

Ribbis: Matters of Interest

WHEN THE

LENDER OVEREXTENDS HIMSELF

Sometimes a person needs to go through considerable effort to extend a loan to their friend. For example they might need to make a special trip to the bank, or request permission from family members to release the funds.

May

the borrower effusively thank the lender for extending himself on their behalf?

This *shailah* can have larger implications, since one may argue that every loan involves *some* effort on the part of the lender. This rationale would effectively allow the borrower to effusively thank, bless, or greet the lender (when not accustomed to doing so), something which is clearly forbidden. However this seems to be permitted in cases where the borrower is absolutely certain that the lender expended *significant* effort on his behalf (waiting a while in the bank, or driving a long distance to drop off the money) The borrower should *specify* that he is thanking for the effort. However, it is strongly recommended to be stringent and thank for this effort *before* the lender hands the money to the borrower, or after the borrower has repaid. Alternatively, one can offer a simple “thank you,” while specifying that he is doing so for the effort expended, as this is permitted even where no great effort was expended by the lender.