PRICE LIST – INTEREST RATES OF PRODUCTS WITHDRAWN FROM OFFER

Annual interest rates. Price list applies for following deposits owners. If the deposit is terminated before maturity, no interest shall be paid. In case of deposits where other interest payment rules apply (or a handling charge applies) information has been put under the deposit. Interest on term deposits shall be capitalised at the end of the contractual deposit period. In cases of deposits where other interest capitalisation rules apply, the information has been placed by the deposit.

Starting from November 24, 2025, the Bank will no longer offer renewable term deposits.

Valid from 01.08.2026

Savings accounts and term deposits in PLN

Konto Oszczędnościowe – capitalization at the end of the calendar month

Balance in PLN	Up to 50 000 inclusive	Surplus over 50 000 up to 100 000	Surplus over 100 000 up to 250 000	Surplus over 250 000
Standard interest rate	0,50%	0,50%	0,50%	0,50%

Minimum balance to calculate interests is 1000 PLN. One Client can have one Konto Oszczędnościowe, regardless to the ownership relations on the account.

Konto Oszczędnościowe Codziennie Więcej – daily capitalization. Standard interest rate.

Balance in PLN	Up to 499 999,99	From 500 000
Interest rate	0,50%	1,50%

There is no minimum balance to calculate interests. In case of reaching the threshold of 500 000 PLN a rate is calculated on the total balance. One Client can have one Konto Oszczędnościowe Codziennie Więcej, regardless to the ownership relations on the account.

Fee for internal transfer order from the a/m savings accounts: first transfer in a calendar month without fees; every next one: 7,50 PLN. Fee collected from current account.

Lokata SuperProcent in PLN

Currency	PLN
Term/Balance	Minimum amount 1 000 PLN
3 months	0,01%
6 months	0,01%/0,05%*
12 months	0,05%
24 months	0,05%

After 3-, 6-, 12-, 24-month time deposit will be renewed on conditions applied in Price List for Lokata Millennium/Standardowa in PLN valid on renewal day.

* In case of opening through Millenet.

As of November 24, 2025, the deposit will no longer be a renewable term deposit.

Lokata Millennium/Standardowa* in PLN

Lokata Millennium*	1-366 days								24 months
Lokata Standardowa*	1 day	15 days	1 month	2 months	3 months	6 months	9 months	12 months	
Minimum amount 500 PLN	0,01%	0,01%	0,01%	0,01%	0,01%	0,01%	0,01%	0,01%	0,01%

* Lokata Millennium available in the Retail segment, Lokata Standardowa available in the Prestige and Private Banking segments.

As of November 24, 2025, the deposit will no longer be a renewable term deposit.

Lokata Coraz Lepsza

Minimum amount 1000 PLN			
1-3 months	4-6 months	7-9 months	10-12 months
0,01%	0,01%	0,01%	0,01%
13-15 months	16-18 months	19-21 months	22-24 months
0,01%	0,01%	0,01%	0,01%

Average interest rate for whole deposit term is 0,01% per annum. 24-month deposit. After 24 months' time deposit will be renewed on conditions applied in Price List valid on renewal day. Early redemption: interest shall be paid for each completed quarter.

As of November 24, 2025, the deposit will no longer be a renewable term deposit.

Lokata Wzrost

Balance/Subperiod	3 months [1]			6 months [2]		
	0 - 1 months	1 - 2 months	2 - 3 months	0 - 2 months	2 - 4 months	4 - 6 months
5 000,00 - 24 999,99	0,01%	0,01%	0,01%	0,01%	0,01%	0,01%
25 000,00 - 49 999,99	0,01%	0,01%	0,01%	0,01%	0,01%	0,01%
>= 50 000,00	0,01%	0,01%	0,01%	0,01%	0,01%	0,01%

Balance/Subperiod	12 months [3]			
	0 - 3 months	4 - 6 months	7 - 9 months	10 - 12 months
1 000,00 - 24 999,99	0,01%	0,01%	0,01%	0,01%
25 000,00 - 49 999,99	0,01%	0,01%	0,01%	0,01%
>= 50 000,00	0,01%	0,01%	0,01%	0,01%

Interest paid in the end of agreement period.
1) Fixed interest rate. Term deposit period - 3 months.
2) Fixed interest rate. Term deposit period - 6 months.
3) Fixed interest rate. Term deposit period - 12 months.

Early redemption:
1) Withdrawal before first subperiod - receive only invested capital.
2) After each sub-period, interests are received for concluded sub-period time.

Above interest rate involve also following time deposits after renewal: Lokata Progresywna available in the offer from 02.08.2004 to 10.10.2004, Lokata MilleOkazja, Lokata Pomarańczowa.
As of November 24, 2025, the deposit will no longer be a renewable term deposit.

Millennium Plus in PLN (variable rate savings account)

Balance/Subperiod	500,00 - 10 000,00	> = 10 000,01
14 days, 3/6/12 months	0,01%	

Interest capitalised quarterly, except for Millennium Plus 14 days, capitalised monthly. Minimum interest payment amount 5 PLN or equivalent.

Early redemption penalty:

Period	PLN
Millennium Plus 14 days	0,25%
Millennium Plus 3 months	2,50%
Millennium Plus 6 months	3,50%
Millennium Plus 12 months	5,00%

Early withdrawal penalty applied over amount early withdrawn, charged on CA. Withdrawal before maturity - interests are ¼ of accrued interest. Early redemption within first 30 days - interest are not paid.

The Bank closed the Millennium Plus savings accounts on February 1st, 2026.

Lokata Progresywna Plus, Lokata Progresywna Plus 10 %, Lokata Progresywna oraz Lokata Rosnąca

Period	Interest rate			
1-4 months	0,01%	0,01%	0,01%	0,01%
5-8 months	0,01%	0,01%	0,01%	0,01%
9-12 months	0,01%	0,01%	0,01%	0,01%

Capitalization after 12th month. Average interest rate 0,01% annually. Fixed interest rate increased every month.
As of November 24, 2025, the deposit will no longer be a renewable term deposit.

Lokata Słodki Zysk

Period/Amount	>= 1 000
12 months	0,01%

After 12 months' time deposit will be renewed on conditions applied in Price List valid on renewal day. Interest are paid into Client's current account monthly. Early redemption: a handling fee shall be charged from the bank account amounting to 50% of interest paid out for each completed 1-month period as of the date of deposit set-up or renewal. Interest shall not be accrued for the pending 1-month period.

As of November 24, 2025, the deposit will no longer be a renewable term deposit.

Lokata SuperZysk in PLN

Period	0-3 months	4-6 months	7-9 months	10-12 months
1st year	0,01%	0,01%	0,01%	0,01%
2nd year	0,01%	0,01%	0,01%	0,01%

Minimal amount 500 PLN. Interest rate for Customers who transfer income to PLN CA each month (required activation of service in branch). Maximum amount up to 10 declared transfers. If income transfers do not appear on the CA in 3-month period - interest rate is 0,01% annually. It is possible to open one time deposit for one Client/ for one CA.
As of November 24, 2025, the deposit will no longer be a renewable term deposit.

Term deposits variable interest rates in PLN

Period	1-5 months	6 months	9 months	12 months	24 months; 36 months
Interest rate	0,01%	0,01%	0,01%	0,01%	0,01%

Capitalisation after contract expiration.
As of November 24, 2025, the deposit will no longer be a renewable term deposit.

Lokata Promocyjna

Period/Funds allocation	50 % Promotion Deposit + 50 % Investment Deposit	
1 month	0,01%	Promotion Deposit sold jointly only with Investment Deposit

DuetPlus

Term/ Funds allocation	50% deposit (minimum amount 1000 PLN) and 50% fund deposit sold jointly with Millennium Funds	
3 months	1,00%	Deposit sold jointly with Absolute Return Subfund, Global Stable Growth Subfund, Global Equity Subfund, Global Alternatives Subfund or Corporate Bond Subfund.
6 months	1,00%	

Minimum amount of investment in DuetPlus: 2 000 PLN.

Investment units redemption: If redemption of investment units take place before maturity of time deposit connected with those funds, interest rates on time deposit will be decreased to level 0,01% per annum for all term of deposit. In case of renewable time deposit, after 3 or 6 months it will be renewed on conditions applied in Price List for 3 or 6-month Lokata Millennium/Lokata Standardowa in PLN valid on renewal day.

As of November 24, 2025, the deposit will no longer be a renewable term deposit.

Depozyt w Duecie

Term/ Funds allocation	50% deposit (minimum amount 1000 PLN) and 50% fund deposit sold jointly with Millennium Funds – unit class B	
3 months	1,00%	Deposit sold jointly with Classic Bond Subfund, Debt Instruments Subfund, Stable Growth Subfund, Economic Trend Subfund, Dynamic Subfund or Equity Subfund.
6 months	1,00%	

Minimum total investment amount: 2 000 PLN.

Maximum deposit amount is 100 000 PLN. A Customer may only have one deposit for a particular term i.e. one 3-month Deposit and one 6-month Deposit. In case of renewable time deposit, after 3 or 6 months it will be renewed on conditions applied in Price List for 3 or 6-month Lokata Millennium/Lokata Standardowa in PLN valid on renewal day.

As of November 24, 2025, the deposit will no longer be a renewable term deposit.

Wygodny Duet

Term/ Funds allocation	50% deposit and 50% Wygodny Portfel Investment Programme	
3 months	1,00%	Deposit sold jointly only with Wygodny Portfel Investment Programme.

Minimum amount of investment in Wygodny Duet: 20 000 PLN.
Interest on the term deposit shall be accrued at the fixed rate of 0,01% per annum for the entire life of the deposit in case of withdrawal from the Wygodny Portfel Investment Programme agreement within 30 days from its signing or complete redemption of monies from Wygodny Portfel Investment Programme during validity of the term deposit.

As of November 24, 2025, the deposit will no longer be a renewable term deposit.

MegaDuet (product available only in the Prestige and Private Banking segments)

Allocation	Term	50/50
Deposit/ External funds[1)]	3 months	1,00%
Deposit/BlackRock off shore funds[2)]	3 months	1,00%
Deposit/World Investment Programme [3)]	3 months	1,00%
Deposit/Structured Products [4)]	3 months	1,00%

MegaDuet - Minimum amount of investment: 50 000 PLN (25 000 PLN on term deposit and 25 000 PLN on investment product). Maximum amount paid into term deposit may constitute to 50% of whole investment. There is possibility to invest higher amount on investment product than on term deposit. Within one MegaDuet deposit client can choose more than one investment product but only from products with the same interest rate on deposit. In case of opening MegaDuet and Client resignation from investment product within MegaDuet, interest rate on time deposit will be decreased to the level of 0,01% per annum for whole term of deposit.
The interest rate applied in case of withdrawal of funds before maturity: 0,00%.

As of November 24, 2025, the deposit will no longer be a renewable term deposit.

1) Stable growth, balanced, equity funds from: NN Investment Partners TFI SA, Esaliens TFI S.A., Investors TFI S.A.
2) BlackRock Global Funds. In case of choice of MegaDuet with BlackRock Global Funds in currency EUR/USD the deposit is opened in PLN.
3) World Investment Programme with investment funds: PZU TFI S.A., Aviva Investors Poland TFI S.A., NN Investment Partners TFI S.A., Investors TFI S.A., Millennium TFI S.A., Generali Investments TFI S.A., Quercus TFI S.A., Skarbiec TFI S.A., Ipopema TFI S.A., BlackRock Global Funds, Franklin Templeton, Schroder Investment Management, Fidelity Investments. For MegaDuet with World Investment Programme in EUR/USD deposit part is in PLN currency.
4) Structured Products - Banking Securities and Structured Bonds according with the current offer in the Bank.

Program Inwestycyjny Millennium w Duecie

Term/ Funds allocation	50% deposit i 50% Program Inwestycyjny Millennium	
3 months	1,50%	Deposit sold jointly with Program Inwestycyjny Millennium

Minimum amount of investment: 2 000 PLN. In case of renewable time deposit, after 3 months it will be renewed on conditions applied in Price List for 3-month Lokata Millennium/Lokata Standardowa in PLN valid on renewal day. **As of November 24, 2025, the deposit will no longer be a renewable term deposit.**

Savings accounts and term deposits in FX

Millennium Plus in EUR and USD (variable rate savings account)

Period/currency	> =200 USD/EUR
3/6/12 months	0,01%

Interest capitalised quarterly. Minimum interest payment amount 5 PLN or equivalent.

Early redemption penalty:

Period/currency	USD	EUR
Millennium Plus 14 days	-	-
Millennium Plus 3 months	0,75%	0,50%
Millennium Plus 6 months	1,00%	0,75%
Millennium Plus 12 months	1,25%	1,00%

Early withdrawal penalty applied over amount early withdrawn, charged on CA. Withdrawal before maturity - interests are ¼ of accrued interest. Early redemption within first 30 days - interest are not paid.

The Bank closed the Millennium Plus savings accounts on February 1st, 2026.

Lokata SuperProcent in EUR

Currency	EUR
Term/Balance	Minimum amount 200 EUR
6 months	0,01%
12 months	0,01%

After 6- or 12-month time deposit will be renewed on conditions applied in Price List for Lokata Millennium/Standardowa in EUR valid on renewal day. **As of November 24, 2025, the deposit will no longer be a renewable term deposit.**

Lokata Millennium; Lokata Standardowa; Lokata Millenet (fixed interest rate)

Period/currency	EUR	USD/GBP
1-15 days, 1 month, 2 months, 3 months, 6 months, 12 months	0,01%	0,05%

Capitalisation after contract expiration.
As of November 24, 2025, the deposit will no longer be a renewable term deposit.

Term deposits - variable interest rate

Period/currency	> =200 USD/EUR
6/9/12/24/36 months	0,01%

Capitalisation after contract expiration.
As of November 24, 2025, the deposit will no longer be a renewable term deposit.

Savings accounts and time deposits migrated from eurobank

Rachunek Oszczędnościowy Ekstra Zysk

Fixed interest rate	
Offer for Customers without income transfer	0.75%
Offer for Customers with income transfer	1.00%

Regulations of the Rachunek Oszczędnościowy Ekstra Zysk offering, which stipulates the principles of granting particular interest Rates, is available in Branches and on www.bankmillennium.pl

The Bank closed the Rachunek oszczędnościowy Ekstra Zysk on February 1st, 2026.

Rachunek Oszczędnościowy PROgres

Balance	up to 1 000 PLN	from 1 000.01 up to 10 000 PLN	from 10 000.01 up to 50 000 PLN	from 50 000.01 up to 100 000 PLN	from 100 000.01 PLN
Fixed interest rate	0.00%	0.75%	0.75%	0.75%	0.75%

The interest rate presented for a particular range of amounts applies to the entire balance of the account.

The Bank closed the Rachunek oszczędnościowy PROgres on February 1st, 2026.

Rachunek oszczędnościowy

Interest rate (fixed)
0.75%

The Bank closed the Rachunek oszczędnościowy on February 1st, 2026.

Agreement on the a/m savings accounts are signed for a defined period. **The agreements will be renewed until January 31, 2026.**

Interest on money on the a/m savings accounts is capitalised at the end of the calendar month.

Fee for an internal transfer from the a/m savings accounts: first 6 transfers in a calendar month are free of charge; every subsequent transfer: 5 PLN; The fee is collected from the current account.

Lokata New money eurobank deposit

Period	Fixed interest rate up to 50 000 PLN
3 months	2.00%

A condition for setting up a deposit is for the Customer to provide new money on the account, understood to mean the difference between the balance of the Customer's account on the day of setting up the Deposit, and the balance of the Customer's account on 30.09.2019. All accounts owned or co-owned by the Customer are considered for the purpose of determining the value of new money. In case of Customers who signed the account agreement after 30.09.2019, the amount of new money is the balance of the account as of the day of setting up the Deposit. The deposit is not renewable.

As of November 24, 2025, the deposit will no longer be a renewable term deposit.

Deposit in the Lokata z Funduszem "Kapitalny duet" Offer

Period	Fixed interest rate
4 months	5.00%

After 4 months the deposit shall be renewed with an interest rate valid for a 3-month tenor of Time Deposit with fixed interest rate, migrated from eurobank. **As of November 24, 2025, the deposit will no longer be a renewable term deposit.**

Time deposit with fixed interest rate, Mobile deposit with fixed interest rate

Period	Interest rate (irrespective of amount or channel of setting up the deposit)
1 month	0.01%
2 months	0.01%
3 months	0.01%
6 months	0.01%
9 months	0.01%
12 months	0.01%
18 months	0.01%
24 months	0.01%
36 months	0.01%
48 months	0.01%

Interest rate on deposits withdrawn before maturity:
- 36-month term deposit with fixed interest rate: 1.75% for deposits set up or renewed before 9 November 2019, 1.00% for deposits renewed starting from 9 November 2019 to 26 March 2020, 0.40% for deposits renewed starting from 27 March 2020 to 20 April 2020 and 0.00% for deposits renewed starting from 21 April 2020.
- 48-month term deposit with fixed interest rate: 2.00% for deposits set up or renewed before 9 November 2019, 1.00% for deposits renewed starting from 9 November 2019 to 26 March 2020, 0.40% for deposits renewed starting from 27 March 2020 to 20 April 2020 and 0.00% for deposits renewed starting from 21 April 2020. **As of November 24, 2025, the deposit will no longer be a renewable term deposit.**

Reference deposit with variable interest rate

Period	Interest rate
12 months	3,75% (stopa referencyjna NBP)
24 months	3,95% (stopa referencyjna NBP + 0,20%)
36 months	4,00% (stopa referencyjna NBP + 0,30%)

As of November 24, 2025, the deposit will no longer be a renewable term deposit.

Time deposit with variable interest rate based on NBP reference rate

Period	Up to 9 999.99 PLN		From 10 000 PLN	
	Branch	Internet or phone	Branch	Internet or phone
7 days	3,00%	3,00%	3,00%	3,00%
14 days	3,00%	3,00%	3,00%	3,00%
1 month	3,05%	3,05%	3,10%	3,10%
3 months	3,50%	3,50%	3,55%	3,55%
6 months	3,70%	3,70%	3,75%	3,75%
12 months	4,05%	4,05%	4,10%	4,10%
24 months	4,90%	5,00%	5,00%	5,10%
36 months	5,00%	5,10%	5,10%	5,20%

As of November 24, 2025, the deposit will no longer be a renewable term deposit.

Time deposit in foreign currency with fixed interest rate

Period	EUR	USD	GBP
1 month	-	0.01%	-
3 months	0.01%	0.01%	0.01%
6 months	0.01%	0.01%	0.01%
12 months	0.01%	0.01%	0.01%

A time deposit in foreign currency may be set up only from a current account kept in this currency. **As of November 24, 2025, the deposit will no longer be a renewable term deposit.**

Lokata Dynamiczna (variable interest rate dependent on the NBP reference rate)

Period	Interest rate
12 months	4,10%

If the deposit is terminated before maturity, interest shall be paid at the rate of 4,10%. **As of November 24, 2025, the deposit will no longer be a renewable term deposit.**

Deposit with daily capitalisation

Period	Fixed interest rate (irrespective of amount or channel of setting up the deposit)
1 month	0.01%
2 months	0.01%
3 months	0.01%
4 months	0.01%
6 months	0.01%
9 months	0.01%
12 months	0.01%
18 months	0.01%
24 months	0.01%

Interest on a deposit with daily capitalisation is capitalised at the end of every day. **As of November 24, 2025, the deposit will no longer be a renewable term deposit.**

Deposit with investment fund

Period	Fixed interest rate on the deposit part
3 months	0.01%
4 months	0.01%
6 months	0.01%
12 months	0.01%

As of November 24, 2025, the deposit will no longer be a renewable term deposit.

100-day deposit after renewal of the deposit (fixed interest rate)

Period	Up to 10 000 PLN	From 10 000,01 to 100 000 PLN
100 days	0.01%	0.01%

As of November 24, 2025, the deposit will no longer be a renewable term deposit.

Lokata Na dobry początek

Period	From 200 PLN to 100 000 PLN
3 months	2.50%/3.00%

The "Lokata Na dobry początek" promotion continued from 06.08 till 30.11.2018 as well as 01.03.2019 to 31.05.2019. The time deposit was available to Customers who during the period of at least 12 months before the day of joining the Promotion did not have an Account and during the Promotion period they conclude an agreement on maintaining an Account. A Customer can set up one Lokata Na dobry początek deposit in a branch, in the eurobank online system or in the mobile app, within 30 days from opening the Account. After 3 months the deposit shall be renewed with an interest rate valid for a 3-month tenor of Time Deposit with fixed interest rate, migrated from eurobank and valid on the day of deposit renewal.

As of November 24, 2025, the deposit will no longer be a renewable term deposit.

Lokata Na dobry początek

Period	From 200 PLN to 100 000 PLN
3 months	2.50%

The "Lokata Na dobry początek" promotion continued from 01.07 till 30.09.2019. The time deposit was available to Customers who during the period of at least 12 months before the day of signing the Account Maintenance Agreement, were not owners, co-owners or authorised representatives to an Account and also were not parties to an Electronic Banking Agreement and during the Promotion period they conclude an agreement on maintaining an Account. A Customer can set up one Lokata Na dobry początek deposit in a branch, in the eurobank online system or in the mobile app, within 30 days from opening the Account. Renewed deposits shall have the interest rate, which is valid for a 3-month tenor of Time Deposit with fixed interest rate, migrated from eurobank and valid on the day of deposit renewal.

As of November 24, 2025, the deposit will no longer be a renewable term deposit.

Lokata na start internetowa

Period	From 200 PLN to 10 000 PLN
3 months	3.00%

The deposit was available during 30 days from activation of the eurobank online system for the first time.

As of November 24, 2025, the deposit will no longer be a renewable term deposit.

Lokata na start mobilna

Period	From 200 PLN to 10 000 PLN
3 months	3.00%

The deposit was available during 30 days from activation of the mobile app on the first device.

As of November 24, 2025, the deposit will no longer be a renewable term deposit.

Deposits migrated from Bank Wschodni with fixed interest rate

Period	Interest rate
1 month	0.40%
3 months	0.40%
4 months	0.40%
12 months	0.40%

The interest rate on deposits withdrawn before maturity - for deposits renewed before 9 November 2019 it is 0.75% as well as 0.00% (no interest) for deposits renewed starting from 9 November 2019.

Deposits migrated from Bank Wschodni with variable interest rate (dependent on NBP reference rate)

The interest rate on deposits withdrawn before maturity - for deposits renewed before 9 November 2019 it is 0.75% as well as 0.00% (no interest) for deposits renewed starting from 9 November 2019.

As of November 24, 2025, the deposit will no longer be a renewable term deposit.

Savings-investment products

Lokata Promocyjna 3M

Term/ Funds allocation	Structured Deposit and Promotion Deposit	
3 months	3,50%	Promotion Deposit sold jointly only with currently offered Structured Deposit with investment term longer than 12 months.

Minimum amount of Promotion Deposit: 1 000 PLN. Minimum total amount of the investment 11 000 PLN (1 000 PLN Promotion Deposit and 10 000 PLN Structured Deposit). Maximum amount of Promotion Deposit is up to 50% of whole package. Structured Deposit can be opened for amount higher than of Promotion Deposit. Deposit is available as non-renewable. Early redemption: termination of Structured Deposit during the subscription term results in the termination of Promotion Deposit. Early redemption of Promotion Deposit: no interest shall be paid.

Lokata Aukcje

term	minumum	maximum
15 dni	0,50%	3,80%

Lokata na Nowe Środki

term	rate
12 miesięcy	3,00%
18 miesięcy	3,00%

Other time deposits - interest rate in case of renewal

Renewed Promocyjna Lokata Procentująca, Promocyjna Lokata Nowy Start, Promocyjna Lokata Nowe Oszczędności, Promocyjna Lokata Na dobry Start, Promocyjna Lokata na Nowe Środki, Promocyjna Lokata Na dobry początek deposits shall have the interest rate, which is valid for a 3-month tenor of Time Deposit with fixed interest rate, migrated from eurobank and valid on the day of deposit renewal.

As of November 24, 2025, the deposit will no longer be a renewable term deposit.

Other bank accounts - variable rates

Name of account	Interest rate
Dobre Konto, Konto Osobiste, Konto Osobiste Premium, Konto Internetowe, Konto Osobiste Student, Konto Osobiste Junior, Konto Osobiste Prestige Junior, Konto Bankowości Prywatnej Junior, Konto Osobiste Piast Konto techniczne Piast Konto 360° Konto 360° Student Konto Osobiste Prestige Konto Prestige Word Accounts migrated from eurobank: Konto W pełni Konto Standard Konto Active Konto Classic Konto Na co dzień Konto Prestige Konto Junior Rachunek walutowy w EUR/USD/GBP Podstawowy rachunek płatniczy	0,00%

Interest on past-due debt on bank accounts:

1) for agreements signed up to 10.11.2019: 4-times the current lombard loan rate of the National Bank of Poland;
2) for agreements signed from 11.11.2019: 2-times the statutory late payment interest rate as stipulated in art. 481 of the Civil Code.