



## 8141 - Ruling on taking ribaa from deposit accounts in kaafir banks

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### the question

My question is regarding to someone's problem who is very nearly person of mine. The question is that the country where I am from there are some companies they have some monthly income schemes. In which they deposit money as fixed asset and on that they gave monthly profit and there is no change in the deposited amount. I like to know that in the light of Islam is this way of having income is Halal or not and can a widow use this income to support herself and family expenses?

### Detailed answer

Praise be to Allah.

A similar question was sent to the Standing Committee for Academic Research and Issuing Fatwas (al-Lajnah al-Daa'imah li'l-Buhooth al-'Ilmiyyah wa'l-Iftaa'). The text of the question was as follows:

Al-Ummah magazine has published a fatwa on financial matters conducted in western countries and in daar al-harb [non-Muslim countries which are in a state of hostility against Islam]. Imaam Abu Haneefah stated that it was permissible to take riba from al-harbiyeen in daar al-harb, and that every contract or transaction which was beneficial to Muslims was valid, so long as it was based on mutual consent and involved no deception or betrayal. If this is true, it would be helpful to some Muslims in France, because the donations that come to us stay in the bank for months before the time comes to use them, and no one benefits from the accumulating interest apart from the bank with which we are dealing. If this fatwa is correct we can make use of the interest paid to us on our money in daar al-harb, and at least give it to the poor and needy, if no one else. And our intention is for the sake of Allaah.

The Standing Committee, under the leadership of Shaykh 'Abd al-'Azeez ibn Baaz (may Allaah have mercy on him) replied as follows:



Firstly, financial transactions and mutual exchanges of benefits between us and the kuffaar are valid so long as they meet the conditions of transactions set out in Islamic sharee'ah.

Secondly, dealing in ribaa is absolutely haraam, whether it is among Muslims or between Muslims and kaafirs, whether they are harbiyeen or not. And Allaah knows best.