

# Amortizing Currency Forward

**Maximum Flexibility** – The Amortizing Currency Forward (AMF) can be settled at any time during the agreed period.

This type of forward contract offers the highest level of flexibility, as it can be settled at any point during its term. AMF allows you to settle the entire hedge at once or in partial amounts, always at the pre-agreed exchange rate.

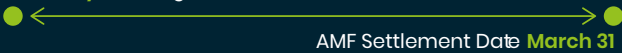


**Citfin Tip:** AMF allows you to consolidate hedging for multiple payments into a single instrument, instead of entering into several separate forwards. This reduces administrative burden and the risk of errors in managing currency operations.

## Importer Example:

A Czech importer does not know the exact fulfillment date of a contract with a German partner. To minimize exchange rate risk, they enter into an AMF, which ensures a stable exchange rate for all payments during the agreed period.

January 1 AMF Agreement Date



AMF Agreement Date:	January 1
Pre-agreed AMF Settlement Date:	March 31
Secured Exchange Rate:	25.00 EUR/CZK
Secured Amount:	100,000 EUR
Settlement Possible at Secured Rate:	January 1 – March 31



The main advantage of AMF is flexibility – you can settle euros at any time during the agreed period.

# Key Benefits of Forward Contracts with Citfin



## Protection From Exchange Rate Fluctuations

By fixing the exchange rate, you gain certainty and can fully focus on your business.



## Precise Cost Planning

You know in advance how much you will pay for invoices or loan repayments.



## Flexibility Brings Freedom

Forwards can be tailored exactly to your needs – from a specific date to long-term periods.



## Forward Contracts for Every Business

The size of your company doesn't matter. You can fix the exchange rate without fees starting from 10,000 EUR.



## Personalized Approach

You always have access to your dedicated dealer and trader, who will assist you in choosing the most suitable Forward contract.



## Comprehensive and Reliable Service

We monitor the exchange rate for you, funds are quickly available, and we take care of settlement deadlines.



## Has the Maturity Date Changed? No Problem

If you need to settle the Forward contract earlier or later, we can resolve it within minutes.

**Thanks to AMF-type forward contracts, you gain exchange rate stability, which significantly simplifies payment planning and pricing strategies.** Protect your company from currency risk while securing a competitive advantage. Don't speculate, don't take risks – choose stability!

\* This document represents the opinion of Citfin – Financial Markets a.s. and is intended for informational purposes only. It should not be considered financial advice, nor does it guarantee future profits. Forward contracts involve risk, which clients must fully understand. It is always essential for the client to carefully evaluate which type of hedging is most suitable, considering both costs and exchange rate advantages. By using Forward contracts, the client says STOP to exchange rate losses and uncertainty, but also STOP to potential additional currency gains resulting from favorable market movements.