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**An- Najah National University
Faculty of Graduate Studies**

The Banking Credit Cards in the Islamic Fiqh

**Prepared by
Fathi Shawkat Mustafa Arafat**

**Supervised by
Dr. Jamal Ahmad Zaid El-Kilani**

*Submitted in Partial Fulfillment of the Requirements for the Degree of
Master in Fiqh wa Tashree, Faculty of Graduate Studies at An-Najah
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2007

The Banking Credit Cards in the Islamic Fiqh

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Abstract

Thanks God thanking that equals his blessings and grants equivalence to his increase and pushes away affliction and indignation from us and you, asking the most High God's praise to bless us in our religion and world and to increase us more knowledge and protection, and then:

People's interest in dealing with credit cards is greater today than any other past time, and it is of the banking applications that spread and for its necessary need for learning to all what may relate to legal (shari) principles, especially after the Islamic banks had started issuing them.

This research which carries the title of the banking credit cards in the Islamic Fiqh has been presented for attaining the master degree in the Fiqh and legislation at the Faculty of High studies of An-Najah National University.

My research this has acceded in five chapters. In the first chapter I spoke about the history of banking credits, the economic nature for these cards industry the general qualities to the sort's of cards, the conditions related to each card. In the second chapter, I spoke about the technical and economical formation to the kinds of cards, the nature of the currency used, the allowed period for repay, the credit ceiling and then to the aim of issuing the cards and their revenues.

In the third chapter, I spoke about the concept of credit and tastes acquainting to credit cards and their distinguish from others, the

responsibilities thrown on the shoulders of the card parts, the results falling on dealing with them. I showed the card benefits and misbenefits for each part of its parts. Then I spoke about some controlling precisions of the card.

In the fourth chapter, I spoke about the Fiqhi adapting among the card parts and illustrating the contemporary scientists sayings in this, and the trial of giving preponderance on this, and then classifying each part into its class referring to the preponderant saying.

In the last chapter I spoke about the legal (Shari) sides relating to dealing with credit cards, and the manner of receipt in the cards foaming changing, purchasing gold and silver through them. Then I spoke about of judgment of giving prizes through them and in the pinion of insurance the effect of the corrupt condition of this deal.

At last, I spoke about the legal (Shari) substitutes suggested to the cards.

Then, the end, I showed the most important things I come to in this subject, I ask Almighty Allah to grant me the correct. He is respondent Hearer.