年利率（APR）与贷款利率：如何理解房贷的真实成本

2024年4月9日 贷款基础知识

申请房贷时，贷款机构必须向您公开两个数字：贷款利率和年利率（APR）。大多数借款人只关注贷款利率——但年利率（APR）能揭示更完整的信息。本文将详细讲解年利率（APR）的计算方法，以及它对您的实际意义。

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