508137 - What is the ruling on buying credit for a mobile phone for more than its price?

the question

when you top up your balance on your phone through a terminal, there is a commission, from 100 rubles there is a commission of 7 rubles, and these 7 rubles go to the bank or somewhere else, is it forbidden to top up your balance through this terminal (pay this commission)?
If you don’t know what exactly this money from the commission goes to, or where it goes.

Detailed answer

Praise be to Allah.

There is nothing wrong with topping up the balance on your phone for more than its price, such as if you load it with 100 rubles for a cost of 107 rubles, because what is meant by credit in this case is minutes of talk or units that cover talk and Internet; it is not money, such that it would be stipulated that the same value be exchanged on the spot.

Regarding the terminal, if the telecommunication company is selling a permissible service, there is nothing wrong with selling it for more than the original price, or selling it for payment by instalments at a price that is higher than the price if it is paid immediately.

But if it is a bank or an intermediary, then it has bought the service from the telecommunication company, and is selling it and making a profit from it.

It says in *Fatawa Al-Lajnah Ad-Da’imah* (11/45):

Question: There are now prepaid phone cards which are called Zajul cards. It has become common for shops to buy these cards from the Saudi Telecommunication Company, for example, for a price

of fifty riyals, then they sell them for fifty-three riyals, even though the purchaser will only have fifty riyals' worth of connection. What is the ruling on the storekeeper charging the three extra riyals, or more or less than that? Similarly, there are cards for calling from phone boxes for international calls, for which the company reduces the price by one or two riyals for a customer who takes a number of these cards, so that the one who buys them in quantity will benefit from that, and will receive them for less than their original value. Do you think there is anything wrong with that?

Answer: There is nothing wrong with buying and selling this type of phone cards, because in fact it is selling a permissible, useful service.

And Allah is the source of strength. May Allah's and blessings and peace upon our Prophet Muhammad and his family and companions.

Permanent Committee for Academic Research and Ifta'

Bakr Abu Zayd, `Abdullah ibn Ghadyan, `Abd Al-`Aziz ibn `Abdullah Al Ash-Shaykh. (End quote).

For more information, please see the answers to questions no. 172631 , 127884 and 103185 .

And Allah knows best.