.bc.ca/current-bid-opportunities) and BC Bid (www.bcbid.gov.bc.ca/) websites. Each addendum will be incorporated into and become part of the RFP. No amendment of any kind to the RFP is effective unless it is contained in a written addendum issued by the RDN. It is the sole responsibility of the Proponent to check and ensure all amendments are included prior to submitting their final Proposal submission.

1.4 Withdrawal of Proposals

The Proponent may withdraw their Proposal at any time by submitting a written withdrawal email to the RDN contact person identified on the cover page on or before the posted closing date.

1.5 Unsuccessful Vendors

The Regional District will offer debriefings to unsuccessful Proponents, on request, at a mutually agreeable time.



2. INTRODUCTION

The purpose of this Request for Proposal is to solicit submissions from experienced and qualified firms offering competitive pricing and satisfactory service to provide debt collection services as described herein for a term of five (5) years. Services are on as needed basis, actual spend will vary depending on service requirements.

3. BACKGROUND

The RDN Finance Department assists departments in collecting amounts outstanding from customers, including performing follow-ups with delinquent accounts by way of phone, email and mailed reminders. Departments tend to have good, direct relationships with their customers, and therefore participate fully in following up for payment and determining whether write-offs of debt and interest should occur; however, there are several accounts that are now significantly overdue and require escalated collection efforts. Services are on as needed basis, actual spend will vary depending on service requirements.

4. SCOPE OF SERVICES

The majority of the RDN's debt being sent to external collections is from defaulted accounts receivable debt from a variety of customers, ranging from waste haulers to various other entities. None of these accounts have ever been sent to collections previously. The RDN is seeking innovative ways to minimize the non-payment of customer accounts as well as to minimize the number of accounts being sent to collections. Proponents are encouraged to provide Proposals which could include limiting the length of time accounts are held by the agency and/or providing secondary resources of collections.

5. REFERENCE/BACKGROUND INFORMATION

The Proponent's recommended collection program must be in strict accordance with industry standards and must abide by all applicable law including the Freedom of Information and Protection of Privacy Act (British Columbia), the Business Practices and Consumer Protection Act (British Columbia), the Payment Card Industry (PCI-DSS) and any other applicable laws in Canada or the United States.

6. PROPOSAL SUBMISSION AND EVALUATION

To assist in receiving similar and relevant information, and to ensure your Proposal receives fair evaluation, the RDN asks Proponents to provide the following information for evaluation.

Please include with your proposal:

- a) Corporate background, history, areas of expertise, qualifications and experience with debt collections;
- b) Organizational chart showing key account members, reasons why they were selected and demonstrate how they will add value;
- c) Describe the general approach to debt collection and the methodology the Proponent would take in providing the Services;
- d) Provide three (3) references of current customers similar in size and scope of the RDN including full contact information;



- e) Describe the type(s), timing and delivery method of reports the RDN can expect;
- f) Describe your quality management processes to ensure accuracy;
- g) Provide a statement of your firm's approach to advancing equity and sustainability in corporate operations and service provisions, including any certifications in this regard.
- h) Provide a comprehensive financial compensation model(s) your firm is proposing for the five (5) year term.

Proposals will be evaluated on the following basis 60% Technical, 40% Financial. The technical evaluation will be performed on a consensus basis with one overall technical score assigned. Points will not be assigned to the individual criteria.

Proposals submitted should be in enough detail to allow the RDN to determine the Proponent's qualifications and capabilities from the documents received. The selection committee, formed at the RDN's sole discretion, will score the Proposals in accordance with the criteria provided.

The RDN may evaluate proposals on a comparative basis by comparing one proponent's proposal to another proponent's proposal. The RDN reserves the right to not complete a detailed evaluation if the RDN concludes the proposal is materially incomplete or, irregular or contain any financial or commercial terms that are unacceptable to the RDN.

The selection committee may proceed with an award recommendation or the RDN may proceed to negotiate with the highest evaluated proponent with the intent of developing an agreement. If the parties after having bargained in good faith are unable to conclude a formal agreement, the RDN and the Proponent will be released without penalty or further obligations other than any surviving obligations regarding confidentiality and the RDN may, at its discretion, contact the Proponent of the next best rated Proposal and attempt to conclude a formal agreement with it, and so on until a contract is concluded or the proposal process is cancelled.

The RDN reserves the right to award the assignment in whole or in part or to add or delete any portion of the work. Throughout the evaluation process, the evaluation committee may seek additional clarification on any aspect of the Proposal to verify or clarify the information provided and conduct any background investigation and/or seek any additional information it considers necessary.

7. PROPOSED PURCHASE CONTRACT

The RDN's preferred form of Contract is attached herein. Proponents should carefully review this form of Contract. Should any vendors request that RDN consider revisions to the form of Contract, Proponents should include any clauses of concern in their proposal submission and suggest replacement language.



8. GENERAL CONDITIONS

8.1 No Contract

By submitting a Request for Proposal and participating in the process as outlined in this RFP, proponents expressly agree that no contract of any kind, including any "Contract A" obligations, is formed until a fully executed contract is in place.

8.2 Privilege Clause

The lowest or any proposal may not necessarily be accepted.

8.3 Acceptance and Rejection of Submissions

This RFP does not commit the RDN, in any way to select a preferred Proponent, or to proceed to negotiate a contract, or to award any contract. The RDN reserves the right in its sole discretion cancel this RFP, up until award, for any reason whatsoever

The RDN may accept or waive a minor and inconsequential irregularity, or where applicable to do so, the RDN may, as a condition of acceptance of the Submission, request a Proponent to correct a minor or inconsequential irregularity with no change in the Submission.

8.4 Conflict of Interest

Proponents shall disclose in their Proposals any actual or potential Conflict of Interest and existing business relationships it may have with the RDN, its elected officials, appointed officials or employees.

8.5 Solicitation of Board Members and RDN Staff

Proponents and their agents will not contact any member of the RDN Board or RDN Staff with respect to this RFP, other than the RDN Contact named in this document.

8.6 Litigation Clause

The RDN may, in its absolute discretion, reject a Proposal submitted by Proponent, if the Proponent, or any officer or director of the Proponent is or has been engaged either directly or indirectly through another corporation in legal action against the RDN, its elected or appointed officers and employees in relation to:

- (a) any other contract for works or services; or
- (b) any matter arising from the RDN's exercise of its powers, duties, or functions under the Local Government Act, Community Charter or another enactment within five years of the date of this Call for Proposals.

In determining whether to reject a Proposal under this clause, the RDN will consider whether the litigation is likely to affect the Proponent's ability to work with the RDN, its consultants and representatives and whether the RDN's experience with the Proponent indicates that the RDN is likely to incur increased staff and legal costs in the administration of this Contract if it is awarded to the Proponent.



8.7 Exclusion of Liability

Proponents are solely responsible for their own expenses in preparing and submitting a Proposal and for any meetings, negotiations, or discussions with the RDN. The RDN will not be liable to any Proponent for any claims, whether for costs, expense, losses or damages, or loss of anticipated profits, or for any other matter whatsoever, incurred by the Proponent in preparing and submitting a Proposal, or participating in negotiations for a Contract, or other activity related to or arising out of this RFP. Except as expressly and specifically permitted in these Instructions to Proponents, no Proponent shall have any claim for compensation of any kind whatsoever, because of participating in this RFP, and by submitting a Proposal each Proponent shall be deemed to have agreed that it has no claim.

8.8 Ownership of Proposals

All Proposals, including attachments and any documentation, submitted to and accepted by the RDN in response to this RFP become the property of the RDN.

8.9 Freedom of Information

All submissions will be held in confidence by the RDN. The RDN is bound by the Freedom of Information and Protection of Privacy Act (British Columbia) and all documents submitted to the RDN will be subject to provisions of this legislation. The successful vendor and value of the award is routinely released.