

131008 - He got a certified cheque in order to buy a house and one year has passed; does he have to pay zakaah?

the question

I got a certified cheque to buy a house but the title was only transferred two months later, because one of the heirs of the previous owner was a minor and the system appointed a trustee. This procedure meant that it took two months to transfer title of the house. Does zakaah have to be paid on this cheque? Please note that after these two months, the money had been in my possession for one year and one month, but I got the cheque one month before the year ended.

Detailed answer

Praise be to Allaah.

If you gave the owner a certified cheque and the money indicated by the cheque was no longer under your control, then you do not have to pay zakaah because the money was no longer in your possession. If it was possible to cancel it and dispose of the money, such as if the cheque was still in your hands or the sale of the house had not yet been completed, then zakaah became obligatory on you when one year had passed, because if the cheque was still in your hand then you were still in possession of the money. If the sale had not been completed but we assume that you gave the cheque to the owner then it is regarded as a debt that was owed until the sale was completed, and it is obligatory to pay zakaah on debts that one is owed by other people.

You did not state whether you gave the cheque to the owner or not, or whether the sale had been completed and it only remained to hand over their house or it had not yet been completed. If you are uncertain about anything in this answer, then you may ask again with more details.

And Allah knows best.