Fatwa no. 14572

Q: I have furniture in my shop. Sometimes a customer asks for certain commodities that I do not have. In this case, I go and buy it from the nearest shop. Secondly: I do not ask him to pay any portion of the price in advance until he receives the commodity. If the commodity does not gain his satisfaction, he can leave it. If he accepts the transaction, I tell him the conditions in order that the transaction is made with mutual consent of all.

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Is this transaction a kind of Riba (usury/interest)? Guide us to the Truth! May Allah reward you well! Peace be upon you!

A: Firstly: If you sell furniture in cash or in installments while possessing it, then the transaction will be valid.

Secondly: If you sell furniture in cash or on deferred payment while you do not possess it, then this transaction will be invalid. The Prophet (peace be upon him) forbade a person selling what they do not possess in the Hadith reported by Hakim ibn Hazam. He said: "Do not sell what you do not possess!"

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

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