

## **Interest Calculation for TWD Loan and Deposit**

### **新台幣存放款計息方式**

The interest on the New Taiwan Dollars loan or deposit is calculated on daily basis and based on 365 days for a year. The amount of interest is the sum of the daily balance (i.e. the total) multiplied by its annual interest rate and then divided by 365.

新臺幣存放款之利息，採按日計息，依一年實際存款天數除以一年 365 天計算。每日存放款餘額之和（即總積數）先乘其年利率，再除以 365 即得利息額。