WHAT IS CLAIMED IS:

1. A method for preparing methyl formate, comprising at least the steps of:

a) introducing a raw material containing formaldehyde, methanol and/or dimethyl ether into a first reaction zone to come into contact with a catalyst A, so as to obtain a component I;

b) introducing the component I obtained in step a) into a second reaction zone to come into contact with a catalyst B, so as to obtain methyl formate as a product, dimethyl ether, and a component II by separation; and

c) returning dimethyl ether obtained by separation in step b) to the first reaction zone, and returning the component II to the second reaction zone;

wherein, in step a), the temperature is 50-100℃in the first reaction zone; the ratio of formaldehyde, methanol and/or dimethyl ether in the raw material is formaldehyde:methanol and/or dimethyl ether = 1:2-4 based on the mole number of carbon atoms contained in respective component; and the mass hourly space velocity of formaldehyde in the raw material is 0.01-15.0 h^{-1};

in step b), the temperature is 50-200℃ and the pressure is 0.1-10 Mpa in the second reaction zone; and

the components in the first reaction zone and the second reaction zone are each independently a gas phase and/or a liquid phase.

2. The method according to claim 1, characterized in that in step a), the catalyst A is charged in a rectification unit for reaction; the rectification unit for reaction has a reflux ratio of 0.5-10 and a temperature of 60-90℃; and the mass hourly space velocity of formaldehyde in the raw material is 0.5-3.0 h^{-1}.

3. The method according to claim 1, characterized in that in step a), the molar ratio of methanol in methanol and/or dimethyl ether in the raw material is 0-50% based on the mole number of carbon atoms contained in respective component.

4. The method according to claim 1, characterized in that in step a), dimethyl ether in methanol and/or dimethyl ether in the raw material is partially or entirely obtained from from the second reaction zone by separation.