

the early generations of the Ummah, that the one who believes in the oneness of Allah (tawḥeed) and has faith cannot abide in hell forever. However, if a person does not believe in tawḥeed, then the sin or usury, let alone his disbelief, would qualify him to abide in hell forever.

﴿Allah destroys usury﴾ that is, He takes it away and takes away its blessing, so that it becomes a source of problems and trouble and takes away blessing from the individual's life. If he spends from it, he will not be rewarded; rather it will bring him closer to hell.

﴿but will give increase for deeds of charity﴾ that is, He will cause it to grow and will send down blessings upon the wealth from which the charity is given, and He will reward the giver. That is because the requital befits the action. The one who deals in usury wrongs people and takes their wealth in an unlawful manner, so he is punished with loss of his wealth. The one who is good to people shows kindness to them in different ways, and his Lord is kinder than he is, so He treats him kindly, as He is kind to His slaves.

﴿Allah does not love any ungrateful sinner﴾ that is, one who is ungrateful for the blessings of Allah and does not do what is enjoined upon him of giving charity, and people are not safe from him or his evil.

﴿sinner﴾ that is, one who does actions that incur a burden of sin and punishment.

After mentioning those who consume usury, and noting that if they had been believers who truly benefited from their faith, they would not have done what they did, Allah then mentions the condition and reward of the believers. He addresses them as believers and forbids them to consume usury, if they are indeed believers. They are the ones who accept the admonition of their Lord and obey His command. He instructs them to fear Him, and part of that fear of Him is that they should give up what remains of usury, that is, any current existing transactions. As for that which is past, whoever heeds the admonition, Allah will pardon him for what is in the past, but whoever does