

## May I Let My Friend Use My Credit Card to Make a Purchase That Contains Interest?

Rabbi Shmuel Honigwachs

**Case:** Reuven has an Amazon business and needs funds to make some purchases. His friend, Shimon, offers to let him use his credit card, as long as he agrees to cover any interest fees he may incur.

**Question:** Is this a *ribbis* problem?

**Answer:** The Gemara in Bava Metziah discusses a case where a Jew borrows money from a non-Jew with interest and then lends that money to another Jew. The halacha is that even though the first borrower has to pay interest to the non-Jew, he cannot charge interest to the Jew he subsequently lent the money to. Furthermore, it says that it is even forbidden for the second Jew to make payments directly to the non-Jewish lender, and goes so far as to say that this is actually forbidden *mid'ohraysa*. This is hard to understand because the first Jew is not benefiting at all from the interest payment; however, the fact remains that the Gemara clearly states that this is forbidden.

Accordingly, if one Jew takes credit from a non-Jew, it would be forbidden for another Jew that borrows that money from him and incurs interest to either pay him back or pay back the credit card company directly; therefore, a *heter iska* would be needed in such a case.