

Interest Calculator



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	
Interest Type	Trade	
Currency Pair	EUR/CHF	
Trade Price (EUR/CHF)	1.2061	
Current Price (CHF/USD)	1.09179	
Current Price (EUR/USD)	1.31671	
Action	Buy/Long	
Lend Rate (%)	0.51	
Borrow Rate (%)	0.5	
Number of Units	1000000	
Hours Held	24	
<div>Calculate</div>		
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.](#)

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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

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