



# وفاق العلماء

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## POLYMER BANKNOTES

### £5, £10 & £20

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## Question:

**Can I perform prayer if I have the new £5 note in my pocket?**

Question, *as received*.

## Abstract:

5

هو الموفق  
حامدا ومصليا ومسلما  
حامدا ومصليا ومسلما  
الجواب ومنه الصواب

This research was originally conducted with regards to the new £5 banknote. Since the new £10 and £20 are made from the same material, the same rules will apply.

In conclusion, based on current factual information one may act on taqwa and remove these notes before praying. However, it would be permissible to pray with these notes on one's person due to the most reasonable likelihood that the tallow has changed during the [polymerisation process](#) and the unnecessary difficulty removing notes would bring about.

1. Mufti Amjad Mohammed
2. Mufti Bilal Issak
3. Mufti Faisal al-Mahmudi (Canada)
4. Qādhī Imrān Sayed Falāhī
5. Mufti Mohammed Ashfāq
6. Qārī Muhammad Shoyaib Nurgat
7. Mufti Zakāria Akudi
8. Mufti Zubāir Dudha

May *Allāh* preserve them all.

## Prayers with the new Polymer based banknotes

Question: Can I perform prayer if I have the new £5 note in my pocket?

Answer:

In the Name of Allah, the Most Gracious, the Most Merciful.

As-salāmu ‘alaykum wa-rahmatullāhi wa-barakātuh.

The Bank of England have recently introduced a polymer based £5; [the polymer banknotes](#) are made from the polymer biaxially-oriented polypropylene (BOPP). Propene also referred to as Propylene (C<sub>3</sub>H<sub>6</sub>) is a monomer containing a double bond which is polymerised through addition polymerisation to form polypropylene (C<sub>3</sub>H<sub>6</sub>) using either a Ziegler-Natta or a metallocene catalyst.

The Bank of England has confirmed through private correspondence based on information from Innovia Films, who are the suppliers that “an extremely small amount of tallow is used in an early stage of the production process of polymer pellets, which are then used to create the base substrate for the five-pound note.”

There is no further information and none seems forthcoming.

We do not know which animal the tallow is from, though it is reported widely to be beef tallow. We do not know the quantity, though it is reported widely to be extremely small amounts. We do not know the purpose of the tallow, hence we cannot determine any potential chemical reactions.

Based on what we do know is that tallow is going into the note, but after that is speculation. Therefore, one could act on the legal maxim -

اليقين لا يزول بالشك

‘Certainty is not removed by doubt’ and due to the certainty of the presence of tallow then one would remove them from their pockets before prayer. However, this would bring about unnecessary difficulty upon the person especially if further notes are made by the same polymer and that this is used in polymer notes in twenty-three other countries including Canada, Australia, Malaysia and Nigeria; the latter two being Muslim-dominant countries. Having said that, this is likely to change due to the huge reaction from vegans, vegetarians and religious groups.

Exploring this further based on Ghalib al-Zann (most reasonable likelihood), two possible uses for the tallow come to mind, either it is used as a lubricant or as an anti-static agent.

Tallow consists mainly of triglycerides, in other words fat, whose main constituents are derived from stearic and oleic acids.

It is possible that Tallow is used as a source of stearic acid which has the capacity of acting as a lubricant and a means to neutralise trace additives in the notes. However, this seems less likely due to a statement by Patricia Potts of Innovia Films when interviewed by CNN Money.

Patricia Potts, a spokeswoman for Innovia Films, confirmed that a supplier had used tallow to help make the material more “anti-static.” She declined to name the supplier.

“They are looking to eliminate that, but obviously that will take time,” Potts said. “It’s a very difficult process.”

[Potts](#) said Innovia Films would never “knowingly add any animal ingredients into our products.”

Potts was not able to confirm that all 24 countries supplied by Innovia Films had

animal fat in their notes. But she said it would be a “fair assessment.”

“You can assume it’s the same polymer,” she said. (Courtesy of CNN Money)

This is the second of the two possibilities which is that it is for anti-static reasons. The purpose of anti-static agents is to reduce static electricity around polymer beads to avoid dust explosions. These can be external by coating on the surface or internal by reacting directly with the polymer; the latter is being used more lately. Common anti-static agents are long chain aliphatic amines or ethoxylated amines amongst several others.

The amination of tallow fat can be carried out in order to make alkyl and alkenylamino-amines. This becomes a quaternary ammonium compound which is reacted with the monomer. It is normally kept less than 7% as anti-static characteristics are not increased beyond this value. In this case inqilab al-ayn is taking place and the tallow fat no longer remains as such. If externally coated then it would be in extremely low %.

In conclusion, based on current factual information one may act on taqwa and remove these notes before praying. However, it would be permissible to pray with these notes on one’s person due to the most reasonable likelihood that the tallow has changed during the [polymerisation process](#) and the unnecessary difficulty removing notes would bring about.

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3rd Rabi al-Awwal 1438/3rd December 2016

Markaz al-Ifta

Mufti Amjad's BSc (Hons) is in Applied Chemistry and he has thirteen years' experience as a research chemist working for international companies, with a number of those years in polymerisation and polyelectrolytes.

The relevant paper can be read here.<sup>1</sup>

## Bank of England Correspondence

### Message 1:

Hi J\*,

Hi [@Jools Orca](#) there is a trace of tallow in the polymer pallets used in the base substrate of the polymer £5 notes

— Bank of England (@bankofengland)  
[November 28, 2016](#)

Further to your tweet, can you clarify which animal does the tallow come from? And by trace amount what do you mean? Can you specify?

Thanks

*Wifaqul Ulama*

29th of November 2016.

### Message 2:

Hi L\*,

Further to our phone conversation, this is my private email.

Once you have all the facts we will deliberate the issue and release it to British Muslims as a [Press statement on our site](#):

Thanks

*Wifaqul Ulama*

29th of November 2016.

### Message 3:

Hi L\*,

Further to our phone conversation, please take a note of the news on [BBC](#) "*Hindus urged not to donate new fivers at Leicester temple*"...

Thanks

*Wifaqul Ulama*

29th of November 2016.

### Message 4:

Hello *Wifaqul Ulama*

Here is a piece which quotes Innovia, the supplier of the polymer:

<http://money.cnn.com/2016/11/29/news/pound-animal-fat-money-in-notes-bills/>

I'll let you know if we get any more information.

Thanks,

29th of November 2016.

### Message 5:

Dear Wifaqul Ulama,

We are aware of some people's concerns about traces of tallow in our new five pound note. We respect those concerns and are treating them with the utmost seriousness.

<sup>1</sup>

<http://www.irtis.org.uk/images/Articles/The%20Effect%20of>  
Fatwa ID: 00004

[%20Contamination%20on%20the%20Purity%20of%20Water%20and%20Foods%20final.pdf](#)

This issue has only just come to light, and the Bank did not know about it when the contract was signed.

Information recently provided by our supplier, Innovia, and its supply chain shows that an extremely small amount of tallow is used in an early stage of the production process of polymer pellets, which are then used to create the base substrate for the five pound note.

Innovia is now working intensively with its supply chain and will keep the Bank informed on progress towards potential solutions.

Bank of England Press Office

30th of November 2016

*P.S: This was also released as an official press release, later.*

#### Message 6:

Dear L\*,

Your work and cooperation with Wifaqul Ulama is most appreciated. We have read the piece on [CNN](#) and then your Press statement.

Unfortunately, it doesn't go far enough for us to understand the issue. It may be a non-issue but we need to get some facts. We need to know 2 things:

1. What is the source of the animal Tallow? If its beef or non-porcine (pork) based it is likely to be fine for us.
2. Does the animal tallow change (in properties and characteristics) as part of the manufacturing process? For example, animal tallow is used in manufacturing soap but it has no impact on Muslims because during [saponification \(process of making soap\)](#) the tallow no longer remains tallow.

Thank You

Wifaqul Ulama

30th of November 2016.

#### Message 7:

Dear Wifaqul Ulama,

I'm afraid that we don't have any more information than what we've released. As the statement says, Innovia are working with their supply chain so I don't know when we'll know more.

Bank of England Press Office

01st of December 2016

#### Message 8:

Dear L\*,

It is vital to know what kind of animal this tallow is coming from for Muslims.

Your time is most appreciated. but please persist with your query. Surely Innovia will be able to verify the source of the tallow to the Bank of England.

Thank You

Wifaqul Ulama

01st of December 2016

### Wifaqul Ulama Administrative Research: Saponification vs Polymerisation

Dear Ulama,

It would be good to include these basic videos  
for Non-Chemists to know the difference in  
the two processes (1<sup>2</sup> & 2<sup>3</sup>)

والله أعلم وعلمه أتم

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<sup>2</sup> <https://www.youtube.com/watch?v=qcZzmU2DOh4>

<sup>3</sup> [https://www.youtube.com/watch?v=qgAl\\_XwmBpw](https://www.youtube.com/watch?v=qgAl_XwmBpw)