129083 - Ruling on using a credit card that he has previously paid or “loaded”

the question

I would like to ask your opinion on using a credit card that is issued by the Roqi MasterCard website. I want to buy some things through the Internet, but the site only accepts Visa or MasterCard that is issued by an American bank, and I can only find the Roqi MasterCard site which mentions some information such as the following: Fast issuing within only 30 seconds of completing and submitting the application -- easy registration process -- limit for loading and reloading the card of $2500 -- all operations are done through the site directly -- instant loading and reloading -- loading through al-Roqi or distributors or loading centres/agents -- requesting card, registration and checking statements may be done through our site -- first Arabic site for credit cards officially licensed by the issuing bank -- the card is issued by the First Bank of Delaware or the US American Bank -- currency used is American dollars -- the credit card is a virtual card and is not plastic, i.e., it is for Internet use only -- the card can be reloaded.
I hope that you can tell me what the ruling is on using these cards. Someone told me that it is permissible and is like the Sawa card that can be loaded and used. Please advise me as soon as possible, because I do not want anything to do with riba. May Allah reward you with good.

Detailed answer

Praise be to Allah.

Firstly:

There is nothing wrong with using a credit card which the customer has loaded with the amount of money he wants, and there is nothing wrong with the issuer charging commission or fees in return for offering this service.

There is nothing wrong with buying items with this card over the Internet, except in cases where it

is stipulated that there should be a hand-to-hand transaction, such as gold and silver, because it is not possible to do a hand-to-hand transaction in that case.

See the answer to question number 89787.

Secondly:

From looking at the site mentioned, it is clear that dollar exchange rate on this site is higher than the market rate. There is nothing wrong with that, because those who are engaged in money exchange may agree on whatever price they want, but it is essential that a hand-to-hand transaction take place immediately in a true sense. If the one who buys the card pays riyals and immediately receives a card that is loaded with the equivalent amount in dollars, then the required hand-to-hand transaction has been achieved.

Thirdly:

When buying these cards, one should beware of dealing with untrustworthy parties. We do not know anything about this site or the people in charge of it.

And Allah knows best.