

借貸前

評估按時還款能力

Evaluate your ability to repay on time
before borrowing

借貸前緊記評估自己**按時還款**的能力，避免因拖欠還款而產生額外利息及收費，令債務愈滾愈大，並量入為出，審慎理財。

Evaluate your ability to **repay on time** before borrowing to avoid incurring additional interest and charges, which may pile up your debts. Spend within your means and manage your finance prudently.



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

公司註冊處
Companies Registry

cr.gov.hk



忠告兄弟 Warning Bros



中華人民共和國香港特別行政區政府
財經事務及庫務局
Financial Services and the Treasury Bureau
The Government of the Hong Kong Special Administrative Region
of the People's Republic of China

2022年 《放債人條例》修訂

Amendments to
the Money Lenders Ordinance
(Cap. 163)

第163章

於2022年12月30日生效
come into operation on 30 December 2022



主要修訂包括：
Major amendments are:

法定貸款利率上限由年息60%下調至**48%**；及
Lowering the statutory interest rate cap on a loan
from 60% to **48%** per annum; and

敲詐性利率門檻由年息**48%**下調至**36%**
Lowering the threshold for extortionate
interest rate from **48%** to **36%** per annum

甚麼是法定貸款利率上限？

根據《條例》第 24 條，任何人以超過法定貸款利率上限貸出款項或要約貸出款項，即屬犯罪，可面臨罰款及監禁。法定貸款利率上限於 2022 年 12 月 30 日前為年息 60%，2022 年 12 月 30 日起下調為年息 48%。

What is the Statutory interest rate cap?

Section 24 of the Ordinance provides that any person who lends or offers to lend money at a rate beyond the statutory interest rate cap commits an offense, and may be fined and face imprisonment. The statutory interest rate cap was 60% per annum before 30 December 2022, and is lowered to 48% per annum with effect from 30 December 2022.

甚麼是敲詐性利率門檻？

根據《條例》第 25 條，如貸款利率超過敲詐性利率門檻，法庭如信納有關交易屬敲詐性，可重新商議該宗交易。敲詐性利率門檻於 2022 年 12 月 30 日前為年息 48%，2022 年 12 月 30 日起下調為年息 36%。

What is the extortionate interest rate threshold?

Section 25 of the Ordinance provides that if the interest rate exceeds the extortionate rate threshold, the court may reopen the transaction if it is satisfied that the transaction is extortionate. The extortionate interest rate threshold was 48% per annum before 30 December 2022, and is lowered to 36% per annum with effect from 30 December 2022.

我的現有貸款會否受到影響？

新的貸款利率上限及敲詐性利率門檻只適用於 2022 年 12 月 30 日或以後生效的貸款協議，在此日期前已生效的協議則不受影響。



Is my existing loan affected?

The revised interest rate cap and extortionate rate threshold only apply to loan agreements coming into force on or after 30 December 2022. Agreements that came into force prior to that date are not affected.

如何知道我的貸款利率？

根據放債人牌照的要求，在訂立任何貸款協議之前，放債人必須向擬借人解釋協議的全部條款，包括以年息百分率表示的貸款利率以及根據該協議須支付的利息總額。

《條例》第 18 條亦規定放債人須給予借人還款協議的摘要或備忘錄副本，當中須列明所收取的貸款利率。

如對貸款利率的計算有疑問，可使用公司註冊處網站設置的利率計算機。

How do I know the interest rate of my loan?

It is a requirement under the Money Lenders Licence that before entering into any agreement for loan, a money lender must give explanation to the intending borrower of all the terms of the agreement, including the interest rate expressed as a rate per cent per annum and the total amount of interest payable under the agreement.

Under section 18 of the Ordinance, money lenders must give a copy of a note or memorandum of the lending agreement to the borrower, which shall contain information on the rate of interest charged on the loan.

If you are in doubt about the calculation of the interest rate of a loan, an interest rate calculator is available on the Companies Registry's website for you to check.



利率計算機 Interest Rate Calculator

中文版 | [cr.gov.hk/to/services/money-lenders/calculator.htm](https://www.cr.gov.hk/to/services/money-lenders/calculator.htm)
English | [cr.gov.hk/en/services/money-lenders/calculator.htm](https://www.cr.gov.hk/en/services/money-lenders/calculator.htm)

中文版



English

