

# SAB Forward+ A Tailor-made Solution



**Exchange with confidence – flexibly and effortlessly,  
whenever and in whatever volume you need**

## What is a forward?

A currency forward is a payment instrument based on the purchase or sale of a currency at a pre-agreed exchange rate for a fixed settlement date. It is typically linked to payments for exports or imports of goods, or for services to be provided in the future<sup>1</sup> – ranging from 1 week up to 3 years from the trade date.

## Forward

- ✓ You know exactly the rate at which you will exchange at settlement (the fixed rate is drawn in a predefined amount on a specified date).

## Forward+

- ✓ You know exactly the rate at which you will exchange over a selected period (the fixed rate can be drawn from the total volume at any time during that period).

### Advantages of SAB Forward+ vs. a standard forward

- ✓ **Time-saving**  
Exchange only when you actually need to.
- ✓ **Flexibility**  
Exchange at any time (from trade date until the final settlement date).
- ✓ **Adaptability**  
Exchange according to your current needs.

## Exchange:

As much  
as you need<sup>2</sup>

Based on current  
conditions

Whenever  
you need

In line with delivery  
or order schedules

<sup>1</sup>The need for a future exchange must be sufficiently certain at the time of concluding SAB Forward+, and the client must have a clear understanding of the goods or services underlying the future transaction. Prior to settlement of each individual transaction under SAB Forward+, the purpose of the transaction must be duly documented.

<sup>2</sup>Up to the agreed forward limit.



sab.cz  
obchod@sab.cz  
+420 267 220 202

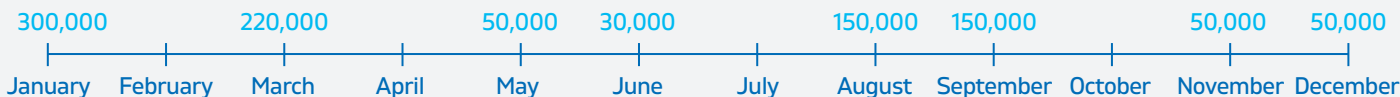


## Illustrative Example

### Import

A company importing electronics from Asia planned deliveries totalling USD 1.5 million from January to December. To protect its margin, in January 2026 it hedged two-thirds of this volume using SAB Forward+ at a rate of 20.50 USD/CZK. Throughout the year, it executes FX transactions as needed,

depending on invoice maturities, seasonality, etc. By the final settlement date, the total volume of hedged transactions equals USD 1 million, i.e. the full SAB Forward+ amount. Until the forward is fully utilised, the company has certainty that its purchases will be made at the secured rate, significantly reducing FX risk.



### Export

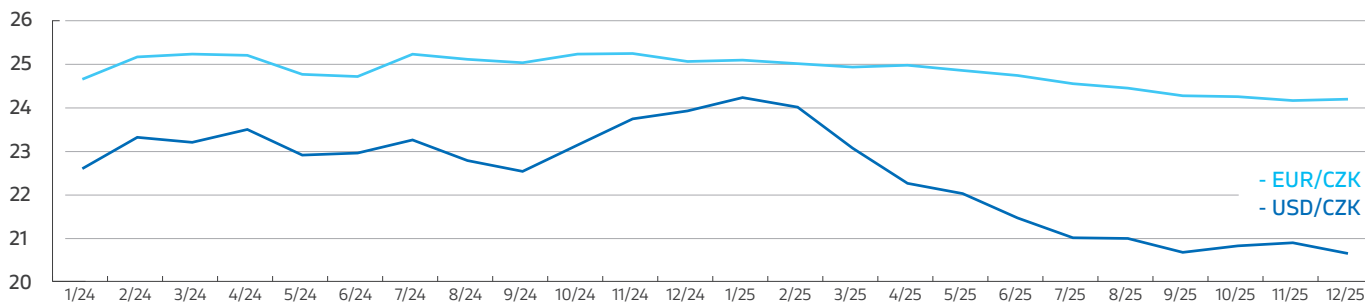
A company exporting cut glass to Europe planned contracts worth EUR 1 million for 2026. An exchange rate of 24.30 EUR/CZK ensured profitability, so the company decided to hedge this rate for the entire period to protect against currency fluctuations. FX transactions are carried out throughout the year based on incoming payments from customers.

The company can freely choose both the timing and volume of each transaction. By the final settlement date, the total volume of transactions equals EUR 1 million, i.e. the full hedged amount under SAB Forward+. Throughout 2026, the company exchanges at the secured rate of 24.30 EUR/CZK.



## Development of EUR/CZK and USD/CZK Exchange Rates

Between January 2024 and December 2025, the market experienced significant exchange rate volatility.



## How to Arrange SAB Forward

### 1 Execute the Master Agreement

and a related addendum for forward transactions with the regional director.

### 2 Approve SAB Forward+

with or without the collateral, payable within three days of trade execution.

### 3 Execute SAB Forward+

with your dedicated specialist and set all key SAB Forward+ parameters.



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