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Civil liability for illegal use credits cards under Islamic law with a comparative of other laws

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Abstract

Credit Cards are considered as branch of magnetic electronic cards systems, where there are several of other types that participate with credit cards in Electronic Technological Description, but they differ in sponsoring organizations and in functional usage. The credit Cards can be divided into two divisions:

Credit Card

The most important functional usage of this type, that it can help his owner to get sequent debit by credit facility to pay costs of his purchases. The process of debit continues with imported financial authority, and card owner will be not obligated to pay Whole amounts immediately, but he can pay a portion of deal and remaining amount can be paid in sequent periods with interests are earned by imported authority.

Charge Card

The owner is required to pay whole amount at the end of the month without interests. In general, it noted that western countries hurried to issue organized rules for credit cards specially, and to manage electronic dealings generally. So Saudi organization concern based on penal approach through amending forge control.

System issued with royal decree No. 114 dated on 26/11/1380H that amended with royal decree No 16/m dated on 08/07/1426H by issuing information clinics

control System No. 1 7/m dated on 08/03/1428H. In other side, civil approach still suffers of clear infancy, which required hurry in systems preparation, that treat the important inquires to specify legal system regarding to legal nature related to credit cards, to state parties of dealings with card and to adjust legal relationships oh these panes with clarifying their obligations in related issues with civil approach.

It should refer to the necessity of country to build legal legal authority supervised by Arabic Monetary Agency or Ministry of National economics & Finance, where its duty to check all dealings issued from local banks, to verify related rules with updated dealings and to give opinions which agree with Islamic religion instructions. This legal authority is the main reference for all legal hank committees, which began spreading recently in local banks.