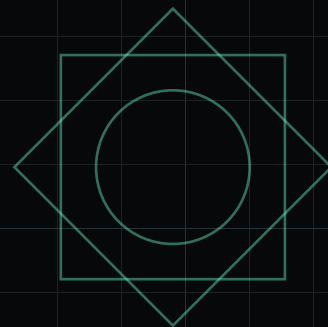


The 5-Question Shariah Screening Checklist

Print it, take it to any token or product you are curious about, and walk through riba, gharar, maysir, backing and use-case in order.



EDUCATION, NOT ADVICE. NOT A FATWA. • AS OF OCTOBER 2026

ASSET OR PRODUCT

DATE CHECKED

SCHOLAR / METHODOLOGY

How to use it: every statement is written so that **Yes** is the reassuring answer. Any **No** or **Unclear** is something to investigate or take to your scholar. Before you start, know your scholar's view on whether crypto counts as wealth (maal) at all; if it does not, this screen is moot.

01 Riba

Does the asset, or the way it earns, involve interest or a loan that pays back more than was lent?

	YES	NO	UNCLEAR
The asset itself pays no interest or interest-like yield	☐	☐	☐
If it pays rewards, I know the source and it is not lending	☐	☐	☐
The project's main revenue is not interest on loans	☐	☐	☐
Holding it does not require borrowing (margin, leverage)	☐	☐	☐

RED FLAGS

- “APY” or “earn” with principal guaranteed
- Yield from lending pools or T-bill reserves

WHEN TO ASK A SCHOLAR

Any return on deposited assets, staking via an exchange, or stablecoin yield. Scholars differ on staking: compare SeekersGuidance (Oct 2025) with IFG (2025).

02 Gharar

Can you actually know what you are buying?

	YES	NO	UNCLEAR
There is clear documentation of what the token is and does	☐	☐	☐
Supply, issuance schedule and allocations are public	☐	☐	☐
The team or issuer is identifiable and accountable	☐	☐	☐
Smart contracts are audited, or reserves are independently verified	☐	☐	☐

RED FLAGS

- Anonymous team holding most of the supply
- “Trust us” reserves; no attestation

WHEN TO ASK A SCHOLAR

When the token's rights are unclear (vote only? claim on revenue?), or the product is too complex for you to explain.



03 Maysir

Is the payoff mainly a chance-based transfer from losers to winners?

	YES	NO	UNCLEAR
It has a real use beyond hoping a later buyer pays more	☐	☐	☐
It is not a lottery, casino, betting or prediction product	☐	☐	☐
I would hold it spot, without leverage or derivatives	☐	☐	☐
My plan does not depend on short-term price swings	☐	☐	☐

RED FLAGS

- “100x” marketing, countdowns, influencer pumps
- Futures, perpetuals or options on the asset

WHEN TO ASK A SCHOLAR

When you are unsure whether your own trading style has drifted into speculation that approaches gambling.

04 Backing

What gives it value?

	YES	NO	UNCLEAR
It has measurable use: network fees, users, transactions	☐	☐	☐
If it claims backing (gold, cash), the reserve is allocated and audited	☐	☐	☐
Holders can redeem, or the claim is legally clear	☐	☐	☐
Its value does not rest only on attention or a brand	☐	☐	☐

RED FLAGS

- Asset-backed claims without redemption
- Value from “community” alone

WHEN TO ASK A SCHOLAR

For any asset-backed token: gold-backed tokens must meet the rules for exchanging gold; ask how they apply.

05 Use-case

Is the project's main activity permissible?

	YES	NO	UNCLEAR
Its core business is not interest-based lending	☐	☐	☐
Its core business is not gambling, alcohol or adult content	☐	☐	☐
Any impermissible revenue is minor and can be purified	☐	☐	☐
Any “Shariah certified” claim names the scholar or board and the date	☐	☐	☐

RED FLAGS

- Certification with no named scholar
- General platforms hosting haram apps, marketed as halal

WHEN TO ASK A SCHOLAR

When a platform hosts both permissible and impermissible uses, and you need to know how your scholar weighs that.



Your result

Count your answers, then record the outcome. A screen describes an asset on a date; it is not a recommendation to buy, sell or hold, and passing it says nothing about price.

OUTCOME	WHEN IT APPLIES	TICK
Meets criteria	All 20 answers Yes, and your scholar accepts crypto as maal	☐
Doubtful (mashbooh)	Some Unclear answers, but no clear No on riba or use-case	☐
Does not meet	Any clear No on riba (01) or use-case (05), or several Nos elsewhere	☐
Not enough information	You could not answer most questions in at least one section	☐

The tally thresholds are a teaching aid, not a methodology approved by any scholar.

ALWAYS ASK A SCHOLAR WHEN

- You are unsure whether crypto is wealth (maal) under the view you follow
- Any return comes from staking, lending, liquidity pools or “earn” products
- You are considering futures, perpetuals, margin, options, copy-trading or prop-firm challenges
- You have already earned income you now think may be impure and need to purify it
- Two credible sources give you opposite answers

WALK AWAY WHEN YOU SEE

- Guaranteed returns, “no risk”, or pressure to act now
- Anyone asking for your seed phrase or a “verification” payment
- Rewards for recruiting others, or returns paid from new deposits

CAPITAL AT RISK

Crypto-assets are volatile and you can lose all the money you put in. This checklist is educational, is not a fatwa and is not financial advice. It has not been reviewed by any regulator. For the full scholarly map, dated rulings, activity-by-activity positions and a zakat walkthrough, see **The Halal Crypto Field Guide** at deengen.com.