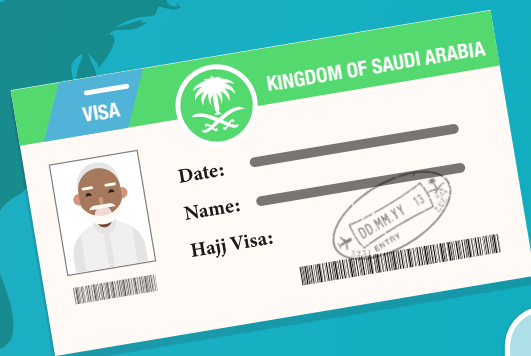


Why do some lose out on Hajj because no Visa arrives?



Only UK Munazzams have secure access to Hajj Visas and each has their own quota

- But many **Munazzams need help** to meet their targets. So, visas pass to other travel agents e.g. in localities where there is no Munazzam.
- Be careful! UK law also allows other **high street and online ATOL-licensed travel agents** to create and sell Hajj packages but **without having access to a Visa** (they must only advise a Visa is necessary).
- **People you know** - uncles, imams, shopkeepers, taxi drivers, etc - may also try to collect your passport and cash deposit, often **without any formal documents** and only then look to 'do a deal' for Visas with Hajj agents.
- **The longer the chain of people involved in buying and selling a Hajj Visa the less likely you are to get one or the package you were promised.**

How professional is the UK Hajj industry?



The best Munazzams and Hajj agents don't promise more than they can deliver

- They will explain that **Hajj is challenging** and seek to manage your expectations.
- But **ATOL logos can be used falsely**, so check them online (see the "Checklist before booking").
- Check too that packages are **described fully and accurately** in terms of images, locations and ratings.
- **Watch out for hidden costs!** Some organisers still get into difficulty because they are disorganised or cut corners to protect their profits.
- **"Is this a scam?"** Every year Hajjis are actively targeted for criminal scams and fraud offline and online.
- Bargain hunters should always ask, **"Why is this package so cheap?"**.

Hajj Package Explainer for British Hajjis

Buying a UK Hajj package can be confusing as British Hajjis often lack transparent information.

The ongoing impact of COVID-19 and Brexit also makes things more difficult to understand. Read on to be better informed when the time comes to make your booking.

Checklist before booking:

- UK government travel advice on Saudi Arabia, including COVID-19 and Brexit updates, can be found at: www.gov.uk/foreign-travel-advice/saudi-arabia/pilgrimage
- Does my Hajj package include a Visa from a Saudi Licensed Hajj organiser? Ask to see the agent's "Munazzam" registration card or check with the **Licensed Hajj Organisers** trade association: www.licensedhajjorganisers.org
- Check if my agent is UK-based with current **Civil Aviation Authority "ATOL" protection** and if I have been issued a valid ATOL certificate at: www.caa.co.uk/atol-protection/check-an-atol/atol-holder-search/
- Avoid cash payments! If I pay with a credit card I get additional financial protection.

Advice if anything goes wrong

- Council of British Hajjis: www.cbhuk.org
All-round advice on UK Muslim pilgrim services and welfare from the Secretariat of the All-Party Parliamentary Group on Hajj and Umrah: www.appghajjumrah.org
- If you don't get what you were promised report any problems to your local Trading Standards office: www.gov.uk/find-local-trading-standards-office. This doesn't invalidate your Hajj!
- Avoid scams and report fraud at www.actionfraud.police.uk



How are Hajj packages financially protected in the UK?



UK air and package travel regulations apply to Hajj even during COVID-19 and after Brexit

- In case they go out of business, all UK travel companies should pay a **Civil Aviation Authority "ATOL" bond** to financially protect flights. You should be issued an ATOL certificate by Hajj agents even if tickets aren't provided when booking.
- Other **package travel, fraud and consumer protection** regulations cover contracts and service. **A full refund is due within 14 days** if part of a Hajj package is not provided.
- If you **transferred a cancelled 2020 Hajj package to a 2021 booking** you should have received a **Refund Credit Note (RCN)** and notice that **package prices may increase**.
- If you asked your Hajj agent to refund your cancelled 2020 Hajj package in full and they still have not done so, you can refer the dispute to the **Financial Ombudsman Service** at www.financial-ombudsman.org.uk.

What does a Hajj package usually include?



Your Hajj package should include:

- A **Hajj Visa**, which should be part of your package and should be free.
- A **return flight** either direct to Jeddah or Madinah, or indirect with a stopover en route.
- **Accommodation** which varies in closeness to the Makkah Haram and may or may not 'shift' location during the peak 5 days of Hajj.
- **Hajj services** provided by a private Mutawwif company including local transfers, plus tents and food in Mina.
- It is your Hajj agent's duty to ensure that a package is suitable for your needs including **disabled pilgrims and elderly pilgrims**.



Why does an economy Hajj package cost more than a luxury holiday?



There is huge global demand to be in Makkah for just 1 week in the year

- The **exchange rate** for the Pound Sterling against the Saudi Riyal has also weakened since the **Brexit** referendum in 2016.
- Quicker, **direct return flights** to Saudi Arabia close to Hajj time **can cost £1400**.
- Older, cheaper hotels near the Haram have been replaced. 50% are now **5* international chains**.
- Higher expectations have raised the standards and **costs of Hajj services** but smaller groups from non Muslim countries can't always negotiate the best deals.
- **New taxes** including VAT at 15% have been introduced in Saudi Arabia during recent years.



Who is licensed to sell UK Hajj packages?

The only travel agents licensed by Saudi Arabia to organise and sell Hajj packages are 'Munazzams' – they alone are responsible for Hajjis in Makkah

- **The Licensed Hajj Organisers** trade association reports 117 Munazzams in the UK - but only 1 across Scotland, Wales and Northern Ireland.
- Saudi-licensed private **Umrah organisers are not authorised** by Saudi Arabia to organise Hajj.
- UK law also allows **other travel agents (sub-agents)** to sell a Munazzam's Hajj packages, but there should be a **written 'ATOL to ATOL' agreement** between the two and **disclosure** of this to you.
- There is **no reliable 'live' list** of current Munazzams online – but ask to see a Munazzam's registration card and **check with Licensed Hajj Organisers trade association**.

