

665 - Forced by her husband to help him get a Visa (credit) card

the question

Assalamu Alaikum , my question is I have had a credit card which I applied for when I needed to rent a car. I had been very careful not to exceed on this card what I could pay for every month so that I would not have to pay any interest. During one time of some difficulty I could not pay the entire bill and it incurred the interest. After several months I was able to pay it off with the help of my husband who had also used it from time to time. After the bill was paid I told him that I wanted to get rid of the card so that we would not risk falling into this condition again. However my husband wanted me to apply for a card in his name since I was planning to get rid of mine. He had previously had 2 credit cards of his own which he was unable to pay off. He became very angry and insulting, so to keep the peace I got it for him. He also said that he would be responsible for it if he couldn't pay it. I have not used the card at all and for the past 6 months he has not been able to pay the entire balance so for all that time it is gathering interest. my question is who is accountable before Allah for this card? Me because I got it for him Or Him because he asked for it .

If I am responsible for it. What should I do about paying it off since he doesn't want me to work now and he is unable to make even the minimum payments?

Detailed answer

You should repent to Allaah, may He be glorified, for helping your husband to do something sinful and wrong by getting this interest-based credit card. Allaah says (interpretation of the meaning): Help you one another in al-birr and al-taqwa (virtue, righteousness and piety); but do not help one another in sin and transgression [al-Maaidah 5:2]. You should not have helped him to get this card or responded to his demand for your help, even though he insisted, because the Prophet (peace and blessings of Allaah be upon him) said: There is no obedience to any created being if it involves disobedience to Allaah, may He be glorified.

(Reported by Imaam Ahmad in Musnad Ali; Saheeh al-Jaami, 7520). And Allaah knows best.