

Interest Calculator



or Register

Find out how much interest you pay or earn when you hold a currency position over a period of time.

Interest Calculator

Account Currency	USD	<input type="button" value="v"/>
Interest Type	Trade	<input type="button" value="v"/>
Currency Pair	EUR/CHF	<input type="button" value="v"/>
Trade Price (EUR/CHF)	1.2061	
Current Price (CHF/USD)	1.09179	
Current Price (EUR/USD)	1.31671	
Action	Buy/Long	<input type="button" value="v"/>
Lend Rate (%)	0.51	
Borrow Rate (%)	0.5	
Number of Units	1000000	
Hours Held	24	
<input type="button" value="Calculate"/>		
Interest Earned (USD)	-0.36	

How to Use This Tool

1. Select your primary currency.
(This is the currency the tool will use to show the calculated interest.)
2. Choose the position's currency pair.
(The current exchange rates and interest are then filled in.)
3. Choose the action (the type of trade, buy or sell).
4. Type in the number of units held.
5. Type in the number of hours the position will be held.
6. Use the **Calculate** button.
(The interest you'll receive or pay is shown in the Interest Earned field. Negative values indicate interest must be paid.)

Notes

If you want, you can change the current values to use [historical currency rates](#) or [historical interest rates](#).
(To go back to current values, select another currency pair, then select the current currency pair again.)

[Find out more about OANDA interest rates.](#)

TRY

[Curr Calc](#)
[Marr](#)
[Marr](#)
[Fore Calc](#)
[Sprr Calc](#)

How This Tool Works

This tool calculates the interest gained or owed when buying or selling a specific number of units of a currency pair. It calculates this value in the primary currency (as chosen by the user).

It uses the following formulas.

For a long position:

1. Borrowed Interest = units * (BASE) Interest Rate % * (Time in years) * (BASE)/Primary Currency
2. Lent Interest = (converted units) * (QUOTE) Interest Rate % * (Time in years) * (QUOTE)/Primary Currency
3. Total Interest = Borrowed Interest - Lent Interest

For a short position:

1. Borrowed Interest = (converted units) * (QUOTE) Interest Rate % * (Time in years) * (QUOTE)/Primary Currency
2. Lent Interest = units * (BASE) Interest Rate % * (Time in years) * (BASE)/Primary Currency
3. Total Interest = Borrowed Interest - Lent Interest

FOREX ACCOUNTS

[Forex Demo Account](#)
[Forex Managed Account](#)
[Forex Trading Account](#)
[MetaTrader 4](#)

MOBILE TRADING APPS

[Android Forex App](#)
[iPad Forex App](#)
[iPhone Forex App](#)
[BlackBerry Forex App](#)

ANALYTICAL TOOLS

[Economic Indicators](#)
[Forex News](#)
[Forex Blog](#)
[Forex Open Position Ratios](#)

LEARN FOREX

[Learn Currency Trading](#)
[Forex Technical Analysis](#)
[Forex Infographics](#)
[Forex Indicators](#)

MOST POPULAR

[Forex Forums](#)
[Gold Trading](#)
[OANDA Labs](#)
[Currency Converter](#)

Trading off-exchange foreign exchange on margin carries a high level of risk and is not suitable for all investors. Trading through an online platform carries additional risks. Please refer to our more detailed [Risk Warning](#), and [NFA's FOREX INVESTOR ALERT](#).

[Terms of Use](#) [Privacy Policy](#) [Site Map](#) [Legal](#) [Contact Us](#) [Feedback](#)

© 1996 - 2012 OANDA Corporation. All rights reserved. "OANDA", "fxTrade" and OANDA's "fx" family of trade marks are owned by OANDA Corporation. All other trade marks on this Website are the property of their respective owners.