

## **165952 - Working in a money transfer company that belongs to a riba-based bank**

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### **the question**

There is a commercial bank in my country; this bank is a government institution comprised of many separate companies that belong to the bank, including a marketing company, a computer company, a money transfer company, an insurance company, an Islamic section that is financially and administratively separate, and other departments. Some of them are financially and administratively separate and some are not.

I have been working in this bank for only a few months, in the money transfer department. This company or department (I did not call it the company because it has still not been announced as a company to date) is separate from the bank's operations and regular transfers, as this company is like other transfer companies worldwide, such as Western Union or Money Gram, but it belongs to the bank. However we specialise in money transfers within the country only, with a few transfers overseas. We have a large network because the bank is so well known in the country. My work is limited to serving people by giving them the transfer numbers by means of which they can get their money, and preparing some reports to explain the process of transfers coming and going, and so on; these are routine reports. The company charges commission for offering this service, which I asked about and they said that it is permissible and there is nothing wrong with it.

My question is: is the money that I get from the company or department – which belongs to the bank – haraam? I am in the process of moving to the Islamic section of the bank, which is supervised by a sharee'ah committee which supervises other Islamic banks in the country, and which is a financially and administratively separate department. But the process of moving needs more time.

I hope that you can advise me, may Allah reward you with good, because I am afraid that I may be disobeying my Lord.

### **Detailed answer**

There is nothing wrong with working in the transfer company mentioned, even though it belongs to the riba-based bank. Working for it is like working for one who deals in riba, which is permissible so long as the work is permissible and does not help him in doing anything haraam.

See the answer to question no. [82617](#).

There is nothing wrong with taking payment for making a transfer and moving money from one bank to another.

See the answer to question no. [87656](#)

Moving to the Islamic department which is administratively and financially separate is better and is preferable, so hasten to do that.

We ask Allah to help guide us and you.

And Allah knows best.