



Fatwa no. 16747:

Q: A- We sell cars in installment. We agree with the buyer to sell him the car in return for a certain sum of money if he pays in installments. He pays a sum of money in advance and the rest is registered in bills to be paid in monthly installments. The buyer, sometimes, agrees with us that he will pay nothing in advance and will pay it after selling the car to another merchant instead. What is the ruling on this transaction?

B- We sell cars in installments to the buyer. After finishing the payment-in-installments measures, he sells it to another merchant away from the exhibition. This merchant sells it to another person after gaining a profit. Can we buy this car again after being passed to another buyer if there is no previous agreement in this regard?

C- Some buyers who pay in installments prefer to remain anonymous. They ask us to sell the car in cash on their behalf. Can we sell the car on their behalf to another person away from the members of the exhibition?

A: After studying the question mentioned above, the answer of the committee is as follows:

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The first passage of the question asks about the ruling on selling a car by installments by paying the first portion immediately. The rest of the installments will be deferred. Then the buyer sells it to another person and then pays the first installment from its value. Then he will pay the rest of the installments in their due times. This kind of transaction is permissible. But you are not permitted to hold a contract with the buyer before acquiring the car from the one who sells it to you.

As for the question that says: "What is the ruling on buying a commodity from someone other than the person who buys it from you in a deferred payment?", it is a permissible transaction if there is no agreement in advance for this.

The third passage of the question talks about the ruling on being a deputy in selling a commodity for a person who buys it from you in a deferred payment. This kind of transaction is permissible if the buyer acquires the commodity completely from you after buying it. And Allah knows best.

May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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