



## 21087 - Participating in a savings scheme with a petroleum company

---

### the question

1. What is the ruling on saving with the Aramco company, whether as an investor or otherwise?
2. What is taqiyyah according to the Sunnis and the Shi'ah?
3. Is it permissible to call Shaykh Ibn Baaz "Imaam"? and who are the Imaams according to the Sunnis?

### Detailed answer

Praise be to Allah.

1.It seems that you should not save with the Aramco company, whether as an investor or otherwise, because you would be giving less money and taking more than the money given, which is the essence of riba, because when investing one is not subject to the risk of increase or loss, rather the profit is guaranteed, so it seems that this is not allowed.

2.According to the Sunnis, taqiyyah (dissimulation) means being sociable or affable without any hypocrisy or sycophancy, when it is necessary to be affable and say things that one does not believe, in cases where the Muslim fears for his life, but his heart is at peace and believes.

But for the Shi'ah, taqiyyah means outwardly appearing to agree with one's opponent, even if he is right, whilst inwardly opposing him and persisting in their false beliefs. This is the essence of hypocrisy which means making an outward display of being Muslim whilst inwardly concealing kufr.

3.Shaykh Ibn Baaz is one of the imams (leaders) of guidance, and one of the most prominent scholars of sharee'ah which he supported and paid attention to, so he deserves to be regarded as a leader in Islam.