

# Financial

# Awareness

## A Guide for Pilgrims

Strategic partner



وزارة الحج والعمرة  
MINISTRY OF HAJJ AND UMRAH



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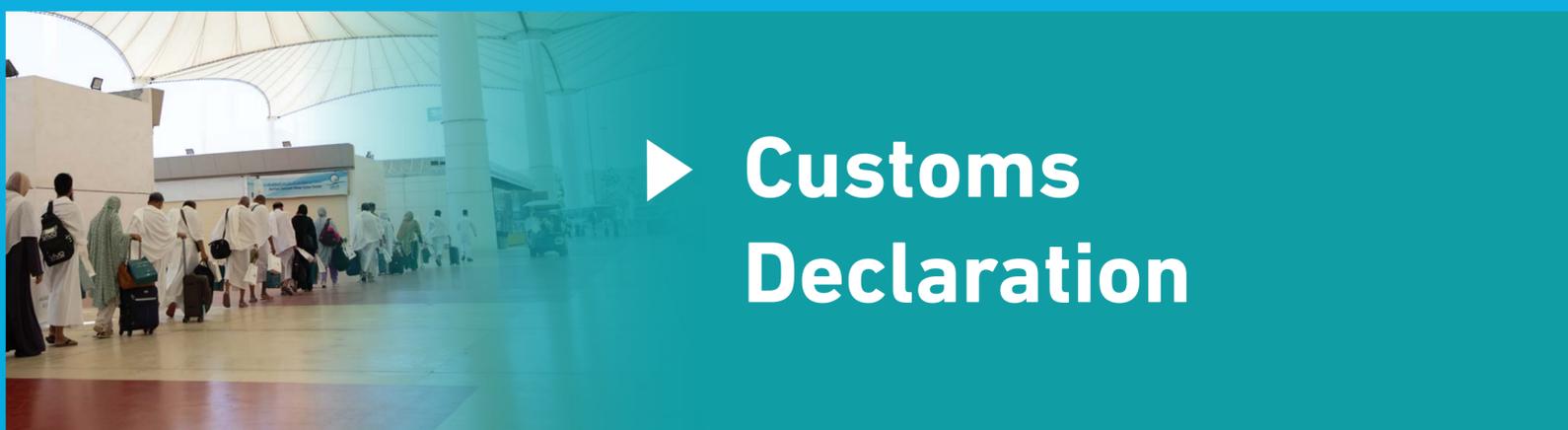
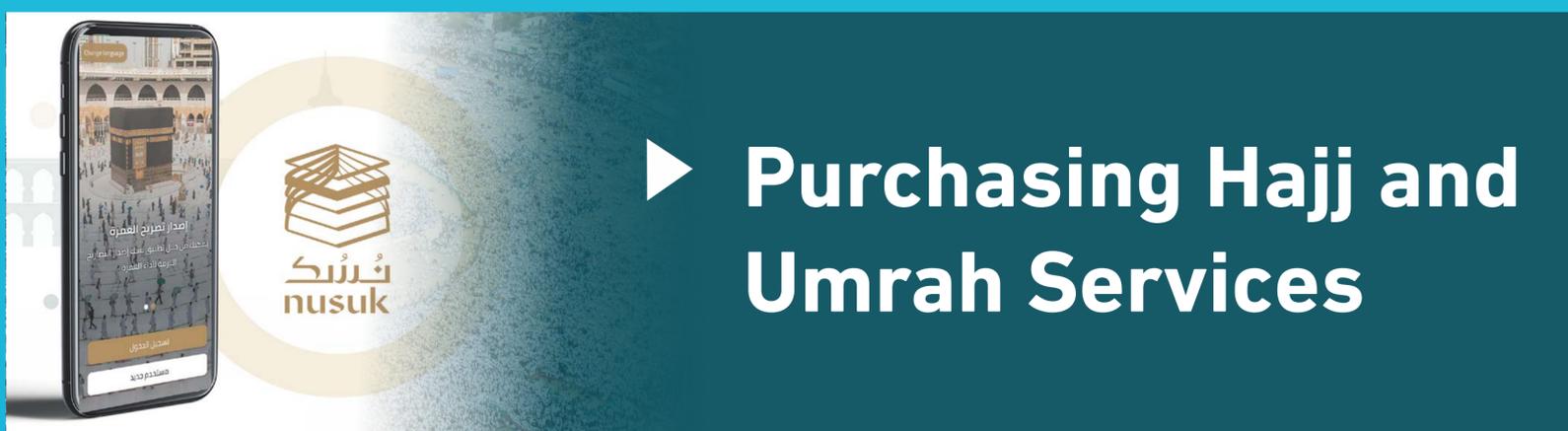
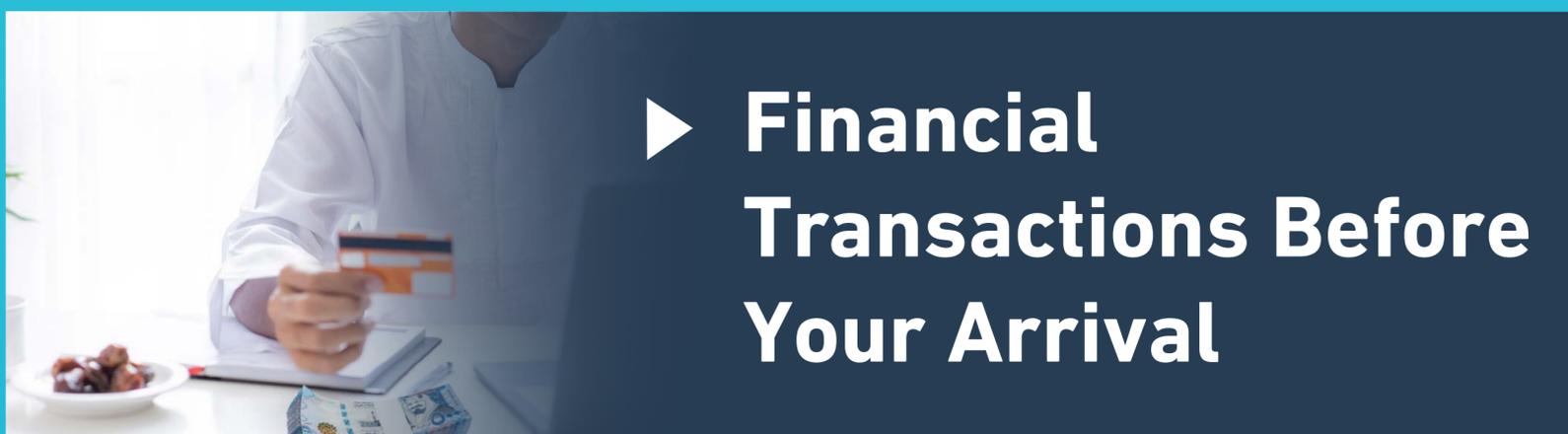
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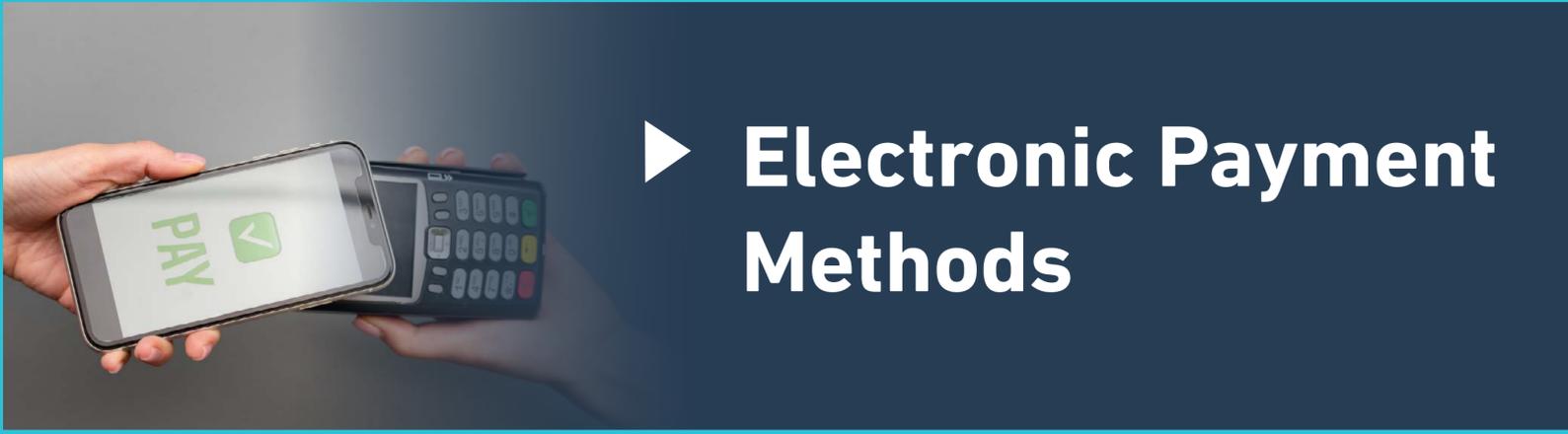
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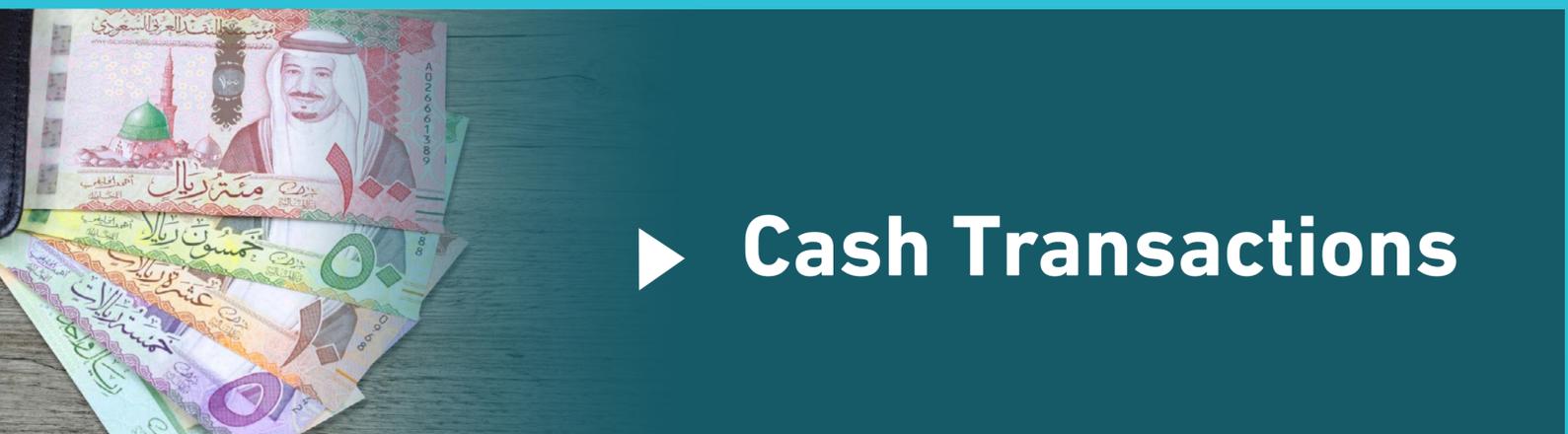
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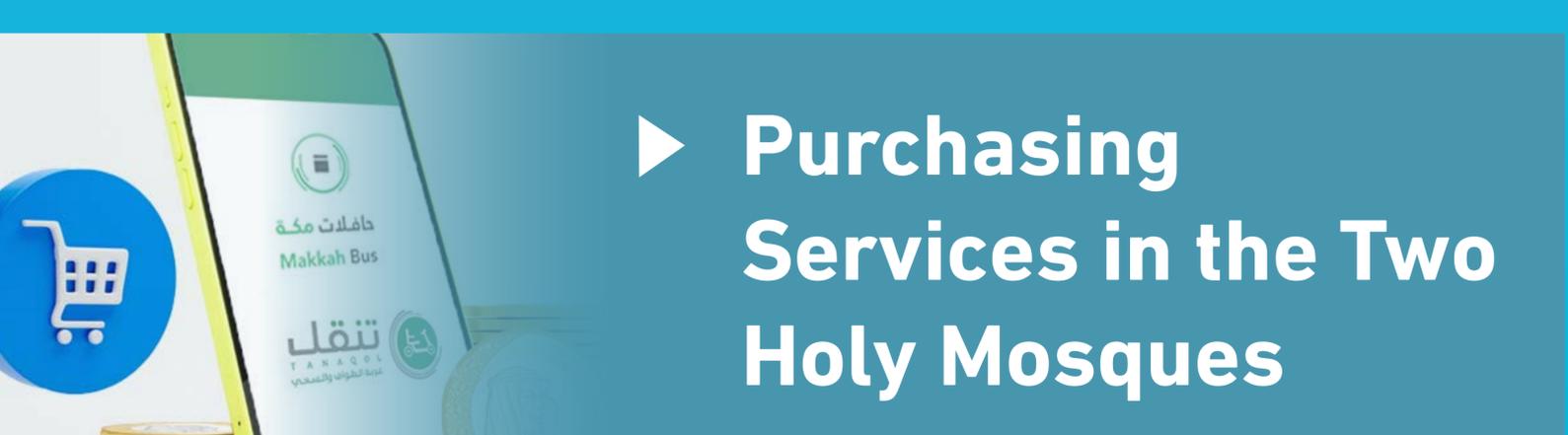
▶ **Cash Transactions**



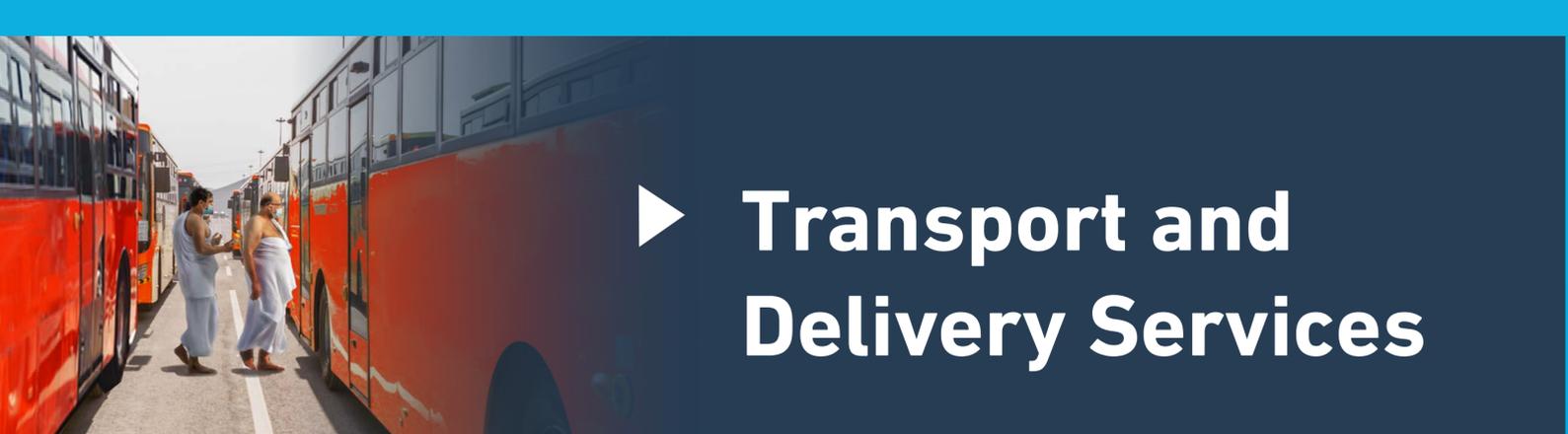
▶ **Currency Exchange**



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**Important Financial References**

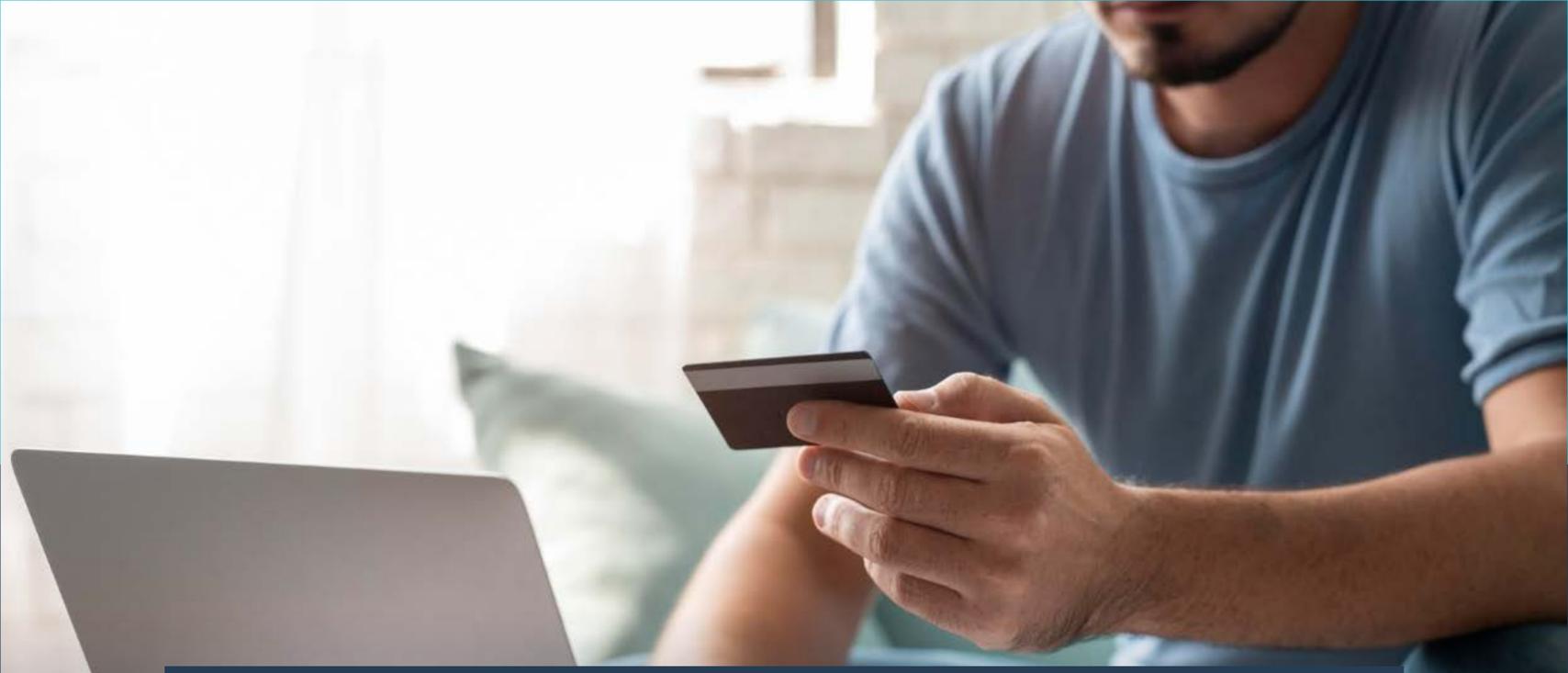
**Important Contact Numbers**



# Financial Transactions Before Your Arrival

**The concerned authorities** were keen to design a financial path where all fees and service costs are paid in advance, including visa fees, accommodation, transportation costs, and round-trip tickets.





# Why Pay for the Trip Before Coming?

1

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**You won't have** to carry a lot of cash when you come.



2

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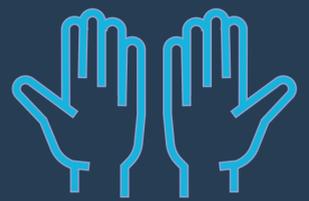
**You won't be faced** with financial fraud attempts.



3

---

**You aren't preoccupied with anything** that comes in the way of your devotion to worship.



# Checklist Before Coming

The Hajj and Umrah system adheres to the principle of transparency, and its laws and regulations provide you with the right to access and review the following with the service provider, both before and after contracting them:

1

Prices and their equivalent in your currency.



2

Level of services compared to prices.



3

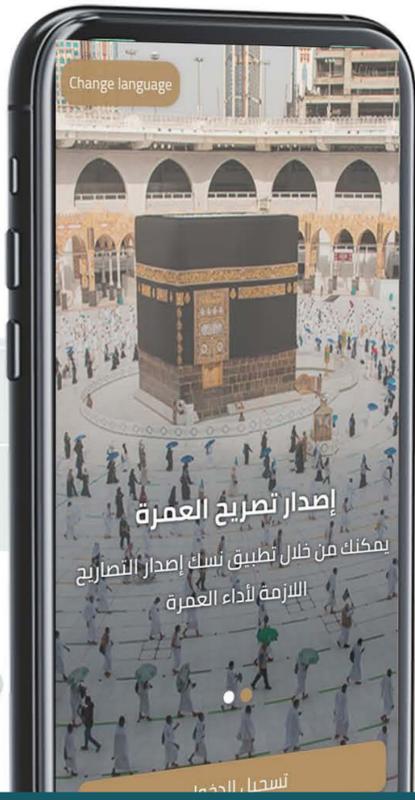
Complete round-trip itinerary.



4

Receive your copy of the payment receipts.





# Purchasing Hajj and Umrah Services

In order to facilitate planning your trip in advance, selection and payment of services is available through the following platforms:

## 1 “Nusuk” platform and application:

- For Umrah pilgrims from all over the world.
- For Hajj pilgrims from within Saudi Arabia.



Nusuk platform



2

# “Nusuk Hajj” Platform: For pilgrims from Europe, the Americas and Australia.

Nusuk Hajj Platform



نُسُكُ حَجِّج  
Nusuk Hajj



10



# The Approved Currency In Saudi Arabia

In all transactions, the approved currency  
in the Kingdom of Saudi Arabia is:



**Saudi Arabian Riyal  
(SAR)**





# Where Do I Get Saudi Riyals?

The following methods of currency conversion are accessible at the ports of entry, in the Umrah and Hajj areas, or in all Saudi cities:

- ▶ **Certified currency exchanges.**
- ▶ **Licensed banks branches.**
- ▶ **Electronic banks.**

Licensed banks



Licensed exchanges



# Customs Declaration

A customs declaration is an official requirement upon arrival and departure. In it you disclose your possession of:



Cash in excess of 60,000 riyals



Bearer negotiable instruments



Gold bars



Gemstones



Precious metals





# Benefits of Customs Declaration



Facilitate arrivals and departure.



Preservation of assets and funds.



Avoid legal accountability.



Avoid fines.

To fill out the customs  
declaration online





# Electronic Payment Methods

The Kingdom of Saudi Arabia is ranked high in the digital economy index, and having cash on you is not that important.

## Electronic Payment Channels For Visitors:

- ▶ Credit cards.
- ▶ Bank transfer.
- ▶ SADAD.







# Scope of Electronic Payment Services:

**All services can be purchased with electronic payment, including but not limited to:**

- ▶ Services at the Two Holy Mosques.
- ▶ Housing and accommodation services.
- ▶ Public and private transportation services.
- ▶ Restaurants and convenience stores.
- ▶ Wholesale and retail stores.

# The Approved Payment Network in Saudi Arabia

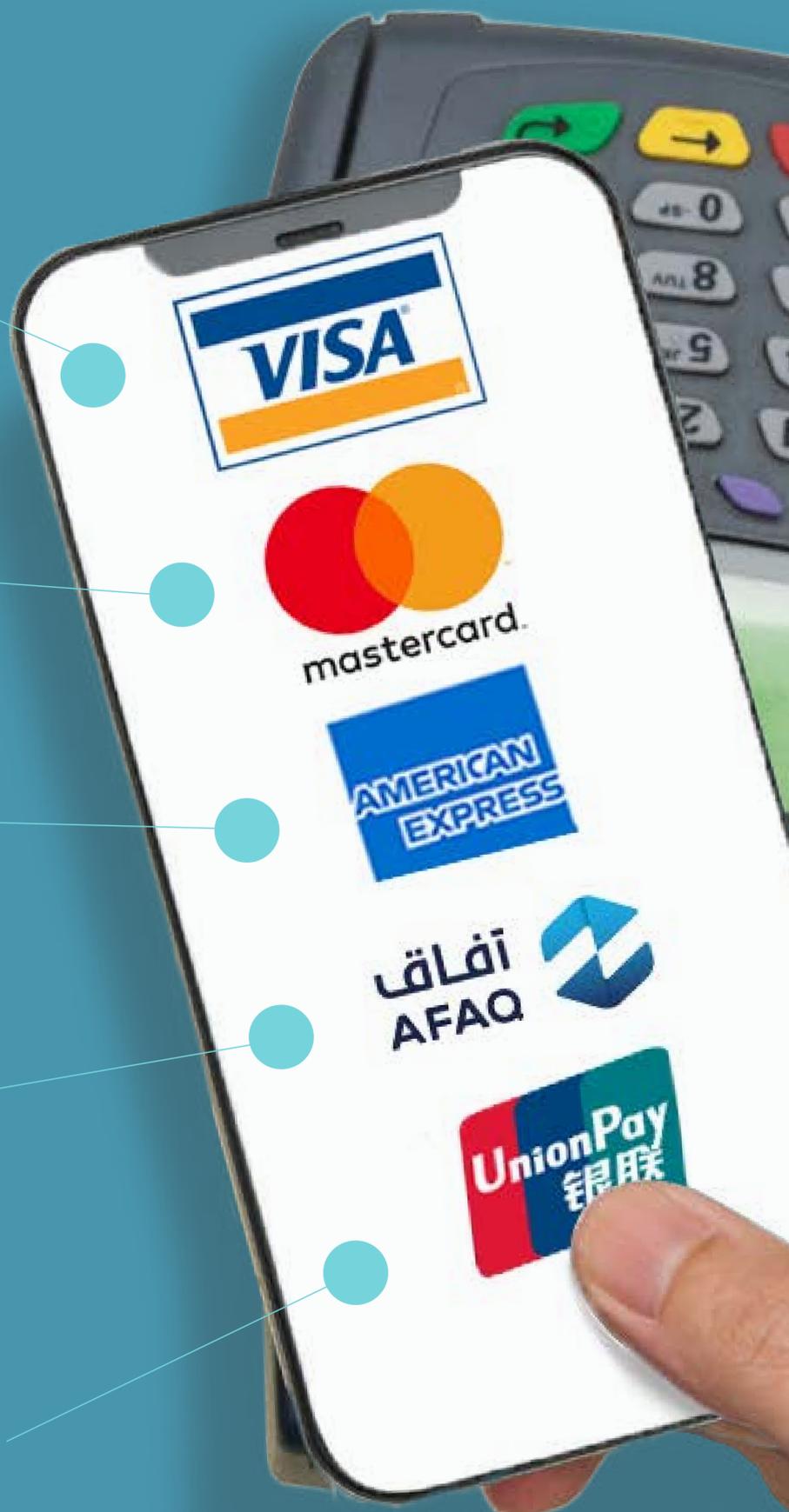
Visa

Mastercard

American Express

Gulf Payments System (AFAQ)

UnionPay



## Notice:

Acceptance of global networks depends on the desire of the merchant. Networks accepted by the merchant are shown via a prominent poster. **“UNION PAY”** and **“AMERICAN EXPRESS”** are only accepted by some banks.



A collection of Saudi Arabian banknotes is displayed on a wooden surface. The top note is a 100 Saudi Riyal note, featuring a portrait of King Salman bin Abdulaziz Al Saud and the text 'مؤسسة النقد العربي السعودي' (Saudi Monetary Authority). Below it are other denominations, including a 50 Riyal note and a 20 Riyal note. The text 'Financial Transactions' is overlaid on the notes in a large, white, sans-serif font.

# Financial Transactions

## Do you need cash?

In all your financial transactions within the Kingdom of Saudi Arabia, you will only need a small amount of cash.

Therefore:

- ▶ Top up your credit card with enough funds.
- ▶ Carry only as much cash as you need.



# Cash Withdrawal From ATM's

If your credit card is accepted by the bank whose ATM you wish to withdraw from, we inform you of the following:

**Maximum withdrawal limit:**

**5,000 riyals.**

Every **24** hours.





# Currency Exchange

Upon arrival, during your stay, and upon your departure, you may need to exchange currency to or from Saudi Riyals. Here are some guidelines:

## Proof of identity

You may be asked to verify your identity through some or all of the following means, when purchasing or exchanging currency:



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Travel document (passport).



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Hajj / Umrah visa.

Make sure the proof of identity you provide is valid.





# What Are Your Rights At the Exchange Outlet?

- ▶ **View the license** to practice currency exchange.
- ▶ **The exchange rates are visible** and include the date and day.
- ▶ **Receive a copy of the receipt** for the transaction you made.

# Online Payments

## Electronic Payment Applications

If your interaction with a specific entity requires the installation of an application and includes financial transactions:



**Download the application** from a trusted store.



**Disable the option** to save payment data.



**Enable** two-factor authentication.





## Buying From Online Stores

The Kingdom of Saudi Arabia ranks high in the e-commerce index, and almost all services and products can be purchased online.



# How Can You Shop Online Securely?



➤ Make sure that the site contains (https://) at the beginning of the page address as it is the secure encryption code.



➤ Check for a lock icon in the address bar of your browser.



➤ Pay attention to any security warnings that pop up from your browser.



➤ Review the product specifications in order to avoid counterfeit and fake goods.



➤ View product rating, description, and customer reviews.



➤ Allow notifications when paying by card.



➤ Compare the notification sent to you with the operation you performed.



➤ Do not use public Wi-Fi networks to shop online.



➤ Read your card statement regularly; At least once a month.

# Purchasing Services

## In the Two Holy Mosques

In the Grand Mosque and the Prophet's Mosque, it is possible to purchase special services through electronic payment:

**Some of these services are:**



▶ Safety deposit boxes **(in the Two Holy Mosques)**



▶ Wheelchair employees **(The Grand Mosque)**



▶ Electric wheelchairs **(The Grand Mosque)**



Download the «Tanaqol» application to book electric vehicles



## Transportation and Delivery Services

When you need transportation and delivery services to:

- ▶ Move within the Kingdom.
- ▶ Order food.
- ▶ Order products.

### Save money by:



- ▶ Dealing with licensed means of transportation.



- ▶ Use licensed applications.



- ▶ Not dealing with individuals.





# Domestic Means of Transportation

## That Accept Electronic Payment



Haramain High Speed  
Railway.



Public transport buses.



Licensed transport appli-  
cations.



# Receiving and Transferring Money

If you are receiving or sending money from outside or inside the Kingdom:

- ▶ **Deal with** licensed service providers.
- ▶ **Avoid** currency traders.
- ▶ **Make sure** to keep your copy of the receipt.

**Inquire about licensed banks and currency exchanges**

بنك  
Bank



# Financial Fraud

## How to Avoid Financial Suspicion?

Some entities and persons that engage in suspicious activity ask visitors to conduct transactions on their behalf.

- ▶ **Do not use** someone else's account, and do not enable them to use your account.
- ▶ **Never transfer** or receive on behalf of another person.
- ▶ **Do not mishandle** your personal and financial documents and data.

# Suspicious Signs In Messages and Calls

**Sent from** strange numbers, platforms or accounts.

**Strongly** urges you to disclose your financial information.

**Contains links** and addresses that differ from its content.



# How Should you Deal With Suspicious Messages and Communications?



- ▶ Never respond immediately.
- ▶ Ask for some time to respond or tell them you're busy.
- ▶ Do not open a link that you were not waiting for.
- ▶ Ask the caller to reveal his identity.



## Report Fraud Attempts

### SMS fraud attempts:

Forward the message to **330330**

### All fraud attempts:

Saudi Central Bank Complaints Center:

Call: 800-125-6666





# Surplus Cash

## What Should You Do With It?

Upon your completion of the rituals, and while planning to leave to your country, you may wish to exchange or spend your surplus cash:

- ▶ **Exchange currencies** at approved exchanges.
- ▶ **Beware of unlicensed** anonymous associations.
- ▶ **Refrain from** responding to beggars.

## Approved Donation Platforms:



### Ehsan platform:



A platform that displays donation opportunities and the association that is in charge of each opportunity.

### Furijat initiative:



An initiative that pays the debts of those imprisoned because of them.

مركز الملك سلمان  
للإغاثة والأعمال الإنسانية  
KING SALMAN  
HUMANITARIAN AID & RELIEF CENTRE



### King Salman Humanitarian Aid and Relief Centre



A Saudi centre dedicated to relief and humanitarian work outside the Kingdom.



# The Journey of Approved Financial Transactions



Printing the  
transaction  
receipt



The beneficiary  
receives his  
receipt

The payment on the  
receipt is identical  
to the actual  
payment



The beneficiary  
receives the  
product/service

The beneficiary  
verifies that what he  
received matches  
his request



# Interesting Financial References



The Saudi Central  
Bank [here](#)



المدفوعات السعودية  
SAUDI PAYMENTS



Saudi Payments  
Company [here](#)



The Saudi Payment  
Network [here](#)



Committee on  
Information and Banking  
Awareness in Saudi  
Banks [here](#)

المدفوعات الخليجية  
GULF PAYMENTS



The Gulf Payment  
Network [here](#)



# Locations of Branches and ATMs

Saudi National Bank



AlRajhi Bank



Riyad Bank



SAB



Banque Saudi Fransi



Arab National Bank



Alinma Bank



Bank Albilad



The Saudi  
Investment Bank



Bank AlJazira



Gulf International  
Bank



# Important Contact Numbers

# 911

For emergency and security services

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# 937

Medical consultations and inquiries

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# 920002814

Ministry of Hajj and Umrah call center to answer inquiries from pilgrims

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# 1966

For inquiries about the Grand Mosque and the Prophet's Mosque



You can obtain the rest of the guides by visiting the website of the Ministry of Hajj and Umrah (by clicking here).

In these guides, you will find all the instructions and directions which will help you perform the Hajj rituals with ease and confidence.



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Partners in success



# May Allah Accept Your Good Deeds

For more information,  
follow us on twitter

[Haj.gov.sa](http://Haj.gov.sa) | [@HajMinistry](https://twitter.com/HajMinistry)



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