



## **358038 - What is the ruling on renting out space for installation of an ATM belonging to a bank?**

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### **the question**

Is it permissible to give the property on rent to a white label atm service provider in india. White label atm service provider is not the bank

### **Detailed answer**

Praise be to Allah.

### **Firstly: Renting out space for installation of an ATM belonging to a riba-based bank**

It is not permissible to rent out space for installation of an ATM belonging to a riba-based bank, because that comes under the heading of helping and encouraging dealing with riba-based banks. Many people choose a bank based on the availability of ATMs belonging to it. But 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-Maa'idah 5:2].*

Muslim (1598) narrated that Jaabir (may Allah be pleased with him) said: The Messenger of Allah (blessings and peace of Allah be upon him) cursed the one who consumes riba and the one who pays it, the one who writes it down and the two who witness it, and he said: they are all the same.

An-Nawawi (may Allah have mercy on him) said: This is a clear statement that it is haraam to write down the contract between two parties who engage in riba, or to witness that. It indicates that it is haraam to help in falsehood.

End quote from *Sharh Muslim* (11/26).



For more information, see also the answer to question no. [22870](#) .

## **Secondly: Renting space for installation of an ATM that does not belong to a specific bank**

If the service provider of the ATM is going to install an ATM belonging only to a riba-based bank, then the ruling is as noted above, and it is not permissible to rent the space to him.

But if he is going to install an ATM that does not belong to a specific bank, and there are Islamic banks in the country, as well as other banks that are riba-based, then there is nothing wrong with renting the space to him.

But if there are only riba-based banks in the country, it is not permissible to rent the space to him, because these ATMs - as noted above - encourage and make it easy to deal with and open accounts in banks, in which case the owner of the space will be helping in that.

And Allah knows best.