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Dutch

Interest rates

Netherlands

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-----English-----

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

The Netherlands does have statutory interest. This is the interest which a creditor can legally demand in the event of a late payment.

A distinction is drawn between statutory interest for non-commercial transactions (Article 6:119 of the Civil Code) and statutory interest for commercial transactions (Article 6:119a of the Civil Code).

Statutory interest for non-commercial transactions applies to all agreements with private individuals or consumers.

Statutory interest for commercial transactions applies to all agreements with 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?

Statutory interest for non-commercial transactions is 2 %. Statutory interest for commercial transactions is 8 %.

Statutory interest can fluctuate.

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

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

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