

# Hajj Package Explainer for British Hajjis

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## 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:

- What is the UK government's travel advice on Saudi Arabia, including COVID-19 and Brexit updates? 
- 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. 
- Is my Hajj agent UK-based with current Civil Aviation Authority "ATOL" protection? Have I been issued a valid ATOL certificate? 
- Avoid cash payments! If I pay with a credit card I get additional financial protection.

### Advice if anything goes wrong

- Council of British Hajjis (CBHUK)   
All-round advice on UK Muslim pilgrim services and welfare from the Secretariat of the All-Party Parliamentary Group on Hajj and Umrah 
- If you don't get what you were promised report any problems to your local Trading Standards office   
This doesn't invalidate your Hajj!
- Action Fraud   
Avoid scams and report crimes.




This explainer is based on ideas arising from research conducted by Professor Seán McLoughlin (s.mcloughlin@leeds.ac.uk) at the University of Leeds, in partnership with the Council of British Hajjis, and with the participation of Hajj sector stakeholders including pilgrims, Licensed Hajj Organisers and the UK authorities. See [hajj.leeds.ac.uk/industry](https://hajj.leeds.ac.uk/industry) 

This visual summary was designed and edited by the **Research Retold** team [www.researchretold.com](https://www.researchretold.com)  (Dec 2020)

## 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** .

## 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?**



**Who is licensed to sell UK Hajj packages?**



**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.

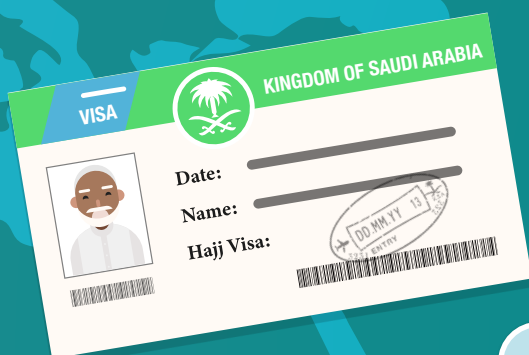


**The only travel agents licensed by Saudi Arabia to organise and sell Hajj packages are 'Munazzams' – they alone are responsible for Hajjis in Makkah**

- **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**.



## 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?"**.