

## 273662 - Ruling on using the Payoneer card

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### the question

With regard to the Payoneer card, I have never come across any Islamic fatwa website which says that it is haraam to use it, but a while ago I read a comment by a brother in a chat room, which in brief was a warning not to use the Payoneer card, because the owner of the Payoneer bank sponsors the Zionist army with a huge amount of the profits of that bank every year. In fact, I fear for myself that I may be helping him in sin and aggression against my Muslim brothers merely by using this card. So I immediately cut up the card, then I sent a request to the website asking to cancel my account, and they agreed after a while. But now I am facing a problem for which I can find no solution. There is a company whose products I market online, and I get commission for every sale. In order to receive my payment from the company, I must either do that through checks, which is difficult because the banks in our country stipulate a condition that in order to open an account I must have a job mentioned on my ID card, but I do not have a job. Or the other way to receive my payment from this company is by having an American bank account, but I do not have that either. But the Payoneer card gives me an American bank account for free, through which I can receive payment onto the card, then I can access it through any ATM. My question is: is what the brother said true? Is it permissible for me to use the Payoneer card on the grounds that I am compelled to do so and have no other choice?

### Detailed answer

It is permissible to do business with disbelievers, even those whose people are in a state of war with the Muslims, buying and selling, except with regard to anything that will help them to wage war against the Muslims, such as selling weapons to them. It is not permissible to sell weapons to those who are in a state of war with the Muslims.

An-Nawawi (may Allah have mercy on him) said: With regard to selling weapons to those who are in a state of war with the Muslims, it is haraam according to scholarly consensus.

End quote from *al-Majmoo'* (9/432).

In *al-Mawsoo'ah al-Fiqhiyyah* (7/112) it says: The statements of the fuqaha' indicate that it is permissible to engage in trade with those who are at war with the Muslims, so a Muslim or a dhimmi [Muslim living under non-Muslim rule] may enter the lands of those who are at war with the Muslims, with a guarantee of safety, for the purpose of trade, and a non-Muslim whose people are at war with the Muslims may enter our lands for the purpose of doing business, with a guarantee of safety. And a levy of one tenth may be charged on trade goods when they pass through the border of the Muslim land.

But it is not permissible to provide those who are at war with the Muslims with anything that may strengthen them, such as weapons, equipment and raw materials from which weapons are made. It is also not permissible to allow trade in things that are prohibited according to Islamic teachings, such as alcohol, pork and other haraam things, because these are evils that are prohibited according to Islamic teachings and they must be resisted.

The one whose people are at war with the Muslims who is granted security does not have the right to buy weapons in the Muslim land.

Other than these restrictions, it is permissible for trade to be done freely.

However, the Maalikiis were the only ones who said that it is not permissible to export from our lands to the lands of those who are at war with the Muslims, or for Muslim individuals to engage in trade in those lands, if the Muslim merchants are subject to their laws, because exporting anything to them is strengthening them against the Muslims, and because the Muslim is forbidden to remain in the land of shirk. The Messenger of Allah (blessings and peace of Allah be upon him) said: "I disavow any Muslim who resides among the polytheists."

It is also not permissible to export food and the like unless there is a truce with the enemy; if there is no truce, that it is not permissible.

The evidence that it is permissible to export from our lands is the hadith of Thumaamah ibn Uthaal al-Hanafi, according to which, after he became Muslim, when the people of Makkah said to him: Have you changed your religion? He said: By Allah, I have not changed my religion; rather, by Allah, I have become Muslim. I believed what Muhammad (blessings and peace of Allah be upon him) said and I believed in him. By Allah, in Whose hand is the soul of Thumaamah, no grain will come to you from al-Yamaamah – which was the countryside of Makkah – unless Muhammad (blessings and peace of Allah be upon him) gives permission for that. Then he left to return to his land, and he prohibited the delivery of any loads of grain to Makkah, until Quraysh were on the brink of starvation. So they wrote to the Messenger of Allah (blessings and peace of Allah be upon him) asking him by virtue of their ties of kinship to write to Thumaamah and tell him to allow loads of foodstuff to be delivered to them. The Messenger of Allah (blessings and peace of Allah be upon him) did that. This indicates that it is permissible to export foodstuff and the like to the enemy, even if there is a state of war between them and the Muslims.

Further evidence is found in the hadiths quoted above, which speak of giving charity to those who are in a state of war with the Muslims and making bequests to them (The story of giving dates to Abu Sufyaan; Asma' upholding ties with her mother who was a polytheist; and the Muslims feeding the captives).

With regard to evidence regarding the prohibition on exporting weapons and the like, it includes:

the hadith of 'Imraan ibn Husayn (may Allah be pleased with him), according to which the Messenger of Allah (blessings and peace of Allah be upon him) forbade selling weapons at the time of turmoil, which refers to civil war, and turmoil caused by non-Muslims to Muslims is worse, so it is more appropriate that they should not sell weapons to them.

Al-Hasan al-Basri said: It is not permissible for a Muslim to sell to the enemy of the Muslims weapons or horses that will strengthen them against the Muslims, or to help them acquire weapons or horses.

Thus selling weapons to the enemy strengthens them in their fight against the Muslims, and motivates them to wage war and to continue fighting, because they will use them. This dictates that it should be prohibited.

This is the general principle, which is that it is permissible to engage in commerce with those who are in a state of war against the Muslims – with the exception of weapons – unless the Muslims realise that their interests dictate a cessation of dealing with them, and that is affirmed by the scholars, in which case it becomes binding.

For more information, please see the answers to questions no. [261822](#) and [20732](#) .

Secondly:

The Payoneer card is a prepaid card to which money comes via the Internet after connecting the profit-making company to the account of the one who is using the Payoneer card. The card enables the user to withdraw the money that he made on the Internet, and it is not a credit card [so no loan is involved].

There is nothing wrong with using this card, because of what we have mentioned about the basic principle being that it is permissible to do business with the disbelievers, even if their people are at war against the Muslims.

For more information, please see the answer to question no. [237242](#) .

And Allah knows best.