



وفاق العلماء

WWW.WIFAQULULAMA.CO.UK

@ wifaqu@wifaqululama.co.uk https://twitter.com/WifaqulUlama https://www.facebook.com/wifaqululama/

DISPOSING INTEREST PROFIT/MONEY

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Question:

What is the Islamic ruling for disposing Interest profit and money which is deposited into my bank Account?

Question, *as received*.

Abstract:

هو الموفق
حامدا ومصليا ومسلما
الجواب ومنه الصواب

The query was deliberated amongst the Scholars at Department of *Dārul-Iftaa* ([Wifaqul Ulama](http://www.wifaqululama.co.uk/charity/)).

It must be emphasised that receiving or giving of Interest is prohibited in *Islām* and no Muslim should engage in interest or usury bearing schemes or transactions by their free will. You must try to switch to a bank account which is non-interest bearing.

The prohibition of interest and usury in *Islām* is categorical and without exceptions.¹ In the event that a *Muslim* has deposited their money into an interest making account or interest or usury bearing profits reach a *Muslim*, then such money should be disposed.

The scholars of *Islam* have stated that interest is *wājib at-tasadduq* meaning that it must be disposed.

The method to dispose such money or profits is to give it to the poor or needy without the intention for reward. It can be handed over directly to the poor.

However, it should be remembered that this interest money is unclean for the primary

owned and not for the recipient. Thus the poor recipient is free to spend and utilise it for their needs as they see fit.

الكسب سبيل لأن بها؛ تصدقوا وإلا، عرفوهم إن أربابها على ويردونها
الحظر كتاب، المحتار رد) صاحبه على الرد تعذر إذا التصديق الخبيث
زكريا مكتبة: ط، 553: 9، البيع في فصل، وغيره الاستبراء باب، والإباحة
من أن: وغيرها كالهداية فقهاؤنا كتب من ويستفاد: شيخنا قال، (ديوبند
على التصديق فسبيله، المالك إلى الرد يمكنه ولم، خبيث بملك ملك
فراغ به ينوي أن ينبغي بمثله المتصدق إن والظاهر: قال، الفقراء
: جاء ما باب، الطهارة أبواب، السنن معارف) المثوبة به يرجو ولا، ذمته
أفتى، (ديوبند الأشرقية المكتبة: ط، 34: 1، ظهور بغير صلاة تقبل لا
في الحرب أهل البنك أصحاب من الربا يأخذ أن للمسلم أن أكبرنا بعض
إعلاء) نفسه حوائج إلى يصرفه ولا الفقراء على به يتصدق ثم، دارهم
(كراتشي الإسلامية والعلوم القرآن إدارة: ط، 372: 14 السنن

Wifaqul Ulama Charity²

There are many *Islāmic* organisations which will ensure that your interest money reaches the poor. *Wifaqul Ulama* can also dispose it on your behalf.

You can click on the following link and choose “Interest Money” without making the intention for reward:

<https://www.wifaqululama.co.uk/charity/>

1. Mufti Amjad Mohammed
2. Qāri Muhammad Shoyaib Nurgat
3. Mufti Zakāria Akudi
4. Mufti Zubāir Dudha

May *Allāh* preserve them all.

والله أعلم وعلمه أتم

¹ [2:276] Allah destroys interest and gives increase for charities.

² <https://www.wifaqululama.co.uk/charity/>