128460 - Ruling on taking out a riba-based credit card in order to be able to withdraw one’s salary directly without any delay

the question

What is the ruling on getting a credit card from a riba-based bank in order to obtain one's monthly salary only? Without the credit card the salary will be delayed for several days. Please note that the salary will be withdrawn from the bank once a month as soon as it is put into the account so that the bank will not be able to make use of it in any riba-based transactions, but some money will be left so that the account will remain open. May Allaah reward you with good.

Detailed answer

Praise be to Allah.

Firstly:

It is not permissible to open an account in a riba-based bank except in cases of necessity to protect one's money when there is no Islamic bank. In that case it should be limited to a current account, so as to reduce the evil as much as possible.

If your work puts the salary into a riba-based bank, then you should try to change it to an Islamic bank if there is one. If your work insists on that, then the employee has to withdraw the salary as soon as it is paid into the bank, then keep it or put it in an Islamic bank. In that case there is nothing wrong with leaving some money there so that the account will remain open.

Secondly:

It is permissible to use a credit card if it is free of the following reservations:

1.Stipulation of interest or a penalty in the case of late payment

2.Charging of fees for issuing a non-covered credit card that is higher than the actual costs

3.Charging a percentage for withdrawals in cases where the credit card is not covered; it is permissible to charge the actual costs only and anything more than that is riba

4.Buying gold, silver or currency with the non-covered credit card.

The Islamic Fiqh Council has issued a statement concerning this matter. Please see the answer to question number 97530. If any of these reservations apply, then it is not permissible to deal with the credit card, even if the aim is to use it for limited purposes as you mention, because signing an agreement to riba and committing to it is haraam and is not permissible.

The fact that the salary will be delayed for a few days is not regarded as a case of necessity which would make it permissible to deal with a riba-based credit card.

Based on that, we do not think that it is permissible to apply for the riba-based credit card for this purpose.

And Allaah knows best.