

- 9- If there is a document (of debt) in the handwriting of one who is known to be faithful or fair, as mentioned, it should be relied upon, even if he and the witnesses have died.
- 10- The words «No scribe should refuse to write» mean: no one whom Allah has blessed by enabling him to learn how to write should refuse to write down (a contract) between a debtor and creditor. Just as Allah has shown kindness to him by causing him to learn, he should treat kindly the slaves of Allah who need his writing, and he should not refuse to write for them.
- 11- The scribe should be instructed not to write anything but what the one who owes the debt dictates to him.
- 12- The one who dictates to the scribe should be the one who owes the debt.
- 13- He should be instructed to disclose everything that he owes, and not diminish (the debt) at all.
- 14- If someone admits that he owes something to someone else, it is to be accepted, because Allah instructed the one who owes the debt to dictate to the scribe. When the admission of debt is put in writing, what he has admitted of debt becomes binding, even if he claims after that that he made a mistake or forgot.
- 15- If there is any person who owes debts to others and there is proof of the amount and how great or small it is, and whether payment is due now or later, his statement is to be accepted and not the statement of the one to whom it is owed, because Allah (ﷻ) told him not to diminish (the debt), yet his statement concerning the amount owed and the terms of repayment is to be accepted.
- 16- It is forbidden for the one who owes the debt to diminish it or reduce it in terms of its quantity and quality, or the timescale of repayment, and other factors.
- 17- The one who is unable to dictate the debt because he is too young, feeble-minded, unable to speak and so on, can appoint his guardian to dictate on his behalf and admit the debt.