



**45902 - He used a credit card, which is haraam, and he owes money.**

**Should he pay it off?**

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**the question**

I have a demand from the bank for 5800 riyals because of a credit card that I had 5 years ago, and I did not pay off what I owe because I found out that it is haraam. I do not know exactly how much I withdrew. They are demanding that I pay this amount in full even though I did not withdraw more than 3500 riyals.

**Detailed answer**

Praise be to Allah.

So long as you know that you did not withdraw more than 3500 riyals, then you should pay them this amount and no more, if you can do that.

If you cannot avoid it – such as if they threaten you with jail etc – then negotiate with them to reduce the extra amount rest as much as you can. You also have to repent greatly from this haraam transaction. And Allaah knows best.