The third question of Fatwa no. 12228:

Q 3: I have owed 150 riyals to someone for four years. I did not repay him. Moreover, he does not know anything about it. If I repay this money to him, he will insult me as he is obscene. What is the ruling in this case?

A: You have to repay the money to the person to whom money is due in a secret way. You will not acquit yourself of this sin except by doing so.

(Part No : 14, Page No: 28)

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

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