

## What to do with Riba (interest) money of a new Muslim

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بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

### Question:

I am a recent Muslim and I still get various answers to what I should do with riba money left in my account as in what to do with it? Some told me give it to charities, some to poor people and some to give back to bank! They all seem good but I need to know the real answer, as in the true one?

### Answer:

All praise is due to Allaah and may Allaah shower peace and blessings upon His Messenger, as for what follows.

The answer to the questioner's inquiry, in which he mentions that he embraced Islam and has some wealth derived from usurious (interest-laden) financial transactions during his time as a Non-Muslim, so what does he do with it? We respond saying:

Whatever usurious monies or transactions were a part of his wealth during his period of Kufr (disbelief), he is not at fault for them.

Also, any transactions set into motion during his period of Kufr and then continued after accepting Islam, and these contracts continue between him and others (like usurious loans and sales), then it is not allowed for him to benefit from them and he has no claim to those benefits and must only take what Islam has allowed for him to take, which is the initial capital.

This is due to Allaah's statement, "... and if you make Taubah (repentance). you shall have your capital sums. Deal not unjustly (by asking more than your capital sums), and you shall not be dealt with unjustly (by receiving less than your capital sums)..."<sup>1</sup>

Also, the Hadeeth during the Prophet's (صلى الله عليه وسلم)<sup>2</sup> farewell Hajj (pilgrimage), "Verily, all usurious dues accruing from Jaahiliyyah (pre-Islamic era) stand wiped out. And the first amount of interest that I remit is that which Abbas bin Abdul Mutallib had to receive. Verily, it is being

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<sup>1</sup> سورة البقرة – Soorah al-Baqarah [2:279]

<sup>2</sup> (صلى الله عليه وسلم) (sallallaahu 'alayhi wa sallam) May the peace and blessings of Allaah the Most High be upon him

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remitted entirely. You shall have your capital sums. Deal not unjustly, and you shall not be dealt with unjustly.”

And all praise is due to Allaah, Lord of the world

After answering the question, the Shaykh added:

The Prophet (صلى الله عليه وسلم) never ordered those who embrace Islam -from the Sahaabah- to get rid of the usurious monies from their (existing) wealth.