NOOR UMRAH TRAVELS

Saudi Arabia Currency Guide for UK Pilgrims – SAR to GBP Exchange Rates

SAR to GBP guide for UK pilgrims. Learn Saudi Riyal rates, cash tips, best cards, ATMs and spending money for Umrah in 2026.

Published 12 May 2026 · 3,576 words · 18 min read



SAR to GBP is one of the first things you should check before you fly for Umrah. It sounds like a small detail, but it can change your whole budget. If you're heading to Saudi Arabia from the UK, knowing how the Saudi Riyal works will help you avoid poor exchange rates, hidden card fees, and last-minute stress.

We speak to first-time pilgrims about this all the time. And honestly, the same worries come up again and again. How much cash should I take? Is card better? Should I buy Riyals in the UK or in Makkah? If you've asked any of those, you're in the right place.

The good news is this. Saudi Arabia is easy to manage once you know the basics. In this guide, we'll walk you through Saudi Arabia currency, live-style conversion maths, where to buy Riyals in the UK, the best travel cards, ATM tips near the Haram, daily spending money, tipping, VAT refunds, and a few real-life

money tips we've picked up while helping UK pilgrims plan their trips. If you also want the bigger trip budget, see how much Umrah costs from UK. And if you're still comparing trips, you can browse our Umrah packages.



Saudi Arabia currency guide SAR to GBP for UK pilgrims with Riyal notes and UK passport

Why SAR to GBP matters for UK pilgrims

It matters more than most people think.

The Saudi Riyal is a fixed currency. It's pegged to the US Dollar at 1 USD = 3.75 SAR. So the SAR to GBP rate moves with the pound against the dollar. When the pound is strong, you get more Riyals. When it drops, your food, taxis, gifts and extras all cost more.

Now, here's the thing. Even a small rate gap adds up fast. On a £500 exchange, a weak provider can leave you with far fewer Riyals than a better one. That's money you could have used for meals near Masjid al-Haram, a Ziyarat day, gifts for family, or a bit more comfort in Makkah and Madinah.

We've seen pilgrims lose £30 to £60 just by changing money at the airport. Yes, really. And that's before their bank adds foreign card fees on top. So this guide is not just about numbers. It's about helping you spend wisely, stay calm, and focus on your worship.

What Currency Is Used in Saudi Arabia?

Let's keep this simple.

The official Saudi Arabia currency is the **Saudi Riyal**. Its currency code is **SAR**. You'll also see the symbol or just **SR** on receipts, menus, taxi apps and shop signs.

The Saudi Riyal is split into 100 halalas. That's like pence in the UK. But in day-to-day Umrah travel, you'll mostly use whole Riyal notes and prices.

Saudi Arabia uses both cash and card. That's helpful. In Makkah and Madinah, large hotels, chain restaurants, shopping centres, pharmacies and supermarkets all take card. But small shops, street snack stalls, barbers and some taxi drivers still prefer cash.

These are the main Saudi Riyal note and coin types you should know:

Notes	**Coins**
5 SAR (purple)	1 SAR
10 SAR (brown)	50 Halala (0.5 SAR)
50 SAR (green)	25 Halala (0.25 SAR)
100 SAR (red)	10 Halala (rare)
200 SAR (brown/green)	5 Halala (rare)
500 SAR (blue)	-

One quick tip from our team: 500 SAR notes can be awkward. Small shops often struggle to break them. So if you buy cash in the UK, ask for a mix of 50s and 100s. It's much easier when you're buying snacks, paying for a shave after Umrah, or grabbing a quick taxi.

If you're still planning the rest of your trip, our complete Umrah guide is a good next read.

SAR to GBP – Quick Conversion Table

This is the part most people want fast.

As of May 2026, **1 SAR = about £0.20**. And **1 GBP = about 5.00 SAR**. Rates change daily, so always check before you exchange. But for quick planning, this is a very handy rule.

The easiest mental trick? Divide by 5.

So 100 SAR is about £20. 50 SAR is about £10. And 25 SAR is about £5. Once you get used to that, shopping in Saudi Arabia feels much easier.

Saudi Riyal (SAR)	**British Pound (GBP)**
1 SAR	£0.20
5 SAR	£1.00
10 SAR	£2.00
20 SAR	£4.00
50 SAR	£10.00
100 SAR	£20.00
200 SAR	£40.00
500 SAR	£100.00
1,000 SAR	£200.00
2,000 SAR	£400.00
5,000 SAR	£1,000.00

British Pound (GBP)	**Saudi Riyal (SAR)**
£1	5.00 SAR
£5	25.00 SAR
£10	50.00 SAR
£20	100.00 SAR

British Pound (GBP)	Saudi Riyal (SAR)
£50	250.00 SAR
£100	500.00 SAR
£200	1,000 SAR
£500	2,500 SAR
£1,000	5,000 SAR

That gives you a solid base for quick maths in your head. It helps a lot in gift shops, food courts and taxi rides.

Disclaimer: Exchange rates shown are approximate and based on data from May 2026. Actual rates vary by provider, payment method and date. The SAR is pegged to the USD at 3.75, so the SAR to GBP rate changes with the GBP/USD rate. Always check the live rate before exchanging. Card fees and ATM policies may change, so check with your bank before travel. This guide is for information only and is not financial advice.

Where to Buy Saudi Riyal in the UK – Best Rates Compared

This is where you can save money fast.

If you want to buy Saudi Riyal in the UK, online usually wins. Not sometimes. Usually. Walk-in branch rates are often worse, and airport desks are almost always the worst option of all.

Here is a practical rate comparison based on May 2026 checks:

Provider	Rate (SAR per £1)	Delivery	Min Order	Best For
Currency Online Group	5.00–5.05	Home delivery	£400	Best rate overall
Travel FX	4.90–5.05	Home delivery	£500	Strong rates

Provider	Rate (SAR per £1)	Delivery	Min Order	Best For
Travelex online	4.84–4.85	Click & collect or delivery	£0	Easy collection
Post Office online	4.68–4.70	Branch collect or delivery	£0	Convenience
Tesco / Asda / Sainsbury's	4.81–4.83	In-store or delivery	Varies	Quick pickup
Airport bureau de change	4.40–4.60	Instant	£0	Avoid if you can

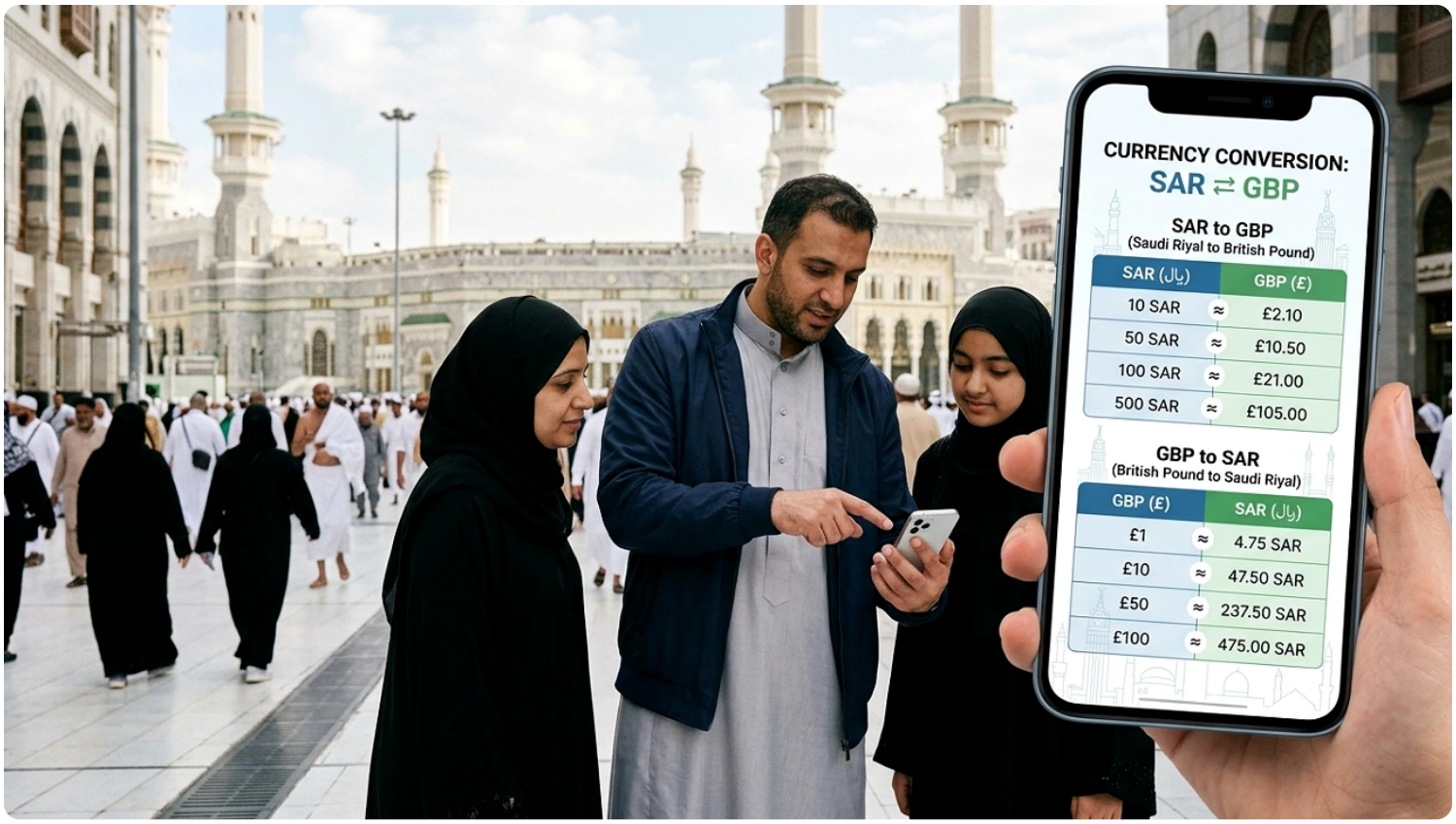
Here's what we tell our clients:

- Always order online, even if you plan to collect in person.
- Never leave it until the airport.
- Order 1 to 2 weeks before travel.
- Compare rates before you buy.
- Ask for smaller notes.

The gap can be huge. On a £500 exchange, getting 5.00 instead of 4.68 means 160 SAR more in your hand. That's around £32. In Makkah, that could cover several meals, local rides, or gifts for family back home.

So how much cash should you buy before you leave? In our experience, **£100 to £200 in Riyals** is enough for most pilgrims. That covers day one. Think taxi, snacks, water, SIM card, or a quick meal after landing. For the rest, a good travel debit card is often the better choice.

If you want the wider trip budget too, read our full Umrah cost breakdown.



Sar to Gbp Conversion Table Saudi Riyal to British Pound Infographic for UK Pilgrims

Best Debit Cards for Saudi Arabia – Spend & Withdraw Without Fees

This part saves more than most people expect.

Currency sites talk about rates. But they rarely talk about card fees, ATM charges and dynamic currency conversion. That's where lots of pilgrims lose money without realising it.

Based on May 2026 checks, these are the main travel card options UK pilgrims ask us about:

Card	Card Payments Abroad	ATM Free Limit	ATM Fee After Limit	Exchange Rate	Our Verdict
Starling Bank	Zero fees	Unlimited (£300/day cap)	£0	Mastercard rate	Best overall
Monzo	Zero fees	£200 per 30 days	3% over limit	Mastercard rate	Great for spending

Card	Card Payments Abroad	ATM Free Limit	ATM Fee After Limit	Exchange Rate	Our Verdict
Revolut	Zero fees	£200 per month or 5 ATM uses	2% over limit	Interbank rate	Strong for card use
Wise	Zero Wise fee	2 withdrawals or £200/month	1.75% + 50p	Mid-market rate	Good multi-currency option

Our top pick is still **Starling Bank**.

Why? Because it's simple. No foreign spend fee. No ATM fee from Starling. Good exchange rate. Easy app. And it works well for the sort of real spending pilgrims do in Saudi Arabia, like hotel cafés, pharmacies, supermarkets, Uber, Careem and ATM withdrawals near the Haram.

Now compare that with many high-street cards. Barclays, HSBC, Lloyds and NatWest often charge around 2.75% to 2.99% on foreign spending, plus ATM fees. On £500 of spending, that can mean £15 to £25 gone in charges alone.

That hurts.

Our practical advice is this:

- Open your travel card account at least 2 weeks before you fly.
- Take two cards, not one.
- Load money before travel.
- Use card for most spending.
- Keep cash for small sellers.
- When an ATM or card machine asks, always choose **SAR**, not GBP.

That last point matters a lot. If the machine offers to charge you in pounds, say no. That's called dynamic currency conversion. It often adds a hidden 3% to 5% markup. Always pay in the local currency.

And if you want to plan around season and prices, our guide on the best time to perform Umrah can help too.

ATMs in Makkah & Madinah – Where to Find & How to Use

ATMs are easy to find.

In Makkah, you'll see them around Masjid al-Haram, inside shopping areas, hotel lobbies and around Abraj Al-Bait. In Madinah, they're common near Masjid Nabawi, along main roads, and close to larger hotels.

These are the usual ATM spots pilgrims use:

Location	ATMs Available	Notes
Makkah near Haram	Many	Al Rajhi, SNB and others in malls and hotel areas
Abraj Al-Bait Mall	Multiple banks	Ground floor and food court area
Makkah hotels	Most 4 and 5 star hotels	Lobby or very close by
Madinah near Masjid Nabawi	Many	Bank machines near major gates
Jeddah Airport	Multiple	Best used after immigration

Al Rajhi Bank machines are usually the most familiar and reliable for pilgrims. We hear that again and again from clients. They are common, easy to spot and well placed.

A few ATM tips can save you hassle:

1. Always withdraw in SAR.
2. Try larger withdrawals, less often.
3. Use bank ATMs in busy, well-lit places.
4. Don't let anyone "help" you at the machine.
5. Withdraw early in Ramadan if you can.

If you're staying close to the mosque, these guides to hotels near Haram and hotels in Madinah can help you pick areas with better access to shops and ATMs.

Cash vs Card in Makkah & Madinah – Which Should You Use?

The best answer is both.

Saudi Arabia is modern. Card works in most places. But cash still matters, especially around older shops, quick food stalls, barbers, and small taxis.

Situation	Cash or Card?	Why
Restaurants near Haram	Card	Most accept contactless
Hotels	Card	Better for tracking spend
Shopping malls	Card	Fully modern setup
Street food vendors	Cash	Some are cash only
Small gift shops	Cash	Often easier for small buys
Uber / Careem	Card	Linked to app
Regular taxis	Cash	Card machines are not always there
Zamzam containers from sellers	Cash	Street sales are usually cash
Barber after Umrah	Cash	Small shops prefer it
SIM card purchase	Cash or Card	Official stores take both

Our honest recommendation? Use your travel card for about 70% of your spend. Then keep **500 to 1,000 SAR** in cash for the rest. That mix works well for most UK pilgrims.

It gives you flexibility. And it keeps you from carrying too much cash in crowded places.



Best travel debit cards for Saudi Arabia UK pilgrims comparison with Starling Monzo Revolut and Wise

How Much Spending Money Do You Need for Umrah?

This is what most families ask us.

And the truth is, daily spend in Makkah and Madinah can be quite reasonable. It depends on your eating habits, shopping plans, and whether your hotel includes breakfast. Many packages do. That helps a lot.

Expense	Budget per day	Standard per day	Premium per day
Breakfast	Free or £2–£3	Free	Free
Lunch	£3–£5	£5–£10	£10–£20
Dinner	£4–£7	£7–£12	£12–£25
Snacks and drinks	£1–£3	£2–£5	£3–£8
Local transport	£2–£5	£3–£7	£5–£10
Miscellaneous	£2–£5	£3–£5	£5–£10

Expense	Budget per day	Standard per day	Premium per day
Daily total	**£12–£28**	**£20–£39**	**£35–£73**

So what does that mean over a full trip?

Style	7 Days	10 Days	Notes
Budget	£85–£200	£120–£280	Simple meals, low shopping
Standard	£140–£275	£200–£390	Most pilgrims fit here
Premium	£245–£510	£350–£730	More dining and shopping

And then there are the extras:

Item	Typical Cost (SAR)	In GBP
Ajwa dates 1kg	100–200 SAR	£20–£40
Prayer mat	20–100 SAR	£4–£20
Tasbeeh	10–50 SAR	£2–£10
Attar	30–150 SAR	£6–£30
Abaya	100–500 SAR	£20–£100
Gifts and souvenirs	50–300 SAR	£10–£60
SIM card	50–100 SAR	£10–£20

For most UK pilgrims, we think **£200 to £400** in spending money is enough for a 7 to 10 day trip. That's the sweet spot. Take some as cash, and keep the rest on a fee-free card.

If you're still building your full budget, see our full Umrah cost breakdown. And before you fly, check this complete Umrah packing list too.

Exchanging Money in Makkah & Madinah – Is It Better Than UK?

Often, yes.

Money changers in Saudi Arabia can give better rates than UK providers. That's especially true around the Haram in Makkah and near Masjid Nabawi in Madinah. And many operate with no obvious commission.

That said, don't land with nothing.

You still need cash for your first few hours. So our usual advice is simple: bring some Riyals from the UK, then use your card or exchange more once you're there.

Where	Rate (SAR per £1)	Commission	Convenience
UK online broker	5.00–5.05	None	Good for planning
UK Post Office	4.68–4.70	None	Easy but weaker rate
UK airport	4.40–4.60	Sometimes	Worst value
Saudi money changers	4.95–5.10	Often none	Very good
Saudi ATM with good card	5.00–5.05	Often none from card side	Excellent
Jeddah airport exchange	4.85–4.95	None	Fine for a small top-up

Our best strategy for most pilgrims looks like this:

1. Exchange £100 to £150 in the UK.
2. Use Starling or a similar card for most spending.
3. Withdraw cash from trusted ATMs if needed.
4. Compare 2 or 3 money changers before exchanging more.
5. Never use the UK airport exchange desk unless you have no other choice.

When you do exchange in Makkah, count your notes before you walk away. Also ask for 50s and 100s. That makes life easier for food, taxis and small purchases.

And if you plan to do some local visits, our guides to places to visit in makkah and places to visit in madinah can help you budget for Ziyarat too.



Money Exchange Near Haram Makkah for UK Umrah Pilgrims

Tipping in Saudi Arabia – How Much to Tip in Makkah & Madinah

Tipping is not a big pressure in Saudi Arabia.

But it is appreciated. Think of it as a kind gesture, not a fixed rule. Also check your bill first. Some restaurants already add a service charge.

Who	How Much	Notes
Restaurant with no service charge	10–15%	Or round up
Restaurant with service charge	5–10 SAR extra	Only for very good service
Hotel porter	5–10 SAR per bag	Hand it directly

Who	How Much	Notes
Housekeeping	5–10 SAR per room per day	Leave it clearly
Taxi driver	Round up	More if they help with bags
Uber or Careem driver	5 SAR	Optional in app
Barber after Umrah	10–20 SAR	On top of fee
Tour guide	50–100 SAR per day	For group Ziyarat
Hotel concierge	10–30 SAR	For special help
Inside the mosques	Do not tip	Not appropriate

Quick maths helps here too. If 5 SAR is about £1, then a 10 SAR tip is about £2. That's simple and easy to remember.

So no, you don't need to tip everyone. But for good service, small tips are kind and normal.

VAT in Saudi Arabia – Can UK Pilgrims Get a Refund?

Yes, sometimes.

Saudi Arabia charges **15% VAT** on most goods and services. Tourists, including many Umrah travellers, can claim a VAT refund on eligible physical goods they take out of the country. Food, hotel stays and meals you consume are not usually part of that refund.

Step	What to Do
1	Shop at stores with Tax Free Shopping signs
2	Ask for a VAT refund receipt at purchase
3	Keep all original receipts
4	Go to the airport VAT refund counter before departure

Step	What to Do
5	Show passport, boarding pass, receipts and goods
6	Receive refund by card or cash, minus admin fee

It's worth doing if you buy gifts in decent amounts. Prayer mats, abayas, dates and perfume can add up quickly. On a £200 shopping spend, your refund might save you around £25 to £30 after fees.

Just keep the goods easy to inspect. Hand luggage is usually best.

Keeping Your Money Safe During Umrah

This part matters.

Makkah and Madinah are generally safe. But huge crowds are still huge crowds. During Tawaf (circling the Kaaba), Sa'i (walking between Safa and Marwah), and the rush outside the mosque gates, you need to be careful with cash, cards and your phone.

These are the habits we recommend:

1. Use a money belt or neck pouch.
2. Split your cash into two places.
3. Leave one backup card in the hotel safe.
4. Don't carry all your money at once.
5. Turn on app alerts for every card payment.
6. Keep passport and extra cash in the room safe.
7. Be discreet when paying.
8. Store bank contact details safely.
9. Keep a small amount of cash easy to reach.
10. Stay extra alert in heavy crowd flow.

A small money belt can make a big difference. Really. If you haven't packed yet, add a money belt to your packing list.

And while you're preparing, it's also worth reading our ihram rules guide so there are no surprises on the worship side either.



How Much Spending Money for Umrah Daily Budget Infographic in Sar and Gbp

Frequently Asked Questions — Saudi Arabia Currency for UK Pilgrims

What is the currency in Saudi Arabia?

The official currency is the Saudi Riyal, shortened to SAR. You'll also see SR or the Riyal symbol on signs and receipts. Notes usually come in 5, 10, 50, 100, 200 and 500 SAR. The Riyal is pegged to the US Dollar at 3.75, which is why the pound rate changes over time.

What is the current SAR to GBP exchange rate?

As of May 2026, 1 SAR is about £0.20 and 1 GBP is about 5.00 SAR. That is a useful planning rate. But live rates move daily, so always check before you exchange or withdraw. Your provider's margin can also change the final amount you get.

Where is the best place to buy Saudi Riyal in the UK?

Online brokers usually give the best rates. Currency Online Group and Travel FX often beat high street providers. Post Office and Travelex are more convenient, but the rate is usually weaker. And airport exchange desks are usually the worst value of all.

Can I use my debit card in Saudi Arabia?

Yes, in most places you can. Visa and Mastercard work widely in Makkah and Madinah, especially in hotels, malls, chain food outlets and supermarkets. Contactless and mobile wallets are also common. Still, keep some cash because small vendors may not take card.

How much spending money do I need for Umrah?

For most people, £200 to £400 per person is enough for a 7 to 10 day trip. That usually covers food, local transport, snacks, a bit of shopping and a small emergency buffer. Budget travellers may spend less. Families and gift shoppers may want more.

Is it better to exchange money in the UK or Saudi Arabia?

Saudi Arabia often gives better rates, especially at money changers near the Haram or through ATM withdrawals with a good travel card. But you should still take some cash from the UK for your first day. We usually suggest £100 to £150 in Riyals before travel. Then use card or exchange more once you arrive.

Are there ATMs near the Haram in Makkah?

Yes, many. You'll find them around Abraj Al-Bait, hotel lobbies, shopping areas and main roads near Masjid al-Haram. Al Rajhi Bank machines are especially common. Just remember to choose SAR, not GBP, when the screen asks.

Do I need to tip in Saudi Arabia?

Not always. Tipping is appreciated but not required. In restaurants without service charge, 10% to 15% is a fair guide. For porters or housekeeping, small tips like 5 to 10 SAR are common. Inside the Holy Mosques, tipping is not appropriate.

What is the VAT rate in Saudi Arabia?

The standard VAT rate is 15%. Tourists can claim refunds on some eligible goods bought from participating stores. You need the right receipt, and you must show the goods at the airport if asked. Hotel and food costs are usually not refundable.

Which is the best travel debit card for Saudi Arabia?

We'd put Starling at the top for most UK pilgrims. It keeps things simple, and there are no foreign spend fees. Monzo is also a strong option, especially for spending. The main thing is to avoid using a normal bank card that charges foreign transaction fees.

Managing your money during Umrah doesn't need to be hard. Get a good travel card before you go, exchange a small amount of cash for your first day, and use simple maths while you're there. That's usually enough.

Right now, the SAR to GBP rate still makes Saudi spending fairly manageable for UK pilgrims. Meals near the Haram can be modestly priced, local rides are often cheap, and careful planning goes a long way. If you're ready to take the next step, Browse our Umrah packages or Get a free Umrah quote. You can also read our full Umrah cost guide, check your Umrah packing list, and see the best time to perform Umrah.