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Rulings of Selling and Buying Gold and Silver by Checks in Islamic Jurisprudence

*Abbas A. Al-Baz**

ABSTRACT

The study concluded that checks are considered legal as paper money when traded in selling and buying gold and silver whose value covers sufficient balance in a process that meets and satisfies banking and legal terms. These checks are also traded as paper money in receiving and endorsement, enjoying legal protection in the country similar to bank certified and traveling checks. Hence, checks can be used in selling gold and silver valued as jewelry on the condition that receiving as well as other terms are taken into account. However, checks can be used in selling gold and silver as commodity even if receiving is on credit (not in cash) and a deal allowed under the rule of Shari'a. In addition, unlike old ages, gold and silver at present have no longer monetary status in the view of people's norms and customs, and they are dealt with as commercial offers in the people's present daily transactions.

Gold is coined as Dinars to function as value measurement and means to exchange goods and services, but if gold is shaped as jewelry, it will be treated like any other commodity, which is liable to be traded with other commodities or paper money without any type of interest. Therefore, paper money as well as checks can be used in selling and buying gold and silver without necessarily considering them as a type of receiving in cash that occurs in the form of bedding and offerings because checks are considered as paper money in the norms of people- and God the Almighty is the only one who knows.

Keywords: Paying, gold, silver, commercial exchange, sell, buy, Islamic Commercial Jurisprudence

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