60185 - How to Repent from Riba

the question

I took out a loan from the bank, due to difficult circumstances, because I wanted to prepare an apartment to get married. Please note that there is nothing luxurious in this flat at all, and it is a very simple flat. I am a teacher and my salary is transferred to the bank and a sum of money will be deducted from it each month for five years, until the loan ends. Two and a half years have passed, and I have decided to go to the bank and stop this loan, because I feel that anything that happens is because of this loan. But I found out that the amount that should be paid is more than I can afford. In addition to that, I was intending to do `Umrah (minor pilgrimage) this year, myself, my wife and my son and daughter. Is it permissible for me to travel for `Umrah, hoping that Allah will heal my sick son and then come back to stop this loan next November in sha Allah, or what should I do?

Summary of answer

The one who took a Riba-based loan has to repent to Allah, regret their actions, and firmly resolve not to return to this grave sin and serious crime, which has been warned against more sternly than any other sin.

Detailed answer

Praise be to Allah.

Is it permissible to take Riba-based loans?

It is not permissible to take out Riba-based loans, from the bank or elsewhere, even if that is to prepare a house for marriage, because of the definite prohibition on Riba (interest) and the stern warning against it. Allah Says (interpretation of the meaning):

{O you who believe! Be afraid of Allah and give up what remains (due to you) from Riba (from now onwards) if you are (really) believers.

And if you do not do it, then take a notice of war from Allah and His Messenger but if you repent, you shall have your capital sums. Deal not unjustly (by asking more than your capital sums), and you shall not be dealt with unjustly (by receiving less than your capital sums).} [Al-Baqarah 2:278-279]

Imam Muslim (may Allah have mercy on him) narrated that Jabir (may Allah be pleased with him) said: The Messenger of Allah (peace and blessings of Allah be upon him) cursed the one who consumes Riba, the one who pays it, the one who writes it down and the two who witness it, and he said: “They are all the same.”

Ibn Qudamah (may Allah have mercy on him) said: Every loan in which it is stipulated that something extra be paid is impermissible, and there is no difference of opinion on this point. Ibn Al-Mundhir said: They unanimously agreed that if the lender stipulates that the borrower must pay extra or give him a gift, and he gives the loan on the basis that he will take an additional payment for that, it is Riba. (End quote from *Al-Mughni*)

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What the one who has taken out a Riba-based loan has to do is repent to Allah and regret what he has done, and he has to resolve firmly not to go back to this great sin and serious crime, concerning which there is narrated a warning such as has not been narrated concerning any other sin. We ask Allah to keep us safe and sound.

Returning unlawful gains: A key step in repentance from Riba

Moreover, according to Islam you are not obliged to pay back any more than the capital; as for the prohibited interest, you are not obliged to pay it and it is not permissible for the lender to take it from you, because Allah Says: {… but if you repent, you shall have your capital sums. Deal not unjustly (by asking more than your capital sums), and you shall not be dealt with unjustly (by

receiving less than your capital sums).}

But if you fear harm and problems if you do not pay the interest, then pay it, and repent to Allah and feel dislike towards this great evil.

Shaykh Salih Al-Fawzan (may Allah preserve him) was asked: I borrowed one hundred pounds from one of my friends on the basis that I would pay him back one hundred and fifty. When the time to pay it back came, I tried to give him one hundred only, but he insisted on taking the extra amount of fifty pounds in return for the loan. What is the ruling on this extra amount? If this comes under the heading of Riba, is there any sin on me, and how can I rid myself of it, knowing that the money that I borrowed from him has become mixed with my own money. What do I have to do?

He replied:

Allah has forbidden Riba and has issued a stern warning against it. Allah Says (interpretation of the meaning):

{Those who eat Riba will not stand (on the Day of Resurrection) except like the standing of a person beaten by Shaytan (Satan) leading him to insanity…

O you who believe! Be afraid of Allah and give up what remains (due to you) from Riba (from now onwards) if you are (really) believers.

And if you do not do it, then take a notice of war from Allah and His Messenger.} [Al-Baqarah 2:275, 278-279]

There are many forms and types of Riba. What you mention in the question is a loan with interest. The kind of loan that is allowed in Islam is Al-Qard Al-Hasan (a goodly loan) in which you lend something to your brother so that he may benefit from the loan, then he pays you back without any additional payment being stipulated and without paying less. This is the goodly loan.

As for the loan which brings a benefit or the loan which is intended to bring a payment of interest, this is unlawful according to the consensus of the Muslims. It is prohibited according to the Quran

and Sunnah (prophetic teachings) and the consensus of the Muslims, and a stern warning is issued to the one who does this.

What should be done is to repay the amount that was borrowed; as for the additional payment which has been stipulated and taken from you, this is haram and is Riba.

The Prophet (peace and blessings of Allah be upon him) cursed the one who consumes Riba, the one who pays it, the two who witness it and the one who writes it down. He (peace and blessings of Allah be upon him) also cursed the one who consumes Riba and the one who helps him to consume it. So what you have done is haram and is a major sin, and you have to repent to Allah. He has to give this interest that he took back to you, because it is not permissible for him. You committed a haram action by giving him the interest. What you should have done is to refrain from paying interest.

What you have done is blatant Riba, so you both have to repent to Allah and not do any such transaction again. The other person has to return the interest that he took. And Allah knows best. (End quote from *Al-Muntaqa min Fatawa Ash-Shaykh Al-Fawzan*)

Remember that the more quickly you get rid of this loan, the better it will be, so that you may rid yourself of Riba and its effects.

So it is better for you to hasten to pay it off and to use the money that you were going to use for `Umrah to rid yourself of this debt.

We ask Allah to heal your son and to relieve your distress, and make you independent of means from halal (lawful) sources so that you will have no need of anything prohibited.

And Allah knows best.