



**Fatwa no. 18823**

**Q: Someone asked me for a loan, so I gave them about 30,000 Riyals more or less in cash, on the condition that they repay me after one year with a latest model car. This was done knowing that I was giving them 30,000 Riyals and the car that was agreed between the two parties costs around 40,000 Riyals. We are hoping for your reply and may Allah reward you greatly!**

**A:**

What is mentioned in the question is not a loan; it is a Salam sale (sale with advance payment), under the same conditions stipulated for

**( Part No : 14, Page No: 106)**

Salam sale, including delivering all the capital in the same contracting session, the car is of known description, and the time period is specified. The Prophet (peace be upon him) said, [“Whoever pays in advance the price of a thing to be delivered later should pay it for a specified measure at specified weight for a specified period.”](#) i.e. having specific description, quantity, and time period. May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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