Charging Interest: Loans or Borrowed Items

Prohibitions of charging interest *(ribit)* apply only to loans of money or a commodity (*halva'a*), not to borrowed items (*she'eila*):

1. **Loan/*Halva'a***

You do not get back the exact item you loaned but, rather, some equivalent of the original, such as money. The borrower may not give back more than he/she borrowed and the recipient may not accept more. Even saying “thanks” is considered to be a form of interest.

2. **Borrowed Items/*She'eila***

The original item is returned to the loaner (for example, borrowing a car), and there is no prohibition of paying more than what was originally received.

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