

## 147146 - Ruling on the Qitaaf credit card from al-Ahli bank

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### the question

What is the ruling on the regular credit card under the Qitaaf program from the al-Ahli Commercial Bank?.

### Detailed answer

Firstly:

It is not permissible to deal with credit cards issued by al-Ahli Bank because they are based on tawarruq that is regulated by the bank, and we have previously explained that this is haraam in the answer to question no. [100324](#).

According to what we have learned from the bank, they put the money that the customer acquires through tawarruq as credit on the credit card, and whatever is based on something haraam is also haraam.

Dr. Muhammad al-'Usaymi (may Allah preserve him) was asked: I have a credit card from al-Ahli Bank, and I put a condition in the contract that they should deduct from my account as soon as the payment becomes due. Please note that I have enough in my account to cover what is owed. Yet despite that I do not wait; as soon as I use the credit card I pay directly from my account. But there is a condition in the contract which says that in the event of any delay in payment, a fee will be charged. But I added a clause saying that they should deduct payment as soon as it is due. And despite that I pay it before it is due. I use the credit card when I travel and when I stay in hotels, instead of cash. What is the ruling on using the credit card?

He replied: This riba-based credit card is not permissible and it is not acceptable for you to sign (the contract) based on this condition, even if you say that you are going to pay off straight away. End quote from the shaykh's website on the Internet:

<http://www.halal2.com/ftawaDetail.asp?id=253>

Secondly:

If a person deposits money in the bank, by doing so he is lending money to it, so it is not permissible to take gifts or rewards from the bank or from one who is cooperating with it, because that is a gift in return for a loan.

Money obtained through tawarruq is deposited as credit for the customer, as stated above, so it is not permissible to take anything in return for that such as gifts or rewards.

See also the answer to question no.

[141349](#).

And Allah knows best.