



**Fatwa no. 19245**

**Q: We own a factory that produces diamond jewelry and they are inlaid with precious stones. We would like to set a program to lessen the margin of losses which our customers incur when they replace this type of jewelry through exchange. This program allows our customers to exchange our jewelry for other diamond jewelry after deducting a small amount from the total price of the original invoice, which is equal to the value of the new jewelry. If they choose more expensive jewelry of the same type, then they have to pay the difference in price.**

**Therefore, we would like to know the legal ruling on this program before applying it. It should be noted that it is applied to many products in the market. May Allah (may He be Exalted) grant all of us success to do what pleases Him**

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**and lead you to do the right!**

**A: If the reality is as you have mentioned, then there is no harm in the transaction you mentioned because it will not be a usurious transaction to exchange diamonds for precious stones, and vice versa. This is so whether or not they are equal in value.**

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

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