



The third question of Fatwa no. (7521):

**Q 3:** If a person deals with people in Riba (usury), and they owe him interest which exceeds the capital, then he repents, what is the ruling on this interest? Can he take it or is it prohibited for him? Some people say that it is prohibited, citing the Ayah which states, ﴿ but if you repent, you shall have your capital sums. ﴾ What is the ruling on the profits he had already taken from the people? What should he do with it? Please advise concerning all this, given that the mentioned usurious transaction is obvious Riba. I heard scholars saying about similar transactions that they are considered Riba. I am convinced that it is, and I want to clear my conscience in front of Allah.

**A: First,** if a person repents of a usurious transaction while it is still current, they should take their capital only and leave the usurious interest, according to Allah's saying, ﴿ but if you repent, you shall have your capital sums. ﴾ **Second,**

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if a person receives the capital and the interest of the usurious transaction, they should keep the original capital only, and spend the usurious interest in forms of charity. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family and Companions!

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