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1. PURPOSE

- 1.1 The Ministry of Housing, Communities and Local Government (MHCLG) wishes to procure consultancy support to provide sectoral, commercial, analytical/data science and financial expertise in translating the Government's ambition to develop "lifetime" deposits policy options. The work is expected to begin in June and will last approximately 11 weeks. This would ensure that the Government can publish a public consultation subject to Ministers' decisions, inviting views on a preferred model proposal for a "lifetime" deposit.

2. BACKGROUND TO THE CONTRACTING AUTHORITY

- 2.1 MHCLG is responsible for Government policy relating to housing, planning and building, local growth, local government, integration and community cohesion. Its job is to create great places to live and work right across the country. It is a ministerial department, supported by 13 agencies and public bodies. The Department's work is structured around 7 strategic objectives:

- Deliver the homes the country needs;
- Make the vision of a place you call home a reality;
- Deliver a sustainable future for local government, strengthening its connection with the communities it serves;
- Create socially and economically stronger and more confident communities;
- Secure effective support for those affected by the Grenfell Tower disaster, delivering the changes this tragedy demands and ensuring people are safe and feel safe within their homes;
- Support a smooth exit from the European Union;
- Maintain MHCLG as a great place to work.

- 2.2 This project supports the delivery of the second strategic objective: Make the vision of a place you call home a reality.

3. BACKGROUND TO REQUIREMENT/OVERVIEW OF REQUIREMENT

- 3.1 "Lifetime" deposits is a new policy outlined by the Government in its manifesto. It envisages a flexible system of only requiring a one "lifetime" deposit which moves with the tenant to help create a fairer rental market.
- 3.2 Most landlords in the private rented sector (PRS) currently let on assured shorthold tenancies (ASTs). Although the Government is proposing to abolish ASTs, the ability for the landlord to require a deposit will remain and will be attached to a new tenure regime. Any deposit requested by a landlord letting on an AST must, by statute <http://www.legislation.gov.uk/ukpga/2004/34/part/6/chapter/4> be protected by a Tenancy Deposit Protection (TDP) scheme.
- 3.3 The latest English Housing Survey indicates that in 2019-20, 703,000 households moved from one privately rented home to another. The previous year's English Housing Survey in 2018-19 highlighted that about three quarters



(77%) of all renters paid a deposit when they moved into their current accommodation.

- 3.4 Tenants moving within the PRS will typically need to provide a second deposit when moving to a new home. Most tenants face having to find the funds for the second deposit having not yet received the deposit back from their first tenancy. A “lifetime” deposit seeks to resolve the issue of a tenant needing to find funds for a second deposit when moving between tenancies.
- 3.5 60% of tenants report they have no savings while 20% of private renters were in receipt of housing benefit during 2019-20. This means some tenants may be deterred from moving when they would otherwise choose to, or they struggle financially when meeting the costs of a move within the PRS.

4. DEFINITIONS

Expression or Acronym	Definition
Assured Shorthold Tenancy (AST)	An assured shorthold tenancy is defined as a tenancy of a dwelling-house let as a separate dwelling to an individual, who is a single (sole) or joint tenant, where the tenant or at least one of the joint tenants occupies the house as her/his only or principal home.
Lifetime Deposits	There is no formal definition of ‘Lifetime Deposits’. However, the Government is seeking a model that would allow a tenant to move easily between tenancies while minimising the funds he or she need to find for the second deposit.
MHCLG	means the Ministry of Housing, Communities and Local Government; also the “Department” or the “Authority”
Private Rented Sector (PRS)	Any property that is let out by private landlords for profit. This does not include social housing, housing associations or any local government initiative.
Tenancy Deposit Protection (TDP)	A deposit which has been paid to a landlord or their letting agent and put in a mandatory government-backed tenancy deposit scheme (TDP) for a home rented on an assured shorthold tenancy that started after 6 April 2007. In England and Wales a deposit can be registered with: <ul style="list-style-type: none"> • Deposit Protection Service • MyDeposits • Tenancy Deposit Scheme A landlord or letting agent must put the tenant's deposit in the scheme and serve prescribed information to the tenant within 30 days of receiving it.



5. SCOPE OF REQUIREMENT

- 5.1 The Government is seeking a model that would allow a tenant to move easily between tenancies whilst protecting the interests of landlords and reducing the regulatory burden on them. There is currently no process to enable deposits to be moved between tenancies. In the current model the deposit remains in the control of the landlord and each deposit is related to a single, unique tenancy. Currently there is a time gap, however short, where the existing landlord holds the tenant's deposit beyond the end of the tenancy to assess whether any of it needs to be deducted for damage to the property. In the meantime, the tenant must find and pay a new deposit to the second landlord.
- 5.2 MHCLG's requirements are focused on the timely delivery of options that will lead to a preferred model proposal for "lifetime" deposits to go forward to consultation. Options must be costed, risk assessed and tested, and MHCLG is interested in models that can subsequently be operationalised in a way that balances the needs of both landlords, tenants, as well as tenancy deposit protection providers.
- 5.3 **[REDACTED]**
- 5.4 The Department now needs to seek multi-disciplinary expertise that will support in building **[REDACTED]** potential options which could deliver a "lifetime" deposit solution. The supplier will be required to review the strengths and weaknesses of the **[REDACTED]** "lifetime" deposit solutions; evaluate, build and test the strongest shortlisted solutions against a clear framework; and, provide a fully evaluated model which will best meet the Government's ambition for delivering a "lifetime" deposit solution.
- 5.5 **[REDACTED]**

6. THE REQUIREMENT

- 6.1 The supplier will have a good understanding of the current political, delivery and market context, covering a knowledge of existing Tenancy Deposit Protection (TDP) statutory requirements, the commercial arrangements of current TDP schemes, insurance markets and the emerging markets in deposit replacement products. Ideally, the supplier will also have an awareness of how other countries manage similar issues.
- 6.2 The supplier will be expected to provide and effectively utilise a multidisciplinary team, drawing in and integrating sectoral, commercial, analytical/data science and financial expertise to complement MHCLG's policy resources and that of its external partners. The supplier will be required to work collaboratively with MHCLG, wider government and an established Tenancy Deposit Protection Working Group (which brings together key external partners).



- 6.3 The supplier will be required to meet the Department's timetable with the mobilisation phase expected in June 2021 and delivery of the contracted outputs by September 2021.
- 6.4 MHCLG is expecting to secure extensive data from the existing TDP schemes in April 2021, including tenancy length, quantum of deposit, rent price, quantum of deposit returned to the tenant and the time taken to return it. The supplier should assume that this will be shared with the appointed supplier. The supplier should therefore have (or have access to) a data science or analytical function with experience of analysing large data sets, including financial modelling.

Phase 1 – Initial high-level testing of the [REDACTED] and review of wider market options (by week 3 following contract award)

- 6.5 MHCLG has begun the development of a range of possible options (a 'typology' of potential solutions) [REDACTED]. The supplier will be required to work with MHCLG to work these up in further detail.
- 6.6 MHCLG has undertaken some initial process mapping to determine the inputs, outputs and the steps in the process to outline some broad solutions. There are likely to be several variants that sit underneath each broad solution, which the supplier will be required to identify and delineate as individual options with determining characteristics. The supplier will also be required to undertake further process mapping to detail each individual option.
- 6.7 MHCLG will be looking to the supplier to undertake benchmarking of overseas models, drawing on knowledge of the market to supplement options and identify where there may be other alternatives to achieving the outcomes the Government seeks for "lifetime" deposits. MHCLG has undertaken a call for evidence on tenancy deposit reform in Summer 2019 to understand the deposit affordability barriers faced when tenants move between private rented sector properties. While the Department will share its initial findings, the supplier will also be required to undertake end user testing (i.e. tenants in the private rented sector and other relevant parties) to understand their requirements and seek feedback on the solutions considered.
- 6.8 MHCLG will require the supplier to provide certainty that options for further scrutiny is exhaustive and reflects innovation in both financial models and application of technology.
- 6.9 MHCLG will require the supplier to identify those options which would merit moving forward to a full evaluation short-list by developing a suitable initial assessment framework.
- 6.10 MHCLG will need to be reassured that the assessment framework strikes the right balance between progressing at the required pace and giving confidence that ideas that hold promise are not ruled out at too early a stage.
- 6.11 The supplier will be required to put forward its recommendations on how these assessments should be weighted to reflect the government's priorities drawing



on MHCLG's direction. The supplier will be required to produce a scoring matrix, again reflecting input from MHCLG and its external partners. MHCLG will need to approve the assessment and modelling.

- 6.12 The supplier will be required to 'run' the long list of options through the assessment framework, producing clear and consistent reporting of their strengths and weaknesses. This reporting will include clear written recommendations on which options the supplier recommends moving forward to full evaluation. The supplier should be prepared to present its recommendations at each phase to external partners and senior decision makers across government. The supplier's project lead/manager should be expected to present accordingly.

Phase 2 – Full evaluation, build and testing of the strongest potential solution(s) (by week 8 of contract)

- 6.13 The supplier will be required to develop a full evaluation and build of the strongest potential solution(s).
- 6.14 The supplier will be required to build a more comprehensive desktop options evaluation tool for delivery to MHCLG (in order that it may be used as a resource in later stages of the project if required). This tool must be capable of carrying out robust evaluation of short-listed options enabling comparative analysis of options against a range of critical and desirable factors. MHCLG will own the intellectual property rights of this tool.
- 6.15 MHCLG will require the supplier to support it in identifying the optimum critical and desirable factors and their weightings, but it is envisaged by MHCLG that they will include, but not necessarily be limited to, the illustrative critical factors detailed below. MHCLG recognises that a number of these factors are interdependent and may overlap and invites the supplier's proposals on how they might be revised, supplemented, re-grouped or rationalised.
- 6.16 MHCLG recognises that methodology used to evaluate will vary by factor, including qualitative assessment and risk and financial modelling.
- 6.17 The supplier will be required to provide the necessary expertise across its teams in building the models and qualitative assessment tools and will have access to any relevant expertise within Government to support it, as necessary. In doing so the supplier will be required to produce clear and succinct reporting on the strengths, weaknesses and limitations of the methodologies proposed and the underpinning assumptions.

Phase 3 – Final report (by week 11 of contract)

- 6.18 The supplier will be expected to provide a final written report to the Department with a fully appraised model which will deliver the Government's ambition for a "lifetime" deposit solution.



- 6.19 The report will need to highlight any factors, trade-offs and risks that the supplier considers should inform MHCLG's final decision on which proposal or package of proposals to consult upon.

Illustrative critical factors

Usability

- 6.20 It is likely that a "lifetime" deposit will represent a significant change to the well-established traditional deposits model. There are likely to be several push and pull factors that will determine how people relate to and experience the product. From the tenant's perspective, any product will need to be easy to understand and use. Likewise, landlords and letting agents will need to have confidence in the product and be able to carry out any steps which fall to them in as simple a manner as possible.

Accessibility and affordability

- 6.20 Lifetime deposits are likely to be most attractive to those tenants in a weaker financial position, who are the least likely to be able and willing to meet any associated costs of take-up. However, the product may also be attractive to tenants who could afford a second deposit but for whom it is more convenient to opt for a "lifetime" deposit. Across different options there will be a variance in both suitability, affordability and eligibility thresholds which may or may not be necessary to ensure their viability.

Risk Allocation

- 6.21 One of the fundamental issues developing any new "lifetime" deposit model must address is how best to balance risk across key actors, notably the tenant, the first and second landlord, the potential tenancy deposit protection service provider and Government.
- 6.22 As noted above, the supplier will be required to undertake risk modelling to determine the extent to which this balance of risk will vary, by option, both in comparison with other options and the traditional deposits model. This modelling will be required to determine whether achieving a balance of risk across actors would require a new financial mechanism to transfer liability for any risk deemed unacceptable to Government.

Financial viability

- 6.23 To go forward to consultation any proposal will need to demonstrate that it would prove cost effective for landlords, tenants, the potential tenancy deposit protection service provider and the government.
- 6.24 As noted above, the supplier will be required to build a financial model showing the potential economic and financial costs of the short-listed options, the allocation of costs (e.g. between landlords, tenants, a future scheme provider and the government) and how these costs could change as the underlying assumptions were varied (sensitivity analysis). The current TDP schemes



operate upon the basis of concession agreements awarded by MHCLG in which the costs do not fall to government but are instead recovered from landlords and agents by the schemes concerned. As a baseline assumption, the new “lifetime” deposits model should continue to assume that no or minimal costs would be borne by the government / taxpayer. Should modelling suggest this may not be achievable MHCLG requires a determination of the likely cost to government.

- 6.25 The model should provide the indicative costs of developing and operating a “lifetime” deposits product, including estimates of scheme administration and operational costs, such as IT systems, staff, publicity and marketing and should aim to specify the minimum number of deposits and / or tenancies for the product to remain viable. The model will be required to determine the quantum of any fixed fee and variable fee per new Deposit and / or tenancies, supplying ranges as appropriate.
- 6.26 The supplier will be required to undertake modelling of any likely default rates to determine how this might be likely to vary under each of the short-listed options under consideration.
- 6.27 The financial model will include an assessment, by option, of the feasibility of securing insurance contract/s from the insurance market (where this is required) and the premium that may be required to secure reasonable cover.
- 6.28 The supplier is expected to have experience of, and develop its options appraisal and evaluation, in line with HMT Green Book including the five-case model and the stages of a government business case (SOBC, OBC and FBC).

Operability

- 6.29 The supplier will be required to evaluate the relative complexity of the delivery model across the options, identify the associated risks and investigate the extent to which the market is capable of delivering it (or whether it would be feasible to create a market for the model where one does not exist) including but not limited to, fraud, opportunities for malfeasance and areas where it may abut or interact with other legal and regulatory areas, including but not limited to, money laundering or consequential loss. MHCLG is particularly concerned to better understand the nature and number of interactions that would be necessary between the key actors in the process, including tenants and landlords and how this may dictate the scale and nature of any required legislative or regulatory framework, this may be through the development and use of test cases or by other appropriate means.
- 6.30 We will require the supplier to support MHCLG in carrying out ‘make or buy’ analysis to determine the case for outsourcing of the new model before proceeding to undertake initial analysis on which service delivery model is likely to offer best value for money, including a comprehensive evaluation of the risks, and the possible consequences - economic, human and technological - that are likely to influence the market reaction should we proceed to full market testing and future procurement.



Wider market impacts

- 6.31 MHCLG requires the supplier to undertake an assessment, by short-listed option, of any potential wider market effects, including any risks of market distortion should a new government backed product compete with existing or future products in the market.
- 6.32 The supplier will also be required to undertake a qualitative assessment, by short-listed option, of potential behavioural responses. MHCLG is mindful of how new models may shape landlords' willingness to rent to tenants who wish to use the "lifetime" deposits model, particularly those whom landlords view as a greater risk. Any new model must take full account of the potential for moral hazard on the part of the tenant.

Presentation and publication information

- 6.33 MHCLG does not envisage publishing outputs, including any reports produced during each of the phases of the project. However, it should be noted that it is likely MHCLG will draw heavily on these reports in preparing a public consultation document and any supporting documentation, including a business case and equalities statement. Any material produced through the contract may be liable to disclosure under the Freedom of Information Act 2000.
- 6.34 In addition to the report, the supplier will be required to undertake one or more presentations to senior officials across government and Ministers where required, as well as the Tenancy Deposit Protection Working Group, of the detailed findings and recommendations and thereafter support and advise on any next steps required.
- 6.35 MHCLG will establish and chair a Project Board to oversee the work. It may, on occasion, require representation from the supplier. MHCLG will convene with the supplier two to three times a week to guide the project and ensure the work is on track. This should enable all issues to be dealt with at the earliest opportunity and to determine, which if any, issues should be escalated to the Project Board.
- 6.36 If any additional work is required, rates will be capped at day rates provided by suppliers in Attachment 4 - Price Schedule.

MHCLG responsibilities

- 6.37 MHCLG will ensure that the supplier is granted access to key stakeholders, systems and documentation where feasible to the supplier to carry out the contract.
- 6.38 The main source of data will be from the existing TDP providers. A data sharing agreement and governance relationship exists between MHCLG and the TDP schemes to facilitate this.
- 6.39 MHCLG will aim to ensure that the supplier may gain timely access to expertise within government and external partners as required.



7. KEY MILESTONES AND DELIVERABLES

7.1 The key milestones the supplier is expected to meet are set out in the table below and should be reflected in the supplier's project plan. Payment will be linked to delivery of milestones. The following Contract milestones/deliverables shall apply:

Milestone / Deliverable	Description	Indicative timeframe or Delivery Date
1	Mobilisation of team. Includes project initiation meeting with Senior Responsible Officer and key MHCLG contacts.	Within week 1 of Contract Award
2	<p>Phase 1: Initial high-level testing of [REDACTED] and review of wider market options</p> <ul style="list-style-type: none"> • Production of a broad 'typology' of potential solutions, developing further initial work by MHCLG. • Undertaking desk-based research on overseas models which address deposit affordability as well as other models /innovative platforms that may be transferable from other contexts. • [REDACTED] • Production of variants under each 'type' of potential solutions, to create sets of individual options, with their own 'pen picture' capturing defining characteristics. This should follow a consistent format. • Production of process maps by option capturing inputs, outputs and key steps. • Production of an initial options assessment framework to achieve the right balance between progressing at the required pace and giving confidence that ideas that hold promise are not ruled out at too early a stage. • Undertake end user testing to understand requirements for the tenant and other relevant parties and feedback on potential options. • Development of a scoring matrix in order to assess options. 	Within weeks 3 of Contract



	<ul style="list-style-type: none"> • Production of assessments by option using the assessment framework and scoring matrix. • A written report to MHCLG on the strengths and weaknesses of options, to include clear recommendations on options to go forward to full evaluation. 	
4	<p>Phase 2: Full build, evaluation and testing of the strongest potential solution(s)</p> <ul style="list-style-type: none"> • Recommendations on the factors against which options selected for full evaluation should be assessed and methodologies for doing so. • Build of a desktop evaluation tool for delivery to MHCLG to include those critical and desirable factors agreed by MHCLG. • Running options selected for full evaluation through the evaluation tool. • A written report to MHCLG on the results of the appraisal with a clear recommendation for potential “lifetime” deposit solution(s), highlighting any factors and trade-offs the supplier considers should inform MHCLG’s final decision on which proposal or package of proposals to consult upon. 	Within weeks 8 of Contract
5	<p>Phase 3: Delivery of Final Report to MHCLG</p> <ul style="list-style-type: none"> • A final written report to MHCLG with the recommended fully appraised “lifetime” deposit solution which will inform MHCLG’s final decision. 	Within week 11 of Contract

8. REPORTING

- 8.1 Contract review meetings will be held every week to update on progress in line with expected milestones. Meetings should be attended by someone of appropriate seniority, primarily the project lead, to represent the work of the consultants.
- 8.2 The supplier should be prepared to present its recommendations at each phase to external partners and senior decision makers across government primarily in



Whitehall. The supplier's project lead/manager should be expected to present accordingly.

9. VOLUMES

9.1 N/A

10. CONTINUOUS IMPROVEMENT

- 10.1 The Supplier will be expected to continually improve the way in which the required Services are to be delivered throughout the Contract duration. The Supplier should present new ways of working to MHCLG during regular review meetings.
- 10.2 Changes to the way in which the Services are to be delivered must be brought to the Authority's attention and agreed prior to any changes being implemented.

11. SOCIAL VALUE

- 11.1 'Attachment 2 - How to Bid' sets out the evaluation criteria relating to social value.

12. QUALITY

- 12.1 The quality of the supplier's outputs at each stage should be high and based on expert advice in the sectoral, commercial, analytical/data science and financial sectors to support the Department's policy development of "lifetime" deposits.

13. PRICE

- 13.1 The tender will be assessed on a 40:60 price: technical basis.
- 13.2 As part of your response you should specify:
- Your price per phase.
- 13.3 Tenderers should provide forecast daily inputs for named consultants.
- 13.4 Prices are to be submitted via the e-Sourcing Suite, by completing and uploading 'Attachment 4 - Price Schedule' excluding VAT and including all other expenses relating to Contract delivery.

14. STAFF AND CUSTOMER SERVICE

- 14.1 The Supplier shall provide a sufficient level of resource throughout the duration of the Contract in order to consistently deliver a quality service.
- 14.2 The Supplier's staff assigned to the Contract shall have the relevant qualifications and experience to deliver the Contract to the required standard.
- 14.3 The Supplier shall ensure that staff understand the Authority's objectives and will provide excellent customer service providing timely assistance and response to MHCLG throughout the duration of the Contract.



- 14.4 Although the announcement of “lifetime” deposits is in the public domain, the supplier should consider and protect the sensitive nature of the work in conversations with stakeholders on this project.
- 14.5 Changes to the way in which services are to be delivered must be brought to MHCLG’s attention and agreed prior to any changes being implemented in accordance with the Change provisions in the contract.

15. SERVICE LEVELS AND PERFORMANCE

- 15.1 MHCLG will measure the quality of the supplier’s delivery in accordance with the agreed milestones set out in the contract and the KPI’s below:

KPI / SLA	Service Area	KPI/SLA description	Target
1	Delivery to schedule	Reports and deliverables delivered within agreed dates for the following phases: <ul style="list-style-type: none">Phase 1: Initial high-level testing of [REDACTED] and review of wider market options (3 weeks within contract initiation)Phase 2: Full evaluation and build of the strongest potential solution(s) (8 weeks within contract initiation)Phase 3: Final report (11 weeks of contract initiation).	100%
2	Resourcing	Appropriate level of resourcing deployed in line with agreement, including: <ul style="list-style-type: none">Mobilisation of team within 1 week of contract initiation.Maintained level of resourcing throughout the duration of the project to support the delivery of timescales.	100%
3	Quality of output	Outputs to be quality assured by the supplier.	100%



4	Weekly updates	Reports from supplier on a weekly basis.	100%
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- 15.2 The final report will be signed off by MHCLG, and payment only made once approval from MHCLG has been such that the KPIs met were of sufficient quality and the standards required.

16. SECURITY AND CONFIDENTIALITY REQUIREMENTS

- 16.1 The supplier must provide a team with the required baseline security level of clearance to enable access to information disclosure.
- 16.2 Please note that all contents of this document are confidential. They contain sensitive information and must not be disclosed to any third parties, other than proposed sub-contractors, or used for other purposes for any reason unless express permission is given by MHCLG.
- 16.3 All information provided must be used by the consultant only for the purposes of tender production and, if appointed, the subsequent commission. If not awarded this contract, the consultants are expected to immediately destroy all documentation through a confidential shredding and/or disposal process.
- 16.4 Consultants must seek express permission to publicise their appointment and to use any of the findings in presentations, reports, articles, examples, company literature or similar. MHCLG reserves the right to refuse such requests or to ask for 'anonymisation' of information beforehand.

17. PAYMENT AND INVOICING

- 17.1 Payment will be milestone-based at the end of each Phase as detailed in section 6 of this Attachment 3 – Statement of Requirement and as set out in 'Attachment 4 - Price Schedule'.
- 17.2 Payment can only be made following satisfactory delivery of pre-agreed certified products and deliverables.
- 17.3 Before payment can be considered, each invoice must include a detailed elemental breakdown of work completed and the associated costs.

18. CONTRACT MANAGEMENT

- 18.1 The supplier shall maintain commercial confidentiality of information received before, during and after the competition.
- 18.2 The supplier will be expected to work closely with MHCLG, who will provide a contract manager that will facilitate introductions as appropriate.
- 18.3 The contract manager and selected senior managers will require weekly update meetings and other senior officials according to the progress of the work and



may request full progress updates for various audiences throughout the contract.

18.4 Contract management meetings and any other meetings required will take place remotely via teams.

18.5 MHCLG reserves the right to extend the contract.

19. LOCATION

19.1 The location of the Services will be carried out at the discretion of the Supplier. MHCLG are based in central London, and meetings at these offices may be required.

19.2 No travel expenses will be paid for attendance at meetings within the M25.

19.3 The majority of the Services will be carried out at the Contractors own premises.