

The first question of Fatwa no. 1974

Q 1: A person goes to the jeweler to sell used gold. After estimating the value of the used gold and knowing its value in Riyals, and before taking the price, the seller of this used gold decides to buy new gold. The jeweler estimates the value of the new gold, and then the purchaser (the seller of this used gold) pays the difference in value at the same time and place. Is this permissible, or must the purchaser take the value of the used gold first then pay for the new gold from the money he has just taken or from other money?

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A: In this case the jeweler has to pay the value of the used gold first, then it is up to the seller to buy from the same jeweler or from another one. If the seller buys new jewels from the same jeweler, he has to pay him either from the money he took from him or from other money. This must be done otherwise the Muslim falls into Riba (usury) based on exchange of an inferior quality commodity for a similar good quality one with difference in value. It isnarrated by Al-Bukhari and Muslim (may Allah be merciful to them both): (That Allah's Messenger (peace be upon him) deputed a person to collect revenue from Khaybar. He brought fine quality of dates, whereupon Allah's Messenger (peace be upon him) said: Are all the dates of Khaybar like this? He said: No. We got one sa` (of fine dates) for two sa`s (of inferior dates), and (similarly) two sa`s for three sa`s. Thereupon, Allah's Messenger (peace be upon him) said: Do not do that rather sell the inferior quality of dates for dirhams (money), and then buy the superior quality with the dirhams.)

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

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