

#### Dear guest,

We are pleased to inform you that booking for Hajj packages is now available. Before delving into the payment instructions for each method, we would like to share some important general guidelines that will help you successfully complete your payment:

- 1. Payment methods may vary from country to country and are subject to the policies and regulations of the countries and banks.
- 2. Do not pay for any services outside of the "Nusuk Hajj" platform. No organization can guarantee you a seat in exchange for an upfront payment, as reservations are made based on the priority of completing payments. Please be cautious of any fraudulent or fake offers and only make payments on the official "Nusuk Hajj" platform.
- Please refrain from sharing your financial information with anyone. "Nusuk Hajj" employees will not ask you for any sensitive financial information such as your CVV number or OTP codes.
- 4. Once you have selected a payment method, you will not be able to change it to another method. In such a case, you will need to cancel and rebook your Hajj package using a different payment method, and the cancellation policy will apply.
- 5. It is necessary to ensure that your bank account or credit card (depending on the chosen payment method) is valid for a sufficient period and not expiring soon.
- 6. Fees and taxes apply to payments and vary depending on the payment method.
- 7. All payments will be made in Saudi riyals, so please check the exchange rates and currency conversion fees.

### Payment steps using credit cards:



- 1. This option allows the pilgrim to pay using a credit card (Visa or Mastercard). When choosing the "Credit Card" payment method and clicking on "Pay," the system will check for availability of capacity in the package, capacity in the country, as well as capacity for citizens and residents.
- 2. After verifying the availability of capacity for booking, the package will be reserved for the pilgrim and their companions for a period of (30) minutes until the payment process is completed. If the payment process is not successfully completed during this period, the reservation will be considered canceled.
- 3. The full value of the reservation for the pilgrim and their companions must be paid in full using the same card.
- 4. After successfully withdrawing the amount through the card, a confirmation message will be displayed, and the pilgrim will be notified by email of the reservation confirmation and payment invoice.

# General guidelines when paying with credit cards:



- Please make sure that you have sufficient balance in your card by raising the credit limit or adding funds to it.
- We recommend that you add funds to your credit card before starting the booking process, as you will only be given (30) minutes to complete the payment before the session expires.
- Before starting the booking process, please inform your bank or credit card company of your desire to pay for the value of the Hajj package through the "Nusuk Hajj" platform to avoid blocking the transaction.

#### Payment steps via bank transfer:



- This option allows the pilgrim to pay via bank transfer. When choosing the "Bank Transfer" payment method, the system will provide the pilgrim with a unique IBAN number to be used to pay for their package and their companions only, and not to purchase packages for other users.
- 2. When clicking on "Pay," the system will check for availability of capacity in the package, capacity in the country, as well as capacity for citizens and residents. If there is capacity available, the package will be reserved for the pilgrim and their companions for a period of (7) days.
- 3. The pilgrim can pay the full amount in one payment or through several transfers. In this case, it is necessary to ensure that at least (50%) of the total required amount is received within (7) days. If the amount is not received before the payment deadline expires, the reservation will be considered canceled.
- 4. To ensure that the transferred amount matches the total package price, be sure to account for any bank transfer fees and include them in your payment.
- If (50%) of the total required amount is received before the (7) day deadline, the reservation of the package will be extended for an additional (3) days to complete the transfer of the remaining required amount, with an emphasis on the necessity of receiving all amounts before the deadline expires.
- If the full required amount is received before the payment deadline, the system will display a confirmation of the reservation and notify the pilgrim by email of the reservation confirmation and payment invoice.
- 7. The pilgrim can check the transfers received by the "Nusuk Hajj" platform by clicking on "Bank Transfers" on the "Profile" page.

## General guidelines when paying via bank transfer:



- Before starting the booking process, please inform your bank of your desire to pay for the value of the Hajj package through the "Nusuk Hajj" platform to avoid blocking the transaction.
- You can pay for the package value by transferring funds from several bank accounts to the same "IBAN" assigned to you by "Nusuk Hajj." However, please note that the number is intended for you and your companions only and is linked to your personal profile. This number is different from other reservation numbers.
- You can pay for the reservation value in multiple transactions, and there is no limit to the number of transactions you can make until the final payment is made in full. You can track your payments and follow up on any outstanding balances through your personal profile.
- Any amount transferred to the "Nusuk Hajj" platform will be kept in the pilgrim's electronic wallet, and in case of any excess amounts, the pilgrim can retrieve these amounts by entering the required bank account information for transfer.
- The pilgrim must ensure that the package is reserved before starting the bank transfer process (the package status should be "waiting for payment completion").





- 1. This option allows he pilgrim to pay in cash or by check at one of the collection centers located in some countries.
- 2. When choosing the "Cash" payment method, the system displays all available collection centers according to the pilgrim's country of residence, and the pilgrim must choose one of these centers to complete the booking.
- 3. When clicking on "Pay," the system checks for capacity availability in the package, availability in the country, as well as capacity for citizens and residents.
- 4. After verifying the availability of capacity for booking, the package will be reserved for the pilgrim and their companions for a period of (5) days, and the collection center will contact the pilgrim to clarify the total amount due and the payment details.
- 5. The pilgrim must go to the selected collection center in person, bringing their passport and the full required amount to pay for their own and their companions' booking. If this is not done within the payment deadline, the reservation will be considered canceled.
- 6. When the amount is handed over to the collection center, the system confirms the reservation and notifies the pilgrim via email of the reservation confirmation and payment invoice.





- Cash payment or payment by check is available in some countries only according to their policies.
- It is recommended to pay by check instead of cash to avoid the risk of transferring large amounts.
- Choose from the list of collection centers displayed when selecting cash payment, and do not go to support centers listed on the homepage.
- Please adhere to the scheduled visit to the selected center for payment.
- After completing the payment process through the collection center, please make sure to receive the confirmation email before leaving the center. If not received, please contact our support team for assistance.
- There are currency conversion fees, collection fees, and tax fees associated with payment through collection centers, according to the policies of the country.

#### **Refunds and Cancellations:**



- 1. In case of cancellation of bookings after the payment has been collected, the cancellation policy of the package will be applied, which varies from package to package.
- 2. You will be given a grace period of (48) hours from the time of booking during which you can cancel for a non-refundable fee, and the cancellation discount rates mentioned in the cancellation policy will not be applied. Note that the grace period will only be available for confirmed bookings before the date of (15) Dhu Al-Qa'dah, and the grace period for cancellations will not be available after this date.
- 3. In case of differences in the amounts received through bank transfers:
  - If the transfer amount is received after the payment deadline has passed or less than (50%) of the required amount is received, the booking will be considered canceled, and the amount will be retained in the pilgrim's electronic wallet, and they can retrieve it or use it later to purchase another package.
  - If an amount greater than the required amount is received, the amount will be retained in the pilgrim's electronic wallet, and they can retrieve it or use it later to purchase another package.
- 4. Refunds will be made on the same payment method except for cash payments, which will be refunded through the bank account provided by the customer.
- 5. Refunds take approximately (28) days after cancellation, so make sure you have enough additional amounts if you want to book a different package.

# Description of Package Booking Status

Status	Description	Booking Status
Waiting for payment method selection	This status appears if the payment page is reached, but no payment method has been selected yet.	Package booking not completed.
Waiting for payment completion	This status appears if one of the available payment methods has been selected.	The package is reserved until payment is made, and the booking duration varies depending on the payment method.
Booking canceled	This status appears if the booking is canceled by the pilgrim or if the payment deadline has expired without completing the payment process.	Booking canceled.
Payment received	This status appears if the full amount is received.	Booking confirmed.
Waiting for refund	This status appears if the package booking is canceled, and there are refundable fees that will be returned to the pilgrim.	Waiting for the refunded amount to be received.
Package refund	This status appears if the booking is canceled, and the amount is refunded to the pilgrim.	Booking canceled, and the amount has been refunded.

These guidelines aim to be a useful tool to help you successfully make payment and confirm your booking for the Hajj package.

If you need any assistance or clarification, please do not hesitate to contact us through any of the available support channels.

We ask Allah to bless your righteous deeds.

Thank you! Nusuk Hajj Team



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