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Fatwa no. 12277

**Q:** I sell cars on credit and the installments are paid within two or more years. Five years ago, one of my friends asked me to sell him a new car by installments but I did not have any cars at that time. He asked me to buy a new car for him from the agency and then to give him its value after selling it in the market. Since he was very busy, he authorized me to do this on his behalf. I called him to come along with me when I purchased the car, but he told me that he has no time and appointed me to buy and sell the car. I found that the car costs 14,500 Riyals, which makes it a fruitless transaction in case of selling the car. This is because buying at this price and then selling it may cause a great loss for my friend. Therefore, I did not buy the car and I gave its value, which is 14,500 Riyals to my friend after lying to him. I told him that I bought the car from the agency and sold it in the auction at the same price. He believed me and thanked me. I previously agreed with him to take a certain amount as profit. Therefore, I wrote bills totaling 22,000 Riyals to be paid within two and a half years. This amount includes the cost of the car plus the profit which is 7,500 Riyals. My friend did not voice any objection as he was aware of the prices of cars.

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I am upset about this. Should I return the profit to my friend, give it in charity or just repent to Allah (may He be Exalted)? I was patient with my friend for a long time until he repaid the debts. I am now adhering to the lawful ways concerning sale and purchase, and I avoid dealing in Riba (usury/interest). My behavior with my friend confuses me. I wish you would give me your opinion on this and advise me. May Allah grant you the best reward for what you do for Islam and Muslims!

**A:** You are not entitled to take the profit you mentioned as it falls into the category of selling some Dirhams with cash for more Dirhams on credit. This act is haram (forbidden) and you are obliged to return the extra amount.

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

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