

Lesson Three

Prohibited Sales

This lesson
teaches me to:

1. Explain some prohibited sales.
2. Mention applicable types of prohibited sales.
3. Explain the significance of prohibiting these sales.
4. Infer the wisdom behind prohibiting these sales.
5. Make sure of avoiding prohibited sales



I take the initiative to learn

Allah's Messenger, peace be upon him, said: "Whoever cheats us is not one of us" (Narrated by Muslim).

Types of commercial cheating:

By hiding defects in commodities	Giving a commodity an image much better than its real state
Change the expiration date	Imitation of a world famous brand, to look precious commodity
Do not mention harmful substances present in the product	Put photos on the cover and ads that show the item in an incorrect way
Change the product country or company name	Hide the exposure of the car to a serious accident



I use my skills to learn

Man needs to deal with others and exchange benefits with them to satisfy his needs. Islam has permitted contracting deals of buying and selling to achieve this interest. However, Islam prohibited particular types of sales, which compromise the interests of individuals and society. The generosity of Islam is evidenced by the fact that prohibited sales are limited to a small domain. This limited domain comprises matters like selling prohibited commodities whose prohibition relates to their nature such as alcohol and drugs. Other commodities are prohibited because of their attendant effects such as injustice, cheating and deception and other similar causes that lead to conflict, animosity, hatred and loss of confidence in dealing with others. Therefore, prohibition in this case is meant to achieve the interests of people and to ward off effects of this nature. Prohibited sales include:

First: riba (usury)

Allah, glory be to Him, says:

﴿وَأَحَلَ اللَّهُ الْبَيْعَ وَحَرَمَ الْرِبَا﴾. (البقرة 275)

275. Wa 'Ahalla Allāhu Al-Bay'a Wa Ḥarrama Ar-Ribā

“...but Allah hath permitted trade and forbidden usury...” (Sūrat Al-Baqarah: 275).

Riba (usury) is increment in the exchange of special amounts of money or delaying payment thereof; it is forbidden by Sharia. Riba (usury) is not a form of contract; but it is introduced in some types of sales or debts thereby rendering them unlawful (haram). Scholars agreed on dividing riba (usury) into two types: debt riba and sales riba.

First: debt riba

This is riba (usury) in debt contracts such as loans and future sales; debts are more common than loans. Debt riba is two types

1. Loan riba: this is a conditional increment in the original loan; it is called loan riba (usury) because the increment is stipulated as of the commencement of the loan. An example is when a person borrows an amount of money from another and the debtee stipulates on the debtor to repay the debt with an increment. Allah, glory be to Him, says:

﴿يَا أَيُّهَا الَّذِينَ آمَنُوا أَتَقْوَا اللَّهَ وَذَرُوا مَا يَقِنُّ مِنْ أَرْبَوَانَ كُنْتُمْ مُّؤْمِنِينَ ﴿٢٧٨﴾ فَإِنْ لَمْ تَفْعَلُوا فَأَذْنُوا بِحَرْبٍ مِّنَ اللَّهِ وَرَسُولِهِ وَإِنْ تُبْشِّرُ فَلَكُمْ رُءُوسُ أَمْوَالِكُمْ لَا تُظْلِمُونَ وَلَا تُظْلَمُونَ ﴿٢٧٩﴾. (البقرة)

278. Yā 'Ayyuhā Al-Ladhīna 'Āmanū Attaqū Allaha Wa Dharū Mā Baqiyā Mina Ar-Ribā 'In Kuntum Mu'uminīna

279. Fa'in Lam Taf'alū Fa'dhanū Biharbin Mina Allāhi Wa Rasūlihi Wa 'In Tubtum Falakum Ru'ūsu 'Amwālikum Lā Ta'zlimūna Wa Lā Tu'zlamūn.

O ye who believe! Fear Allah, and give up what remains of your demand for usury, if ye are indeed believers.

If ye do it not, Take notice of war from Allah and His Messenger. But if ye turn back, ye shall have your capital sums: Deal not unjustly, and ye shall not be dealt with unjustly (Sūrat Al-Baqarah: 278, 279).

2. Debt riba: this is an increment in the debt at the time when it is due. Asking for an increment occurs when the debtor defaults in repaying on the prescribed date; it is not stipulated at the commencement of the contract. An instance of this: if one owes another a debt whether its origin is a loan or future sale. If the date of repayment comes and the debtor defaults, the debtee extends the repayment period on provision that the debtor increases the value of the debt. Allah, glory be to Him, says:

﴿يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا أَرْبَوَانًا أَضْعَافًا مُّضْعَفَةً وَأَتَقْوَا اللَّهَ لَعَلَّكُمْ تُفْلِحُونَ ﴿١٣٠﴾. (آل عمران)

130. Yā 'Ayyuhā Al-Ladhīna 'Āmanū Lā Ta'kulū Ar-Ribā' Ad' āfāan Mudā'afatan Wa Attaqū Allaha La'allakum Tuflīhūna. "O ye who believe! Devour not usury, doubled and multiplied; but fear Allah that ye may (really) prosper" (Sūrat 'Āli 'Imrān: 130)

The wisdom behind prohibiting debt riba

Riba (usury) has been forbidden because of its bad effects on the individual and society:

1. On the individual level:

1. Its effect on the usurer: riba instils in the usurer cruelty, selfishness, stinginess and greed. In his feverish attempts to collect money, the usurer becomes like someone experiencing a fit of epilepsy. **Allah, glory be to Him**, describes the state of usurers in the Day of Judgment saying:

وَالَّذِينَ يَأْكُلُونَ الرِّبَا لَا يَقُولُونَ إِلَّا كَمَا يَقُولُ الَّذِي يَتَخَبَّطُهُ الشَّيْطَانُ مِنَ الْمَسِّ ۝ (البقرة 275)

275. Al-Ladhīna Ya'kulūna Ar-Ribā Lā Yaqūmūna 'Illā Kamā Yaqūmu Al-Ladhī Yatakhabbatuhu Ash-Shaytānu Mina Al-Massi

“Those who devour usury will not stand except as stand one whom the Evil one by his touch Hath driven to madness...” (Sūrat Al-Baqarah: 275).

2. Its effect on the debtor: a debtor sinks in debts and spends the greater part of his life in repaying his cumbersome debts, which may amount to double the original debt many times over. The result in many cases is ruining and breaking up families.

2. On the level of society: riba (usury) has bad social and economic effects:

1. Socially it stifles the spirit of solidarity among people and divides society into two classes: the rich and the poor. Hatred and disintegration supplant affinity and harmony.
2. Economically:
 - a. robbing the country of beneficial productive projects such as factories and commercial firms, which turn on the wheel of economy and employ labor. Riba (usury) turns the capital of the rich into a commodity with guaranteed profits without participating in the real economic development of the country.
 - b. rising prices of goods and services as owners of productive projects calculate riba interests as a part of the cost of production; this leads to increases in the prices of consumer goods.

Alternatives to riba loans:

Islam has enacted several alternatives to riba (usury) to satisfy people's interests, preserve their rights and inject society with cooperation and solidarity. These include:

1. Good loan (qard hasan): a good loan (interest free loan) is an embodiment of mercy, consolation, generosity and an expression of participatory feelings towards others. Good loans increase friendliness among people.
2. Sharakah contract: sharakah (joint venture, profit sharing) contracts increase the economic power of the partners and production. Commodities become available and the best services are provided to customers. All these realize quality.
3. Mudharabah contract: mudharabah (partnership for profit) provides opportunities to invest in talents and energies and contribute to the human development of members of society, as well as economic development through the turnover of capital.
4. Installment selling: facilitates satisfying the needs of many people according to their capabilities, preserves their dignity and saves them resorting to riba (usury).

Installment selling is evidenced by the fact that Moses, the Prophet of Allah, married the daughter of the virtuous man and paid her dowry over ten years.

I compare:

** a riba loan to a good loan:

Aspect of comparison	Good loan	Riba (usury) loan
Sharia ruling	Recommendable	Forbidden
Repayment	The debtor repays exactly the original amount he has borrowed	The debtor repays the money with a conditional increase
Purpose	Satisfying the needs of people and the debtee gets reward from Allah, glory be to Him	Greed and love of money
Outcomes	Increase affection, love and solidarity among people	An economic crisis that harms individuals and society alike

** installment selling and riba loan:

Aspect of comparison	Installment selling	Riba loan
Sharia ruling	Probable	Forbidden
Commodity	There are real commodities and sales such as cars, real estate, furniture; cash is just a means.	The riba loan turns money into a commodity.
Delay penalty	No fine on delay in paying the installments	There is an increase in arrears
Generality of the benefit	Both parties benefit from this transaction; the merchant benefits from increment and interest and the purchaser benefits from the delay because he cannot pay in cash	The lender only benefits

Second: sales riba

This is evidenced by the hadith of 'Ubida bin as-Samit, may Allah be pleased with him, who reported that Allah's Messenger, may peace be upon him, said: "Gold is to be paid for by gold, silver by silver, wheat by wheat, barley by barley, dates by dates, and salt by salt, like for like and equal for equal, payment being made hand to hand. If these classes differ, then sell as you wish if payment is made hand to hand" (Narrated by Mulsim).

Sales riba relates to sales contracts and commercial exchanges. It is divided into two parts: Riba al Fadl (increase) and Riba an-Nasiya (postponement).

First: Riba al-Fadl (increase): this is selling of riba commodities in their kind with an increase. Example: exchanging one hundred grams of new gold for a hundred and fifty grams of old gold with the exchange occurring at the place of the contract itself.

Second: riba an-Nasee'a (postponement): 'nisa' in Arabic means delay; it is selling one riba commodity for another and postponing receiving one of the two. Example: exchanging AED 5210 for one thousand Dinars; the first receives the Dirhams immediately and the second receives the Dinars after one month.

Riba commodities: these are particular commodities in which contending for superiority in selling each of them for its kind is forbidden except on two conditions: equity and immediate reception of price. It is also forbidden to sell one of them for a commodity not of its kind except in the case of immediate reception of the price. These commodities are gold, silver, dates, wheat, salt and barley. They also include any item incorporated by one of the following two causes:

1. being one of the precious metals: these are gold and silver and according to analogical reasoning (qiyas) banknotes, metal Dirhams as these two are used to buy other things such as clothings. It is permissible to exchange different currencies such as Dirhams and Dinars on condition that receiving and handing over occur before the parties involved go their separate ways.
2. being a subsistence material that can be stored, i.e. edibles. These are barley, wheat, dates and salt. By analogical reasoning (qiyas) we can add rice and the like of necessary nutritional commodities which the citizens depend on in their nutrition. These edibles must be storable and hence they do not include fruits, vegetables, milk and others.

Mubadalah (Exchange) and its five kinds:

Mubadalah of two compensatory items is one of the following five cases:

Kind of mubadalah	Example	Ruling
Two riba commodities of the same kind	Buying a gold bracelet for an ounce of gold	Lawful on two conditions: immediate payment (receiving and paying) and equity in quantity (weight)
Two riba commodities different in kind but of the same operative cause	Buying \$100 for AED 367	Lawful on condition of immediate payment and equity is not conditional
Two riba commodities different in kind and cause	Buying a kilogram of dates for AED 20	Lawful and neither equity nor immediate payment is conditional
A riba commodity for a non-riba commodity	Buying a car for AED 100,000	Lawful and neither equity nor immediate payment is conditional
Two non-riba commodities	Buying (bartering) a hand watch for a mobile telephone	Lawful and neither equity nor immediate payment is conditional

Alternative for sales riba:

It was narrated from Abu Sa'eed Al'Khudri and Abu Hurairah, may Allah be pleased with them, that the Messenger of Allah, peace be upon him, appointed a man in charge of khaibar and the man brought some Janib dates. The messenger of Allah said; "Are all the dates if khaibar like this?" The man said: "No (by Allah, O Messenger of Allah), we take a Sa of these for two, and two for three Sas (of other types of dates)." The messenger of Allah said: "Do not do that. Sell the mixed dates for Dirhams then buy the Janib dates with the Dirhams" (Narrated by Al Bukhari).

I infer:

the alternative to sales riba from the above hadith:

To sell the commodity with money and then buy with this money the commodity that he wants to buy

The wisdom behind forbidding sales riba:

Sales riba was prohibited based on the principle of *Sadd al-Dhara'i* [Blocking the means to evil] for three purposes:

1. Preventing monopoly on edibles and necessary commodities; otherwise people will be subject to hardships and will incur great harms.
2. Preventing embitterment and exploitation that result from the practice of bartering.
3. Avoiding debt riba because of price fluctuation and its varying value from time to time.

I compare:

Sales riba differs from debt riba in certain matters including:

Debt riba	Sales riba
Forbidden of purposes (to itself)	Forbidden as a means; it is forbidden to block means.
Includes both increase and delay	May include increment only, or postponement only
Applies to all the riba and other (which is the right loan)	Applies to riba commodities only.

Second: najash (deception and inciting) sales

‘najash’ in Arabic means excite, stir. In Shaira it means overbidding, i.e. one increases the price of a commodity that one does not intend to buy.

The ruling on ‘najash’ is that it is forbidden according to the hadith narrated by Abdullah bin Omar, may Allah be pleased with them, who said that “The Prophet, peace be upon him, forbade najash”. Abu Huraira reported that the Prophet, peace be upon him, said “Do not artificially inflate prices against one another”. As for selling it is lawful and the buyer has the right to return or keep what he has bought if he incurs extraordinary injustice.

There are several examples of ‘najash’ (deception) in Sharia including:

- ★ **The first example of ‘najash’:** one who overbids in an auction with no intention of buying the item being auctioneered whether this is agreed upon between the person overbidding and the owner of the item or between him and the auctioner, or even in the absence of such an agreement and that one is just overbidding with no intention of buying.
- ★ **The second example of ‘najash’:** a seller describes a commodity conferring on it false qualities to incite the desire of buyers and urge them to buy it. What is meant here are descriptions relating to the quality, benefit and value of the commodity. An instance of this is when the seller says that a commodity is durable for twenty years, or is made in a particular country, or is used by so and so, or its equal is nowhere in the world.

I expect:

the hazards of 'najash':

Spread of Injustice, mistrust, conflict and enmity between people

I decide on:

the appropriate description of the following case and give a reason:

One asked about the price of a commodity. The seller told him and this one responded saying: "Another merchant sells the same commodity at a lesser price" to mislead the seller and make him reduce the price.

This is not permissible according to sharee'ah, due to cheating, deceit, lies and circumvention to reduce the price.

Selling to a second buyer:

This means selling a commodity already sold, or buying a commodity already bought, or hiring a facility already hired and the like. All these are prohibited because the Prophet, peace be upon him, said: "No man should sell over his brother" (Narrated by Al Bukhari).

An example of this is when a seller and a buyer agree on selling a car for AED 80,000 and that registration is to take place on a later date. Then a third party comes and offers the seller an increase in the price agreed upon with the first buyer to take the car; this is forbidden. However, 'saum' (displaying a commodity and determining its price to force it upon others) in competition with another seller is not forbidden. In the stage of bargaining if the two parties involved do not agree on a particular deal, then 'saum' by a third party is not forbidden.

I identify:

the damages associated with selling to a second buyer.

Spread mistrust and conflict and enmity between people

Fourth: gambling and forbidden betting:

Gambling is taking money on condition of winning a game from the losing party. It is the ‘Al-Maysir’, which was mentioned by Allah, glory be to Him. Gambling is a contract based on ignorance; it is usually practiced in games and competitions.

The ruling on gambling: scholars unanimously agreed on prohibiting gambling. This has been attested to by the words of Allah, glory be to Him:

﴿إِنَّمَا يُرِيدُ الشَّيْطَانُ أَن يُوقِعَ فِرَايَاهَا الَّذِينَ مَأْمُنُوا إِنَّمَا الْخَرْرُ وَالْمَيْسِرُ وَالْأَصَابُ وَالْأَرْلَمُ يَجْسِنُ مِنْ عَمَلِ الشَّيْطَانِ فَاجْتَنِبُوهُ لَعَلَّكُمْ تُفْلِحُونَ ٦٠﴾
﴿يَنْكُمُ الْعَدَاوَةُ وَالْبَغْضَاءُ فِي الْخَرْرِ وَالْمَيْسِرِ وَيَصُدُّكُمْ عَنْ ذِكْرِ اللَّهِ وَعَنِ الصَّلَاةِ فَهَلْ أَنْتُمْ مُنْتَهُونَ ٦١﴾ (العاشرة)

90. Yā ‘Ayyuhā Al-Ladhīna ‘Āmanū ‘Innamā Al-Khamru Wa Al-Maysiru Wa Al-Anṣābu Wa Al-Azlāmu Rijsun Min ‘Amali Ash-Shayṭāni Fājtanibūhu La’allakum Tuflīhūna.

91. ‘Innamā Yurīdu Ash-Shayṭānu ‘An Yūqi’ā Baynakumu Al-Adāwata Wa Al-Baghdā’ā Fī Al-Khamri Wa Al-Maysiri Wa Yaṣuddakum ‘An Dhikri Allāhi Wa ‘Ani Aṣ-Ṣalāati Fahal ‘Antum Murtahūna. (Sūrat Al-Mā’idah)

O ye who believe! Intoxicants and gambling, (dedication of) stones, and (divination by) arrows, are an abomination, - of Satan’s handwork: eschew such (abomination), that ye may prosper.

Satan’s plan is (but) to excite enmity and hatred between you, with intoxicants and gambling, and hinder you from the remembrance of Allah, and from prayer: will ye not then abstain? (Sūrat Al-Mā’idah: 90, 91)

The Messenger, peace be upon him, said: “If a man says to his friend come I will gamble with you, he should pay sadaqah (voluntary charity). (Narrated by Al Bukhari)

I deduce:

from the following statement: gambling is linked to intoxicants twice in the two verses above.

* the implications of this link.

They have the same ruling, which is the prohibition on their participation in harming the individual and society

* the similarity between intoxicants and gambling.

Both are abomination from the work of the Shaytaan (both of them are iniquity / both prevent obedience to Allaah and remembering him) Both make enmity between people

* the damages of gambling mentioned in the two holy verses.

Prevent people from worship and remembering Allah /

Make enmity between people

There are several examples of gambling including:

1. When two or more play a game and put money on the table to be taken by the winner.
2. What is called 'lottery'; this is a quiz whereby people buy particular tickets to win huge amounts of money via a draw on the numbers of these tickets; the number of winning tickets is limited.

Distributing tickets on purchases in supermarkets or among attendees in an event and conducting a draw on ticket numbers to select winning numbers of particular prizes is not a form of gambling.

I deduce:

the wisdom behind prohibiting gambling:

1. **Protecting individuals from worry, anxiety and nerve fatigue**
2. **Protecting the society from the spread of hatred and hostility.**
3. **Protect the community from theft, encroachment on people's money or the murder caused by gambling**
4. Preventing squandering wealth, wasting money for no return and for no reason.
5. Saving society inactivity, laziness and earning money without exerting effort or engaging in work.

Betting: wagering, betting, risking; betting is a competition involving horses and the like.

An example of betting between two or more is the case whereby if a party wins the loser is to give money or provide food or drinks while if the opposite occurs the second party is to do the same things.

Betting in this sense is prohibited by agreement among scholars because it involves two parties; each of them is hesitant, wavering between winning or losing.

The prize is permissible (halal) in the following cases:

- a. if the prize is presented by a third party, such as the ruler, or a security authority, ministry or an institution of the state, or a foreign party donating the prize according to law;
- b. if the sponsor is one of the two parties involved, who says to his friend if you outrace me I will give you so and so and if I outrun you then you are not required to give anything;
- c. if the presenters of the prize are all the competitors except one at least, who partakes in the competition and who is a real competitor, if he outraces them and wins, he takes all their money and if he loses, he pays nothing.

Paying prizes in competitions: these are competitions organized by providers of commodities and services to attract buyers and promote the commodities and services they provide. Prizes are specified for winners and are mostly chosen by collective balloting. These prizes are two types:

First type: vouchers for participating in the competition, which are given for free. These competitions are permissible according to Sharia because participants are not misguided.

Second type: vouchers linked to purchasing a certain commodity. If the participants actually need that commodity, participating in the competition is probable; but if they only buy the commodity to participate in the competition and do not need it, or if the price of the commodity has been increased, participation in the competition is improbable because the money spent is intended for winning the prize and the prize is not certain.

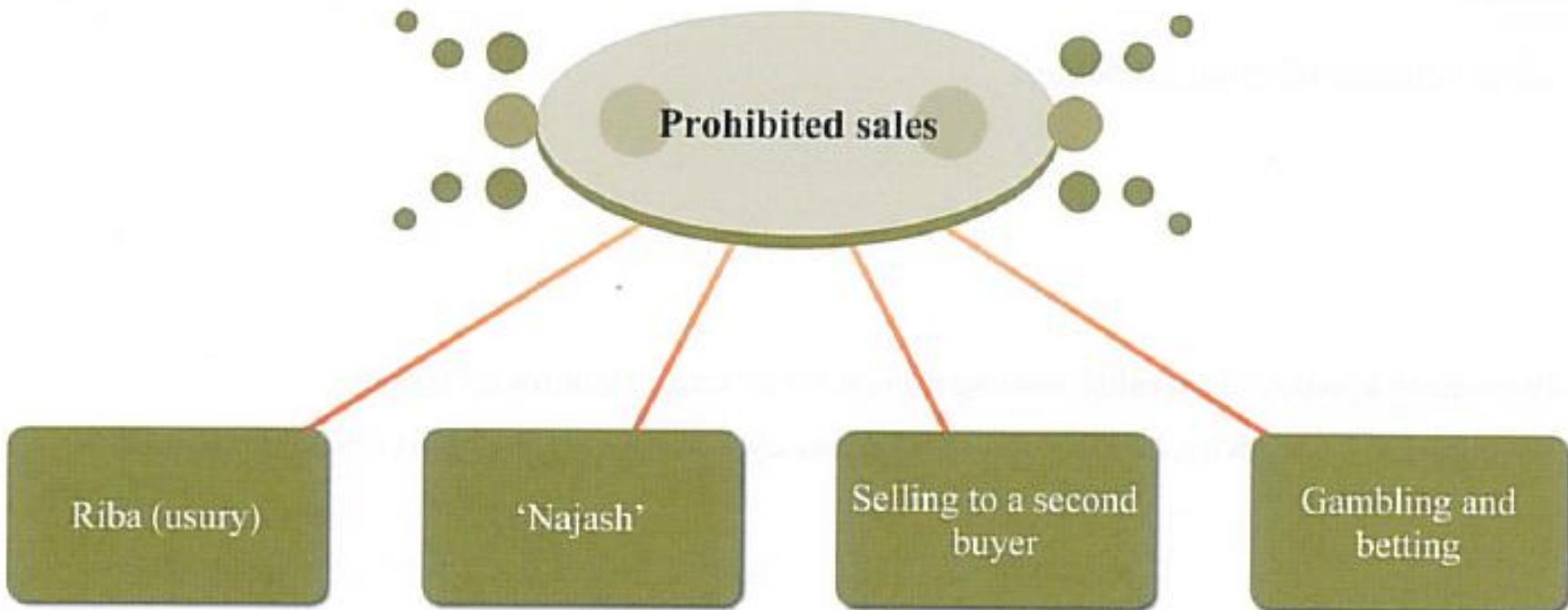
I make a judgment:

A person participated in a television program through a telephone call, which costs a huge amount of money and the proceeds are intended to fund this program as well as paying prizes to be distributed among some of the callers while all the other callers lose.

Forbidden



I organize my concepts:



Student Activity

I answer by myself:

- ◆ **First:** what is the ruling in the following cases? Explain

Case	Ruling	explanation
Someone bought a car directly and then sold it at a lower price.	Permissible	Because he paid the price in cash and did not intend riba
A lady sold thirty grams of used gold for twenty grams of new gold.	Not Permissible	Because this is riba al-Fadl
Someone sold one hundred kilograms of dates (Khalas) for a hundred and fifty kilograms of dates (Barhi.)	Not Permissible	Because this is riba(usury) al-Fadl
Someone borrowed a sum of money and the debtee stipulated that the debtor should repay the debt with a 12% interest.	Not Permissible	Because this is loan riba(usury)
Someone bought a golden set for ten thousand dirhams and the payment was postponed for a month.	Not Permissible	Because this is delay riba(usury)

- ◆ **Second:** explain:

1. Forbidding participating in commercial competition if participation is compensatory.

..... **Because the money is paid for the prize and It is not granted so it becomes gambling.**

2. Forbidding buying by overbidding a first buyer.

Because it leads to mistrust , conflict and hostility among people.

◆ **Third:** tick (✓) against correct statements and put a cross (X) against incorrect ones and then correct the mistake

SN	Statement	Answer	Correcting the mistake
1	Increment in debt on its due date according to sales riba.	X	Debt usury
2	Selling gold in Dirhams is conditional on equity and payment before separation.	X	Equality is not required and requires paid.
3	It is permissible to sell fruits before their ripeness is apparent.	X	Not allowed
4	It is probable to subscribe to a magazine which is not preferred by one; but one is interested in winning a luxurious car which participants have a chance to win on the basis of a draw.	X	Not Permissible

◆ **Fourth:** complete the following: bad effects attendant on:

1. riba economically:

High prices and depriving the community of productive projects.

2. gambling:

Spread in the society inactivity, laziness and earning money without any action.

◆ **Fifth:** Fill in the table below appropriately.

Item	Cause	Conditions
Gold by gold	Riba (same kind) Reason :prices	Immediate and equal quantity.
Dates by dates	Riba (same kind) Reason : food.	Immediate and equal quantity.
Gold by banknotes	Riba (different kinds) Reason : prices.	Immediate payment is required and does not require equality
Dates by rice	Riba (different kinds) Reason : food.	Immediate payment is required and does not require equality



Enriching my experience:

I search for other types of prohibited sales



I assess myself:

SN	Aspect of Application	Degree of realization		
		Average	Good	Distinguished
1	I explain some prohibited sales.			
2	I mention applicable examples of prohibited sales.			
3	I explain the evidence of prohibiting these sales.			
4	I infer the wisdom behind prohibiting these types of sales.			
5	I make sure of avoiding these prohibited sales.			

Lesson Lexicon

Term	Meaning
precious metals	These are gold, silver and according to analogical reasoning (qiyas) banknotes are incorporated in them.
divination by arrows (Al-'Azmā)	Cups that polytheists used to swear by. The singular in Arabic is 'zalam'; they were three. On one was written 'do', on the second 'do not do' and on the third nothing was written. If they wanted to travel or embark on something important, they would jumble these cups and then choose one. If the one that emerged was 'do', they would do and if it was 'do not do', they would refrain. If it was the third, they would rejumble the cups.
stones (Al-'Anṣāb)	Exchanging money for money with the intention of transferring or acquiring possession in a legitimate way according to Sharia.
Trade (Al-Bay')	Selling according to which the sold commodity is given for a postponed price to be paid separately in known parts and on specified dates.
installment selling	Selling for a postponed price in which the buyer does not intend to obtain the commodity. The purpose of the transaction is to obtain money.
artificial installment selling	An excellent kind of dates.
Janeeb	The right of the author or inventor to prevent benefiting from his book or invention except by his permission.
Intellectual property right	The broker, a go-between the seller and the buyer.
aunctioneer	Increment or postponement in exchanging specific commodities.
riba (usury)	Preventing the means leading to prohibited matters.
Blocking the means	Forward selling of a specified commodity for an advance price received in the council where the contract is signed.
'as-salm' - السلام	Prophetic Sa, a measuring unit equal to four moderate handfuls, which is approximately equal to two and a half kilograms.
Sa (صاع)	Selling cash for cash of the same or different kinds.
Money exchange	To be aggrieved in selling and buying such as selling a commodity at a price lesser than its actual price or to buy for a price higher than its actual price.

Term	Meaning
deceit (al-ghubn- (الغبن	Any deliberate act by one party intended to deceive the second party by changing the qualities of a commodity.
Commercial fraud	Annulling the terms of a contract and returning compensatory allocations to the two parties concerned.
Abrogation (الفسخ)	Money given by the debtee to the debtor to be repaid at the end of the loan duration without a conditional or generally known increment.
Good loan	Money given by the debtee to the debtor to be repaid with a conditional or agreed upon increment when repayment is delayed.
Riba loan	A contract between two parties whereby one party provides money and the other engages in work and the two divide interest between them as per agreement whereas loss is to be borne by the owner of the capital.
Speculation (mudharabah- (مضاربة	Exchanging items, commodities and services without using cash.
Trade-off (muqayadha- (مقايضة	A contest between two or more persons to show superiority.
Competition	Competitions organized by providers of commodities and services to attract customers.
Commercial competitions	A competition in which people buy tickets in order to win huge amounts of money.
lottery	To receive the things to be exchanged before parting company.
hand by hand	