

## 7030 - Using credit cards in cases of necessity

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### the question

I am aware that using a visa card, etc. that carries a balance is considered riba, but does a card that you pay off each month without a balance and no interest charge still apply to this? is it still riba?.

### Detailed answer

Praise be to Allah.

This question has been asked before, under No. [3402](#), where it says: Credit cards are based on conditions of riba: if I delay repayment, they will impose a penalty on me, but in the place where I live in America, I cannot rent a car or a store or use many services without a credit card. If I do not use a credit card I will have a lot of problems and it will be unbearable for me. If I commit to paying it off by a certain time so that I will not pay any interest, is it permissible for me to use this card in the difficult circumstances in which I live?

He answered as follows: If it is certain that not using it is going to cause difficulty and the likelihood of you being late in paying it is remote, then I hope that there is nothing wrong with that. (Answered by Shaykh Muhammad ibn 'Uthaymeen, may Allaah have mercy on him).

It should be noted that two conditions are mentioned in the question: not using it should cause difficulty and he should have no other option but to use it; and the second condition is that he should be committed to paying it off without any delay.