6002 - Counterbalancing one another’s interest in the bank

the question

Is it possible to counterbalance each other the interest of a borrowing by the winning interest of an investment in the same bank in order to avoid practicing usury and so taking advantage of different banking transactions?

Detailed answer

Praise be to Allah.

If it is proven that your friend has repented from riba and that he has a debt he owes and cannot pay, then you can get rid of the riba you have been given by giving it to him, otherwise do not give it to him.