

﴿وَاتَّقُوا يَوْمًا تُرْجَعُونَ فِيهِ إِلَى اللَّهِ تَفَّ  
ثُمَّ تُوَفَّى كُلُّ نَفْسٍ مَّا كَسَبَتْ وَهُمْ لَا

﴿يُظَلَمُونَ﴾

"And fear a Day when you will be returned to Allah ﷻ. Then every soul will be compensated for what it earned, and they will not be treated unjustly". (Surah Al-Baqara: 281)

﴿يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا الرِّبَا  
أَضْعَافًا مُضَاعَفَةً ۖ وَاتَّقُوا اللَّهَ لَعَلَّكُمْ

﴿تُفْلِحُونَ﴾

"O believers! Do not live on usury (compound interest) which is compounded over and over again. Have fear of Allah ﷻ so that you may prosper". (Surah Al-Imran: 130)

﴿وَمَا أَتَيْتُم مِّن رَّبِّ لَيْزٍ بُوَا فِي أَمْوَالِ  
النَّاسِ فَلَا يَرِبُوا عِنْدَ اللَّهِ ۚ وَمَا أَتَيْتُم  
مِّن زَكَاةٍ تُرِيدُونَ وَجْهَ اللَّهِ فَأُولَٰئِكَ  
هُمُ الْمُضْعِفُونَ﴾

"That usury, which you give to increase the wealth of people, does not increase with Allah ﷻ: but the Zakah that you give to seek the pleasure of Allah ﷻ, shall be repaid to you many times over".

(Surah Ar-Rum: 39)

The Prophet ﷺ warned that consuming riba is one of the seven sins that doom a person to Hell.

(Bukhari, Muslim)

Hazrat Abu Hurayrah ؓ narrates Rasulullah ﷺ said; "Usury has seventy parts, the least important being that a man should marry his mother". (Tirmidhi)

Hazrat Abu Hurayrah ؓ narrates Rasulullah ﷺ said; "On the night when I was taken up to Heaven I came upon people whose bellies were like houses and contained snakes which could be seen from outside their bellies. I asked Jibraa'eel who they were and he told me that they were people who had practised usury". (Tirmidhi)

None can doubt that riba is haram and a major sin, and no disobedience to Allah ﷻ is worth the risk of His punishment. We must remember that the life of this world is short and fleeting, and that the purpose of our existence is not to lust after beauty and wealth, but rather to worship Allah ﷻ correctly and live by His rules. Just because riba is widespread and common, it does not make it permissible.

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O Allah ﷻ! Guard our actions. O Allah ﷻ! Forgive us our sins against You and ease the hearts of those we have harmed so that they too will forgive us. "Aameen"

**Did you know that engaging in Riba is a major sin which could lead you to Hell?**



Rasulullah ﷺ has cursed the payer of interest, the receiver of interest, a proxy or representative for such a transaction, the scribe (writer) and the witnesses of such transactions. The payer and receiver of interest are both equal in crime. Interest lent on money all forms of this interest is Haram and a major sin.

Abdullah Ibn Mas'ood ؓ narrates that Prophet ﷺ said: "Allah ﷻ has cursed the one who consumes riba, the one who gives it, [Muslim] The Hadith (narration) of At-Tirmidhi adds: the one who witnesses over it, and the one who writes down the transaction".



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Allah ﷻ has forbidden usury or interest (the taking or giving of it) in very stern words.

When examining this issue of riba, we should remember that true success lies with the help of Allah ﷻ alone. If we abide by that which is lawful, and avoid that which is haram, our wealth will be blessed and beneficial in this world and the Hereafter. What good is extra money earned through riba if there is no blessing in it, and it is cursed - a source of misery?

On the Day of Resurrection, people will rise from their graves quickly, except those who engaged in riba. They will stand up and then fall down like epileptics because:

﴿ الَّذِينَ يَأْكُلُونَ الرِّبَا أَلَّا يَكْفُرُوا مِمَّا قَالُوا أَنَّمَا ابْتِيعُ مِثْلُ الرِّبَا ﴾ وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا فَمَنْ جَاءَهُ مَوْعِظَةٌ مِنْ رَبِّهِ فَانْتَهَى فَلَهُ مَا سَلَفَ وَأَمْرُهُ إِلَى اللَّهِ ط وَمَنْ عَادَ فَأُولَئِكَ أَصْحَابُ النَّارِ هُمْ فِيهَا خَالِدُونَ ﴿٤٤﴾

"Those who live on usury will not rise up before

Allah ﷻ except like those who are driven to madness by the touch of Shaitaan. That is because they claim: "Trading is no different than usury, but Allah ﷻ has made trading lawful and usury unlawful. He who has received the admonition from his Lord and has mended his way may keep his previous gains; Allah ﷻ will be his judge. Those who turn back (repeat this crime), they shall be the inmates of hellfire wherein they will live for ever".

(Surah Al-Baqara: 275)

﴿ يَمْحَقُ اللَّهُ الرِّبَا وَيُرِي الصَّدَقَاتِ ط وَاللَّهُ لَا يُحِبُّ كُلَّ كَفَّارٍ أَثِيمٍ ﴿٤٦﴾

"Allah ﷻ destroys interest and gives increase for charities. And Allah ﷻ does not like every sinning disbeliever". (Surah Al-Baqara: 276)

﴿ إِنَّ الَّذِينَ آمَنُوا وَعَمِلُوا الصَّالِحَاتِ وَأَقَامُوا الصَّلَاةَ وَآتَوُا الزَّكَاةَ لَهُمْ أَجْرٌ هُمْ عِنْدَ رَبِّهِمْ ه وَلَا خَوْفٌ عَلَيْهِمْ وَلَا هُمْ يَحْزَنُونَ ﴿٤٧﴾

"Those who believe and do good deeds, establish regular prayers, and give regular charity will have their reward with their Lord. They will have nothing to fear or to regret". (Surah Al-Baqara: 277)

﴿ يَا أَيُّهَا الَّذِينَ آمَنُوا اتَّقُوا اللَّهَ وَذَرُوا مَا بَقِيَ مِنَ الرِّبَا إِن كُنْتُمْ مُؤْمِنِينَ ﴿٤٨﴾

"O you who believe! Fear Allah ﷻ, and give up what remains of your demand for usury, if ye are indeed believers". (Surah Al-Baqara: 278)

Would you like Allah, The Almighty, to wage war against you after He has made it abundantly clear that riba is haram?

In the Qur'an, Allah ﷻ does not declare war on anyone except those who deal in riba:

﴿ فَإِنْ لَمْ تَفْعَلُوا فَأْذَنُوا بِحَرْبٍ مِنَ اللَّهِ وَرَسُولِهِ ه وَإِنْ تَبَتُّمْ فَلَكُمْ رُءُوسُ أَمْوَالِكُمْ ه لَا تَظْلِمُونَ وَلَا تُظْلَمُونَ ﴿٤٩﴾

"And if you do not, then be informed of a war [against you] from Allah ﷻ and His Messenger. But if you repent, you may have your principal - [thus] you do no wrong, nor are you wronged".

(Surah Al-Baqara: 279)

Such is the punishment for those who consume riba and do not sincerely repent from this great sin.