



**Q 3: If I have a debt and I want to pay it off, would it be considered usury if I were to take money from the bank in return for interest?**

**A:** Both parties; the creditor and the debtor are usurers and sinners.

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Each should fear Allah and abandon Riba (usury/interests). They should repent to Allah (may He be Praised) and ask for His forgiveness. May Allah accept your repentance and forgive you. Allah (may He be Exalted) says: ﴿O you who believe! Be afraid of Allâh and give up what remains (due to you) from Ribâ (usury) (from now onward), if you are (really) believers. ﴾ And if you do not do it, then take a notice of war from Allâh and His Messenger (peace be upon him) but if you repent, you shall have your capital sums. Deal not unjustly (by asking more than your capital sums), and you shall not be dealt with unjustly (by receiving less than your capital sums). ﴾

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

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