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UNIVERSITI KUALA LUMPUR
BUSINESS SCHOOL

# FINAL EXAMINATION
## MARCH 2026 SEMESTER

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| COURSE CODE | : | EBB20203 |
| COURSE TITLE | : | USUL FIQH & QAWAID FIQHIYYAH |
| PROGRAMME NAME | : | BACHELOR IN ISLAMIC FINANCE WITH HONOURS |
| DATE | : | 24 JUNE 2026 |
| TIME | : | 9:00AM - 12:00PM |
| DURATION | : | 3 HOURS |

## INSTRUCTIONS TO CANDIDATES

1. Please read the instructions given in the question paper CAREFULLY.
2. This question paper is printed on both sides of the paper.
3. This question paper consist of ONE sections.
4. Section A consist of five questions. Answer FOUR (4) questions only.
5. Please write your answer on the answer booklet provided.
6. Please answer all questions in English only.
7. Refer to the attached Formula/ Appendices. ☐ *Tick if applicable*

THERE ARE 5 PAGES OF QUESTIONS INCLUDING THIS PAGE

SECTION A (Total: 100 marks)

**Answer FOUR (4) questions.**

**Please use the answer booklet provided.**

**Question 1**

Sunnah refers to all that is narrated by the Prophet, including his actions, sayings and whatever he has tacitly approved. Differentiate between Sunnah and Hadith, and discuss **FOUR (4)** roles of the Sunnah with examples.

(25 marks)

**Question 2**

Rashid and Maryam have been married for nine years and have two children aged 8 and 6. Rashid works as a sales executive earning RM3,800 per month with performance-based uncertainty while Maryam is a part-time tutor earning RM1,200 monthly.

They are currently renting a house at RM900 per month, but the landlord plans to increase the rent next year. They are considering Islamic home financing but are unsure about affordability.

Rashid's 15-year-old car frequently breaks down, affecting his work and income. Maryam suggests purchasing a new car through Islamic financing.

Maryam recently received RM12,000 from hibah. She wishes to use part of it for umrah while Rashid is considering investing RM5,000 in a friend's halal business.

Their monthly expenses are:

House rent (RM900)
Groceries (RM1,000)
Utilities (RM350)
Internet and mobile plans (RM250)
Children's school expenses (RM600)
Car maintenance and fuel (RM850)
Takaful and healthcare (RM300)
Financial support for Rashid's widowed mother (RM400)
Emergency savings (RM100)
Lifestyle expenses (RM500)

As a student of Usul Fiqh, analyse Rashid and Maryam's financial situation by applying the concept of maslahah within the framework of Maqasid Shariah. Your answer should include classification and justification of each expense according to daruriyyat, hajiyyat and tahsiniyyat as well as a reasoned financial plan addressing their priorities including decisions on housing, vehicle financing, allocation of the RM12,000 hibah and the consideration of umrah and business investment.

(25 marks)

**Question 3**

The Rahmah Cash Contribution (STR) is a direct financial aid initiative by the government for low-income groups to ease the people's cost of living. Discuss this initiative in the context of Maslahah Mursalah.

(25 marks)

**Question 4**

Zaid rented out his shop lot to Farah under an Ijarah (lease) contract for RM1,200 per month for one year. The written contract clearly stated the rental amount and duration but did not mention any penalty for late payment.

After several months, Farah delayed her rental payment by two weeks due to financial difficulties. Zaid then claimed that Farah must pay an additional late payment penalty of RM200, arguing that such charges are commonly imposed in rental arrangements.

Farah refused, stating that no such penalty was agreed upon in the contract. Zaid insisted that even if it was not written, the penalty should still apply as a common business practice. However, he could not provide any evidence that the penalty was part of their agreement.

Apply the principle of Istishab to resolve the dispute arising from the Ijarah contract between Zaid and Farah. Identify the type of Istishab applied and support your answer with relevant Qawaid Fiqhiyyah.

(25 marks)

**Question 5**

Siti runs a small online clothing business selling modest wear. Recently, she has faced several operational and financial challenges:

1. Some customers cancelled their orders after payment, requesting full refunds even though the items had already been prepared for shipment.
2. A supplier delivered defective fabric, causing losses and affecting Siti's ability to fulfil customer orders.
3. Increasing shipping costs have made it difficult for Siti to maintain affordable pricing without affecting her business sustainability.
4. One of her staff members accidentally sent the wrong items to customers, resulting in additional return and replacement costs.
5. There is no written policy on refunds or exchanges, and Siti is unsure whether she should follow common industry practices when dealing with customers.

As a student of Usul Fiqh, identify the five major Islamic legal maxims (Qawaid Fiqhiyyah) that can be applied to this case with a detailed explanation for each.

(25 marks)

**END OF EXAMINATION PAPER**