

# If you have been a victim of Hajj Fraud

Please don't suffer in silence or feel embarrassed about coming forward. Asif Sadiq, who is the chairman of the Muslim Consultative Committee said:

*"The Muslim community needs to ensure that all its members are aware of Hajj fraud and stress how important it is for them to support the police in any way that will help them bring these criminals to justice."*

**If you think that you have been a victim of Hajj fraud, call your local police or:**

City of London Police Fraud Desk  
**020 7601 6999**

OFT Consumer Direct  
**08454 04 05 06**

Action Fraud  
**0300 123 2040**

For further information visit:  
**[www.cityoflondon.police.uk](http://www.cityoflondon.police.uk)**

- Up to 25,000 British Muslims travel for Hajj each year
- British Muslims spend around £36 million on pilgrimages
- More than 80% of Hajj fraud victims are over 65
- On average, victims can lose anything from £200 to £20,000
- The Association of British Hujjaj (Pilgrims) UK estimates that only 10% of Hajj fraud is reported

National Fraud  
Intelligence Bureau

CITY OF LONDON  
POLICE

# Hajj: Pilgrimage to Mecca

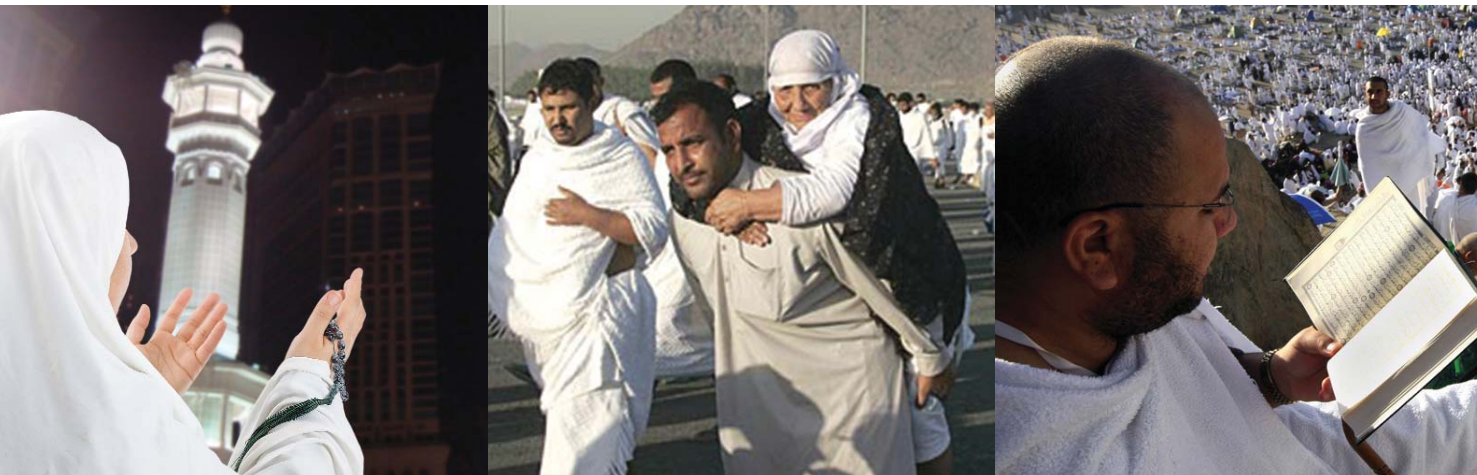
## Essential information about fraud



*"There should be peace on the way to Mecca and there should be no hindrance or restriction in travelling to Mecca."*

Source: [www.islam.com](http://www.islam.com)

In recent years a growing number of people have fallen victim to Hajj fraud, with many losing thousands of pounds on planned trips to Mecca. Many victims have suffered significant financial losses, in many cases losing their life savings.



**Partners in the Muslim community and travel industry are working with the City of London Police and National Fraud Intelligence Bureau (NFIB) to tackle this threat.**

The Head of Economic Crime at the City of London Police, Detective Chief Superintendent Steve Head, said:

*“Each year Hajj fraud is destroying the dreams of an untold number of people who believe they are about to make their own pilgrimage to Mecca. The NFIB is working together with the Muslim community to shine a light on the fraudsters who continue to cause so much pain.*”

*“The more we know of this crime the more we can do to stop it, so I would urge anyone who has fallen victim to Hajj fraud to contact the police.”*

# Protect yourself and your loved ones

**Hajj fraudsters do not discriminate against age, gender or location. In the months leading up to the Muslim pilgrimage of Hajj, organised crime groups are targeting licensed travel companies to advertise fraudulent deals to Saudi Arabia in their name.**

In some cases, ‘Hajj Tours’ are being sold at up to 50% of the normal price, but shortly before departure the tour operator closes, leaving people with no tour and no way of getting their money back.

There are a number of things you can do to limit your chances of becoming a victim:

**Make sure your travel agent/tour operator is ATOL (Air Travel Organisers' Licensing) protected.** If the travel agency closes down while you are in Saudi Arabia you are guaranteed a flight home without having to pay any extra. If the agency closes down before you are due to travel, ATOL protection allows you to claim your money back.

**Is your travel agent/tour operator accredited by the Saudi Embassy?** Don't book without researching your travel agency/tour operator – if the offer seems too good to be true, it usually is. A recommendation from a friend or family member does not guarantee the authenticity of the outfit – a fraud may be ongoing for a while before the perpetrators dissipate the assets and disappear.

By researching the company you are limiting your chances of being defrauded.

**Check exactly what you are paying for.** When paying, consider carefully your method of payment. Establishing an auditable paper trail and keeping records of financial transactions will make it more difficult for you to be defrauded.

**Get everything in writing.** Always get written terms and conditions as this details your contract with the travel agent or tour operator. Make sure your flight details, accommodation and Hajj visa are valid.

For further information on approved, ATOL registered agents, you can contact ATOL (0207 453 6700) or the Ministry of Hajj ([www.hajjinformation.com](http://www.hajjinformation.com)).

