1606 - Doesn’t want to repay riba but also doesn’t want to give a bad impression

the question

as-salaamu alaikum wa rahmatullahi wa barakatuhu
please inform we whether or not i must pay interest on loans i took out before coming to islam, or in my days of ignorance. i intend to pay off all of the principal ,of course, but i hate that i enter a state of war with Allah and His Messenger (SAW) because of fulfilling a haram contract that i entered while not knowing better. i would also hate to give muslims a bad name by not paying my debt conscientiously. can i pay of the principal and give a gift stipulating that i reject riba and that i am only giving this extra sum for another reason?
may Allah subhanu wa ta'Ala reward you with the good.

Detailed answer

Praise be to Allah.

If you are able to, then do not pay the interest, so that you will not be counted among those referred to in the hadeeth: The Messenger of Allaah (peace and blessings of Allaah be upon him) cursed the one who consumes riba, the one who pays it, the one who writes it down and those who witness it, and said that all are equally sinful. (Reported by Muslim, 2995). All of them are cursed for their participation in this sin.

In order for a Muslim to avoid giving a bad impression to the people from whom he took out the loan and who may be unaware of the fact that it is forbidden, if he does not want to pay the interest, he could explain to them the shari reason for this. If you have no choice and are forced to pay the interest, unwillingly, then your repentance should be sufficient, in sha Allaah.

For more information, please see Questions # 824 and 2492.

May Allaah bless our Prophet Muhammad.