

20695 - What to Do With Interest Money in Islam

the question

I am working in a company where they gave to employees a few years ago an amount of money they put in a blocked account for 5 years. This amount of money is with interest and they give it to you after 5 years or when you give your resignation.

I know it is haram but we did not have any choice.

I am going to leave the company in a few months, and I would like to know how I have to do with this money. Can I keep what they gave me initially and give the amount of interest as saddakka ? Can you please help me, because I do not want to commit a sin.

Summary of answer

In Islam, keeping or using interest money (Riba) is prohibited. If you receive interest due to a bank policy, you should not use it for personal benefit. Instead, it must be given to charity.

Detailed answer

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The Ruling on Taking Interest-Based Profits

The money that you are going to take after five years will be composed of the capital – which is the money paid by the company – and the Riba-based profits – which are known as interest. Because Riba-based money is not permissible for you, you have no right to take any more than the capital, and you have to leave the interest to the bank, because Allah says (interpretation of the meaning):

{but if you repent, you shall have your capital sums.} [Al-Baqarah 2:279]

What to Do When You Are Forced to Take Interest Money

If the bank insists on you taking this prohibited interest, then you should take it and you have to get rid of it by giving it to charity; it is not permissible for you to keep it or benefit from it in any way.

Review these answers for additional information: ([219679](#), [292](#), [22392](#), [81915](#), [114798](#), [60185](#), [27](#))

And Allah knows best.