321751 - His boss is going to give him the price of the ticket; if he gets points for using his Visa card, does he have to tell his boss about that?

the question

Based on the answer to question no. 176034 (Ruling on gifts and points that stores give to the one who uses a Visa card), I hope that you can clarify whether it is permissible to obtain these points and make personal use of them. Please note that the payment made is for purchases that will be claimed back from the boss. For example, and to clarify further: I buy a ticket to travel for work, using my credit card, and after that I submit a claim to my boss for travel expenses, after the journey is over, and I get back the money that I paid. A few days or weeks later, I get points or credit in my personal account in return for using my credit card, and these points may be redeemed for cash, even if the amount is small. In this case, do I have to return the value of these points to the boss?

Detailed answer

Praise be to Allah.

In the answer to question no. 147775, we noted that it is permissible for the one who buys something using a Visa card to accept points, and that is like a reduction in the price.

In the case mentioned in the question, the employee is trusted to disclose the price for which he bought the tickets, and if he gets a reduction or points that can be redeemed for cash, he is obliged to inform his boss about that. Then if the boss gives him permission to keep it, there is nothing wrong with that, otherwise the boss has the right not to pay him more than the actual price that was paid in the end.

The fact that the points or the reduction in price resulted from using the credit card, which belongs to the employee, does not affect the ruling on this issue, such as if the employee obtained points by making a lot of purchases, or he got a reduction by buying from a relative and the like. In all cases, he must disclose the actual price that he paid.

If the employee redeems these points for cash, then that amount should be deducted from the price of the ticket, and the price should be worked out on that basis.

And Allah knows best.