




How to protect yourself and your loved ones from Hajj fraudsters


 **Do your research.** Don't book without carrying out some basic checks on your travel agency/ tour operator. A recommendation from a friend or family member does not guarantee the authenticity of the outfit. Go online and run a search on the travel company to see if other people have commented on their services. Check the company is accredited by the Ministry of Hajj at:

www.hajinformation.com/hajj_agents.php

 **Make sure your travel company is a member of a recognised trade association such as ABTA.** All ABTA members have to follow a code of conduct and meet rigorous entry criteria, minimising the chance of fraudulent companies joining. You can verify a company's ABTA membership on: <http://abta.com/go-travel/before-you-travel/find-a-member>

 **If you are booking a flight-based package make sure your travel company is ATOL (Air Travel Organisers' Licensing) protected by the Civil Aviation Authority (CAA).** If the travel company closes down whilst you are in Saudi Arabia your return air ticket should still be valid but you will probably be asked to repay for your accommodation. You can claim this cost from the CAA as well as a refund of your money if you have not travelled yet. You can check an ATOL at: www.caa.co.uk

 **Get everything in writing.** Always get written terms and conditions as this details your contract with the travel company. Make sure your flight details, accommodation and Hajj visa are valid. Establish an auditable paper trail and keep records of financial transactions.

 **Do not pay the travel company by cash or by direct bank transfer into an individual's account.** Most legitimate companies will have facilities with a bank to accept credit or debit cards. If you do pay by bank transfer or cash and the company turns out to be fraudulent it will be virtually impossible to get your money back.

If you have been a victim of Hajj fraud

Please don't suffer in silence or feel embarrassed about coming forward. It is very important that you report the crime to **Action Fraud on 0300 123 2040** or at www.actionfraud.police.uk

All reports are reviewed by the City of London Police's National Fraud Intelligence Bureau and can be used to identify serial offenders and form the basis of police investigations by local forces. Only by knowing the true scale and nature of the threat can law enforcement effectively target the fraudsters who are causing most harm to the Muslim community.

If you are having consumer related problems with your Hajj travel provider, please contact trading standards via: Citizens Advice Consumer Helpline on 03454 040506 or hajjhelp@birmingham.gov.uk

Rashid Mogradia, CEO of the Council of British Hajjis said:

“Whilst the majority of Hajj tour operators deliver an excellent service, there are those who seek to tarnish the reputation of the industry by seeking to defraud British Muslim pilgrims of their life savings. Pilgrims must ensure they book with reputable and licensed tour operators. We urge the community to back the commendable work of the City of London Police in tackling Hajj Fraud and report the fraudsters to Action Fraud so that they can be brought to justice.”

For more information on Hajj fraud go to: www.cityoflondon.police.uk/CityPolice/hajjfraud
www.cbhuk.org

For more information on Hajj go to: www.hajinformation.com



NATIONAL
TRADING
STANDARDS
BOARD
Protecting Consumers
Safeguarding Businesses



ActionFraud
Report Fraud & Internet Crime
actionfraud.police.uk



Hajj

Don't let fraudsters
ruin your pilgrimage



Hajj fraud

Every year more than two million Muslims celebrate Hajj by making the pilgrimage to Mecca in what is the world's biggest annual gathering of people. Within this mass of humanity are thousands of UK citizens, many of whom will have saved for years in the knowledge that, for them, this will be a once-in-a-lifetime trip.

Unfortunately as Hajj approaches there will also be a significant number of Muslims who have paid for a tour package for themselves and their family only to discover their dreams have been shattered by fraudsters. Some will arrive in Saudi Arabia to discover the accommodation they booked does not exist while others will find that their whole trip is in fact a scam set up by illegitimate travel operators that have disappeared with thousands of pounds of their money.

In response to this ongoing threat to Muslims planning to make the trip to Mecca the City of London Police, which is the UK policing lead for fraud, is running a national Hajj fraud prevention campaign.



Commander Steve Head, from the City of London Police, said:

“Hajj fraud is a devastating crime that every year is robbing Muslims of what could be their only opportunity to make the pilgrimage to Mecca. The City of London Police is committed to working with the Muslim community and UK police to understand the true scale and nature of Hajj fraud, to prevent people falling victim and to help those who do, and to track down and bring to justice the fraudsters who make criminal capital by destroying another person's dreams.”

How Hajj fraud happens

Muslims shopping around for the best deal on a trip to Mecca, both in their local community and increasingly online, are attracted by packages – flights, accommodation, visas – which appear to offer good value for money. Some operators advertise large reductions. Individuals are asked to pay in cash or make a direct bank transfer prior to their trip and are told they will receive their tickets and travel documents nearer to the departure date. For some they never arrive.



Mohammed, 36, from Birmingham lost £4,500 to a Hajj fraud. He felt deeply embarrassed but, importantly, reported the crime to Action Fraud:

“I was initially very careful to make sure I was only considering packages from legitimate travel companies. Unfortunately I then strayed onto websites that were offering very attractive deals, and I was persuaded to put my faith in them to deliver a great pilgrimage to Mecca. As Hajj drew closer no tickets arrived and my agent stopped returning my calls, until I finally reached the point where I realised I had fallen victim to a horrible crime.”



Up to
25,000
British Muslims
travel for Hajj
each year

British Muslims spend
as much as
£125 million
on pilgrimages annually

Police have reports of victims
losing anything from
£1,000-£33,000

42
is the average
age of a Hajj
victim

The Council of British Hajjis
estimates that the number of
victims reporting to Action
Fraud is as little as
3%