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An Analytical Study on the Use of Drip Pricing in Commerce: A Shariah and Ethical Perspective

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ABSTRACT

In contemporary commerce, drip pricing has become a prevalent practice, whereby businesses initially advertise an attractively low price but gradually disclose hidden charges during the purchasing process. This strategy, while profitable for sellers, often misleads consumers, undermines transparency, and compromises genuine consent in transactions.

From an Islamic perspective, such pricing tactics raise significant ethical and legal concerns. The Qur'an strictly prohibits the unjust consumption of wealth, allowing trade only when conducted with mutual consent. Prophetic traditions further emphasize that a sale is valid solely when based on clarity, honesty, and genuine willingness. Drip pricing, by concealing essential costs and pressuring consumers into unintended commitments, contradicts these foundational principles of Shariah.

This study analytically examines drip pricing through the lens of Islamic commercial ethics, highlighting its negative implications for consumer rights, fairness, and market trust. The findings reveal that while drip pricing may yield shortterm commercial gain, it ultimately violates the principles of justice, transparency, and informed consent. Hence, from both Shariah and ethical perspectives, drip pricing is impermissible, and commerce must instead be rooted in honesty, fairness, and openness.

Keywords: Drip Pricing, Consumer Rights, Shariah Compliance, Islamic Commercial Ethics, Transparency, Mutual Consent, Justice

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Islam as a Complete Code of Life

Islam is a complete code of life, revealed by Allah Almighty for all mankind, in every era, at every place, and for every aspect of life as guiding principles. Since Islam is revealed by Allah the Creator and Owner of this world, He alone knows best what laws, principles, and religion are most suitable for His servants at all times and places, so that they may run the worldly system with balance and justice, and also succeed in the Hereafter. Hence, the religion chosen by Allah for His servants is the best, most exalted, and most applicable system of life no other religion or law can ever equal it.

Philosophy of the Permission of Trade

It is a fact that trade and commerce have always been a necessary part of human life, for they are a natural need of mankind. Without them, man's necessities cannot be fulfilled, because every individual depends, in some way, on others. One can't produce or manufacture all that he requires by himself.

For example, a farmer may cultivate crops to meet his food needs, yet he is dependent on others for agricultural tools, clothing, and housing. Thus, it is said: *"Alinsān madaniyyun biṭṭab"* "man is social by nature, always dependent on others for his needs. Since the needs of every person are tied with others, trade and buying and selling transactions become inevitable.

If trade and commerce did not exist, the system of life would collapse. Humanity would fall into anxiety and chaos. People, in order to meet their needs, would either resort to theft and looting endangering both lives and wealth and leading to bloodshed or they would be compelled to beg from others, which is humiliating. Moreover, owners are often unwilling to give without compensation. Therefore, Allah Almighty, out of His special mercy, not only permitted trade to fulfill human needs but also provided laws and guidance regarding it, making it a means of reward and nearness to Him.

Virtue of Trade

Since exchange of goods is a fundamental need of human society, the Qur'an and the Sunnah strongly encourage earning wealth through lawful trade? The Qur'an, at several places, refers to the benefits gained through commerce as the *"Grace of Allah."*

Regarding the economic and trade aspects of Hajj, Allah says:

لَيْسَ عَلَيْكُمْ جُنَاحٌ أَنْ تَبْتَغُوا فَضْلًا مِّن رَّبِّكُمْ : فَإِذَا أَقَضْتُمْ مِّنْ عَرَفْتِ فَادْكُرُوا اللَّهَ عِنْدَ الْمَشْعَرِ الْحَرَامِ ۗ
وَأَذْكُرُوهُ كَمَا هَدَيْتُمْ وَإِنْ كُنْتُمْ مِّن قَبْلِهِ لَمِن الضَّالِّينَ...¹

"It is no sin for you that you seek the bounty of your Lord (through trade). Then when you return from 'Arafāt, remember Allah near alMash'ar alHarām, and remember Him as He has guided you, though before you were surely among those astray." (Surah alBaqarah 2:198)

In the days of Hajj, when people from all over Arabia gathered in Makkah, the markets would be filled with trade, just as they are today. Some Muslims, out of caution, avoided trade during Hajj. Allah revealed this verse to remove their misunderstanding. The term "Grace of your Lord" here refers to trade and business. Thus, engaging in commerce during Hajj for economic and financial benefit is not objectionable, provided the rites of Hajj are not compromised.

The Messenger of Allah ﷺ was once asked: "O Messenger of Allah! What is the purest and best means of earning livelihood?" He replied:

"عمل الرجل بيده وكل بيع مبرور"

"A man's work with his own hands, and every lawful trade."

That is, the best means of livelihood is one's own hard work, and every form of business that is permissible in Shari'ah, conducted with honesty and trustworthiness, free from lying, fraud, betrayal, excess, and anything unlawful. This hadith clearly establishes the excellence of lawful trade. The Prophet ﷺ declared such trade to be the purest and best source of livelihood. Likewise, several narrations emphasise the merit of the honest and trustworthy Muslim trader, and condemn the deceitful one.

The Companions of the Prophet ﷺ such as Ibn 'Umar, Ibn 'Abbās, and Anas ibn Mālik (may Allah be pleased with them) narrated that: *"The honest, trustworthy Muslim merchant will be among the martyrs on the Day of Judgment, under the shade of Allah's Throne, and will not be barred from entering Paradise."*³

Etiquettes of Trade

Islamic law has taught important etiquettes for trade and business, which every trader must observe. Some of the most important are:

1. Gentleness and Ease in Dealings

be lenient, grant ease, and show good character in transactions. This is termed "Samāḥah" in Islamic jurisprudence—meaning generosity, pleasant dealings, kindness with the weak and needy, avoiding harshness in demanding debts, etc.

The Prophet ﷺ said:

“May Allah have mercy on the servant who, when he buys, sells, or demands his due, deals with ease and generosity.”⁵

In another narration: *“...and when he settles (a debt), he does so with ease.”⁵*

According to other hadiths, such conduct is beloved to Allah, and because of it, the Prophet ﷺ even prayed for a man’s forgiveness.⁶

2. Knowledge of Islamic Rulings on Trade

Traders must be familiar with the Shari‘ah rules governing lawful and unlawful earnings, contracts, and transactions. No Islamic society can prosper unless its traders and businessmen understand and apply these rulings—distinguishing between halal and haram, permissible and impermissible professions, and ensuring transactions are free of deceit, oppression, usury, ambiguity, and coercion.

Definition of Bay‘ (Sale)

Before explaining the rulings of sale, it is useful to define the term *Bay‘* (sale), since both Qur’an and Hadith use this term, and in common usage, sale contracts are also called *Bay‘ Nāmah*.

Linguistically, *Bay‘* means “to sell,” but it is also used for “to buy,” because in barter trade (the system prevalent in earlier times), every party was both a seller and a buyer at the same time.

In Shari‘ah, jurists define it as:

”لبيع في سوقنا أأ من تفقه في الدين“

“Transferring ownership of property to another in exchange for a price.”⁷

This excludes transactions like loans, which are intended as charity, not sale, and also excludes usurious contracts. Moreover, in sale, the transfer of ownership must be permanent.

Thus, trade and commerce in Islam are subject to their own set of laws. Transactions must be free of deceit (*gharar*), fraud, ignorance of price or commodity, injustice, and coercion. However, in today’s markets, many deceptive methods are employed merely to amass wealth, without concern for halal or haram. One such deceptive method is **Drip Pricing**, which will be discussed in detail in this article to explain its reality and its ruling in Islamic law.

Drip Pricing

Drip pricing is a practice in which the initial price of a product or service is displayed at a lower rate to attract the buyer, but as you proceed through the checkout process, hidden fees and charges are gradually added.

In short, it lures the customer with a "cheap rate," but later compels them to pay a much higher price.⁸

Example:

A hotel room is advertised at **\$50 per night**, but at the final stage of booking, additional costs like *Resort Fee, Service Fee, and Taxes* are added. The actual cost may end up being **\$80**.

Where Do Hidden Charges Appear?

1) Travel & Accommodation

Airlines Hidden Charges

1. **Baggage / Carryon Fee** After buying a ticket, you find out that checked or carryon luggage requires an extra fee.
2. **Seat Selection Fee** Standard seats may be free, but window seats, extra legroom, or frontrow seats cost extra.
3. **Airport / Surcharge** Additional airport service charges are added apart from the ticket price.
4. **Payment Card Fee** Extra fee charged if you pay by credit/debit card.
5. **Flexi / Rescheduling Fee** If you need to change your flight time/date, heavy charges are applied.⁹

Hotels / Resorts Hidden Charges

1. **Resort Fee** Charged regardless of whether you use facilities like swimming pool, gym, or spa.
2. **Cleaning / Linen Fee** Extra charges for cleaning rooms or replacing bed sheets/towels.
3. **City / Tourism Tax** Mandatory tax in some cities, added at checkout.
4. **Late Checkin / Checkout Fee** Extra cost if you arrive late or leave after the standard time.
5. **Parking / WiFi Charges** Basic services like parking and internet are often charged separately.¹⁰

Home Sharing (e.g., Airbnb, Holiday Rentals)

1. **Cleaning Fee** Customers are charged separately for cleaning the property.
2. **Service / Platform Fee** booking apps add their own commission.
3. **Extra Guest Fee** If more guests stay than the listed number, extra charges are applied.

4. **Security Deposit Deductions** Sometimes money is deducted from deposits even without actual damage.¹¹

Car Rental Hidden Charges

1. **Collision Damage Waiver (CDW)** Extra insurance sold by scaring customers about potential accidents.
2. **Fuel Service Charge** If you return the car with less fuel, the company sells its own fuel at inflated rates.
3. **Toll / Admin Fees.** Apart from actual tolls, the company adds its own “admin fee.”
4. **Additional Driver Fee.** Extra charges if more than one person drives the vehicle.
5. **Young Driver Fee.** Younger drivers (typically 21-25 years old) are charged additional fees.¹²

Summary:

These charges are not clearly disclosed at the beginning. Customers are lured by "low prices," but the final bill turns out to be much higher. This is the essence of **Drip Pricing**.

2) Online Shopping & Delivery

Ecommerce Hidden Charges

Handling / Packing Fee .. Extra charge for packaging and handling.

Cash on Delivery (COD) Fee If you select COD, an extra fee is added.

Return Shipping Deduction Refunds are reduced by shipping costs when returning items.

Restocking Fee Even after returning, a “restocking” fee is deducted.

Crossborder Duty / Tax International orders may include surprise customs duties/taxes at delivery.¹³

Food Delivery / Ridehailing Hidden Charges

Platform Fee A sudden “service/platform fee” is added on top of the bill.

Busy Area / Surge Pricing Prices increase instantly in busy locations or high demand periods.

Small Order Fee Extra charges applied if the food order is small.

Delivery Distance Extra Longer delivery distances result in extra fees added at checkout.¹⁴

Summary:

Ecommerce and food delivery/ridehailing platforms display an initially "low

price" to attract customers, but at checkout, all these hidden charges are added—raising the final cost significantly. This practice is **Drip Pricing**.

Banking / Finance / FinTech

Bank Accounts (Hidden Charges)

Maintenance Fee Monthly or yearly charges just for keeping an account.

SMS / Alert Fee Charges deducted for transaction alerts and SMS notifications.

ATM OffNetwork Fee If you withdraw money from another bank's ATM, an extra fee is applied.

Reissue of Blocked Card A fee is charged if you request a replacement card after it has been blocked.

Dormant Account Charges If your account remains unused for a certain period, a "dormant" charge is imposed.

Cards & Payments (Hidden Charges)

Annual Fee A fixed fee charged yearly for simply keeping a credit/debit card.

Cash Advance Fee If you withdraw cash from an ATM using a credit card, extra fees plus higher interest rates are charged.

Foreign Transaction Fee Hidden charges applied when using your card abroad.

Currency Conversion Margin (DCC Hidden Margin) When you pay in your home currency instead of the local one, a hidden "conversion margin" is deducted, often without the customer realizing it.¹⁵

Loans & Financing (Hidden Charges)

Processing / Origination Fee Extra money charged at the time of taking a loan under "processing" costs.

Insurance Addon Forced insurance bundled with the loan.

Prepayment / Refixing Penalty A penalty charged if you try to repay a loan early.

Statement / Valuation Charges Extra costs for issuing statements or for property/asset valuation.¹⁶

BNPL / Installment Schemes (Hidden Charges)

"Zero Markup" Claim Advertised as "Zero Markup," but if an installment is delayed, a heavy **late fee** is imposed.

Reschedule Fee If you change the installment schedule, an additional charge is applied.¹⁷

Summary

All of these fees and penalties are forms of **Drip Pricing** because banks/finance companies initially display a simple, cheap, or “Zero Markup” offer. But later, the actual cost is inflated through hidden charges, making the customer pay much more in the end.

Telecom / Internet / Cable Packages (Hidden Charges)

1. **Speed Cap after Fair Use Policy** Advertised as “Unlimited Internet,” but after a certain data limit, the speed is drastically reduced, hidden in small print.
2. **Installation / Router Rental** Marketed as “Free Installation,” but later, installation fees or router rental costs are added separately.
3. **Number Porting Fee** Hidden charges when transferring your mobile number from one company to another.
4. **Early Termination Charges** Heavy penalties if you cancel a package or connection before the contract ends.
5. **Hidden Taxes / Levies** Advertised prices look low, but the final bill includes **USF, Advance Tax, and Regulatory Fees**, which were not disclosed upfront.¹⁸

Mobile Apps / Digital Services (Hidden Charges)

1. **Autorenewal** Apps offer a “Free Trial,” but as soon as it ends, the subscription autorenews and deducts money, often without clear reminders.
2. **Feature Locked InApp Purchases** Apps appear free, but essential features are locked behind purchases (e.g., watermark removal in editing apps, unlocking levels in games).
3. **Trial Expiry Hidden Charges** After a 7day or 1month “Free Trial,” the subscription autostarts, and many users forget they had linked a payment card.
4. **Complicated Roaming Tariffs** Telecom companies advertise “Affordable Roaming,” but the tariff structure is so complex that users don’t realize how much they are actually being charged.¹⁹

Summary

All these examples are manifestations of **Drip Pricing** and **Dark Patterns**: companies or service providers initially show low or “free” offers, but the real costs appear later through hidden charges, penalties, and taxes.

5) Software / SaaS / Cloud

SaaS: Seat/User minimums, overage fees (monthly API calls, storage, email send quota), integration/onboarding fees, data export/egress charges.

Cloud Compute: Egress/data out fees, IP/snapshot/request charges, reservation cancel/modify penalties.

Explanation:

What are SaaS companies?

SaaS (Software as a Service) are companies or services that provide software or digital tools on a rental/subscription basis rather than selling them outright.

This means you don't buy a permanent software license; instead, you pay a monthly or yearly fee to use it.²⁰

Examples:

Microsoft 365 (Word, Excel, PowerPoint, etc., available via monthly subscription)

Google Workspace (Business Gmail, Google Drive, Docs, etc.)

Team communication tools like Zoom or Slack

How Drip Pricing Works in SaaS

SaaS companies often lure users in with low prices or "Free Trials," but the real costs appear later through hidden charges:

1. **Per Seat / User Minimum**

Advertised as "only \$10/month," but the condition is a minimum of 5 users. The real cost = \$50 or more.

2. **Overage Charges (extra usage fees)**

e.g., API calls, storage, or email quota. Once the limit is crossed, extra fees apply.

Example: Mailchimp allows 10,000 free emails/month, but beyond that, every email is charged.

3. **Integration / Onboarding Fee**

Some SaaS companies charge extra for software integration or initial setup.

4. **Data Export / Migration Fee**

If you want to leave the service and export your data, they charge additional fees.

Cloud Compute Hidden Fees

1. **Egress / Data Out Fees**

Charged when data is moved out of the cloud (downloaded to your system or transferred to another server).

2. **IP Charges**

Extra fees for dedicated or additional IP addresses.

3. **Snapshot Charges**

Backups (snapshots) of servers/databases take storage space, and each GB is billed.

4. **Request Charges**

Every read/write request made to cloud storage (e.g., AWS S3) is billed.

5. **Reservation Cancel/Modify Penalties**

Discounted reserved plans (1-3 years) come with penalties if canceled or modified early.

Example:

On AWS Cloud:

More downloads → higher egress fees

Extra IPs → billed monthly

Daily backups → snapshot storage fees

Frequent file access → request charges

Early plan cancellation → penalties

6) Utilities / Energy

Electricity/Gas/Water: Connection/meter fees, low interest on security deposits, minimum bill charges, fuel adjustment surcharges.

Insurance: Documentation/policy issuance fees, admin fees, mandatory riders as add-ons, cancellation/surrender deductions.²¹

Utilities (Hidden Charges):

1. **Connection/Meter Fee:** Extra charges just for installing meters.

2. **Low/No Profit on Security Deposits:** Deposits earn little or no interest.

3. **Minimum Bill Charge:** Pay a set amount even with low usage.

4. **Fuel Adjustment Surcharge:** Added to bills when fuel prices rise.

Insurance (Hidden Charges):

1. **Documentation / Policy Issuance Fee** charged just to issue policy.

2. **Administrative Fee** extra deductions under “admin expenses.”

3. **Mandatory Riders** small add-ons forced into policies.

4. **Cancellation/Surrender Deductions** heavy deductions if canceled early.

Summary:

Both SaaS/Cloud and Utilities/Insurance use **drip pricing** strategies: the base price looks attractive, but hidden fees and conditions gradually increase the final cost.

7) Property / Real Estate / Housing

Renting:

Maintenance/Service charge, society levy, brokerage + separate tax, movein/moveout cleaning/fumigation fee.

Buying/Mortgage:

Processing/appraisal, legal/doc fees, registry/duty plus “developer charges” (parking, utility connection), HOA/society charges.

Hidden Charges in Renting

When a tenant rents a house or apartment, they don’t just pay rent several additional costs are often imposed, such as:

1. **Maintenance / Service Charge** A monthly fee for building or society upkeep (e.g., lift, guard, cleaning).
2. **Society Levy** A special fund/fee charged by the housing society (for development, parks, etc.).
3. **Brokerage + Separate Tax** Brokerage fees for finding the property, often with added tax.
4. **Movein / Moveout Cleaning or Fumigation Fee** Mandatory cleaning/pest control charges imposed at entry or exit.

Hidden Charges in Buying / Mortgage

Buying or mortgaging a property also involves more than just the price or loan installments, including:

1. **Processing / Appraisal Fee** Charged by banks/finance companies for loan applications or property valuation.
2. **Legal / Document Fees** Lawyer and document preparation costs.
3. **Registry / Duty + “Developer Charges”** Beyond government fees (registry/stamp duty), developers often impose extra charges such as:
 - o Parking fees
 - o Utility connection charges (electricity, gas, water)
4. **HOA / Society Charges** Monthly or annual fees by the Homeowners Association or society for upkeep and amenities.

Summary:

Whether renting or buying, extra hidden charges are added beyond the base price. These are clear examples of **Drip Pricing**, where the customer sees a low initial cost but ends up paying much more.

8) Auto / Dealership / Workshop

Car Purchase:

Dealer “doc fee,” “free registration” but hidden “handling,” mandatory extended warranty/coating/tracker addons.

Servicing:

Diagnostic charge, consumables (shop supplies), inspection fee, parts restocking fee.

Hidden Charges in Car Purchase

1. **Dealer Documentation Fee** Extra charge for paperwork/processing, usually not included in advertisements.
2. **“Free Registration” but Handling Fee** Dealers often claim free registration, but include hidden handling fees.
3. **Mandatory Addons** Forced sale of extras like:

Extended warranty

Car coating/protection

GPS tracker

These costs are charged separately to the customer.

Hidden Charges in Car Servicing

1. **Diagnostic Charge** Fee for checking issues or running computer diagnostics.
2. **Consumables (Shop Supplies)** Oil, filters, cleaning supplies, often not included in main service fees.
3. **Inspection Fee** Additional charge for vehicle inspection/checkup.
4. **Parts Restocking Fee** Charged if a spare part is ordered and later returned.

Summary:

When buying or servicing cars, these hidden costs inflate the actual expense. Customers are drawn in by low or “free” offers but end up paying much more. Again, a direct example of **Drip Pricing**.

9) Events / Ticketing / Entertainment

Ticketing:

Convenience/service fee, facility fee, print/eticket charge, dynamic pricing margin.

Sports / Gyms:

Joining fee + annual maintenance, freeze/cancel fee.

Hidden Charges in Sports / Gyms

1. **Joining Fee + Annual Maintenance** Besides monthly subscription, an upfront joining fee and yearly maintenance cost is charged.

2. **Freeze / Cancel Fee** Additional charges apply if you pause or cancel your subscription.

Summary:

In ticketing and gyms, Drip Pricing is also common:

Customers see a low base price or simple subscription.

Hidden fees (service, facility, maintenance, freeze/cancel) are later added.

The final cost is much higher than expected.²²

10) Education / Exams / Professional Services

Online Courses:

Certification/exam/proctoring fees, “lifetime access” but still renewal.

Lawyers / Consultants:

Disbursement/courier/photocopy charges, minimum billing unit, nonrefundable retainer.

Hidden Charges in Online Education

1. **Certification / Exam / Proctoring Fees** After completing the course, separate charges for certificates or exams. Proctored exams add extra fees.

2. **“Lifetime Access” but Renewal** Some courses advertise lifetime access but still require annual/monthly renewal fees.

Hidden Charges in Lawyers / Consultants

1. **Disbursement / Courier / Photocopy Charges** Extra costs for postage, paperwork, or photocopying.

2. **Minimum Billing Unit** Lawyers/consultants may bill at least 1 2 hours even for a 10minute job.

3. **Nonrefundable Retainer** Advance retainers cannot be refunded even if services are underused.

Summary:

Education, online courses, and professional services also practice **Drip**

Pricing / Hidden Costs:

The initial price seems low.

Later, hidden charges appear (exam fees, proctoring, courier, retainer, etc.).

Final costs turn out much higher than advertised.

11) Health Care / Medical

Hospitals / Labs:

Facility / OT charges

Separate consultation fee

Disposable / PPE charges

Report delivery / print fee

Parking / bed upgrade

Explanation Hospital / Lab Fees

1. **Facility / Operation Theatre Charges**

When admitted or undergoing surgery, hospitals charge separately for facilities and OT usage.

2. **Consultation Fee (separately)**

Doctor's consultation often isn't included in hospital or surgery charges.

3. **Disposable / PPE Charges**

For items like disposable instruments or PPE (Personal Protective Equipment), extra charges are levied.

4. **Report Delivery / Print Fee**

Getting lab or test reports printed or delivered costs extra.

5. **Parking / Bed Upgrade**

Hospital parking or moving to a better ward/ICU/private room brings additional costs.²³

Summary:

In healthcare and medical services, **Drip Pricing / Hidden Charges** are also common:

The patient/client is shown a low initial package.

Later, hidden charges (consultation, disposables, parking, room upgrades, etc.) are added.

The final bill ends up being much higher than expected.

12) Shipping / Courier / Logistics

Parcel Charges:

1. **Fuel Surcharge** Extra fee based on fuel prices.

2. **Risk / Insurance Fee** Added for valuable/fragile parcels, often hidden.

3. **Address Correction Fee** If shipping address is corrected midprocess.

4. **Residential Surcharge** Extra fee for residential deliveries.

5. **Remote Area Fee** Additional charge for distant or hardto reach locations.

Customs Charges:

1. **Brokerage** Fee for customs broker services in import/export.

2. **Disbursement Fee** Small incidental customs/shipping costs passed to the customer.

3. **Storage / Demurrage Fee** Charges if parcels are held in customs or warehouse storage due to delays.

Summary:

In shipping, courier, and logistics, **Drip Pricing** is also common:

Customers see a flat/low upfront price.

Later, hidden fees like fuel surcharge, insurance, remote area, etc., are added.

Final cost ends up being much higher than the original estimate.²⁴

How to Protect Yourself (Quick Checklist)

Ask for All-Inclusive Price: Get it in writing — “Is this the out-the-door price with nothing extra?”

Itemized Invoice: Every charge should be separately listed. Avoid vague terms like “service/handling.”

Disable Prechecked Boxes: Don’t allow auto-add insurance/warranty.

Turn Off Autorenew: Set reminders for subscription renewals/trials.

Keep Schedule of Charges: Save updated fee lists (banks, telecoms, platforms).

Avoid DCC (Dynamic Currency Conversion): Always pay in local currency abroad to avoid hidden margins.

Check Return/Cancel Policy: Look for restocking/pickup/processing fees.

Keep Screenshots/Emails: Save agreements, prices, and promises for dispute resolution.

Sample Clause (Urdu → English)

“No Hidden Charges” Clause:

*“Party A guarantees that the quoted price is all-inclusive and covers all applicable taxes, fees, service/handling, delivery, installation, configuration, maintenance, and all other expenses. No additional or hidden charge shall be acceptable after this agreement. Otherwise, the buyer shall have the right of full refund without deduction and the right to terminate the contract under **Khiyār alTadlīs** (option due to deception).”*

Fiqh Note (Hanafi Position)

According to **Hanafi Fiqh**, if deception (**tadlīs**) occurs (such as hidden charges not disclosed upfront), the buyer has the “**Khiyār alTadlīs**” (right of rescission due to fraud):

The buyer can **cancel the contract**.

Or demand that the deal be renegotiated with **full transparency**.

Rate Breakdown

Room Type

West Tower King Room

Nightly Rate (Per Room)

ACTIVE AND RETIRED MILITARY DISCOUNT

Wednesday, Oct 14, 2020 \$30.56

Room Total \$30.56

Taxes and Fees (Per Room)

Resort Fee \$36.28

Occupancy Tax \$4.09

Due now \$34.65

Due at Resort \$36.28

DOT REQUIRES THIS AIRLINE TICKET TO BE ADVERTISED AT **\$300**

But the actual cost of the flight is only **\$237**



GOVERNMENT FEES & TAXES ARE HIDDEN FROM THE PUBLIC.

Shouldn't you know what you're paying for?

Above is an illustrative screenshot (which does not include administrative details but has been selected for conceptual demonstration) showing hidden charges on an airline ticket in a clear manner.

In **Islamic Shariah**, the principles of trade are based on **transparency, honesty, and avoidance of deception**, therefore this method (drip pricing) requires careful review.

2. Texts of Shariah

2.1 The Qur'an

1. Transparency and Justice

"And fulfill [all obligations with] full measure and balance."²⁵

Explanation of jurists: From this verse, it is derived that in sale contracts, the price and quantity must be fully disclosed.²⁶

2. Avoidance of Lies and Deception

"And do not let some of you deceive or backbite others."²⁷

Although not directly about trade, it outlines the ethical principle of avoiding dishonesty and deception.²⁸

2.2 Hadith

1. Deception is Prohibited

The Prophet Muhammad ﷺ said:

"Whoever deceives is not one of us."²⁹

Juristic Opinions: Imām alShāfi'ī, Imām Mālik, and Imām Aḥmad all clarified that deception in sales is *harām*.

2. Validity of a Sale Contract

Ḥadīth:

"A contract is valid so long as it does not contradict the Sharī'ah."³⁰

If there is a hidden cost in reality, this becomes an example of fraud and deception, thus *harām*.

³¹

3. Juristic Details

If the customer is **informed beforehand**, the charge is permissible, otherwise not.³²

All prices, fees, and conditions must be disclosed at the start of the contract.³³

Deception causes harm to consumer rights and is impermissible.³⁴

4. Practical and Ethical Implications

Preservation of Trust: Full disclosure increases consumer trust in the brand.

Social Justice: Prevents inexperienced consumers from being unfairly exploited.

Shari'ah Status: Drip pricing with complete transparency is *permissible and ḥalāl*.

5. Shari'ah Recommendations

All charges, taxes, and fees should be disclosed at the beginning of the contract. Avoid misleading claims in advertisements.

Prioritize consumer awareness based, honest trade practices.

6. Conclusion

From an **Islamic perspective:**

Nontransparent drip pricing (with hidden charges): mostly based on deception, thus *ḥarām*.

Transparent drip pricing (where all charges are disclosed upfront): *permissible*, as it complies with the principles of sales and ethical trade.

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