Fatwa no. 14294:

Q: Some of our customers who buy groceries from us used to ask us for exchange. They ask, for example, to exchange 100 riyals, and if I do not have but 70 riyals. They say: "Give me this 70 riyals and I will take the rest at another time." I told them that this is not permissible. They used to say: "We will bear the sin of doing so." But I asked some of the scholars in our village who told me that exchange should be completed without delaying any portion of the money. I would like your eminence to point out the whole matter for me and my customers. May Allah reward you well!

A: Exchanging money must be completed at the same meeting when the contract is held. It is not permissible to receive some of it and delay another part. It was authentically reported that the Prophet (peace be upon him) said, (If these classes differ, sell as you wish if payment is made hand to hand.)

May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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