



### The discount card issued by the Chamber of Commerce

Fatwa no. 19114

Praise be to Allah, Alone. Peace and blessings be upon the last Prophet.

The Permanent Committee for Scholarly Research and Ifta' has read the query sent by His Excellency Secretary General of Al-Qasim Chamber of Commerce and Industry to His Honor General Mufti. Query no. (3678), dated 5/7/1417 A.H., referred by the General Secretary to the Council of Senior Scholars:

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In cooperation with an institution, we have marketed a discount card to serve businessmen in the province. We have read the Fatwas that forbid dealing with this type of the card. Here, we want to provide you with the full details pertaining to this card so that you will be able to rule on it. The Chamber of Commerce and Industry in Al-Qasim agreed with an institution to issue an annual discount card for 100 Riyals for members of the chamber and 150 Riyals for non-members. Having agreed with the businesses to set a certain discount rate, the share of the chamber is 20% and the rest goes to the institution. The chamber shall publish a manual that lists all the participating businesses including hotels, stores, restaurants, pharmacies, and clinics and indicate the discount rates and free examination cards offered by some clinics. The institution that issues the card shall not incur any expenses as a result of the discount the purchaser receives.

Some businesses provide discounts on the basic purchase price, and the institution provides marketing and delivery of the card after issuing to the recipient along with a

comprehensive manual of participating businesses.

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The issuer of the card (the Chamber and the institution) is not affected by the businesses which incur the discount. However, these businesses provide the discount in return for greater volume of clients and better advertising. Similarly, the owner of the institution wants to list its name in the manual to be visited frequently for the discount, a matter that helps its marketing plan as a kind of publicity. The card is valid for one year and is renewable for the same payment.

The card serves members of the Chamber in Al-Qasim and provides other premium services and advantages for them and the friends of the Chamber who are not members. Among these services is the ability of contacting the information center in the chamber which provides them with the needed information when required. However, promoting this card may only and properly occur with this discount offered by some participating stores. Users of this card as well as participating businesses listed in the manual issued for the members are completely free to subscribe to the card. Moreover, the card provides the advantage of making chargeable advertisements in one page or more in the manual.

We hope that Your Honor will rule on whether this card is permissible or not. If not,

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please advise on the permissible action we should take knowing that we have marketed and issued some of them to the recipients, and printed the manual. Your prompt reply will be greatly appreciated as this matter is very important and already in progress.

**Having examined the query, the committee answered as follows:** It is impermissible to issue or subscribe to the said card for many reasons including: **Firstly**, it involves risk and Gharar sale (uncertain sale). The return of the money paid for using this card is not actual. The card may expire without being used by the carrier or using the full amount of charges paid for it. Allah (may He be Praised) states, ﴿ O you who believe! Eat not up your property among yourselves unjustly ﴾ **Secondly**, it involves Riba (usury/interest). When the issuer pays the discount rate to the carrier, if the store owner refuses to run the discount, it is an act of the forbidden Riba. Moreover, the discount rate in such case may exceed the charges of issuing the card. There are many real cases where the issuer incurs a fine.

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**Thirdly**, it has many negative impacts including arousing enmity and hatred among participating store owners who offer the discount and those who do not. There is big run on discounted goods, while others available in the stores not listed in the guide may result in a loss. **Fourthly**, it presents promotional offers that entice and create feelings of vanity that lead the carrier to more purchasing. As a result, his savings are depleted due the extravagant trend and overconsumption. This card is only a means to more expenses and consumption, not saving. May Allah grant us success! May peace and blessings of Allah be upon our Prophet Muhammad, his family, and Companions!

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