# 105062 - Ruling on credit cards of the Faisal Islamic bank

**the question**

What is your opinion on the credit cards of the Faisal Islamic Bank?.

**Detailed answer**

Praise be to Allah.

There is nothing wrong with using a credit card if it is free of the following things that are forbidden according to sharee'ah:

1-Stipulating payment of interest or a penalty in the event of late payment.

2-Charging fees for issuing an uncovered card that are greater than the actual costs involved.

3-Charging a percentage of money withdrawn if the card is not covered. It is permissible to charge the actual costs only; anything more than that is riba.

4-Buying gold, silver and other currencies with it.

5-Seller adding a percentage that the bank requires him to take from the purchaser, without the purchaser being aware of that.

See also the answer to question no. 13725 and 103187.

We do not know anything about the credit card offered by the Faisal Islamic Bank.

And Allaah knows best.