142652 - Ruling on buying and selling on the bidz.com website

the question

There is an auction site on the internet called bidz.com

It auctions the items for sale, which are jewellery (gold, silver, diamonds, rubies)

If you are the successful bidder, you have five days in which to pay.

If you have any problems, the period is extended without any increase in the price.

In some cases the price is stated and if it goes over the limit you get the item for free.

My question is:

Is it permissible to buy from this site using a prepaid credit card from a local bank, and you can buy using the amount of money you put on the card and when that money runs out you cannot buy any more?

And is it permissible for the dealer to sell the item after taking possession of it, if the purchase is permissible in the first place?

If buying is haraam, then what should the individual do with the items that he has taken possession of and paid for?.

Detailed answer

Praise be to Allah.

After reviewing the site mentioned, it is clear that it gives a grace period of five days to pay the price after the purchaser wins the auction, and nothing will be shipped until after the price has been received in full. It says on the site: "Payment Due Within 5 Days. Payment on any Product is due promptly, but no later than two (2) days after Bidz.com accepts your offer to buy a Product.

×

Any payment not received within 5 days of when Bidz.com accepts your offer to buy a Product will be referred for collection.

... Time to Ship.Bidz.com will not ship Products or begin to provide services until full payment for such Products or services is received. Bidz.com will deliver Products to the shipper within five (5)business days of receiving payment for such Products. During peak season, your order may take longer to ship. Additional services such as ring resizing or gem and jewelry reports may delay your order up to seven (7) additional days."

Based on that:

1.

×

It is not permissible to buy gold or silver through this website, because it is stipulated that there be an immediate hand to hand exchange when selling gold and silver for gold and silver or currencies. This hand-to-hand exchange does not happen in this case; rather the product is not delivered to the shipping company until a few days after receiving the price. See the answer to question number 95378 and 72404.

2.

It is permissible to buy items other than gold or silver by the method mentioned on the website, because there is no stipulation in sharee'ah that there be a hand-to-hand exchange between the two parties (the seller and buyer) if it is not a sale of gold or silver for cash.

3.

It is permissible to buy using a credit card that has already been paid. Please see the answer to question number 126703.

4.

There is nothing wrong with selling items bought from this website after the purchaser has taken possession of them and moved them from the seller's place. But selling them before they have ×

been moved is not permissible. See the answer to question number 39761 and 69833.

5.

If a person has bought something from this website in a haraam manner, such as buying gold or silver from it, and he was unaware of the ruling, then Allah will forgive him. But if he was aware of the ruling, then he has to repent to Allah, may He be exalted, from riba, and not go back to that again in the future.

And Allah knows best.