

Am I Allowed to Tip a Worker if Payment was Delayed?

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Case: I like to tip people who work for me and do a good job. A painter recently painted my house and did an excellent job. His fee was \$375 and I wanted to give him \$400. When he finished, I realized that I didn't have any cash on me and told him that I would pay him next week.

Question: Would there be a *ribbis* problem with me giving him more money than I owe him?

Answer: Any extra money given at the time of a payment is forbidden *m'derabanan*. If someone borrows \$100 and, at the time of payment hands the lender \$120, he has transgressed a Rabbinic prohibition of *ribbis*. Even though the amount was not agreed upon in advance, which means that there is no *ribbis d'ohraysa*, this is still forbidden by the *Rabbanan*. Furthermore, the Torah prohibition of *ribbis* is only when the money was given in the form of a loan, but the *Rabbanan* prohibited any transaction in which extra money is given over the usual price. For example, if someone buys a product that usually costs \$20 with the understanding that if he pays late, he will have to pay \$30 because of the time extension, that would be forbidden as *ribbis d'rabanan*.

If someone buys a product or uses a service but delays paying for some time and, when he finally does pay, wants to add on a little to make up for the lateness, there is a *machlokes haposkim* whether this is permitted or not. If it is clear, however, that the extra money is simply meant as a tip that would have been given in any case, then it is definitely permitted.