oomrah.my

Payment Guide

Generated on 23 November 2026

Understanding Payments on oomrah.my

oomrah.my is a marketplace where pilgrims compare Umrah packages from licensed travel agencies and profiles of mutawwif guides. **We never collect, hold or transfer booking payments.** Pilgrims pay the travel agency directly, and oomrah.my earns only from the listing credits that travel agents and mutawwifs buy to publish their listings.

Part 1: Paying for Your Umrah Booking

When you book a package on oomrah.my, **no payment is taken on the website**. The travel agency contacts you to confirm your seats and arrange payment. Your booking contract, and every payment you make, is between you and the agency.

What you need to know	Details
Who you pay	**The travel agency, directly**
oomrah.my booking fee	**None (0%)**
Who holds your money	The travel agency. oomrah.my never holds booking payments.
Refunds and cancellations	Handled by the travel agency under the terms they give you
Payment slips	Upload them in My Bookings to keep a record. The agency confirms receipt.

Pay only to the agency's registered company account

Never transfer money to a personal account, even if someone claims to work for the agency. If the account name does not match the agency's registered company name, stop and contact the agency through its official phone number.

Paying Safely: Our Tips

1. **Check the MOTAC licence and the verified badge**

   Every agency on oomrah.my is checked before it can list packages. Look for the verified badge and confirm the MOTAC licence number with the Ministry of Tourism if you are unsure.

2. **Pay only to the registered company account**

   Transfer only to a bank account in the agency's registered company name.

3. **Get the terms in writing**

   Ask for the payment schedule, what is included, and the cancellation and refund policy before you pay.

4. **Keep every receipt**

   Keep the bank transfer slip and the official receipt from the agency for every payment.

5. **Upload your payment slip to keep a record**

   Upload each slip in My Bookings. The agency confirms it, and you both have the same record of what has been paid.

If something goes wrong

Contact the agency first. If you cannot resolve it, you can complain to the Ministry of Tourism, Arts and Culture (MOTAC) or file a claim with the Tribunal for Consumer Claims. oomrah.my is not a party to the booking contract, but you can report an agency to us and we will review its listing.

Part 2: Listing Credits for Travel Agents and Mutawwifs

Travel agents and mutawwif guides use **credits** to publish their listings on oomrah.my. This is the only way oomrah.my earns money. We take no commission on bookings.

What Credits Are Used For

Listing Type	Description	Pricing Model
Package Listings	Travel agents activate Umrah packages so pilgrims can find and book them.	Credits per package
Mutawwif Profile Listings	Mutawwif guides activate their profile to appear in pilgrim searches.	Duration-based

How to Buy Credits

Buy a credit pack online

1. Open the Credits page in your dashboard.
2. Choose a credit pack.
3. Pay securely through Billplz with FPX online banking, DuitNow or card.
4. The credits are added to your wallet as soon as the payment is confirmed, and you get an email receipt.

Current Credit Packs

Pack	Credits	Price
Starter	10 credits	RM 100.00
Growth	30 credits	RM 270.00
Pro	100 credits	RM 800.00

Credits are not refundable once they have been used to activate a listing.

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