



The first question of Fatwa no. 7425

Q 1: There is a card which facilitates financial transactions in western countries, as it helps a person to do without carrying cash with them. A person can purchase any goods they want with this card, then at the end of each month they receive a bill with the sum of money they have to pay for what they bought using this card, and they pay the full amount without any increase. This process protects one's money from being stolen. But there is a condition for receiving this card. Depending on the terms of the card, one may pay interest charges for every day of delay on the amount that they do not pay within twenty five days. Is it permissible to deal with this card taking into account that a person can avoid dealing with Riba (usury/interest) if they pay the bill during the twenty five days grace period?

(Part No : 13, Page No: 524)

A: If the reality is as you have mentioned, then such dealing is not permissible as this contract contains Riba (usury/interest) because you stipulate paying Riba in case of delaying payment.

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

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