



**Q 4: Banks sell what is called traveler's cheques, which means that a client pays a sum of Riyals, in return for which the bank gives them traveler's cheques which are accepted in all countries of the world, and they do not have a time limit; they may be valid for years, except for the change in the currency value. Is this permissible? If the client does not use them, can they sell them to the same bank where they got them?**

**A:** This is permissible if exchange is done in the same meeting, because cheques have the same ruling as the dollars they stand for. However, it is impermissible to take more or less than the sum of money written in the cheque if it is of the same currency.

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