

Dealing with “Usratuk” (Your Family) for selling computers

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بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

In the name of Allaah, the Most Merciful, the Bestower of Mercy

The ruling concerning dealing with what is called: “Usratuk” (Your Family) for selling computers

Question: A new business transaction has emerged recently in computer selling, it is known as: [Usratuk] (Your Family). So, what is the true formula of this transaction? And what is the religious ruling concerning it? May Allaah reward you.

Shaykh Aboo `Abd-al-Mu`iz `Alee Farkous al-Qoobee (May Allaah the Most High preserve him): All praise is due to Allaah, the Lord of the Worlds. Peace and blessing be upon whom Allaah sent as a mercy to the Worlds, upon his Family, his Companions and his Brothers until the Day of Resurrection.

The general meaning is that the prohibition concerning the transaction lies in the interest-based credits. Dealing in such a way, the bank takes a rate reckoned at 8% a year. This includes insurance on the non-liability and insurance on death and accidents. Needless to say, if the interest-based credits are the root cause (reason) of the prohibition, then a fortiori if it is associated with insurance on objects and persons, and both have the same ruling.

The perfect knowledge belongs to Allaah (*Mighty and Majestic is He*); and our last prayer is all the praises and thanks are to Allaah, the Lord of the Worlds, and prayers of Allaah are to Muhammad and his Family, Companions and Brothers until the Day of Resurrection.

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