

What is Ribbis Derech Mekach?

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Question: I have heard the term *ribbis derech mekach* used quite a bit. What does it mean?

Answer: To preface, it is important to know that the laws of *ribbis* are very complicated and a comprehensive explanation of all the variables is beyond the scope of these *shiurim*. The goal of these segments is simply to create an awareness of various issues so that people will know how to spot potential concerns that they should discuss with a competent halachic authority.

Having said that, in my opinion, *ribbis derech mekach* is the application of *ribbis* that is most important to discuss.

In general, people are aware that transactions in the form of a loan may be subject to *ribbis* issues. They know that they should ask a *shailah* if they are getting involved with a loan wherein the payment will be more than the amount of money that was lent. However, *ribbis derech mekach* is when a *ribbis* transaction is in the form of a business deal or purchase, and many people are unaware that *ribbis* issues could come into play at all. For this reason, it is important to discuss the laws of *ribbis derech mekach*, so that people will gain an awareness of the fact that business transactions and the like could be problematic and will know when they should be asking *shailos*.