

Matters of Interest-Ten Different Forms of Ribbis

There are various types of ribbis. It is important to be able to identify exactly which form of ribbis is involved in each specific transaction, as the laws – as well as the recourse – may vary accordingly.

The various forms of ribbis include:

RIBBIS KETZUTZA - fixed interest; forbidden mid'Oraisa

RIBBIS SHE'AINA KETZUTZA- unstipulated ribbis; forbidden mid'Rabbanan

TZAD ECHAD B'RIBBIS - one-sided ribbis; cases where the existence of ribbis is subject to a specific occurrence

RIBBIS MUKDEMES - paid in advance of a loan

RIBBIS M'UCHERES - paid after the loan was made, but not required under its terms

AVAK RIBBIS - “dust” of ribbis; cases prohibited mid'Rabbanan

RIBBIS DEVARIM - a verbal gift like effusive thanks, a blessing, or an honor

RIBBIS DERECH MEKACH UMEMKAR - ribbis derived from a sale

HA'RAMAS RIBBIS - ribbis by trickery

MECHZEI K'RIBBIS - acts forbidden because they appear to be ribbis, though they aren't