

Hajj Fraud & Safer Giving at Ramadan

We are now in the Muslim holy month of Ramadan with fasting between sunrise and sunset for those of the Muslim faith.

Here are two pieces of information that may well be useful at this time.

Firstly the address below should take you to a page of the Charity Commission web site specially prepared for Ramadan. It is concerned with advice on how to give safely to charities. There is a video that has been specially prepared to watch.

<http://www.charitycommission.gov.uk/9504>

The page also contains ten tips on how to give safely; links to advice to charities and guidance for Mosques running charitable collections during Ramadan; downloadable safer giving leaflets and posters; and a link to a Syria-specific safer giving guidance (which itself contains downloadable leaflets and posters).

Secondly, British Muslims booking trips to Mecca this October to celebrate Hajj are being warned about the threat of fraudsters trying to con them with bogus travel packages. Organised crime groups target 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% off the normal price, but shortly before departure the tour operator closes, leaving people with no tour and no way of getting their money back. Below are ten tips for your information.

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.hajjinformation.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.

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.hajjinformation.com