



**Fatwa no. 17611:**

**Q: A visa card is spreading amongst people. It is called Samba, issued by the Saudi-American bank, and the value of the golden one is 485 riyal while the silver one is for 245 riyal. Such a value is paid to the bank as a yearly subscription. This card holder is allowed to withdraw whatever sums of money they like (loans) from the branches of the concerned bank. These loans are to be paid back in the same value within a period of time that should not exceed 54 days. However, in case the loan is not paid back within this time limit; the bank gets one riyal and 95 halalas interest on every one hundred riyals. Moreover, the bank gets 3.5 riyals on every one hundred riyals of the cash withdrawal or 45 riyals as a minimum charge**

**( Part No : 13, Page No: 525)**

**on every cash withdrawal. Holders of the concerned card are allowed to buy commodities from commercial shops that the bank deals with without paying cash and the value is considered a loan due to the bank. In case a card holder does not pay the bank the value of what they have bought within 54 days, the bank charges them one riyal and 59 halalas for every one hundred riyals of the value of the commodities that they bought. What is the ruling on using such a card and having a yearly subscription with the concerned bank to be eligible to use the card? May Allah safeguard and protect you.**

**A:** Samba visa as described in the question is a new way of the ways of those who deal with Riba (usury/interest) and consuming the properties of people unjustly. Those who deal with such a card indulge in the same sin that dealers with Riba commit and thus their earnings and transactions are as impure as those of the latter. The ruling on using the concerned card is exactly the same as that of the Riba of Jahiliyyah (pre-Islamic time of ignorance) which is declared Haram (prohibited) by the purified Shar` (Islamic law). Riba of Jahiliyyah is that the seller would tell the buyer "You either have to pay the whole price immediately or to increase the value"; this is exactly the way that the concerned card works. Consequently, it is impermissible to issue such a card or to use it.

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

**Permanent Committee for Scholarly Research and Ifta'**

Member	Member	Member	Member	The Chairman
Bakr Abu Zayd	`Abdul-`Aziz Al Al-Shaykh	Salih Al-Fawzan	`Abdullah ibn Ghudayyan	`Abdul-`Aziz ibn `Abdullah ibn Baz