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In the Name of Allah, the Most Gracious, the Most Merciful

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Discount card at purchase or upon using some services

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Fatwa no. 12429

**Q: What is the religious ruling on buying a discount card "Bix"? A memo sent from the chairman of the board of the international Saudi business centre group, stating the objectives and benefits of using the said card, reads:**

I would like to inquire about certain business services that we offer, as there are some who doubt that they might entail some unlawful or reprehensible procedures. Accordingly, allow me to explain to your Eminence in detail the kind of services so as to have a clear knowledge in this regard, and as such, you might in your turn give us your Fatwa as to the permissibility, prohibition or reprehensibility of these services. May Allah reward you the best on our behalf!

Your Eminence, after a thorough and extensive study of the commercial markets and prices of commodities as well as the services offered by firms and organizations to the customer, we found that the customer pays a lot, and there is a possibility of finding a means to decrease the customer's expenditure, especially those with a limited income.

Accordingly, we were keen on devising a method that has to do with convincing traders to share this objective with us in a practical way in accordance with the modern era in which we live. This method is a card that is acknowledged by the trader and carried by the customer and we called it "the family economical card",

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and we shortened its name to a commercial one, i.e. Bix. Anyone can afford it because of its economic price which is 150 Riyals; which covers our ordinary expenses. Here is an explanation of its goals, benefits and what it could do for its holders:

**First, the objectives:** To alleviate the heavy burdens of living for the citizen, resident and visitor to this country and all Arabic and Islamic countries which admit the use of this card at the present time or in the future. Also, it helps the customer to focus on buying what he actually needs without any kind of extravagance or making negative use of temporary seasonal discounts. Furthermore, it focuses on helping those with a limited income as well as encouraging youngsters to grow up realizing the importance of saving.

**Second, the benefits:** This card saves effort and the time wasted in searching for the right places to buy from, and that is by making a guide for all the places that could fulfill his needs in addition to providing information about their addresses, and the rate of discount and it is up to the purchaser to choose what suits him. The holder of this card would not require seasonal discounts, as he

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enjoys discounts all year long, and if there are any, he could still make use of them. Furthermore, the purchaser is entitled to such discounts during the period that he holds the card and its benefits are available in various Saudi cities and other countries; the purchaser could also benefit from our services in no less than two thousand shops. The subscription is open for all traders without any distinction whatsoever, provided that the trader is committed to alleviating the burdens of living on the customer. The card holder will also save one third of his income per year, and so if we assume that a card holder's income is 3000 Riyals, and his yearly income is 36,000 Riyals, and if his average saving by his using of the card is 30 %, then he would save 10,800 Riyals, and that is in return for his subscription for one year; with a simple subscription which is 150 Riyals.

**Third, our commitment towards subscribers:** We take the responsibility to supervise and monitor all the shops that are committed to lowering their prices, and solve any problem that the trader might cause to the card holder. Furthermore, we are responsible for paying the percentage of discount if the trader refuses to lower the price as well as providing the subscriber with all the information about any new goods offered during the entire period of his subscription.

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This is done through our branches and representatives in various areas where the subscribed shops exist. Finally, we issue a yearly commercial guide for all new shops, as well as their addresses and the rate of discount offered to the card holder.

Your Eminence, this is the whole issue and its details, and I ask Allah, then you to guide us in this regard. May Allah reward you the best on our behalf! May Allah keep you save and protected!

**A:** It is not permissible to use the said card for the following reasons: **First**, the subscriber must pay fixed fees that amount to 150 Riyals for the company which issues the cards without anything in return. This is a form of eating people's money unjustly. Allah (may He be Exalted) says: ﴿ [O you who](#)

believe! Eat not up your property among yourselves unjustly »(Surah Al-Nisa', 4:29). **Second**, the use of the card involves Riba (Usury) if the shop owner refuses to make a discount and the company that issued the cards is forced to compensate the customer for that.

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**Third**, the use of the card has to do with raising feelings of hatred and resentment among shop owners who offer a discount and those who do not, as the goods of the former may well run out while the other goods remain unsold. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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