

I have a credit card but I pay it off on time

Answered by Shaykh Uthaymeen

**Question:** The bank gives its customers a visa card which allows them to withdraw cash from the bank even if they do not have any money in their account at the time of the withdrawal, provided that they return the money to the bank after a specific time period. If they do not make a payment before the expiration of that time period, the bank requests more money than the customer initially withdrew. Keep in mind; the customer pays an annual fee to the bank in exchange for using the card. I would like clarity on the ruling for using this card. May Allah reward you with good.

**Shaykh Uthaymeen:** All praises belong to Allah. This transaction is impermissible. That is because included in this transaction is the pledge to pay interest if the debt is not paid by a specific time. And this pledge is invalid even if the person believes or is almost certain that he can pay the money before the specific time; because the affair could change and he may not be able to pay the debt. This is an affair of the future and the person does not know what will occur in the future. Consequently this type of transaction is impermissible. And Allah knows best.

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