437334 - Is it permissible to withdraw the money of others via a bank account in return for commission?

the question

I live in Türkiye and I have a bank account through which I can withdraw profits that come from social media accounts. I have a friend who is active in this field, and he asked me to withdraw his earnings as a service to him, and I did that. After a short while, he asked me to withdraw the earnings of some other people, who I do not know, who are also active in the same field, in return for 5% of these earnings, because they are not able to withdraw the money in the country where they live. Is it permissible for me to do that? Please note that I do not know anything about their content, and the platform is TikTok.

Detailed answer

Praise be to Allah.

I.

If someone has earnings or money with a specific company and does not have a bank account, and he wants someone else to withdraw these earnings for him, then there are two scenarios:

I.He can give the details of his bank account so that the money will reach him, then he will withdraw it and hand it over to him, or the account owner can contact the source and acquire the money, then give it to the one to whom it belongs. There is nothing wrong with doing that and there is nothing wrong with charging a fee for doing it.

Al-Hajawi (may Allah have mercy on him) said in *Al-Iqna`*, 2/270, regarding what is permissible by analogy with muzara`ah (where one person supplies land and another cultivates it in return for a share of the harvest) and musaqah (when trees are given to someone to tend and irrigate in return for a share of the harvest) : … and receiving money on behalf of someone else in return for

a percentage of it, and so on. End quote.

II.The account holder pays the other person from his wealth, then he goes and collects the earnings. This is prohibited, because it comes under the heading of buying debt in return for cash paid on the spot. It is prohibited whether what he takes is equal to what he paid, or less than that.

It says in a statement of the Islamic Fiqh Council about selling debts and bonds:

I.It is not permissible to sell debts to be paid in the future to anyone other than the debtor for cash to be paid on the spot, whether it is of the same currency or otherwise, because this could lead to riba.

Similarly, it is not permissible to sell it for cash to be paid later on, whether it is of the same currency or otherwise, because that is selling debt for debt, which is prohibited according to Islamic teachings.

End quote from *Majallat al-Majlis*, (issue no. 11, vol. 1, p. 53).

II.

The TikTok platform is full of reprehensible content and things that are contrary to Islamic teachings, so it is not permissible to help anyone to be involved with it unless you are certain that what he is doing is safe, meaning that the clips that he shares on it are free of any prohibited content such as music, wanton display, and so on.

And Allah knows best.