



## **104930 - Ruling on training in a riba-based bank during the holiday in order to gain experience**

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### **the question**

I study in the English department of the faculty of arts at university. I'll complete my studies in one year. During my summer holiday I applied to train in the Saudi British bank, they accepted me and I am currently training and gaining 2000 SR a month. I know it is not an Islamic bank, but I am just training there to gain an experience certificate from them, for when I graduate I will have a better chance to work in an Islamic bank.

The question: is training in such a bank haram? I am there only to learn and train. If it is not permissible what shall I do? I have only two weeks left to complete my training. Also what shall I do regarding the salary I take from them? Shall I use it or give it to charity. I fear possessing haram wealth.

### **Detailed answer**

Praise be to Allah.

It is not permissible to work in a riba-based bank because that is cooperating in sin and transgression, and Allah says (interpretation of the meaning):

“Help you one another in Al-Birr and At-Taqwa (virtue, righteousness and piety); but do not help one another in sin and transgression. And fear Allah. Verily, Allah is Severe in punishment” [al-Maa'idah 5:2]

And it is narrated that the one who helps with riba by writing it down or witnessing it is cursed, as it says in the hadeeth narrated by Muslim (1598) from Jaabir (may Allah be pleased with him) who said: The Messenger of Allah (peace and blessings 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.

The scholars have clearly stated that it is haram to work in these banks even as a guard or cleaner or servant. It says in Fatawa al-Lajnah al-Daa'imah (15/41): It is not permissible for a Muslim to work in a bank that deals with riba, even if the work that this Muslim does is not riba-related, because he is giving the employees who do deal with riba things that they need and that will help them with their riba-related work, and Allah says (interpretation of the meaning):

"... but do not help one another in sin and transgression" [al-Maa'idah 5:2]

'Abd al-'Azeez ibn 'Abd-Allah ibn Baaz, 'Abd al-Razzaaq 'Afeefi, 'Abd-Allah ibn Ghadyaan, 'Abd-Allah ibn Qa'ood.

The Standing Committee for Issuing Fatwas was also asked: What is the ruling on working in existing banks?

They replied:

Most bank transactions nowadays involve riba, which is haram according to the Qur'aan, Sunnah and consensus of the ummah. The Prophet (peace and blessings of Allah be upon him) ruled that the one who helps the one who consumes riba and the one who pays it by writing it down or witnessing it and so on are partners with the one who consumes it and the one who pays it, and they have a share of the curse and being excluded from the mercy of Allah. In Saheeh Muslim and elsewhere it is narrated from the hadeeth of Jaabir (may Allah be pleased with him) that the Messenger of Allah (peace and blessings 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.

Those who work in banks are helping the bank owners in administration of their work, by writing it down, recording, witnessing, transferring papers or handing out or receiving cash and other ways of helping those who deal with riba. Thus it is known that working in existing banks is haram, and



the Muslim must avoid that, and he should seek to earn a living in ways that Allah has permitted, of which there are many. He should fear Allah and not expose himself to the curse of Allah and His Messenger. End quote.

‘Abd al-‘Azeez ibn ‘Abd-Allah ibn Baaz, ‘Abd al-Razzaaq ‘Afeefi, ‘Abd-Allah ibn Ghadyaan, ‘Abd-Allah ibn Qa’ood.

Fatawa al-Lajnah al-Daa’imah (15/38)

They were also asked (15/55):

(a)Is working in banks, especially in Islamic states, halal or haram?

(b)Are there any specific sections in the bank that are halal, as some people say nowadays, and how is that if that is correct?

They replied:

Firstly: working in banks that deal with riba is haram, whether in an Islamic country or a kaafir country, because it is helping in sin and transgression which Allah forbade when He said:

“Help you one another in Al-Birr and At-Taqla (virtue, righteousness and piety); but do not help one another in sin and transgression. And fear Allah. Verily, Allah is Severe in punishment”

[al-Maa’idah 5:2]

Secondly: There are no sections in riba-based banks concerning which Islam makes an exception as far as we can see, because cooperating in sin and transgression occurs in all bank jobs. End quote.

‘Abd al-‘Azeez ibn ‘Abd-Allah ibn Baaz, ‘Abd al-Razzaaq ‘Afeefi, ‘Abd-Allah ibn Qa’ood.

Shaykh Ibn ‘Uthaymeen (may Allah have mercy on him) was asked: Is it permissible to work in a riba-based company as a driver or guard?



He replied:

It is not permissible to work in riba-based companies even if one is a driver or guard, because his taking a job in a riba-based company implies that he approves of it, and because the one who denounces a thing cannot work in its interests. If he works in its interests then he approves of it, and the one who approves of something that is haram will have a share of its sin. But if he is directly involved in recording and writing and sending and depositing and so on, then he is undoubtedly involved in something haram. It is proven in the hadeeth of Jaabir (may Allah be pleased with him) that the Prophet (peace and blessings 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."(Fatawa Islamiyyah 2/401).

Based on that, it is not permissible to train in a riba-based bank, because it requires writing down riba or witnessing it, or helping those who do that.

You have to stop this job, and get rid of the money that was given to you, by giving it to the poor and needy and charitable causes.

We ask Allah to increase you in knowledge and understanding and eagerness to seek that which is halal and avoid that which is haram.

And Allah knows best.