

# Forward with Collateral



**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 or flexible settlement date.**

With this solution, we can provide exchange rate stability for up to three years. During this period, the posted collateral is remunerated **at a predefined interest rate**.

In today's volatile environment, if you trade internationally and are concerned about significant foreign exchange fluctuations, a guaranteed rate with SAB Finance ensures predictable cash flow and financial stability for your business.

For each forward transaction, collateral in the range **from 5% to 30%** of the agreed volume is required, depending on specific conditions. This collateral is interest-bearing.

The current interest rates are **CZK 4.20%**, or **EUR 3.00%** and **USD 3.50%**. (as of April 1, 2026)

- ✓ Exclusively with us, you can earn attractive interest on the collateral associated with your forward transactions.
- ✓ The amount of collateral is always linked to specific forward trades, whether existing or newly concluded.
- ✓ Funds are gradually released in proportion to the settlement of the hedged transactions.

For detailed terms and conditions regarding collateral, please do not hesitate to contact us.

## How to arrange a forward with collateral?

### 1 Execute the Master Agreement

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

### 2 Approve the Forward Transaction

with the obligation to post collateral within three days of trade execution.

### 3 Execute the Forward Transaction

with your dedicated specialist and agree on all key parameters.



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