



**EUROPEAN COMMISSION**

Directorate General for Financial Stability, Financial Services and  
Capital Markets Union

RESOURCES AND COMMUNICATION

**Financial Resources and Internal Control**

## **Call for proposals N° FISMA/2015/135/D**

**Preparatory action –  
Capacity building of end-users and other non-industry  
stakeholders for Union policymaking in the area of  
financial services**

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## **1. INTRODUCTION - BACKGROUND**

The financial services sector is a key component of the single market, crucial for the proper functioning of the European economy and for global competitiveness. A healthy and dynamic financial sector requires a solid framework for regulation and supervision, which is capable of meeting the demands of increasingly integrated financial markets in the Union.

The financial and economic crisis has significantly shaken the confidence of consumers, retail investors and SMEs in the regulations that are meant to protect them from failings in the financial system. Therefore, it is more essential than ever that the concerns of end users and other non-industry stakeholders are taken into account in designing initiatives that aim to restore citizens' confidence in the soundness of the financial sector and in the ability of financial integration to deliver concrete benefits to them. In so doing, national public authorities, regulators or supervisors, as well as Union institutions would avoid the possible risk of regulatory capture by the finance industry. Furthermore, such plurality of views would help ensuring that the finance industry plays its full role of intermediation and allocation of capital at the service of the real economy and of society at large.

Actions have already been undertaken by the European Commission (Commission) to ensure that the views of end-users and citizens are heard, notably with (i) the establishment in early 2011 of the Financial Services Users Group (FSUG) which acts as a forum where non-industry stakeholders' representatives are regularly kept informed about the financial services policy issues under development and are invited to give their views and express their concerns and suggestions on the way forward and (ii) the systematic inclusion of consumers and civil society organisations' representatives in the various expert groups set up to assist the Commission in the financial services area. Where end-users and non-industry stakeholders were under-represented particularly in expert groups dealing with very technical issues (e.g. market infrastructure, derivatives) or wholesale financial issues, a rebalancing has taken place. Besides direct participation in stakeholders groups, civil society organisations can also avail themselves of the various consultation mechanisms used by the Commission in the context of the "better regulation" approach, by contributing formal submissions for instance on green papers or draft Commission initiatives, or by providing views in meetings with stakeholders or conferences.

At this stage, despite the progress achieved by the Commission in ensuring that the views of end-users and citizens are heard, a major obstacle remains that hinders end-users and non-industry stakeholders' participation in the Union policymaking particularly in the area of financial services, namely the scarcity of resources and specialised expertise. Consumer bodies as well as civil society organisations do not have adequate resources to properly cover a wide range of often highly technical topics and develop the expertise to take a more proactive role in the Union financial services policymaking. This is unsatisfactory because the Commission cannot benefit from the widest possible range of input for its policymaking, and its public perception is hence negatively affected.

In this context, the Commission launched at the end of the year 2011 a pilot project for a two-year period to provide support for the development of a financial expertise centre to the benefit of European end-users and other non-industry organisations, with the objective to enhance the latter's capacity to participate in the Union policymaking in the area of financial

services. This pilot project proved successful in contributing to provide policymakers with other views than those expressed by the financial sector industry and to better information of the wider public about the issues at stake in the regulation of financial markets for consumers, end-users, retail investors and other non-industry stakeholders.

Therefore, it was decided continue financing this financial expertise centre with a preparatory action starting in 2014 with legal basis in Article 54(2)(b) of Regulation (EU, Euratom) No 966/2012 of the European Parliament and of the Council of 25 October 2012 on the financial rules applicable to the general budget of the Union and repealing Council Regulation (EC, Euratom) No 1605/2002<sup>1</sup> (Financial Regulation). Such preparatory action can be used to test during maximum three years the feasibility or sustainability of a specific project before funding it in the long run under a dedicated legal basis. The preparatory action will therefore be pursued in the year 2016. Its financing will however take the form of action grants.

## 2. OBJECTIVE(S) – THEME(S) - PRIORITIES

This preparatory action is the follow-up of a successful pilot project which was launched in 2012 for two years and a subsequent preparatory action which started in 2014 and went on in 2015. 2016 will be the last year of implementation of this preparatory action.

Its main objectives are as follows:

- enhance the capacity of organisations of non-industry stakeholders to participate in Union policymaking in the area of financial services,
- provide policymakers with a counterweight to the lobbies of the financial services sector,
- inform the wider public of the issues at stake in the regulation of financial markets for consumers, end-users, retail investors and other non-industry stakeholders.

This call for proposals aims to provide a financial contribution to applicants achieving these objectives through action grants. Applicants must fulfil the requirements specified in this call.

## 3. TIMETABLE

	Stages	Date or indicative period
a)	Deadline for submitting proposals	<b>15/03/2016</b>
b)	Evaluation period	03/2016 – 05/2016
c)	Information to applicants	05/2016
d)	Signature of grant agreement	05/2016 – 06/2016
e)	Earliest permitted starting date of the action	<b>15/03/2016</b>

<sup>1</sup> OJ L 298, 26.10.2012, p. 1.

#### **4. BUDGET AVAILABLE**

The total budget earmarked for the co-financing of actions under this preparatory action is estimated at EUR 1 500 000.

The Commission reserves the right not to distribute all the funds available.

#### **5. ADMISSIBILITY REQUIREMENTS**

- a) Proposals must be sent no later than the deadline for submitting proposals referred to in section 3.
- b) Proposals must be submitted in writing (see section 14), using the provided templates of grant application form, description of the action and budget.

Failure to comply with these requirements will lead to the rejection of the proposal without further evaluation.

#### **6. ELIGIBILITY CRITERIA**

##### **6.1. Eligible applicants**

This call for proposals is open to all legal entities established in the Member States of the European Union and the European Economic Area.

Applicants must be European organisations:

- a) which are non-governmental, non-profit-making legal persons independent of industry, commercial and business or other conflicting interests, and have as their primary objectives and activities to develop and produce expertise in the area of financial services for the benefit of end-users and non-industry stakeholders in the Union with the view to ensure that the financial sector is at the service of the real economy and of citizens; and
- b) which ensure, through their membership or own organisational structure, a coverage of all Member States of the European Union; and
- c) which embrace through their membership a broad cross-section of European organisations representing the interests of consumers, retail investors, trade unions and other non-industry stakeholders in the area of financial services; and
- d) which have provided to the Commission satisfactory accounts of their membership, internal rules and sources of funding as specified in the grant application form.

##### **6.2. Eligible activities**

The following activities are eligible under this call for proposals:

- Research activities, including production of research, data, expertise in the financial services area in close cooperation and in the interest of members. Topics should be selected in particular based on EU political agenda/priorities. These publications should be disseminated as broadly as possible, also including at national level.
- Awareness and dissemination activities, including both communication activities towards experts in that field and to a wider audience including non-experts (e.g. financial

education). These activities may include conferences, seminars, press conferences, activities conducted through social media, websites.... These activities should reach stakeholders across all 28 Member States.

- Activities reinforcing interactions between members with a view of further developing expertise and exchange of good practices.
- Advocacy activities fostering the positions and interests of members at EU level.

### **6.3. Implementation period**

Activities described in the applicant's proposal should cover the period necessary for complete implementation of the proposed action with a maximum possible duration between **15/03/2016** and **30/04/2017**. Proposals scheduled to run outside the specified period will not be considered eligible.

Only proposals meeting all the requirements of the eligibility criteria as indicated in sections 6.1-6.3 shall be evaluated further.

## **7. EXCLUSION CRITERIA**

### **7.1. Exclusion from participation**

Applicants will be excluded from participating in the call for proposals procedure if they are in any of the following situations:

- a) they are bankrupt, subject to insolvency or winding up procedures, their assets are being administered by a liquidator or by a court, they are in an arrangement with creditors, their business activities are suspended or they are in any analogous situation arising from a similar procedure provided for under national legislation or regulations;
- b) it has been established by a final judgement or a final administrative decision that they are in breach of their obligations relating to the payment of taxes or social security contributions in accordance with the law of the country in which they are established, with those of the country in which the authorising officer is located or those of the country of the performance of the contract;
- c) it has been established by a final judgement or a final administrative decision that they are guilty of grave professional misconduct by having violated applicable laws or regulations or ethical standards of the profession to which they belong, or by having engaged in any wrongful conduct which has an impact on their professional credibility where such conduct denotes wrongful intent or gross negligence, including, in particular, any of the following:
  - (i) fraudulently or negligently misrepresenting information required for the verification of the absence of grounds for exclusion or the fulfilment of selection criteria or in the performance of a contract, a grant agreement or a grant decision;
  - (ii) entering into agreement with other persons with the aim of distorting competition;
  - (iii) violating intellectual property rights;
  - (iv) attempting to influence the decision-making process of the Commission during the award procedure;
  - (v) attempting to obtain confidential information that may confer upon them undue advantages in the award procedure;

- d) it has been established by a final judgement that they are guilty of any of the following:
- (i) fraud, within the meaning of Article 1 of the Convention on the protection of the European Communities' financial interests, drawn up by the Council Act of 26 July 1995;
  - (ii) corruption, as defined in Article 3 of the Convention on the fight against corruption involving officials of the European Communities or officials of EU Member States, drawn up by the Council Act of 26 May 1997, and in Article 2(1) of Council Framework Decision 2003/568/JHA, as well as corruption as defined in the legal provisions of the country where the authorising officer is located, the country in which they are established or the country of the performance of the contract;
  - (iii) participation in a criminal organisation, as defined in Article 2 of Council Framework Decision 2008/841/JHA;
  - (iv) money laundering or terrorist financing, as defined in Article 1 of Directive 2005/60/EC of the European Parliament and of the Council;
  - (v) terrorist-related offences or offences linked to terrorist activities, as defined in Articles 1 and 3 of Council Framework Decision 2002/475/JHA, respectively, or inciting, aiding, abetting or attempting to commit such offences, as referred to in Article 4 of that Decision;
  - (vi) child labour or other forms of trafficking in human beings as defined in Article 2 of Directive 2011/36/EU of the European Parliament and of the Council;
- e) they have shown significant deficiencies in complying with the main obligations in the performance of a contract, a grant agreement or a grant decision financed by the Union's budget, which has led to its early termination or to the application of liquidated damages or other contractual penalties, or which has been discovered following checks, audits or investigations by an authorising officer, OLAF or the Court of Auditors;
- f) it has been established by a final judgment or final administrative decision that they have committed an irregularity within the meaning of Article 1(2) of Council Regulation (EC, Euratom) No 2988/95;
- g) for the situations of grave professional misconduct, fraud, corruption, other criminal offences, significant deficiencies in the performance of the contract or irregularity, they are subject to:
- (i) facts established in the context of audits or investigations carried out by the Court of Auditors, OLAF or internal audit, or any other check, audit or control performed under the responsibility of an authorising officer of an EU institution, of a European office or of an EU agency or body;
  - (ii) non-final administrative decisions which may include disciplinary measures taken by the competent supervisory body responsible for the verification of the application of standards of professional ethics;
  - (iii) decisions of the ECB, the EIB, the European Investment Fund or international organisations;
  - (iv) decisions of the Commission relating to the infringement of the Union's competition rules or of a national competent authority relating to the infringement of Union or national competition law;

- (v) decisions of exclusion by an authorising officer of an EU institution, of a European office or of an EU agency or body.
- h) a natural person who is a member of the administrative, management or supervisory body of the applicant, or who has powers of representation, decision or control with regard to that applicant (this covers the company directors, members of the management or supervisory bodies, and cases where one person holds a majority of shares) is in one of the following situations:
  - (i) situation (c) above (grave professional misconduct);
  - (ii) situation (d) above (fraud, corruption or other criminal offence);
  - (iii) situation (e) above (significant deficiencies in performance of a contract or grant agreement);
  - (iv) situation (f) above (irregularity);
- i) a natural or legal person that assumes unlimited liability for the debts of the applicant is in one of the following situations:
  - (i) situation (a) above (bankruptcy);
  - (ii) situation (b) above (breach in payment of taxes or social security contributions).

## **7.2. Exclusion from award**

Applicants will not be granted financial assistance if, in the course of the grant award procedure before signature of the grant agreement, they:

- a) have not provided accurate, sincere and complete information to the Commission within the context of this grant procedure;
- b) any of the declarations or information provided as a condition for participating in this procedure proves to be false.

Administrative and financial penalties may be imposed on applicants who are guilty of misrepresentation.

## **7.3. Supporting documents**

Applicants must sign a declaration of honour certifying that they are not in one of the situations referred to in section 7.1, filling in the relevant section (Section V) in the provided template of grant application form.

## **8. SELECTION CRITERIA**

Only proposals which fulfil the criteria detailed below will be selected for the award stage.

The compliance with the selection criteria will be assessed on the basis of the information provided in the grant application form and in the required supporting documents specified in the grant application form.

The Commission shall have sole discretion to judge the adequacy of applicant organisations with respect to the selection criteria and where it considers this insufficient the right to reject a proposal. Submission of a proposal implies acceptance that the Commission's decision will be final and that it will not enter into negotiations with applicants on this subject.



The applicant's capacity will be assessed on the basis of the following:

### **8.1. Financial capacity**

The applicant must provide information/evidence to satisfy the Commission of its financial standing and more particular to demonstrate that it has stable and sufficient sources of funding to maintain its activity throughout the period during which the action is being carried out and to participate in its funding.

If after review of the submitted documents the responsible authorising officer considers that financial capacity is not satisfactory, he or she may:

- request further information;
- propose a grant agreement without pre-financing;
- propose a grant agreement with a pre-financing paid in instalments;
- propose a grant agreement with a pre-financing covered by a bank guarantee in order to limit the financial risks linked to the pre-financing payment;
- reject the proposal.

### **8.2. Operational capacity**

The applicant must provide sufficient information to satisfy the Commission that it has the professional competencies as well as appropriate qualifications necessary to implement the proposed action.

In particular, the team proposed by the applicant shall possess the following qualifications:

- At least one member of the organisation's managerial staff has specific experience (at least 10 years) in the financial sector.
- At least one member of the organisation's managerial staff has specific/professional experience (at least 3 years) in the area of consumer protection.
- At least one desk officer has specific experience (at least 3 years) in communication or public relations.
- At least one desk officer has professional experience (at least 3 years) in the area of general or financial consumer protection.

These four criteria are to be met by a team. Even though one person can in practice simultaneously meet all these criteria, this would create a risk regarding business continuity and in such a case, the organisation shall not be considered as meeting the selection criteria.

## **9. AWARD CRITERIA**

The quality of the eligible proposals will be assessed on the basis of the following award criteria:

- a) Integration of the interests of end-users and non-industry stakeholders into the Union policy in the area of financial services, in particular through the production of research, expertise and data together with its members as well as through responding to relevant

consultations at the EU level. This work should cover a broad scope of financial services sector including retail financial services.

Active dissemination of these publications and data in order to maximize their impact and use both at national and European levels (through e.g. issuing of publications, posting of information on internet website, organising of conferences or seminars).

(25 points)

b) Representation of end-users and non-industry stakeholders' interests in the area of financial services and expressing end-users/non-industry stakeholders' concerns to European institutions (e.g. by regular meetings and by participating in relevant expert and working groups), national authorities (e.g. by means of national members of the organisation), interest groups, other stakeholders, the media and the general public. Particular attention should be paid to the representation of end-users and non-industry stakeholders' interests from the Member States that joined the EU as of 2004.

(15 points)

c) Encouraging both the organisation and its members, as well as other interested stakeholders, notably in relation with the organisation's activities, to take a more active stance on European issues with their various contact partners at both European and national level.

(15 points)

d) The means by which the general visibility of both the organisation and its activities is guaranteed.

(10 points)

e) Presentation of the proposed action, in particular as regards the following aspects:

- clarity of the objectives and their suitability for achieving the desired results;
- description of the activities planned;
- timetables.

(10 points)

f) Cost-effectiveness and demonstration that the budget is commensurate with the results to be achieved by using this budget.

(15 points)

g) Quality of the proposed evaluation mechanisms and the result indicators to be used to verify that the objectives of the proposed action have been achieved.

(10 points)

The maximum points per award criterion are stated in the brackets; the overall maximum of points being 100. The evaluation committee will consider further only those proposals that obtained at least 60 points.

## 10. LEGAL COMMITMENTS

If a grant is awarded by the Commission, a grant agreement, drawn up in euro and detailing the conditions and level of funding, will be sent to the beneficiary together with guidance on the procedure to formalise the obligations of the parties.

The 2 copies of the original agreement must be signed by the beneficiary and returned to the Commission immediately. The Commission will sign it last.

Please note that the award of a grant does not establish an entitlement for subsequent years.

## 11. FINANCIAL PROVISIONS

### 11.1. General principles

#### a) Non-cumulative award

An action may only receive one grant from the Union budget.

In no circumstances shall the same costs be financed twice by the Union budget. To ensure this, applicants shall indicate the sources and amounts of Union funding received or applied for the same action or part of the action or for applicant's functioning during the period of the proposed action as well as any other funding received or applied for the same action.

**Applicants may not include in the proposed action such activities (e.g. participation in external working groups), which are or will be specifically funded by third parties (funding received either directly by the applicant or as remuneration/compensation for its participating staff members).**

#### b) Non-retroactivity

No grant may be awarded retrospectively for actions already completed.

A grant may be awarded for an action which has already begun only where the applicant can demonstrate the need to start the action before the grant agreement is signed.

In such cases costs eligible for financing may not have been incurred prior to the deadline for submission of grant applications.

#### c) Co-financing

Co-financing means that the resources which are necessary to carry out the action may not be entirely provided by the EU grant.

Co-financing of the action may take the form of:

- the beneficiary's own resources;
- income generated by the action;
- financial contributions from third parties.

#### d) Balanced budget

The estimated budget of the action is to be attached to the grant application form. It must have revenue and expenditure in balance. The budget must be drawn up in euros.

#### e) Implementation contracts/subcontracting

Where the implementation of the action requires the award of procurement contracts (implementation contracts), the beneficiary must award the contract to the bid offering best value for money or the lowest price (as appropriate), avoiding conflicts of interests and retain the documentation for the event of an audit.

For procurement exceeding EUR 60 000, the beneficiary must abide by special rules as stipulated in the template of the grant agreement annexed to the call. Moreover the beneficiary is expected to clearly document the tendering procedure and retain the documentation for the event of an audit.

Subcontracting, i.e. the externalisation of specific tasks or activities, which form part of the action as described in the proposal, must satisfy the conditions applicable to any implementation contract (as specified above) as well as the following conditions:

- it may only cover the implementation of a limited part of the action;
- it must be justified having regard to the nature of the action and what is necessary for its implementation;
- it must be clearly stated in the proposal.

#### f) Financial support to third parties

The proposals may not envisage provision of financial support to third parties.

### **11.2. Funding forms**

#### a) Maximum amount of the grant

Grant is calculated on the basis of the applicant's detailed estimated budget, where the costs that are eligible for EU funding are clearly indicated. The grant amount may neither exceed the eligible costs nor the amount requested by the applicant.

The EU grant will be limited to a maximum co-funding rate of 60% of eligible costs estimated by the applicant as necessary for implementation of the action. Consequently, the remaining part of the total eligible costs entered in the action budget must be financed from sources other than the EU grant.

#### b) Eligible costs

Grants shall be awarded only to finance the actual costs incurred by the beneficiary for implementation of the action.

Rules governing the eligibility of costs are detailed in the template of the grant agreement (annex to this call for proposals) under article II.19 of General Conditions both regarding the eligible and ineligible costs.

The beneficiary's internal accounting and auditing procedures must permit direct reconciliation of the costs and revenue declared in respect of the action with the corresponding accounting statements and supporting documents.

The eligible direct costs for the action are those costs which, with due regard for the conditions of eligibility set out in the grant agreement, are identifiable as specific costs directly linked to the implementation of the action and which can therefore be booked to it directly.

A flat-rate amount of 7% of the total eligible direct costs of the action is eligible under indirect costs, representing the beneficiary's general administrative costs which can be regarded as chargeable to the action.

Indirect costs may not include costs entered under another budget heading.

Applicant's attention is drawn to the fact that in the case of organisations receiving an operating grant, indirect costs are not eligible under specific actions.

#### c) Payment arrangements

Provisions on payments to beneficiaries are detailed in the template of the grant agreement in article I.4 of the Specific Conditions and in article II.24 of the General Conditions.

#### d) Calculation of the final grant amount

The final amount of the grant to be awarded to the beneficiary is established after completion of the action, upon approval of the beneficiary's request for payment in accordance with provisions of Article II.25 of General Conditions of the grant agreement.

EU grants may not have the purpose or effect of producing a profit within the framework of the action. Profit shall be defined as a surplus of the receipts over the eligible costs incurred by the beneficiary, when the request is made for payment of the balance. In this respect, where a profit is made, the Commission shall be entitled to recover the percentage of the profit corresponding to the Union's contribution to the eligible costs actually incurred by the beneficiary to carry out the action.

## **12. PUBLICITY**

### **12.1. By the beneficiary**

Beneficiaries must clearly acknowledge the EU contribution in all publications or in conjunction with activities for which the grant is used.

In this respect, beneficiaries are required to give prominence to the name and emblem of the Commission on all their publications, posters, programmes and other products realised under the co-financed action.

If this requirement is not fully complied with the beneficiary's grant may be reduced in accordance with the provisions of the grant agreement.

### **12.2. By the Commission**

All information relating to grants awarded in the course of a financial year shall be published on an internet site of the EU institutions no later than the 30 June of the year following the financial year in which the grants were awarded.

The Commission will publish the following information:

- name of the beneficiary;
- address of the beneficiary;
- subject of the grant;
- amount awarded.

Upon a reasoned and duly substantiated request by the beneficiary, the publication shall be waived if such disclosure risks threatening the rights and freedoms of individuals concerned as protected by the Charter of Fundamental Rights of the European Union or harm the commercial interests of the beneficiaries.

### **13. DATA PROTECTION**

The reply to the call for proposals involves the recording and processing of personal data (such as name, address and CV). Such data will be processed pursuant to Regulation (EC) No 45/2001 on the protection of individuals with regard to the processing of personal data by the Community institutions and bodies and on the free movement of such data. Unless indicated otherwise, any personal data requested are required to evaluate the proposal in accordance with the provisions of the call for proposals and will be processed solely for that purpose by DG FISMA (Head of Unit D3 - Retail Financial Services and Payments).

Details concerning the processing of your personal data are available on the privacy statement at:

[http://ec.europa.eu/dataprotectionofficer/privacystatement\\_publicprocurement\\_en.pdf](http://ec.europa.eu/dataprotectionofficer/privacystatement_publicprocurement_en.pdf)

Personal data may be registered in the Early Detection and Exclusion System (EDES) if the applicant is in one of the situations mentioned in Article 106 of the Financial Regulation<sup>2</sup>. For more information, see the Privacy Statement at:

[http://ec.europa.eu/budget/explained/management/protecting/protect\\_en.cfm](http://ec.europa.eu/budget/explained/management/protecting/protect_en.cfm)

### **14. PROCEDURE FOR THE SUBMISSION OF PROPOSALS**

#### **14.1. Submission requirements**

Proposals must be submitted in accordance with the formal requirements and by the deadline specified in section 3.

No modification to the proposal is allowed once the deadline for submission has elapsed. However, if there is a need to clarify certain aspects or for the correction of clerical mistakes, the Commission may contact the applicant for this purpose during the evaluation process.

#### Submission on paper

Proposals shall be submitted on the correct form (template), duly completed, dated, showing a balanced budget (revenue/expenditure), submitted in **2 copies (one original clearly**

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<sup>2</sup> Regulation (EU, Euratom) No 966/2012 of the European Parliament and of the Council of 25 October 2012 on the financial rules applicable to the general budget of the Union and repealing Council Regulation (EC, Euratom) No 1605/2002 (OJ L 298 of 26.10.2012, p. 1) as amended.

**identified as such, plus one copy**), and signed by the person authorised to enter into legally binding commitments on behalf of the applicant organisation. Unless specified otherwise, the same person must sign all documents where a signature is required.

To be considered complete, a proposal must contain:

- The grant application form (MS Word document);
- The description of the action (MS Word document);
- The budget forms (2 MS Excel documents);
- Annexes with other supporting documents as specified in the grant application form.

**All the above mentioned documents should be sent in one single batch clearly indicating on the envelope the following call reference: Call for proposals FISMA/2015/135/D.**

Proposals must be:

- a) either sent by registered mail or by a courier service **not later than 15/03/2016**, the postmark, the date of dispatch or the date of the receipt by the courier service serving as a proof, to the following address:

European Commission  
Directorate General for Financial Stability, Financial Services and  
Capital Markets Union – DG FISMA  
Unit A2: Financial Resources and Internal Control  
Office: SPA2 – 01/039  
BE-1049 Brussels

- b) or delivered by hand **not later than 15/03/2016** to the following address:

European Commission  
Directorate General for Financial Stability, Financial Services and  
Capital Markets Union – DG FISMA  
Unit A2: Financial Resources and Internal Control  
Office: SPA2 – 01/039  
1, Avenue du Bourget  
BE-1140 Brussels (Evere)

In this case, an acknowledgement of receipt will be obtained from the Commission service receiving the proposal. The department is open from 8.00 to 17.00 Monday to Thursday, and from 8.00 to 16.00 on Fridays.

### Electronic submission

In parallel, the applicant shall send the electronic version of the full proposal by e-mail to the following e-mail address: [ec-fisma-contracts@ec.europa.eu](mailto:ec-fisma-contracts@ec.europa.eu) **respecting the same deadline of 15/03/2016**. The subject of the e-mail shall clearly mention the reference of the call and the e-mail shall contain:

- Proof of dispatching of the paper version;
- The grant application form (MS Word document);
- The description of the action (MS Word document);

- The budget forms (2 MS Excel documents);
- Annexes with other supporting documents as specified in the grant application form.

Proposals submitted by e-mail only will not be accepted.

In the case of difference(s) between the paper and the electronic versions of the proposal, the paper version will be binding.

## **14.2. Contacts**

Detailed documentation relating to this call (templates of the grant application form, description of the action, budget and standard grant agreement) can be obtained by sending a request to the e-mail address [ec-fisma-contracts@ec.europa.eu](mailto:ec-fisma-contracts@ec.europa.eu).

Any requests for additional information must be made in writing only to e-mail address [ec-fisma-contracts@ec.europa.eu](mailto:ec-fisma-contracts@ec.europa.eu). Requests for additional information received less than 5 working days before the deadline of submitting proposals will not be processed (for practical reasons).

In all correspondence relating to this call (e.g. when requesting information or submitting a proposal), reference must be clearly made to this specific call using the call reference number.

The Commission may, on its own initiative, inform interested parties of any error, inaccuracy or omission in the text of the call for proposals. This information will be published by the Commission under the heading corresponding to this call for proposals, at [http://ec.europa.eu/dgs/finance/grants/index\\_en.htm](http://ec.europa.eu/dgs/finance/grants/index_en.htm).

Applicants will be informed in writing about the results of the selection process.