Oregon Payday Loan Fee Schedule

Payday lending in Oregon is regulated by the Oregon Department of Consumer and Business Services, Division of Financial Regulation, under Oregon Revised Statutes (ORS).

Loan terms are standardized under the ORS 725A.010 et seq.

- **Maximum loan amount**: $50,000
- **Loan term**: minimum 31 days, maximum 60 days
- **Maximum APR**: 36%
- **Origination fee**: up to $10 per $100 advanced, or $30 maximum

31-Day Payday Loan Example

Advanced Amount	Origination Fee	Interest (36% APR)	Total Loan Cost
$100	$10	$3.05	$113.05
$200	$20	$6.10	$226.10
$300	$30	$9.15	$339.15
$500	$30	$15.25	$545.25

Examples are for illustrative purposes only. Actual terms, APR, and repayment schedules vary by lender and borrower qualifications.

Additional Conditions

- **Renewals**: limited to 2
- **Waiting period**: 7 days after repayment
- **Maximum active loans**: 1 per borrower
- **Prohibited fees**: no multiple NSF fees, no collection or court costs beyond actual expenses

Contact information

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