

Islam Question & Answer

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2147 - Bay' al-Wafaa'

the question

What is Bay' al-Wafaa' and what are the rulings concerning it?

Detailed answer

Praise be to Allah.

Bay' al-Wafaa' means selling something on the condition that when the vendor pays back the money he accepted, the purchaser will return the item to him.

The scholars have decided the following:

1. This transaction is in reality a loan which leads to benefits for the lender, and is an attempt to get around the prohibition on ribaa. The majority of scholars said that this is not a valid transaction.
2. This contract is not permissible according to sharee'ah.