

not heed the admonition of Allah and does not accept His advice is opposing his Lord and is effectively in a state of war against Him, at the time when he is helpless and weak, and has no power to wage war against the Almighty, the Most Wise, Who gives respite to the evildoer but does not forget about him, and will eventually punish him severely.

«But if you repent» from dealing in usury  
 «you may retain your capital», and that is all you are entitled to  
 «neither wronging» those with whom you do business, by taking anything extra, which is usury  
 «nor being wronged» by the loss of your capital.

«If the debtor is in difficulty» and cannot pay off what he owes  
 «give him time until it is easy for him to repay». It is obligatory to give him more time, until he can afford it.

«But if you remit it by way of charity, that is best for you, if only you knew». This refers to waiving the debt, completely or partially.

«And fear the day when you will be brought back to Allah. Then every soul will be paid in full for what it earned, and none will be wronged». This verse was one of the last verses of the Qur'an to be revealed, and it was placed at the end of these rulings, commands and prohibitions, because it contains a promise (of reward) for doing good and a warning against doing evil. If a person knows that he will return to Allah, and that He will requite him for all his deeds, great and small, public and private, and that Allah will not wrong him in the slightest, he will inevitably develop hope of reward and fear of punishment. Without having this knowledge in his heart, there is no way he could develop that hope and fear.



يَتَأْتِيهَا الَّذِينَ ءَامَنُوا إِذَا تَدَايَنْتُمْ بِدِينٍ إِلَىٰ أَجَلٍ مُّسَمًّى فَاكْتُبُوهُ وَلْيَكْتُبَ  
 بَيْنَكُمْ كَاتِبٌ بِالْعَدْلِ وَلَا يَأْبَ كَاتِبٌ أَنْ يَكْتُبَ كَمَا عَلَّمَهُ اللَّهُ فَلْيَكْتُبْ