

## **97940 - Using a credit card from a British bank when travelling abroad**

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### **the question**

I have acquired the visa card of a British bank, and I did not know that it deals by interest. I have not acquired it except due to my need for it abroad. I will not use it but abroad. Is this permissible? May Allah reward you. I intend to cancel it if using it abroad is haram.

### **Detailed answer**

There is nothing wrong with using a credit card if one avoids the following things which are haraam:

1-Stipulation of interest or a penalty in the event of late payment.

2-Taking a percentage of the withdrawal fee if the credit card is not covered. It is permissible to charge a fee for the transaction only, but anything more than that is riba.

3-Buying gold, silver or currency with a card that is not covered.

It should be noted that most credit cards stipulate a penalty in the event of late payment, which is a riba-based, haraam condition; it is not permissible to agree to it or to enter into a contract that includes it, even if a person is confident that he will not delay payment, because it is haraam to approve of riba or commit oneself to it.

Based on this, if the credit card asked about here is free of the haraam things mentioned, then there is nothing wrong with using it, but if it includes one of these haraam things, it is not permissible to use it.

See also question no.

[97530](#).

And Allaah knows best.