



《放債人條例》第163章 修訂已經生效

Amendments to the Money Lenders
 Ordinance (Cap.163) now in effect

法定貸款利率上限為年息**48%**

The statutory interest rate cap for
 loans is 48% per annum

敲詐性利率門檻則為年息**36%**

The threshold of the extortionate interest
 rate is 36% per annum

如對貸款利率存疑

用實際利率計算機Check吓啦!

If you are unsure about the interest rate of a loan,
 you can verify it using the Effective Interest Rate Calculator



實際利率計算機 使用指南

Effective Interest Rate Calculator User Guide

低息? **LOW** interest rate?

借錢利息係幾多, 唔好人講你就信!
 Don't just take the interest rate
 claimed by money lenders at face value!



點Check?
 下一頁教你!

How to check?
 Tell you on the next page!



了解更多審慎借貸資訊 Learn more about prudent borrowing



例子

Example

甲先生急需現金周轉，故向財務公司借了**\$100,000**，

並分攤**48個月**還款。財務公司通知他每月需繳付**\$2,393.4**。

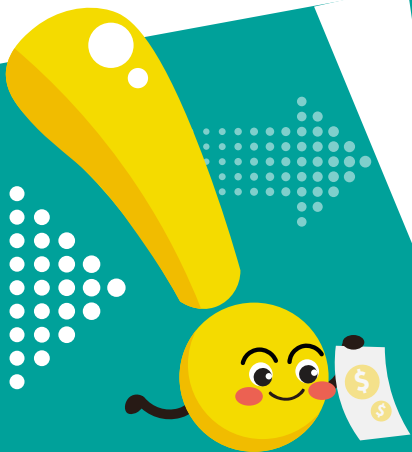
In urgent need of cash flow, Mr. A borrowed **\$100,000** from a money lender to be repaid over **48 months**. The money lender told him the monthly payment is **\$2,393.4**.

根據實際情況，按照指示輸入便可以得出貸款的實際利率。

By entering the information based on your actual situation, you can calculate the effective interest rate of the loan.

所以甲先生貸款的
實際利率為 **7.29%**

So the effective interest rate of Mr. A's loan is 7.29%.



實際利率計算機

Effective Interest Rate Calculator

貸款詳情 (港元)

Particulars of Loans (HK\$)

根據《放債人條例》(第163章) 附表2計算出的實際利率

Effective Rate of Interest Calculated in Accordance with Schedule 2 to the Money Lenders Ordinance (Cap.163)

借入款額 Amount Borrowed	(A)	100,000.00	100000
扣除款額 (利息、服務費等) Amount Deducted (Interest, Services charges, etc.)	(B)	0	0
本金款額 Amount of Principal	(C)= (A)-(B)	100,000.00	
每期應繳款項 Amount payable per instalment	(D)	2,393.40	2393.4
分期還款期數 No. of instalment	(E)	48	48
每期還款的相隔時間 (即每次付款的相隔時間) Interval of each instalment (i.e. Interval between successive payments)	(1a) 單位 Units	月 Month	月 Month <input type="text"/>
	(1b) 相隔時間 是否為 完整公曆月? Is the interval in complete month(s)?	是 YES	是 YES <input type="text"/>
	(2a) 公曆月的數目 Number of month(s)	1	1
	(2b) 不完整 公曆月的日數 Number of days of incomplete month(s)	N/A	
應繳款額總數 Total Amount Payable	(F)= (D)x(E)	114,883.20	
利息總額 Total Amount of Interest	(G)= (F)-(C)	14,883.20	

根據附表2第4段計算出的實際利率

Effective Rate of Interest Calculated in Accordance with Paragraph 4 of Schedule 2

年利率 = **7.29%**
Interest rate per annum

甚麼是扣除款項?

What is a Deduction?

財務公司可能會以不同名目向你收取額外費用，例如手續費、保證金、服務費等。

Money lenders may often impose additional charges on borrowers under various names, such as processing fees, security deposits, service charges, and so on.



想知借貸計劃的 實際利率是多少?

Wondering the effective interest rate of your loan?

立即試用實際利率計算機：

Try the effective interest rate calculator now :

中文版



English

