9241 - He wants to bring in a person to take his place in a ribaa-based investment bank account to save himself

the question

A British Muslim brother started a ribaa-based investment account with the bank. The bank made it a condition that he should leave his deposit there for four years and not withdraw anything, then they will give him the interest earned each year. When he learned of the ruling (on ribaa), he wanted to withdraw the money from the bank, but the bank wants to charge a penalty for withdrawing the money ahead of time. If he brings in another person to take his place, the bank will not penalize this other person The question is: is it permissible for him, in order to be able to withdraw his money without being penalized, to bring in a kaafir to take his place so that he can withdraw his money, or not?

Detailed answer

Praise be to Allah.

We put this question to Shaykh Muhammad ibn Saalih al-'Uthaymeen, may Allaah preserve him, who answered as follows:

This is not permissible because it involves helping another to commit sin and transgression.

And Allaah knows best.