

## FATAWA CREDIT CARDS 2003

### Going for Hajj While under Credit Cards Debts

From: Monzer Kahf  
Sent: Sunday, November 16, 2003 12:55 PM  
To: Islam on line  
Subject: RE: Hajj, Credit Cards, Mortgage etc...

My Answer:

Bismi Allah al Rahman al Rahim  
Al Hamdu li Allah Rabb al 'Alamin  
wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi  
Ajma'in

Dear Sr. shahla

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

If you made settlements with all the credit card companies and have now a schedule of payment to go by, it is okay to go for Hajj, but if these are unsettled debts that still accumulate interest, you should start paying these interest-bearing debts before you spend on the Hajj trip because you are not called upon to make Hajj as long as you are under interest-generating debts or under due debts even if they do not carry interest. Going to Hajj while under debts that are not due yet is permissible.

Wa Allahu A'lam  
Wa Alhamdu li Allah Rabbi al 'Alamin  
Wassalam  
Sincerely,  
Dr. Monzer Kahf

Question:

From: Islam on line  
Sent: Sunday, November 16, 2003 4:54 AM  
To: monzer@kahf.net  
Subject: Hajj, Credit Cards, Mortgage etc...

Name of Questioner	shahla	Gender	Female	Age	31-45
Education	Graduate	Date Submitted	11/11/2003		
country of Origin	Palestine	User Ref. No.	XZKJBZ	country of Res.	U
	S				

Assalamu Alaikum wa Rahmatu ALLAH, dear fadeelat alsheekh MONZER KAHF; me and my husband planning to go to hajj this year with Allah's help, the situation for us with some credit card companies, that we borrowed money from them in the past to recover our loss in the stock market, and we couldn't pay all of it back because we lost all of there money and ours, we still have our salary and we are paying most of the debt by paying 30% or 50% of the money we took from them, some took us to court, and after that we ended up settling with them, too. we regret what happen and we ask SUBHANAHU WA TAA"LA to forgive us ,this debt could take years to settle, "several cards " and it's a lot to handle, we are asking Allah's forgiveness. I feel we need to go to hajj and ask ALLAH for his rahma, we did tawba, alhamdu lelah, if we do go will it be accepted? and will it be right hajj! or should we wait? We have the money for hajj, but the Dain is still.

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### **Gifts, Mileage and other privileges of Credit Cards**

From: Monzer Kahf  
Sent: Tuesday, October 21, 2003 7:17 AM  
To: Islam on line  
Subject: RE: Gift Voucher from a Credit Card Company

My Answer:

Bismi Allah al Rahman al Rahim  
Al Hamdu li Allah Rabb al 'Alamin  
wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi  
Ajma'in

Dear Br. Babar  
Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

The use of credit cards for payment for purchases you make is permissible provided you pay the bill within the grace period, so that interest is not generated. Rewards given by the issuers of the credit cards, like gift vouchers, airlines mileage privileges and refunds are all permissible. They are promotional give away by the company to advertise its business. You can use the gift voucher with no worry as long as you do not deal with the card issuer on the basis of interest.

Wa Allahu A'lam  
Wa Alhamdu li Allah Rabbi al 'Alamin  
Wassalam  
Sincerely,  
Dr. Monzer Kahf

Question

From: Islam on line  
Sent: Tuesday, October 21, 2003 3:44 AM  
To: monzer@kahf.net  
Subject: Gift Voucher from a Credit Card Company

Name of Questioner Babar                      Gender Male                      Age 31-45  
Education Graduate                      Date Submitted 10/14/2003  
country of Origin Pakistan                      User Ref. No. 5XMYK3                      country of Res. Pakistan

Assalamualikum I have an question, I am using credit card (VISA) when I buy the products, the card issuing company giving rewards against purchasing through credit card, Now I Got gift voucher from the credit card company (as a reward for buying through credit card) , I am double minded about this please confirm is this gift voucher is Halal or Haram for me thanks for Answer in advance

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### **Using Credit Cards not Certain of Ability to Pay on Time**

From: Monzer Kahf  
Sent: Wednesday, August 20, 2003 11:48 AM  
To: Islam on line  
Subject: RE: Credit Cards

My Answer:

Bismi Allah al Rahman al Rahim  
Al Hamdu li Allah Rabb al 'Alamin  
wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi  
Ajma'in

Dear Br. Salah

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

I realize that buying on credit is a very intimidating bad habit. You have to make it a clear point that you do not charge any thing to the credit card if you cannot pay it during the grace period. In fact it is HARAM TO USE THE CREDIT CARD IF YOU ARE NOT SURE YOU WILL CERTAINLY PAY DURING THE GRACE PERIOD.

You may have to consider consolidating your credit cards debts and refinancing them through your house equity or any other mean because the interest rate on credit cards is very high. Obviously replacing high interest debts for low interest debt is a reduction of Riba and a step in the right direction if your intention is to get rid of it completely.

Pray for God's help in this process and pull yourself together out of Riba. Remember the Saying of the Prophet that means the least sinful kind of Riba is like thirty six times adultery the least of them is having six with one's own mother. Please consult the chapter on Riba in the Book al Targhib wa al Tarhib by al Dhahabi.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

#### Question

From: Islam on line

Sent: Wednesday, August 20, 2003 12:00 AM

To: Monzer Kahf

Subject: Credit Cards

Name of Questioner Salah Gender Male Age 21-30

Education Graduate Date Submitted 8/13/2003

country of Origin U S User Ref. No. X3D3C8 country of Res. U S

As-Salamu Alaikum I have been involved in the sin of interest, mainly with credit cards and things of the like. I know this is wrong and condemned by Allah, but out of my weakness I fell into this. I would now like to get out of this, but I am in a large amount of debt. I can not just leave this as I would be sent to jail and have many other legal problems. I have asked Allah for forgiveness and help in this. My Questions is what should I do in the mean time, before this is paid off. What is my status and what can I do? Please any help is greatly appreciated. Jazakum Allah Khair

From: Monzer Kahf

Sent: Wednesday, August 13, 2003 6:45 AM

To: Islam on line

Subject: RE: Credit Card

#### My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in

Dear Br. usman

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

It is permissible to use credit cards for any purpose as long as you know you are not going to pay interest on it.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin  
Wassalam  
Sincerely,  
Dr. Monzer Kahf

Question:

From: Islam on line  
Sent: Monday, August 11, 2003 11:32 PM  
To: Monzer Kahf  
Subject: Credit Card  
Name of Questioner usman Gender Age  
Education Date Submitted 8/4/2003  
country of Origin User Ref. No. R6W3IQ country of Residence

dear sir, credit cards offering 0% interest based installment scheme on some products in which u purchase a thing on credit card and the price which the seller said is cash price which is prevailing in the market and divided by 12 months .installment be paid to bank who issue credit card. Is it allowed?

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From: Monzer Kahf  
Sent: Monday, August 11, 2003 6:28 AM  
To: farook  
Subject: RE: credit cards

My Answer:

Bismi Allah al Rahman al Rahim  
Al Hamdu li Allah Rabb al 'Alamin  
wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi  
Ajma'in

Dear Br. Farook  
Assalamu Alaykum wa Rahmatullahi wa Barakatuh.  
You know your situation better, if taking an interest-based mortgage relieves you from hardship and inconvenience, keeping in mind the unavailability of Shari'ah compatible house financing, you may take it. But there is no excuse to buy on the credit card if you know that you cannot pay its balances during the no-interest grace period. You simply do not buy on credit cards! You know there are agencies that extend some help for necessities, especially food and medicines.

There are a few authentic Sayings that give Du'a in such cases please consult the books of the Daily and Nightly Du'a. Some of these are: "Allahumma, Inni A'uthu Bika mina al Hammi wa al Hazan, . . . Wa A 'uthu Bika min Ghalabati al Daini wa Qahri al Rijal," Allahumm Inni A'uthu Bika mina al Kufri wa al Faqr wa

A'uthu Bika min "athabi al Qabr," Allahumma Wassi' li fi Dari, Allahumma Wassi' li fi Rizqi," etc.

Wa Allahu A'lam  
Wa Alhamdu li Allah Rabbi al 'Alamin  
Wassalam  
Sincerely,  
Dr. Monzer Kahf

Question:

From: farook  
Sent: Friday, August 08, 2003 10:17 PM  
To: monzer@kahf.net

Assalam Alaikum Dr. Monzer Kahf:

I am in financial problems, and have been for quite a while. I have to pay very high rent 950/mth which exhausts most of my funds. I have a wife and two young children. It is very difficult for us to get by, and I have to purchase many items on credit card. I can't maintain a full-time job because of my health. Therefore, I would like to know if it is permissible for me to take mortgage with interest to purchase a home. My father-in-law is willing to help us with a large portion of down payment. I live in Toronto, Canada.

Also, is there any Du'a for removal of financial difficulty, and acquiring wealth. Your response will be appreciative.

Jazakullah

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### **International Transactions Using Credit cards**

From: Monzer Kahf  
Sent: Saturday, July 19, 2003 7:13 AM  
To: Islam on line  
Subject: RE: Using Credit Cards Involving Overseas Transactions

My Answer:

Bismi Allah al Rahman al Rahim  
Al Hamdu li Allah Rabb al 'Alamin  
wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi  
Ajma'in

Dear Br. Amir  
Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

international transactions in credit cards are permissible provided no other delays are made in payment within the grace period. International credit card transactions involve a contract of sale of a good or service and a Hawalah (transfer) for the payment. When you make the transaction it is a cash transaction between the seller and the buyer and the buyer gets the price cash in the contract's currency immediately (or within no more than three days upon depositing the credit card slips). The buyer becomes a debtor to the credit card issuer on the moment the issuer pays the amount and on the same moment the issuer debits the buyer's account in the buyer's domestic currency. Notice that the exchange (Sarf) takes place at that moment and both payment by issuer and debiting the buyer are the two sides of the one record the issuer makes. There is no doubt that there is a span of days between the day the seller gets the price from the seller's local bank and the issuer paying/debiting but this span of days is not within any of these contracts or between a contract and its execution, this period of time is between the execution of one contract and the execution of another.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Question:

From: Islam on line

Sent: Saturday, July 19, 2003 2:34 AM

To: Monzer Kahf

Subject: Using Credit Cards Involving Overseas Transactions

Name of Questioner Amir                      Gender Male                      Age 31-45

Education Graduate                              Date Submitted 7/8/2003

country of Origin United States              User Ref. No. N2P65N              country of Residence

Assalamu'laikum, The question is about Credit Card usage particularly those involving overseas transactions. I have been informed that since overseas transactions (card usage outside of country of issuance) involve Money Exchange (As-Sarf) coupled with delayed (or deferred) payment by the user, it is Haram. Appreciate your kind help and inputs. Jazakumullahu khairan katheera.

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### **Buying on Credit Cards**

From: Monzer Kahf

Sent: Saturday, July 19, 2003 6:54 AM

To: Islam on line

Subject: RE: Installment Payment & Prize Bonds

My Answer:

Bismi Allah al Rahman al Rahim  
Al Hamdu li Allah Rabb al 'Alamin  
wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi  
Ajma'in

Dear Br. usman

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

1) Installment sale between a seller and a buyer directly is permissible even if the price of the item is higher than its advertised price as cash. However, even between them ( without intervention of a third party, a sale contract must not make the price in an option manner, i. e., the price must not be like this "either 100 cash or 120 on 12 monthly payments. In this regard, the Prophet, pbuh, said: the lowest price applies or it is Riba.

When you by using a credit card, there are actually two contracts: a sale contract between the seller and the buyer that is cash sale and buyer gets its money either electronically immediately or by depositing the credit slip in the sellers bank account like a check (of course there is a deduction of a small commission and we will not deal with it to avoid any confusion). And a transfer (Hawalah) contract in which the buyer ask the seller to collect money from the buyer's agent (the credit card issuer) on the basis a prior arrangement between the buyer and his agent. after these two contracts are executed what is left is the prearranged relation between the credit card issuer and the buyer. this is regulated buy their consensual agreement that gives the buyer a choice of either pay within a given period of time or considers the amount of purchase a loan and pay later on installment or at a future date. Notice that the second choice is a pure Riba (interest) transaction. This is covered by the prohibition of Riba that is very clear in the Qur'an and the Sunnah, being one of the gravest sins.

2) Prize bonds are forbidden, they are Riba bonds because you enter into a lending contract with the bond issuer on the basis of getting a chance to win a prize. Riba is forbidden in all its forms, variable or fixed, with predetermined amount or with an amount that will be known later. Any material benefit in a loan is Riba.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Question:

From: Islam on line

Sent: Saturday, July 19, 2003 2:34 AM

To: Monzer Kahf



Subject: Installment Payment & Prize Bonds  
Name of Questioner usman Gender Age  
Education Date Submitted 7/8/2003  
country of Origin Pakistan User Ref. No. D2IPSP country of Res.  
Pakistan

Assalam Alaikum 1)is installment payments on credit cards purchase when u know what will be the credit value in total & in installment before purchase.  
2)prize bonds earning in shape of draw without losing the original saving amount is allowed or not. it will be kind of you that answer is given in detail so that I will be able to do the right act.

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### **Issuance of Credit Cards Versus Using Them**

From: Monzer Kahf  
Sent: Tuesday, May 27, 2003 6:42 AM  
To: Islam on line  
Subject: RE: Using Credit Card

My Answer:

Bismi Allah al Rahman al Rahim  
Al Hamdu li Allah Rabb al 'Alamin  
wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi  
Ajma'in

Dear Br. Zubair

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

1- Issuance of credit cards with interest clause in them is prohibited for any Muslim or in the Muslim land. Several Islamic banks have issued credit cards without interest clauses; these are permissible to issue.  
accepting credit cards and using them by any Muslims who have genuine need for them is permissible provided they know for sure that they are both keen and capable of making full payment during the grace period without incurring any interest.

2- Insurance, life and others is controversial. The classical view is that it is prohibited because it contains Gharar (ambiguity with regard to due date and in some insurances amount of the liability of one or more party to the contract).

Scholars who belong to this side consider cooperative ( mutual) insurance permissible. This is the kind of insurance offered by organizations that have no owners and intend to benefit its members (policy holders) only.

The other view discuss it on the basis of the general objectives of the Shari'ah and the need for insurance in today's world and find that the amount of Gharar is not

really that big when it is understood carefully on the basis of actuarial studies and the theory of probability. These scholars find insurance permissible provided it is void of interest (several forms of life insurance policies contain interest). certainly insuring any prohibited activity or item is prohibited too. I support the second opinion.

Of course, there are a few Scholars who consider insurance itself as having elements of interest and gambling and see it forbidden under all circumstances. This view can easily be discarded.

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Question:

From: Islam on line

Sent: Monday, May 26, 2003 11:34 PM

To: Monzer Kahf

Subject: Using Credit Card

Name of Questioner Zubair Gender Male

Age 31-45

Education Post Graduate Date Submitted 5/22/2003

country of Origin Pakistan User Ref. No. AEYD9B

country of Res.

Pakistan

Asalamo-ailekum, I have got two questions. 1) Is it Halal to use credit card if no balance of payment is made due to pay interest? 2) What is your view for the insurance? If it is a life insurance or child education? Looking forward for your reply. Allah Hafiz

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From: Monzer Kahf

Sent: Monday, April 14, 2003 8:46 AM

To: Islam on line

Subject: RE: Dealing with Banks and having credit cards

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin

wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi Ajma'in

Dear Sr. Mona

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

First, please relax and have patience; it seems you are either new in Canada or new in dealing with banks! you have rushed too many things together and brushed them with one phrase: "dealing with banks." as alternative of putting your money at home and wait for a thief to come and grab them! That is why probably you got a vague answer from the Imam or you thought of it as vague at least. Please take the following few points and think about them and if you have any further question please send them without any hesitation. You can consult the Fatwa band at Islam on line or my website at [www.kahf.net](http://www.kahf.net) for further info on this matter:

1)- Interest is certainly forbidden in Shari'ah. The Qur'an (2: 279) used the strongest ever warning with regard to this prohibition by declaring a war from God and his Messenger on those who keep dealing with Riba. Riba is any increment stipulated in a loan contract. a loan is giving money with the condition of returning it in the future. This is exactly what is meant by the word Riba that is mentioned in the Qur'an. For this the word interest is used in our current language.

2)- Banks, in Canada as well as in Egypt, offer several services, some of them are interest-based and some are not. instead of keeping your money at home you can open a current account which is not interest-based, pay your bills, by checks or electronically, get your income deposited in this account either directly or by making a trip to the bank's nearest office. All these services are interest-free.

3)- Getting loans from banks in Canada and from banks in Egypt is forbidden (Haram) because they only give loans that are loaded with interest; certainly the only exception is the case of necessity.

4)- Having credit cards (i.e., signing their contract that include a clause that if you don't pay within the grace period you have to pay interest) and using them are both permissible provided you do not expose yourself to invoking the interest clause. This means you can use them to pay bills and pay within the grace period. withdrawing cash makes interest to begin accumulate from the day of withdrawal (i.e., it does not have a grace period) and delaying full payment until after the due date, both, trigger interest. This means that if you cannot guarantee to yourself complete fulfillment of these two conditions it become forbidden to use credit cards. You know by the way that credit cards charge you a very high interest rate!

5)- Buying a residence with interest-based financing may be permissible under the case of necessity. There are two conditions here too: the family must be in need for a house in consideration to its size, its need to build equity and get settled, close to good schools, etc. and there must be no other alternatives available for financing through Islamically permissible contracts such as a 'lease to own' contract.

6)- Saving accounts and other interest-based transactions with banks, in Canada and in Egypt, are certainly forbidden in our religion and one must not resort to them unless under the necessity rule. In application of the necessity rule one must

keep in mind she is the final judge in determining what is necessary and what is not but such a decision is going to be scrutinized by the Most Knowing Who cannot be cheated or fooled!

7)- Banks, in Canada and in Egypt, give you the umbrella when it is not rainy, they never give you an umbrella when you needed it most. Try to get any kind of loan (to start a business, for a car, for a house or to go gamble in Las Vegas) for a person who is not financially strong! It will never be given and such a person may end up with the homeless that fill the streets of all big cities in the USA, Canada and to a lesser extent in Egypt only because of the strength of family ties.

8)- Egypt has many social and economic maladies, no doubts about that but its illnesses are not caused by the lack of Canadian or at least Canadian-style banks there. It has plenty of them and only two Islamic banks! Both time and the subject of this Fatwa are not the best space to dwell on these maladies that both you and I know many of their causes anyway.

Wa Allahu A'lam  
Wa Alhamdu li Allah Rabbi al 'Alamin  
Wassalam  
Sincerely,  
Dr. Monzer Kahf

Question:

From: Islam on line  
Sent: Monday, April 14, 2003 6:45 AM  
To: Monzer Kahf  
Subject: Dealing with Banks and credit cards

Name of Questioner	Mona	Gender	Female	Age	31-45
Education	Graduate	Date Submitted	4/12/2003		
country of Origin	Egypt	User Ref. No.	IVWSXF	country of Res.	
	Canada				

Al Salamu Alaikum, I'd like to know if dealing with the bank is Haram. In Canada, dealing with banks is in all aspects of life. Having a retirement saving plan, taking a loan to pay for a car or to start a business. Paying a mortgage to buy a house, using credit card to buy every day's needs. All these dealings are associated with interest. If dealing in interest is Haram, what's the option? I can't just put the money I earn at home and worry that it'll be stolen. No one carries money in his/her pocket or keeps it at home. I asked the Imam in the mosque & he gave me a vague answer. Please I need to have a practical solution for this matter. I believe that bank system here is much better than in my home country in Egypt. If a man wants to get married & buy a house he has to work all his life to manage to do that. Some people can't even do it. While here anyone who wants to do the

same thing can go & do it tomorrow. Bank system facilitates life here in so many ways. You can start a business of course if you satisfy certain criteria as having a good credit history among other things. Also I'd like to know if buying shares, bonds or stocks is Halal. Jazakoum Allah

Notes

I know that in Egypt there are so many people who can't find jobs, can't start business, can't get married & can't buy every day's needs. It doesn't really matter how educated they are. Obviously that leads to so many social problems as : adultery, zawag orfy( which is a major problem now in Egypt), stealing & killing. Now I'm not saying we don't have this in Canada but at least, if you don't have enough money, you're not doomed for the rest of your life to stay so. You can take a loan & start a business or take a loan and be a partner in a company or buy stocks or shares. I appreciate your prompt reply. Thank you

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### **Selling Credit Cards**

From: Monzer Kahf  
Sent: Monday, May 12, 2003 7:38 AM  
To: Islam on line  
Subject: RE: Selling Credit Cards, Insurance, etc. on Phone

My Answer:

Bismi Allah al Rahman al Rahim  
Al Hamdu li Allah Rabb al 'Alamin  
wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi  
Ajma'in

Dear Br.

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Credit cards of conventional banks and financial institutions (I'm only excluding credit cards issued by Islamic banks) are prohibited to issue because they include a Riba condition in case of failure to pay within the grace period. Selling the prohibited cards must be equally prohibited because sale is actually part of issuance. Insurance is not the same as insurance is not agreeably prohibited. One kind of life insurance is unanimously prohibited. It is the interest based kind. other insurances (hazard, cars, health, etc.) are controversial. Some believe in their prohibition on the basis of Gharar and some argue that whatever Gharar that is in them is tolerable because it is not more than what is usually tolerated in similar contracts that are known in Shari'ah. I go along with the second view. Consequently, except for the interest based kind of life insurance selling insurance is permissible. Selling products than contain porno, drinking alcohol or eatable

pork ingredients is prohibited. If your job does not require you to personally sell any prohibited substance, what you do in it should then be permissible and you do not need to change it. But living in a Muslim country, I am sure you can InShaAllah find other jobs if your present work requires you to sell prohibited substances

Wa Allahu A'lam

Wa Alhamdu li Allah Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Question:

From: Islam on line

Sent: Sunday, May 11, 2003 12:05 AM

To: Monzer Kahf

Subject: Selling Credit Cards, Insurance, etc. on Phone

Name of Questioner

Gender

Age

Education

Date Submitted 5/6/2003

country of Origin

User Ref. No. UJR4B9

country of Residence

Assalam-o-Alaikum! Dear Brother, I am a Muslim living in a Muslim country. I work in a "call centre". Only if you don't know, it's a centre for telemarketing. It's based in a Muslim country and I am an employee there. As we sell products on phone, the product range might include any item available in the (Non-Muslim)market of USA, as we deal with them. So, we will have to sell things like credit cards, insurance etc., or our service for insurance companies, brokerage houses etc. It might include other Haram items that might get into list later on. Is it Halal to sell these items or not, and should I resign if it's not? Could it be the case that I stay there and subtract the portion of my salary that I earn through sale of Haram items but keep it from Halal? I have no other job in queue so I shall have to wait in case I leave this. N.B I have some basic knowledge of Fiqh so please don't hesitate to mention the rules. Jazak-Allah! Wassalam!

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### **Credit Cards Debts Must be Paid or Settled**

From: Monzer Kahf

Sent: Tuesday, August 20, 2002 8:28 AM

To: Islam on Line

Subject: RE: question

My Answer:

Bismi Allah al Rahman al Rahim

Al Hamdu li Allah Rabb al 'Alamin  
wa al Salatu wa al Salamu 'ala Sayyidina Muhammad wa 'Ala 'Alihi wa Ashabihi  
Ajma'in

Dear Br. emad

Assalamu Alaykum wa Rahmatullahi wa Barakatuh.

Repentance and seeking God's forgiveness (Istighfar) must be accompanied by exerted effort to minimize both the amount and the period of any existing interest relationship or canceling the contract if you legally can.

The credit card debts you owe for money and goods and services you received is the right of some other people. It doesn't matter whether they are Muslim or not, companies or natural persons, foreign or domestic, their rights must be paid to them. You can't just accumulate debts on a credit card and flee the foreign country you lived in. this is a kind of theft. If you can't afford payment in lump sum, you probably can reconcile with the credit card companies for installment payments and for dropping the interest. There is also bankruptcy procedures for debtors who can't pay their debts that may be pursued if the conditions of bankruptcy apply to you.

Wa Allahu A'lam

Wa Alhamdu li Allahi Rabbi al 'Alamin

Wassalam

Sincerely,

Dr. Monzer Kahf

Question:

From: Islam on line

Sent: Sunday, August 18, 2002 12:47 PM

To: monzer@kahf.com

Subject: escape payments on credit cards

Name of Questioner emad

Gender Male

Age 31-45

Education Graduate

Date Submitted 8/3/2002

country of Origin Jordan

User Ref. No. 2YRGS

country of Res.

Jordan

Assalam Alaikum, I took a loan from a bank to buy some furniture. I feel so bad because I did not realize by then that I am contributing to a "Riba". I still have about 3 years to pay off the remaining amount and I promised my self not to borrow any money any more from banks . What shall I do. Is "Tobah" is enough and what shall I do with the remaining dues I owe the bank. Secondly, I was living in a non Muslim country and used to use credit cards. I had to leave that country before paying off the rest of money which I still owe them. Financially wise I cannot afford paying the rest of the money which I still owe. So what shall I do.? Jazakoum Allah Kol Khair

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