

247365 - Ruling on a job delivering credit cards to customers

the question

I am going to start working at a job in an express mail and shipping company. What I am going to do is contacting customers to make appointments with them, and taking their addresses so that the representative of the express mail company can send the shipment to them, which is a Visa card or gift card, which is sent to them from the banks. In other words, the mailing company for which I am going to work is the intermediary between the bank and the customers in delivering the credit cards. As far as I know, these cards may be subject to some fees or interest charged by the bank. Please note that these cards are used to receive salaries, for example, or to put money in savings accounts, or to purchase items. Nowadays many companies no longer hand cash directly to their employees; rather they put the money on Visa cards, and the employees go and collect the money from the banks, which may not be Islamic banks, and the employee does not have the option of choosing a specific Islamic bank. What is the ruling on me doing this job? Please note that I have a Visa card on which I save my money, but any interest or return I leave in the bank, and I do not take it; in other words, I only deal with my own money.

Detailed answer

Firstly

The credit cards that are in circulation are of different types:

1.

Non-covered credit cards. It is not permissible to use them unless they are free of any shar'i reservations, such as stipulating a penalty for late payment, or imposing fees that are greater than the actual costs of withdrawal or renewal. See question no. [242973](#).

2.

Covered credit cards, which involve no borrowing, and there is nothing wrong with using them even if they are from a riba-based bank, but it is not permissible to deposit money in the riba-based bank except when there is no Islamic bank available.

3.

Immediate receipt cards, which are used to receive a salary or to purchase items. These cards do not involve any credit, which is a loan, and there is nothing wrong with using them. There is no blame on the one who is forced to receive his salary from a riba-based bank, and he may use the card for that.

Secondly:

It is not permissible to help with prohibited kinds of credit cards by transporting them, delivering them and so on, because it is prohibited to help others with riba and other sins. Allah, may He be exalted, says (interpretation of the meaning):

{And cooperate in righteousness and piety, but do not cooperate in sin and transgression. And fear Allah; indeed, Allah is severe in penalty}

[al-Ma'idah 5:2].

It is on this basis that one should decide about the job referred to. If the work involves contacting customers to arrange delivery of prohibited credit cards, it is not permissible, but if it is limited to permissible credit cards only, then there is nothing wrong with it in that case.

If the male employee does not know what the situation is, and does not know whether the credit cards for which he is contacting customers are of the prohibited or permissible type, then he does not have to check on that, and there is no blame on him for delivering them to the cardholders or contacting them to arrange delivery.

For more information, see question no. [89787](#).

Thirdly:

It is not permissible to deposit money in the riba-based bank even if you do not take the interest, unless you need to protect your money and there is no Islamic bank; in that case, it is permissible to deposit money in it, but it must be limited to a current account.

Based on that, it is not permissible for you to put your money in a savings account or investment account in a riba-based bank at all.

If you had put money in an interest-bearing account before that, do not leave the interest in the bank as you mentioned in your question, because it will be kept in your name. Rather you should take it and donate it to charity, to the poor and needy and the like, and do not put your money in a riba-based bank again after that.

And Allah knows best.