



## 105062 - Ruling on credit cards of the Faisal Islamic bank

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### the question

What is your opinion on the credit cards of the Faisal Islamic Bank?.

### Detailed answer

Praise be to Allah.

There is nothing wrong with using a credit card if it is free of the following things that are forbidden according to sharee'ah:

- 1-Stipulating payment of interest or a penalty in the event of late payment.
- 2-Charging fees for issuing an uncovered card that are greater than the actual costs involved.
- 3-Charging a percentage of money withdrawn if the card is not covered. It is permissible to charge the actual costs only; anything more than that is riba.
- 4-Buying gold, silver and other currencies with it.
- 5-Seller adding a percentage that the bank requires him to take from the purchaser, without the purchaser being aware of that.

See also the answer to question no. [13725](#) and [103187](#).

We do not know anything about the credit card offered by the Faisal Islamic Bank.

And Allaah knows best.