The second question of Fatwa no. 19209:

Q 2: What is the ruling on a person who has a debt without interest, but if they become unable to repay the debt on time, they pay interest?

A: Adding interest to a debt after it was not repaid in time is a clear form of Riba (usury) practiced in Jahiliyyah (pre-Islamic times of ignorance). It is definitely Haram (prohibited), and there are many known pieces of evidence on this.

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

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