

[Home](#) > ... > [Taking Legal Action](#) > [Where and How](#) > [Interest Rates](#) > Netherlands

Interest rates

 Netherlands

Content provided by:



European Judicial Network
(in civil and commercial
matters)

1 Is "statutory interest" provided for in the Member State? If so, how is "statutory interest" defined in this Member State?

The Netherlands has a statutory interest rate. Statutory interest is the interest that, by law, a creditor can demand from a debtor who owes them money.

A distinction is made between statutory interest for non-trade transactions (Article 6:119 of the Civil Code) and statutory interest for trade transactions (Articles 6:119a and 6:119b of the Civil Code).

Statutory interest for non-trade transactions means interest relating to contracts with private individuals and consumers.

Statutory interest for trade transactions means interest relating to contracts between businesses, and between businesses and government organisations.

2 If yes, what is the amount/rate and legal basis for it? If different rates of statutory interest are provided for, what circumstances and conditions apply?

The statutory interest for non-trade transactions has, since 1 January 2024, been 7%. The legal basis for this is Article 6:119 of the Civil Code. The statutory interest for trade transactions has, since 1 January 2024, been 12.50%. The legal basis for this is Article 6:119a for trade transactions between businesses. The legal basis for transactions with government organisations is to be found in Article 6:119b of the Civil Code.

3 If necessary, is there further information available on how to calculate statutory interest?

The statutory interest rate for non-trade transactions is laid down on a half-yearly basis in the *Besluit vaststelling wettelijke rente* (Decree establishing the statutory interest rate), pursuant to the first paragraph of Article 6:120 of the Civil Code. The rate is calculated on the basis of the interest rate applied by the European Central Bank (ECB) to its main refinancing operations (the reference rate) plus 2.25 percentage points, rounded to the nearest half a percent. The statutory interest rate is adjusted, if necessary, twice a year on 1 January and 1 July, whereby the date taken into account for the reference rate is the previous 31 October or 30 April respectively.

The statutory interest rate for trade transactions is laid down pursuant to the second paragraph of Article 6:120 of the Civil Code. It can be adjusted on 1 January and 1 July of each year. The statutory interest rate for trade transactions is the same as the interest rate applied by the European Central Bank (ECB) to its main refinancing operations on the first calendar day of the half-year in question, plus eight percentage points.

4 Is there free online access available to the legal basis mentioned above?

Yes. Book 6 of the Civil Code can be consulted [here](#). The [Decree establishing the statutory interest rate](#) can also be consulted online. The half-yearly adjustment of the statutory interest rate for non-trade transactions is published in the Bulletin of Acts and Decrees.

Further information can be found on the [Government website](#).

■ Last update: 10/03/2025

The national language version of this page is maintained by the respective EJM contact point. The translations have been done by the European Commission service. Possible changes introduced in the original by the competent national authority may not be yet reflected in the translations. Neither the EJM nor the European Commission accept responsibility or liability whatsoever with regard to any information or data contained or referred to in this document. Please refer to the legal notice to see copyright rules for the Member State responsible for this page.