

اسلامی عقد وکالت کے حوالے سے کریڈٹ کارڈ کا تجزیاتی مطالعہ

Credit Card in the perspective of Islamic contract of Wakālah: An analytical study

* محمد شعیب خان

** ڈاکٹر حافظ غلام یوسف

Abstract

Wakālah contract is lawful concept in Islamic shari'ah, in which one person or party, the principal, engages another, the agent, to act for him, e.g. to do his work, to sell his goods, to manage his business. It has own rules and regulations in Shari'ah. In modern era the types of transection are increasing day by day, in which complication are occurring rapidly. Credit Card is of great importance in this regard. Among the parties of credit Card has various Contracts, Wakālah may exist in these Contracts, yet Credit Card Contracts are not applicable in perspective of Wakālah rules and regulations, however, it also refers to Hawālah contract remittance. In this paper analysis of Credit Card in the light of Islamic Wakālah Contract will be discussed.

Keywords: *Wakālah contract, credit card, wakāla perspective Analysis.*

* پی ایچ۔ ڈی ریسرچ سکالر، شعبہ فقہ و اسلامی قانون، علامہ اقبال اوپن یونیورسٹی، اسلام آباد۔

** چیئر مین: شعبہ فقہ و اسلامی قانون، علامہ اقبال اوپن یونیورسٹی، اسلام آباد