96613 - Using a credit card with the intention of not delaying payment

the question

I live in occupied Jerusalem, Palestine. As you know there are no Islamic banks here, all banks deal with interest. What is the ruling on using the credit cards of these banks, knowing that if I delay paying in a specific date I will have to pay the interest to the bank? But I will never delay paying in order to avoid paying the interest. I know that this card is considered a Riba contract. And that what is built on wrong will remain wrong, but I do not take or pay interest.
I intend to use it as I cannot afford some very expensive things at once, only by installments. I do not know if the things I want to buy are necessary in the Sharia's point of view, but I am in need of them as soon as possible. I do not want to follow my desire and deviate from the right. Note that I pay a fixed monthly amount for this credit card service regardless how many times I used it.

Detailed answer

Praise be to Allah.

It is not permissible to use credit cards that stipulate payment of interest even if a person intends to pay it off on time, because it is not permissible to approve of riba or enter a contract that includes it. And because a person may fall into riba as the result of delaying payments due to forgetting, travelling and so on.

Shaykh Ibn 'Uthaymeen (may Allaah have mercy on him) was asked: The banks give their customers a credit card called Visa which enables the customer to withdraw money from his account even if there is no money in his account at that moment, on condition that he pay the bank back within a certain amount of time. If he does not pay it back within that time limit, then the bank will ask for more than the customer withdrew. Please note that the customer will pay a set amount to the bank in return for using this card. I hope that you can explain the ruling on using this card.

He replied: This transaction is haraam, because the one who enters it is committing to paying riba if he does not pay off within the time limit, and this is a invalid commitment, even if a person believes or thinks it most likely that he will pay it off in full before the time limit ends, because circumstances may change and he may not be able to pay it off. This has to do with the future and no one knows what will happen to him in the future. Such transactions are haraam. And Allaah knows best. End quote from Majallat al-Da'wah, no. 1754, p. 37.

And Allaah knows best.