



The Financial Sponsorship of International al-Qaeda Affiliated Islamist Terrorist Networks in Saudi Arabia

A Report to the Office of the British Embassy in Saudi Arabia for the Attention of HM Government's Ambassador Sir William Patey KCMG

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Ahmed has written for the *Independent on Sunday* and *Muslim News*, and appeared as an expert commentator for BBC News 24, BBC Radio Five Live, BBC World Today, BBC Asian Network, Channel 4, Sky News, C-SPAN, CNN, FOX News, Bloomberg, PBS Foreign Exchange, Al-Jazeera English, Press TV, Islam Channel and hundreds of other radio and TV shows in the USA, UK, and Europe. He is also cited and reviewed in the *Sunday Times*, *Times Higher Educational Supplement*, *The Independent*, *The Observer*, *Big Issue Magazine*, *Vanity Fair*, *New York Observer*, among others.

Ahmed has taught courses in contemporary history and international relations theory at the Department of International Relations, University of Sussex, from where he obtained his Doctorate, and has lectured at Brunel University's Politics & History Unit on empire and globalization at both undergraduate and postgraduate levels. His Doctoral thesis investigated the radicalisation processes and dynamics of violent conflict, particularly mass violence and genocide, in the context of hierarchical (imperial) social systems in the modern world.

Ahmed has also published extensively on international terrorism, al-Qaeda and the 'War on Terror'. His published research is widely cited in the peer-reviewed literature, and used in several US and UK university courses, including the Harvard University School of Public Health's Department of Global Health and Population and the Kings College London War Studies Department. His work is also listed in major bibliographies of expert literature including the US Army Air University's 'Causes of War' collection (2007); the UK Ministry of Defence's Joint Services Command & Staff College *Research Guide on Counter-Terrorism and the GWOT* (2008); and the International Labour Organization's 'World Commission on the Social Dimension on Globalization' social science bibliography on impacts of globalisation (2003).

As well as testifying in US Congress on Western state collaboration with Islamist extremist networks after the Cold War in summer 2005, Ahmed's research on international terrorism was used by the 9/11 Commission. He has also consulted for the legal team representing the 7/7 Survivors Group, and for various media organisations on issues related to terrorism and foreign policy, such as the BBC. He is currently advising the Royal Military Academy Sandhurst on engagement with Muslim communities.

Other books by Ahmed include, *The War on Freedom: How & Why America was Attacked, September 11, 2001* (Progressive Press, 2002), which was a finalist for the Naples Prize 2003 – Italy's most prestigious literary award – and won praise from Gore Vidal as "the best and most balanced analysis of 9/11"; and *Behind the War on Terror: Western Secret Strategy & the Struggle for Iraq* (New Society, 2003), selected by Chatham House's Middle East Programme as a resource on the Iraq War 2003.

Ahmed is a former Senior Researcher at the Islamic Human Rights Commission (IHRC), a London-based NGO in Consultative Status with the UN Economic and Social Council, and is currently on the Executive Committee of the British Muslim Human Rights Centre at London Metropolitan University's Human Rights & Social Justice Institute. He is also Strategy Director for Creative Education at Arts Versa, a consultancy working with a variety of government agencies and civil society organisations to build cultural bridges between faith and ethnic communities to promote shared values and community cohesion, with a focus on Muslim diasporas and the creation of an inclusive progressive vision for British Islam.

“If I could somehow snap my fingers and cut off the funding from one country, it would be Saudi Arabia... when the evidence is clear that these individuals have funded terrorist organizations, and knowingly done so, then they should be prosecuted and treated as real terrorism because it is.”

**Stuart Levey, United States Under-Secretary of the Treasury for
Terrorism and Financial Intelligence¹**

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Introduction

This report was initiated in the context of a Foreign & Commonwealth Office Roundtable on human rights in Saudi Arabia on 15th July 2009, hosted by HM Government's Ambassador to Saudi Arabia Sir William Patey KCMG. During this meeting, several delegates, including this author, raised questions concerning Saudi Arabia's alleged role as a centre of Islamist extremism both regionally and globally. In particular, this author raised concerns about evidence in the public record alleging the financial sponsorship of Islamist extremist and terrorist networks affiliated to al-Qaeda by elements of the Saudi state and royal family. In reply to these discussions during the Roundtable, Ambassador Patey requested the delegates to provide detailed and specific evidence of the same, including naming potential suspect individuals, for his considered review. This report is a response to this request.

It is well-documented that during the Cold War, elements of the Saudi Arabian state and royal family, powerful members of Saudi's financial elite – including members of the bin Laden family – and a network of Saudi charitable foundations and banks, provided substantive material support to Islamist extremist networks around the world. In particular, Saudi financial support of Osama bin Laden's mujahideen networks in Afghanistan, later evolving into al-Qaeda, was tacitly approved by the US and British governments as part of the bid to drive out occupying Soviet forces. In the post-Cold War period, the Saudi government maintains that Osama bin Laden turned against the monarchy, a response triggered by the regime's support of the US-led military intervention in Iraq in 1991. As Osama bin Laden began to mobilise his al-Qaeda networks to target US and Western interests, he was officially outcast by Saudi Arabia and disowned by his own family.

However, both before and after 9/11, overwhelming evidence in the public record derived largely from intelligence sources indicates that the Saudi state's relationship with Islamist terrorist networks associated with al-Qaeda is considerably more complex than this account. This evidence indicates that elements of the Saudi state and royal family, as well as prominent individuals and organizations associated with them, have continued to sponsor al-Qaeda networks throughout the post-Cold War period, and even after 9/11. The reasons for this sponsorship are ambiguous, and while various structures and procedures have been implemented in Saudi Arabia under Western pressure as part of an ongoing counter-terrorist initiative, the concrete efficacy of these measures remains equally ambiguous.

This report brings together only a fraction of the most salient evidence available in the public record pointing to continued high-level Saudi state complicity in the financial sponsorship of Islamist extremist and terrorist networks worldwide. The report also identifies some key individuals who have surfaced in the public record as being associated with credible investigations into sponsorship of al-Qaeda terrorist networks, and in regard to which satisfactory conclusions in accordance with the requirements of law have consistently been prevented by Western diplomatic and political interventions on behalf of Saudi Arabia. Links between senior Saudi figures including members of the royal family and organisations involved in financing al-Qaeda networks recur systematically throughout the Cold War, post-Cold War, and even post-9/11 periods. While many of these figures deny knowledge of the funding, the systematic character of these links is difficult to explain, and remains unresolved. This report argues that the case for Saudi state complicity in the financial sponsorship of al-Qaeda is compelling. Although largely circumstantial, the evidence-base alluded to

in this report provides a powerful *prima facie* case for urgent investigation and intensified diplomatic/economic pressure on Saudi Arabia, in order to properly protect the safety and well-being of British citizens and interests.

The report begins by exploring the indications of a continuing relationship of financial sponsorship between Osama bin Laden and some members of his family, who have close ties to the Saudi political establishment and belong to the country's financial elite. It then discusses the implications of intelligence investigations into the bin Laden family in connection to 9/11. The report explores the wider context of interpenetrating financial investments between the bin Laden family, the wider Saudi financial elite, and the West, before specifically exploring evidence of a continuing relationship between elements of the Saudi state, Osama bin Laden, and Islamist terrorist networks affiliated to him. The report goes on to identify some of the networks of Saudi state financial sponsorship of al-Qaeda on the basis of the official findings of Western intelligence inquiries, and the continuing failure of Saudi authorities to shut them down, as well as the reluctance of Western agencies to pressure them to do so. It finally sets out a set of conclusions and policy recommendations to address these issues.

Executive Summary

Evidence from intelligence sources confirms that Osama bin Laden maintains relations with several members of his family, who maintain close personal and political ties to the Saudi royal family. Ongoing relations with Osama have, sources report, entailed the provision of financial support for al-Qaeda operations. In particular, Osama's half-brother Yeslam bin Laden has been investigated by US, French and Swiss authorities for various money transfers to individuals and accounts associated with al-Qaeda, including the 9/11 hijackers.

Police and intelligence sources, along with US government documents, confirm that members of the bin Laden family as well as members of the Saudi royal family inside the US were flown out of US jurisdiction shortly after 9/11 back to Saudi Arabia with the approval of US authorities, despite pending US intelligence investigations which raised serious questions about their connections to al-Qaeda affiliated terrorist activity. Those investigations had already been cut short in the late 1990s before these questions could be resolved. In particular, Osama's brothers, Abdullah and Omar bin Laden, who had been investigated by the FBI for suspected sponsorship of terrorism through the World Assembly of Muslim Youth (WAMY), were probably on these flights. Other individuals on the flights included the son of Prince Sultan bin Abdul Aziz, Saudi Defense Minister; the son of an unidentified Saudi military commander; and the late Prince Ahmed bin Salman. An FBI document confirms that at least one of the flights had been chartered by either Osama bin Laden or the Saudi royal family.

Lawsuits on behalf of the 9/11 families have uncovered evidence that Prince Sultan, whose son was on one of these flights, had regularly approved money transfers to Saudi-based charitable organisations suspected of financing al-Qaeda terrorism, including an organisation designated by the US Treasury for sponsoring terrorism. Further classified US intelligence and internal US Treasury documents leaked to the prosecuting team reportedly confirm continued financial sponsorship of al-Qaeda by elements of the Saudi royal family at least through 2006.

A variety of American government and intelligence officials have stated that Saudi state complicity in the financial sponsorship of al-Qaeda terrorism is well-known in the international intelligence community, and has continued primarily as a form of 'protection money' since 1994 to ward off al-Qaeda terrorist networks from carrying out attacks against Saudi state interests within the kingdom itself and working to undermine royal rule. The funding has also involved sponsoring mosques and religious centres around the world to export the Saudi religious ideology, an extremely puritanical variant of Wahabism/Salafism. Al-Qaeda networks, sometimes with the complicity of particular senior Saudi officials, were able to exploit this network of funding to divert resources to their own operations.

The Joint US House-Senate Congressional Inquiry into 9/11 reportedly confirmed these conclusions in relation to the 9/11 terrorist attacks in a 28 page redacted section which the White House refused to declassify. According to US government and intelligence officials familiar with the unpublished material, including the Co-Chair of the Congressional Inquiry Senator Bob Graham, the redacted material demonstrated high-level complicity on the part of elements of the Saudi state and royal family in the 9/11 terrorist attacks.

Close financial ties between the US and Saudi Arabia, primarily consisting of large investments by members of the Saudi royal family in Western banks and corporations, have historically facilitated Western intelligence sponsorship of al-Qaeda's seed networks during the Cold War. Yet in the post-Cold War period, these interlocking financial networks and investments have grown more entrenched. A key Saudi figure who has maintained close ties to the US establishment both before and after the Cold War is Khalid bin Mahfouz, former head of the BCCI bank and key player in giant Saudi oil investment companies such as Nimir Petroleum and Delta Oil, which work in partnership with major American oil companies. Yet US intelligence investigations disclose that bin Mahfouz has been repeatedly connected to organisations involved in financial sponsorship of al-Qaeda, from BCCI, to the Saudi charity Blessed Relief.

Other organisations suspected by authorities of providing funds to support al-Qaeda terrorist activity linked to the Saudi royal family, include the Al-Taqwa Bank and the al-Haramain charitable foundation. Yet the former US head of al-Haramain, Suliman al-Buthe, despite being designated by the US Treasury as a global terrorist, is a senior Saudi government official in Riyadh. US government officials have complained that Saudi Arabia, along with other Gulf Sheikdoms, while instituting new counter-terrorism mechanisms, have failed to actually disclose known terrorist funds moving between these countries. Intelligence sources believe that the lack of pressure on these countries is not due to lack of evidence, but rather for political reasons.

These are strong grounds to conclude that these circumstances have compromised US national security. One prominent Saudi individual, Yassin al-Qadi, yet another US Treasury designated global terrorist, has close links to organisations in the US, specifically a Boston software company known as 'Ptech', which is also a US government contractor, providing highly-sensitive information security services to US military and defence agencies. Despite his designation, companies with which he has been affiliated, namely Ptech, continue to maintain a close relationship with the US government.

FBI officials argue that intelligence investigations into the relationship between al-Qaeda and the Saudi establishment have been stymied under high-level political and diplomatic pressure, although they uncovered compelling evidence of complicity, which has been ignored and unresolved, rather than followed up. Overall, in this context, current Saudi initiatives to combat al-Qaeda terrorism and control terrorist financing, while welcome, remain problematic and insufficient. Although the mechanisms so far erected are certainly unprecedented, US law-enforcement experts tend to concur that the problem remains one of enforcement and implementation – so far lacking – particularly in terms of the Saudi state's failure to investigate and prosecute prominent Saudi figures designated and/or suspected of sponsoring terrorism by international law-enforcement agencies. This has permitted Saudi Arabia to remain, according to counterterrorist investigators, the world's central hub of Islamist terrorist financing.

The British government should therefore pursue and renew intelligence investigations into Saudi financial sponsorship of al-Qaeda; demand the shut-down of organisations already designated as financially supporting terrorism; extend and enforce financial regulations to include private donors/transactions; pressurise Saudi Arabia to take legal action against senior Saudi nationals already designated and suspected of sponsoring terrorism; identify religious authorities, particularly those directly sanctioned by the Saudi state, involved in condoning terrorism, and call for them to be

censored and prosecuted; consider making a portion of British financial aid and investment in Saudi Arabia conditional on compliance with verifiable enforcement of counterterrorism initiatives.

1. Osama bin Laden, and the bin Laden Family: Ties that Bind

Several credible reports based on information from American and European intelligence sources suggest that Osama bin Laden's relationship with his wider family remain far more ambiguous than often believed; that he retains close personal relations with a minority of his family members; and that in some cases those relations include financial sponsorship. The bin Laden family, who publicly disowned Osama in 1994, retain a prominent position in Saudi society maintain close personal and financial ties with members of the Saudi royal family.

US national security expert James Bamford, for instances, cites declassified documents, newly released under the Freedom of Information Act, illustrating that: "In recent years, NSA has regularly listened to bin Laden's unencrypted telephone calls. [National Security] Agency officials have sometimes played tapes of bin Laden talking to his mother to impress members of Congress and select visitors to the agency."² Although members of Osama's family publicly disowned him, in 1998, "Yossef Bodansky, director of the House Task Force on Terrorism and Unconventional Warfare, said 'Osama maintains connections' with some of his nearly two dozen brothers. He would not elaborate."³ In October 2001, ABC News interviewed Osama's estranged sister-in-law Carmen bin Laden concerning whether the family had given money to Osama. Although she emphasized that she could not be sure, she said, "but my opinion is yes... I think they would say, okay, this is — for Islam they would give. You know, for Islam they would give."⁴

According to Vincent Cannistraro, former chief of operations & analysis at the CIA's Counter-Terrorism Center: "There's obviously a lot of spin by the Saudi Binladin Group" – the family's corporate name – "to distinguish itself from Osama. I've been following the bin Ladens for years, and it's easy to say, 'We disown him.' Many in the family have. But blood is usually thicker than water." While Cannistraro believes that most bin Laden family members have ceased all contact with Osama, he notes that there remains "an interconnectedness" with him among others in the family. Cannistraro reported that in February 2001, "an allied intelligence agency had seen two of Osama's sisters apparently taking cash to an airport in Abu Dhabi, where they are suspected of handing it to a member of bin Laden's Al Qaeda organization." Cannistraro also confirms Saudi intelligence sources have observed several of Osama's own children traveling between Saudi Arabia and Afghanistan without restrictions. According to other US and European intelligence officials: "... several members of the bin Laden family sympathize with Osama. These officials also acknowledged that with a family that large – it may number as many as six hundred, when one counts all the relatives – conflicts are inevitable... When bin Laden turned against the United States, his fortune was still interwoven with the family's, which was invested in many American businesses."⁵

Other sources confirm this sense of interconnectedness. Dr Saad al-Fagih, for example, is a Saudi dissident living in London who participated in the Afghan war against the Soviets and personally knew Osama bin Laden. He says that: "Some of the sisters are very religious and they believe that even if your brother is a real criminal he is your brother. He's got to live comfortably." As under Islamic Shari'ah Law it is unjust to deprive any member of a family of their rightful inheritance, al-Fagih points out that some of Osama's siblings are troubled by the Saudi government's official decision in 1994 to freeze his assets, including part of an inheritance, estimated at thirty million

dollars, that Osama, like all the sons in the family, received. “Many of Osama’s brothers and sisters think it is sinful if they keep any of his inheritance money,” Al-Fagih said.

Al-Fagih, along with journalist Abdel Bari Atwan – editor of the reputed Arabic daily *Al-Quds al-Arabi* who personally interviewed Osama in November 1996 – both report that Osama’s mother had twice met with her son since he moved to Afghanistan in 1996. According to Atwan, one trip in the spring of 1998 was arranged by Prince Turki al-Faisal, then head of the Saudi intelligence services. Prince al-Faisal was in charge of the “Afghanistan file,” and had long-standing ties to Osama bin Laden and the Taliban. Before being declared an enemy of the state, Osama had been something of a protégé to the Prince, who had “made arrangements for Osama’s mother and his stepfather to visit him and persuade him to stop what he was doing.” When al-Fagih was asked about bin Laden’s response, he said, “He is very close to his mother, so he thought it was nice to see his mother. It’s a free trip... They talk about health, and children. But he didn’t promise anything.” The second trip, according to al-Fagih, occurred in spring 2000 with the approval of the Saudi royal family: “It was to try to approach and influence him. They wanted to find out his intentions concerning the royal family. They gave him the impression that they wouldn’t crack down on his followers in Saudi Arabia” as long as he set his sights on targets outside the desert kingdom. In January 2001, the Qatar-based news network Al-Jazeera broadcast footage of what was purported to be the wedding of Osama bin Laden’s son Muhammad. Three siblings from a later marriage of Osama’s mother were in attendance, once again indicating a level of continuing contact that is officially denied by both the Saudi state and the bin Laden family. Al-Fagih’s account is largely corroborated by Cannistaro.⁶

Osama bin Laden’s half brother, Yeslam – Geneva-based head of the bin Laden family’s European holding company, the Saudi Investment Company – has been investigated by US and European intelligence services for sending funds to Huffman Aviation in Venice, Florida, the outfit which trained several 9/11 al-Qaeda hijackers (including chief hijacker Mohamed Atta) for flying. Although Yeslam has issued public statements denouncing Osama, by “seeming coincidence, he paid for flight instruction for an acquaintance at Huffman Aviation, the training school in Venice, Florida, that many of the suicide hijackers attended.” Disavowing any contact with Osama for the last 20 years, Yeslam responded to the report with a fax claiming that although he “had subsidized the flying lessons, he was not involved in picking the flight school.” The matter is complicated by the testimony of “Yeslam’s estranged wife, Carmen... that she never detected any distance between Osama and the rest of the family: ‘In front of me, they never disowned Osama. They spoke of him as a brother.’”⁷ Indeed, authorities have continued to investigate Yeslam. In March 2002, French police searched Yeslam bin Laden’s villa in Cannes, reportedly searching “for evidence of terrorism-related money laundering involving the Saudi Investment Company. Swiss police also searched other properties connected to the firm.”⁸

In 2004, French investigators discovered records of a money transfer for the sum of 241 million euros to Pakistan in the year 2000 from a Swiss bank account belonging jointly to Osama bin Laden and a Pakistani named Akberali Moawalla – a former business partner and an acquaintance of Osama’s brother Yeslam bin Laden. The Deutsche Bank joint account belongs to a company called Cambridge, which in turn is a subsidiary of the bin Laden family company, the Saudi Binladin Group. After the discovery, a French judge authorized widening the intelligence probe into the bin Laden family’s financial networks. According to former French intelligence officer Jean-Charles Brisard, who was hired as an investigator by the 9/11 victims’ families, documents held by Swiss banking

authorities show that Yeslam and Osama bin Laden held a joint account in Switzerland between 1990 and 1997 – which Yeslam had failed to disclose.⁹ A libel lawsuit by Yeslam against Brisard for damages on the grounds of defamation in regard to these and other allegations about financial sponsorship of al-Qaeda was quashed by the Swiss Supreme Court in April 2005.

Several other bin Laden relatives are tied to a network of banks called al-Taqwa, originally established in the 1980s by the Muslim Brotherhood, and suspected of laundering money to terrorist groups connected to al-Qaeda. After 9/11, the US Treasury included al-Taqwa on its list of designated financiers of terrorism, describing the bank as the largest financial supporter of al-Qaeda and other affiliated Islamist terrorist networks.¹⁰ In late 2002, the office of Switzerland’s chief federal prosecutor announced the receipt of new information indicating “links between Al Taqwa and the bin Laden network.” Two relatives of Osama bin Laden are reportedly among the shareholders of the Nassau-based al-Taqwa bank. Furthermore, one of Osama’s brothers, Ghalib Mohamed bin Laden, has an Islamic investment account – profitable at least until 1998 – to the tune of several million dollars in the Bahamas-based Bank al-Taqwa. A list of shareholders in the bank discovered by the FBI in December 1999, included the names of Huta and Iman bin Laden, sisters of Osama bin Laden, and members of Kuwait’s royal family. One of the bank’s directors in 1995 confirmed that oil-rich Saudi families “are very active” in using the bank.¹¹

2. 9/11: Osama, the Bin Ladens, and Saudi Royals

Although the intelligence community had monitored these reoccurring interconnections between Osama and his family for some years before 9/11, making the bin Laden family early suspects in the criminal and intelligence investigation into those terrorist attacks, 24 members of his family “were urgently evacuated from the United States in the first days following the terrorist attacks on New York and Washington... The young members of the bin Laden family were driven or flown under FBI supervision to a secret place in Texas and then to Washington.”¹² Recently released documents from the Department of Homeland Security obtained by Judicial Watch, a public interest law-firm in Washington DC, further prove that in addition to “142 Saudis on six charter flights” that departed the US, another “160 Saudis left the United States on 55 flights immediately after 9/11 – making a total of about 300 people who left with the apparent approval of the Bush administration.”¹³ These flights occurred on September 13, 2001 – when the FAA’s nationwide order grounding all planes was still in force.

A *National Review* investigation of the matter confirmed that the urgent evacuation of the bin Laden family from the US had been arranged with high-level government approval. When the *Review* called an official at Logan Airport in Boston, he said: “You have to talk to the State Department. They’re the ones who set it up.” A State Department source, however, denied responsibility, claiming that it had “played no role” in the evacuation, instead pointing a finger at the White House. “This is not something we would have brokered. [Saudi Ambassador Prince] Bandar does not need Foggy Bottom to get a phone call returned by the White House.” The White House issued no comment. As the *Review* observed: “That seemed a clear hint that the White House was involved, but the White House declined immediate comment... However it happened, the bin Ladens are long gone.... Now, a year after 9/11, should US law enforcement ever need them, investigators will know where they are – in Saudi Arabia, out of reach.”¹⁴

BBC *Newsnight* also investigated this issue early on, confirming that at least “11 members of Osama Bin Laden’s family” had been whisked off to Saudi Arabia while other planes were grounded. Yet evidence obtained by *Newsnight* proved that “the FBI was on the trail of other members of the Bin Laden family for links to terrorist organisations before and after September 11th...

“This document is marked ‘Secret.’ Case ID – 199-Eye WF 213 589. 199 is FBI code for case type. 9 would be murder. 65 would be espionage. 199 means national security. WF indicates Washington field office special agents were investigating ABL – because of its relationship with the World Assembly of Muslim Youth, WAMY – a suspected terrorist organisation. ABL is Abdullah Bin Laden, president and treasurer of WAMY.”

The *Newsnight* investigation found that two brothers of Osama – Abdullah and Omar bin Laden – connected to WAMY were tracked by the FBI for suspected involvement in terrorism. They both lived at 3411 Silver Maple Place, “conveniently close” to WAMY which is located at 5613 Leesburg Pike. “And here, just a couple blocks down the road at 5913 Leesburg, is where four of the hijackers that attacked New York and Washington are listed as having lived.” Pakistani, Indian, and Philippine intelligence have cited evidence that WAMY is connected to al-Qaeda terrorist activities. Although the FBI was actively investigating these suspected terrorist connections, “for some reason, agents were pulled off the trail” in 1996.¹⁵

US national security expert John Trento told *Newsnight* that although the FBI had “wanted to investigate these guys... they weren’t permitted to,” although WAMY have “had connections to Osama bin Laden’s people” and other “groups that have terrorist connections.” WAMY also fits “the pattern of groups that the Saudi royal family and Saudi community of princes – the 20,000 princes – have funded who’ve engaged in terrorist activity. Now, do I know that WAMY has done anything that’s illegal? No, I don’t know that. Do I know that as far back as 1996 the FBI was very concerned about this organisation? I do.”¹⁶ The *Guardian* observed that the FBI had investigated “two of Osama bin Laden’s relatives” as well as WAMY, but closed its files on them due to high-level constraints in 1996 “before any conclusions could be reached.”¹⁷ And according to the *Pittsburgh Tribune-Review*, both Abdullah and Omar bin Laden “have not been seen since the branch of the bin Laden family residing in the United States was flown home on a chartered jet.”¹⁸

Testimony from private investigators Dan Grossi and Manuel Perez, who were bodyguards on a Lear jet that flew three Saudis on 13th September 2001, confirms that the individuals on the flight included: the son of Prince Sultan bin Abdul Aziz, Saudi Defense Minister; the son of an unidentified Saudi military commander; and a third unidentified Saudi. Grossi and Perez are credible sources, the former being a retired Tampa police officer who worked in internal affairs and homicide and the latter being a retired 29-year FBI veteran with experience in counterterrorism.¹⁹ Investigative journalist Craig Unger has also confirmed the flights based on interviews not only with Grossi and Perez, but also with sources who orchestrated the flights and even former White House counterterrorism czar Richard Clarke.²⁰

Citing official passenger lists for four of the Saudi evacuation flights, Unger reports that another individual on the flight was the late Prince Ahmed bin Salman. In interrogations with the CIA in 2002, al-Qaeda operative Abu Zubayda – an alleged member of Osama bin Laden’s inner circle – reportedly confirmed that Prince Ahmed had ties to al-Qaeda, and also knew in advance of the 9/11 attacks.²¹ In any case, according to declassified FBI documents obtained by Judicial Watch, at least one of the Saudi flights from the US after 9/11 was “chartered either by the Saudi Arabian royal family or by Osama bin Laden.”²²

Prince Sultan, whose son was on the Tampa flight, is also the target of a landmark lawsuit by 9/11 families seeking \$1 trillion in damages for financing al-Qaeda. The Prince’s own defence documents for the case revealed “highly detailed new evidence of the Saudi government’s role in funnelling millions of dollars to a web of Islamic charities that are widely suspected by US officials of covertly financing the operations of Al Qaeda and other international terrorist groups,” according to *Newsweek*. Stacks of “court affidavits and copies of cancelled checks” filed by the Prince’s lawyers prove that for the past 16 years, he “approved regular payments of about \$266,000 a year to the International Islamic Relief Organization [IIRO] – a large Saudi charity whose US offices were last year raided by federal agents.” The IIRO has been designated as a financial supporter of al-Qaeda international terrorism by the US Treasury. Prince Sultan also authorized “two additional grants totaling \$52,000 to the World Assembly of Muslim Youth, another Saudi-based group that has drawn the scrutiny of US antiterrorism investigators.”²³

Thousands of pages of previously secret official documents, including classified US intelligence and internal US Treasury documents, obtained by the 9/11 families’ lawyers under the Freedom of Information Act, provide new evidence of extensive financial support to al-Qaeda by members of the

Saudi royal family. So far, the US Justice Department has already had the lawyers' copies of some of these documents destroyed, and is now pushing to prevent a judge from seeing the material. Among the conclusions of the lawyers drawn from these documents is that the prominent Saudi charity, the International Islamic Relief Organization – heavily supported by members of the Saudi royal family – showed “support for terrorist organizations” at least through 2006. Indeed, incumbent Obama administration official Stuart A. Levey, the Under-Secretary for Terrorism and Financial Intelligence, has been outspoken in his criticism of wealthy Saudis who have helped to finance terrorism with impunity.²⁴ Yet the US government has already filed a court brief asking that the entire case against the Saudis be quashed. On 29th June, the Supreme Court complied with government pressure, ruling that Saudi Arabia and its royal family are protected by sovereign immunity, in effect killing the lawsuit that may have publicly exposed the evidence of high-level Saudi financial sponsorship of international terrorism.²⁵

3. The Saudi-Bin Laden Connection

The continuity of interconnections between Osama bin Laden and some members of his family should be understood in the context of a wider set of Saudi policies. According to a variety of informed observers, elements of the Saudi state and royal family finance al-Qaeda terrorist networks primarily as a form of insurance against these networks mobilising and targeting Saudi state interests within the kingdom. For example, former senior US National Security Council and State Department official Martin S. Indyk,²⁶ observes that “the Clinton administration indulged Riyadh’s penchant for buying off trouble as long as the regime also paid its huge arms bills, purchased Boeing aircraft, kept the price of oil within reasonable bounds, and allowed the United States to use Saudi air bases.” Buying off trouble meant siphoning millions of dollars to al-Qaeda. “The Saudis had protected themselves by co-opting and accommodating the Islamist extremists in their midst, a move they felt was necessary in the uncertain aftermath of the Gulf War,” observes Indyk. “And once Crown Prince Abdullah assumed the regency in 1996, the ruling family set about the determined business of buying off its opposition...

“The vulnerabilities exposed by the Gulf War, however, created a greater need for shoring up Wahhabi support. The regime accordingly financed the export of Wahhabism through the building of hundreds of mosques and madrassas (religious schools) abroad. The activity was particularly intense in areas affected by the collapse of the Soviet Union – the Balkans, Central Asia, Afghanistan, and Pakistan – where the Saudis engaged in competition with Iranian mullahs for the hearts and minds of local Muslim populations. A public-private partnership was also created in which rich Saudi families would help to fund the enterprise.”

Meanwhile “charitable organizations” were “subverted” to provide conduits for this funding. Although bin Laden had officially been stripped of his Saudi citizenship, he took ample advantage of this system “to raise funds and establish his network.” Ultimately then, Saudi-backed institutions with royal connivance “were used as covers for financing al Qaeda’s nefarious activities. And the Sunni fundamentalist Taliban regime in Afghanistan, providers of sanctuary to bin Laden and his cohort, also found itself the direct and indirect beneficiary of Saudi largess.”²⁷ Indeed, the US intelligence community has been aware of the Saudi policy for several years. The *New Yorker* reports that:

“Since 1994 or earlier, the National Security Agency has been collecting electronic intercepts of conversations between members of the Saudi Arabian royal family, which is headed by King Fahd.... The intercepts depict a regime increasingly corrupt, alienated from the country’s religious rank and file, and so weakened and frightened that it has brokered its future by channelling hundreds of millions of dollars in what amounts to protection money to fundamentalist groups that wish to overthrow it.”

The NSA intercepts prove that at least after 1996, “Saudi money was supporting Osama bin Laden’s Al Qaeda and other extremist groups in Afghanistan, Lebanon, Yemen, and Central Asia, and throughout the Persian Gulf region.”²⁸

This financial sponsorship often accompanied direct personal contact between al-Qaeda operatives and Saudi officials. Throughout the 1990s, for instance, the Taliban reportedly hosted “high-ranking Persian Gulf state officials” who flew in “for lavish hunting parties.” The dignitaries included officials

from Saudi Arabia and the Emirates – and were sometimes joined by Osama bin Laden and other Taliban leaders. They left “money, vehicles and equipment with their hosts.” US and former Afghan civil air officials confirm that among Osama’s guests was “Prince Turki al Faisal, son of the late Saudi King Faisal.” Another guest, intelligence sources confirm, was “Sheik Mohammed ibn Rashid al Maktum, the Dubai crown prince and Emirates defense minister.”²⁹

According to former CIA counterterrorism chief Cannistraro, “on one of the trips the Saudis made ‘a large monetary offer’ to bin Laden, consisting of tens of millions of dollars, if he would agree to end his murderous political rebellion” against the kingdom. In other words, as long as Osama refrained from destabilizing the reign of the Saudi royal family, instead setting “his sights on targets outside the desert kingdom”³⁰ – inevitably, American, British and other Western targets – he would continue to receive millions of dollars in funding from the kingdom.

In summer 2003, the Joint US House-Senate Congressional Inquiry into the 9/11 terrorist attacks published its findings on the 9/11 intelligence failure in an extensive 900 page report – yet 28 pages of the report remained classified under orders from the White House. According to the Co-Chair of the Inquiry, Senator Bob Graham, those 28 redacted pages referred to evidence for Saudi state financing of the 9/11 hijackers in particular, and explored the implications of evidence that Saudi officials gave money to charitable organisations that, in turn, gave the money to al-Qaeda. The redacted sections reportedly discussed the fact that Princess Haifa Al-Faisal, the wife of Saudi Ambassador Prince Bandar, had provided money to a Saudi citizen living in San Diego, Osama Bassnan, and that this money may have been transferred to two of the September 11 hijackers (Nawaf al-Hazmi and Khalid al-Mihdhar). Princess Haifa reportedly gave \$2,000 a month beginning in 1998 to Bassnan, whose wife reportedly wrote a letter asking for financial help.³¹ Although US authorities officially concluded that there was no evidence to confirm that the funds were diverted to the hijackers, Senator Graham later confirmed that the redacted section of the report disclosed a classified CIA memo dated August 2002 about al-Hazmi and al-Midhar which concluded that there is “incontrovertible evidence that there is support for these terrorists within the Saudi government.”³² Much of this evidence, according to Graham, concerned another Saudi national, Omar al-Bayoumi, who directly assisted both al-Hazmi and al-Midhar, and who was a close associate of Osama Bassnan. Graham reports that between January and May 2000, al-Bayoumi had an “unusually large number of telephone calls with Saudi government officials in both Los Angeles and Washington,” corresponding with the arrival of the hijackers into his life.³³

In August 2003, anonymous US officials leaked sections of the redacted 28 pages to the media. According to leaks given to the *New York Times*, the section says that Omar al-Bayoumi and/or Osama Bassnan “had at least indirect links with two hijackers [who] were probably Saudi intelligence agents and may have reported to Saudi government officials.”³⁴ According to the *New Republic*, the section identifies “connections between the hijacking plot and the very top levels of the Saudi royal family.” The journal quotes an anonymous US official elaborating that:

“There’s a lot more in the 28 pages than money. Everyone’s chasing the charities. They should be chasing direct links to high levels of the Saudi government. We’re not talking about rogue elements. We’re talking about a coordinated network that reaches right from the hijackers to multiple places in the Saudi government... If the people in the administration trying to link Iraq to al-Qaeda had one-one-thousandth of the stuff that the 28 pages has linking a foreign government

to al-Qaeda, they would have been in good shape... If the 28 pages were to be made public, I have no question that the entire relationship with Saudi Arabia would change overnight.”³⁵

Indeed, in his book exploring the implications of the redacted sections, Senator Graham essentially argues that the conclusion is unavoidable that several sympathetic Saudi officials, possibly within the sprawling Islamic Affairs Ministry, had advance warning that al-Qaeda terrorists were entering the United States in 2000 in preparation for a major attack, and that these officials had directed spies operating in the US to assist them. He concludes that President Bush directed the FBI “to restrain and obfuscate” investigations into these ties to protect US-Saudi relations:

“... in the five months that Khalid al-Mihdhar spent in San Diego and the ten months that Nawaf al-Hazmi spent there, al-Bayoumi's income rose in conjunction with his support for them, and that increase comes from two sources, a Saudi government contractor and a member of the Saudi royal family... On September 11, America was not attacked by a nation-state, but we had just discovered that the attackers were actively supported by one, and that state was our supposed friend and ally Saudi Arabia.”³⁶

4. Saudi-Western Petro-Dollar Relations

There is an important context to all this – the longstanding political and military alliance between Saudi Arabia and the West. The *Washington Post* observes that the “good fortune” of “a small group of Saudi citizens” who have “accumulated vast personal wealth... has spilled over to the benefit of American and European money managers, investment banks and the companies in which the money is invested.” The members of the royal family number about 40,000, including 8,000 princes. The Saudi government has never reported the share of oil profits accruing to the royal family, “whose senior princes accumulated fantastic fortunes” deposited safely in Western banks. One credible account, for instance, indicates that “members of the royal family have billions of dollars on deposit in the Banque Pictet in Geneva.” After three decades, “high net worth Saudi individuals” hold together between \$500 billion and \$1 trillion abroad, “most of it in European and American investments.” Brad Bourland, chief economist of the Saudi American Bank (one-quarter owned by Citibank), confirmed in June 2001 his bank’s best estimate of the total “is about \$700 billion, with the possibility that it is as much as \$1 trillion.” A similar estimate was made by Raymond Seitz, Vice-Chairman of Lehman Brothers in London and a former US ambassador to Britain. It is normal, he notes, for Saudis to place “three-quarters of their money into the United States” and the “rest in Europe and Asia,” meaning that \$500 billion to \$700 billion of the US economy constitutes Saudi investments. “This is a huge sea of fungible assets supporting the American economy and belonging to a relatively small group of people – about 85,000 Saudis, Seitz said, is the estimate of bankers. Managing these hundreds of billions can be a lucrative business for brokers and bankers in London, Geneva and New York.”³⁷

Indeed, a more in-depth inquiry demonstrates that there are very specific, long-standing financial connections between elements of the White House and leading Saudi figures who reportedly support Osama bin Laden. One report by the investigative journalist Wayne Madsen – a former US National Security Agency communications security analyst who has been called to testify as an expert witness in Congressional hearings on covert US foreign policy – is worth noting. Madsen finds that: “George W. Bush Jr.’s own businesses were once tied to financial figures in Saudi Arabia who currently support bin Laden.” His first business, Arbusto Energy, was financed in 1979 by James Bath, “a Houstonian and close family friend.” Among other investors, “Bath gave Bush \$50,000 for a 5 percent stake in Arbusto.” Bath, however, was at that time “the sole US business representative for Salem bin Laden, head of the wealthy Saudi Arabian family and a brother (one of 17) to Osama bin Laden.” It has long been suspected that Bath’s investment “came directly from Salem bin Laden.” Not long after 9/11 “the White House vehemently denied the connection, insisting that Bath invested his own money” in Arbusto. Then Bush entirely “denied ever knowing Bath.” He then reneged on his own denial, acknowledging Bath’s stake in Arbusto “and that he was aware Bath represented Saudi interests.” But as Madsen points out, “Bath has extensive ties, both to the bin Laden family and major players in the scandal-ridden Bank of Commerce and Credit International (BCCI) who have gone on to fund Osama bin Laden...”

“BCCI defrauded depositors of \$10 billion in the ’80s in what has been called the ‘largest bank fraud in world financial history’ by former Manhattan District Attorney Robert Morgenthau. During the ’80s, BCCI also acted as a main conduit for laundering money intended for clandestine

CIA activities, ranging from financial support to the Afghan mujahedin to paying intermediaries in the Iran-Contra affair.

“When Salem bin Laden died in 1988, powerful Saudi Arabian banker and BCCI principal Khalid bin Mahfouz inherited his interests in Houston. Bath ran a business for bin Mahfouz in Houston and joined a partnership with bin Mahfouz and Gaith Pharaon, BCCI’s frontman in Houston’s Main Bank.

“In 1986, Bush Jr.’s company Arbusto reemerged as Harken Energy Corporation. After facing problems a year later, Arbusto received aid from Saudi Sheik Abdullah Taha Bakhsh who ‘purchased a 17.6 percent stake in the company. Bakhsh was a business partner with Pharaon in Saudi Arabia; his banker there just happened to be bin Mahfouz.’”

This is not the last time that organisations associated with Khalid bin Mahfouz were simultaneously involved in sponsoring al-Qaeda front operations – although bin Mahfouz himself has always denied knowledge of the same.³⁸ Yet despite recurring connections and intelligence investigations, bin Mahfouz and other prominent Saudi financiers remain untouched by US or UN sanctions – it is plausible that this is due to their significance in relation to ongoing oil contracts with the US. “Two billionaire Saudi families scrutinized by authorities for possible financial ties to Osama bin Laden’s terrorist network continue to engage in major oil deals with leading US corporations,” to the unnerving silence of the successive US administrations. “The bin Mahfouz and Al-Amoudi clans, who control three private Saudi Arabian oil companies, are partners with US firms in a series of ambitious oil development and pipeline projects in central and south Asia, records show.” The bin Mahfouz and al-Amoudi families, working through their companies – Delta Oil, Nimir Petroleum, and Corral Petroleum – have formed international consortiums “with US oil giants Texaco, Unocal, Amerada Hess, and Frontera Resources.” Such financial ties have not been damaged by “evidence that members of the two Saudi families – headed by patriarchs Khalid bin Mahfouz and Mohammed Hussein Al-Amoudi – have had ties to Islamic charities and companies linked financially to bin Laden’s al-Qaeda organization.” Although both bin Mahfouz and al-Amoudi “have been left untouched by the US Treasury Department,” organisations with which they have been linked have not been so fortunate. A May 1999 report by the US Embassy in Saudi Arabia records that Delta Oil was created by 50 prominent Saudi investors in the early 1990s, the prime force behind which “appears to be Mohammed Hussein Al-Amoudi, who is based in Ethiopia and oversees a vast network of companies involved in construction, mining, banking and oil.” The Al-Amoudis’ business interests, however, are inextricably entwined with the bin Mahfouz family, who own “the third privately held Saudi oil company, Nimir Petroleum” established in Bermuda in 1991. The two families are closely allied, as is clear from their joint oil venture, Delta-Nimir, as well as by “their partnership in the Saudi firm The Marei Bin Mahfouz & Ahmed Al Amoudi Group of Companies & Factories.” A 1999 audit conducted by the Saudi government allegedly discovered that the bin Mahfouz family’s National Commercial Bank “had transferred at least \$3 million to charitable organizations believed to be fronts for bin Laden’s terror network.” One of the charities was “Blessed Relief, whose board members included bin Mahfouz’s son, Abdul Rahman bin Mahfouz.” Blessed Relief, in Arabic known as the Muwaqaf Foundation, was named as a front organisation providing funds to Osama bin Laden in October 2001 by the US Treasury Department on the grounds that “Saudi businessmen have been transferring millions of dollars to bin Laden through Blessed Relief.” Yet despite official suspicions, “the bin Mahfouz and Al-Amoudi oil companies continue to profit from their working relationship with America’s own oil elite.”³⁹

Jonathan Weiner, former US Deputy Assistant Secretary of State for International Law Enforcement, has also confirmed that Saudi Arabia, along with Bahrain, Kuwait, and the United Arab Emirates have systematically failed to assist federal officials in the disclosure of known terrorist funds moving back and forth between those countries:

“Since September 11th, all those countries have frozen accounts or have looked in their banking systems for the money of people associated with terrorist finance, [and] have gone through the entire list provided by the United States... country after country has announced, ‘We’ve looked for funds. We’ve looked diligently. We’ve been ready to freeze some funds. We just haven’t found anything.’ No money in the UAE, no money in Kuwait... There is, I can tell, no money announced in Saudi Arabia, none announced in Bahrain. Well, given that we know [that terrorist] funds came out of there and we know [that terrorist] funds went back there, their inability to find funds is pretty astonishing.”⁴⁰

To some extent, this has continued because the Saudi establishment has been “shielded from Washington’s foreign-policy bureaucracy.” According to one US government expert on Saudi affairs: “Only a tiny handful of people inside the government are familiar with US-Saudi relations. And that is purposeful.” When confronted by press reports that substantial funds given by the Saudi monarchy to Islamic charities may have been funneled to al-Qaeda and other terrorist networks, the Saudis “denied any knowledge of such transfers. [National Security Agency] intercepts, however, have led many in the intelligence community to conclude otherwise.”⁴¹

Two banks located in Bahrain and Kuwait – the Faysal Islamic Bank and the Kuwait Finance House – which had been listed in European reports as having terrorist ties, “were also excluded from Bush Jr.’s financial crackdown after September 11th.” Worse still, both of these institutions are correspondent banks with Deutsche Bank, the German financial giant with links to insider trading in connection with 9/11. Reuters further reported on November 7, 2001, that the US Treasury Department had added 61 people and organisations to the President’s original Executive Order of September 23, purportedly directed at cracking down on the financial arteries of Al-Qaeda— including banks in Somalia and Nassau, the Bahamas. “But mysteriously, no banks in Bahrain, Kuwait, or Saudi Arabia were named in either the original order or its expansion.”⁴²

In an illuminating survey of this pattern of negligence, published over a year before 9/11, *Intelligence Online* reported that there is “some doubt on whether several intelligence and law enforcement agencies on the trail of suspected terrorist Usama Bin Laden are really serious about catching him.” The newsletter specified that Saudi Arabian agencies, as well as several US and European agencies, “seem to lack zeal.” A prime example is the case of “five companies in the Sudanese capital of Khartoum and its suburbs which are managed directly or not by Bin Laden.” These include “al Hijra, a building and public works company that was once an affiliate of the powerful Saudi group headed by Bin Laden’s father” and “Taba, a farming cooperative in Khartoum that belongs to Usama but is in fact only the affiliate of a company in Jeddah.” The al-Hijra company, for instance, reportedly employed Mohamed Ould Salahi and Mahfud Ould al-Waled who had been arrested in the US in December 1999 as suspected terrorists – but the company itself has faced no sanctions. Al-Qaeda also has a “strong financial network” in Kuwait and the UAE, known to investigators but, again, neglected. “Money from those countries pours into accounts at branch offices of the Taqwa Management Organization in Malta and in Lugano in Switzerland. The financial establishment in question is an affiliate of the Taqwa Bank” linked by intelligence sources to the

Saudi royal family, the bin Laden family, Kuwaiti royal families, among others. The Islamic Renaissance Foundation is an association headed by bin Laden's top deputy, Ayman al-Zawahiri. Nevertheless, it operates "openly in Kuwait and has a branch in Albania." Another purported welfare association in London was al-Haramain, "known for its links with various Saudi dissidents, including Khaled al Fawaz," a leading al-Qaeda operative who was indicted for his role in the 1998 US embassy bombings. Despite its documented terrorist connections, authorities allowed al-Haramain to continue its operations long after 9/11. "This survey casts a new light on the world-wide hunt for Bin Laden," concludes *Intelligence Online*: "Recent anti-terrorism history has shown that when the authorities really want to crack down on an organisation they cut off its financial and logistic roots. So why are Bin Laden's backers prospering when the world's most powerful anti-terrorist organisations are chasing him?"⁴³

Although Al-Haramain and one of its directors, Suliman al-Buthe, have since been designated by the US Treasury Department as financial sponsors of al-Qaeda international terrorism,⁴⁴ with al-Buthe himself being indicted in a US court and named a specially-designated global terrorist due to "direct links between the US branch [of Al-Haramain] and Usama bin Laden",⁴⁵ al-Buthe is currently a Saudi government official working as General Manager for Environmental Health in Riyadh. Neither Washington nor London have raised serious objections to the Saudi government.

5. Yassin al-Qadi and the Compromising of US National Security

This background no doubt clarifies the context of the 9/11 intelligence failure, not simply as a failure of imagination, but as a consequence of politically-imposed constraints on intelligence operations. First-hand testimony on the existence of a block on investigating Saudi sponsorship of al-Qaeda comes from Chicago-based FBI Special Agent Robert Wright, who claims that FBI headquarters systemically obstructed his investigations into the financial arteries of Islamist terrorism. The block “allowed foreign-born terrorist operatives, such as the perpetrators of the Sept. 11 attacks, to engage in illegal activities in the United States.” In his lawsuit against the FBI filed in the US District Court in Washington, Wright stated that the FBI’s International Terrorism Unit “did not want terror suspects prosecuted and stymied his efforts to prepare cases of their involvement in ‘well organized criminal activities.’” According to Wright, agents conducting counter-terrorism intelligence investigations made a “concerted effort to... insulate the subjects of their investigations from criminal investigation and prosecution.” In effect, the FBI was “merely gathering intelligence so they would know who to arrest when a terrorist attack occurred.” Wright subsequently initiated his own criminal investigation “against FBI management wishes,” leading to a successful operation code-named “Vulgar Betrayal.” On 9th June 1998, Wright’s operation led “to the seizure of \$1.4 million funds destined for terrorist activities. The ‘seized funds’ were linked directly to Saudi businessman Yassin Kadi.” But it took the US Treasury three more years until one month after 9/11 to designate Yassin Kadi, a.k.a. Yassin Al-Qadi, “a financial supporter of Osama bin Laden.”⁴⁶

This is disturbing precisely because federal authorities had delayed action against Yassin al-Qadi despite reliable information on his alleged terrorist activities having been established as early as 1998. According to Wright’s attorney, Judicial Watch Counsel Larry Klayman, “these monies were moving through some powerful US banks” and affected “some very powerful interests in the US.” Resistance to Wright’s investigation stemmed from conflicts of interest among top officials who “are tight” with Saudi Arabia, where al-Qadi is based. If Wright’s investigation had been pursued, “the money to fund terrorist operations, such as 9/11, would have been cut-off.” According to Klayman, al-Qadi admits that he met bin Laden and ran a diamond business with the bin Laden family. High-level “political and financial connections to Saudi interests could have played a role in the FBI’s failure to support agent Wright’s probe.” Klayman remarked that the FBI ought to be concerned “when the rich and powerful in Washington, DC are doing business with some of these entities” connected to terrorism.⁴⁷

The role of a little-known but extremely powerful software company based in Boston – known as Ptech – is perhaps highly pertinent, given its connections to al-Qadi. Before and after 9/11, Ptech provided advanced software and information technology services for the US government’s most sensitive agencies, including for instance the US Air Force, Federal Aviation Administration, Pentagon, Naval Air Systems Command, NATO, Department of Energy, Internal Revenue Service, House of Representatives, among others.⁴⁸

According to General Services Administration records, Ptech attained government approval in 1997 under the Clinton administration. Government filings obtained by the Washington terror research group – the Investigative Project – state that since December of that year, the company enjoys security clearance to work on highly sensitive projects. Among its high-level projects is “the Military

Information Architecture Framework [MIAF], a software tool used by the Department of Defense to link data networks from various military computer systems and databases.” Ptech’s contract for the MIAF was renewed in September 2002.⁴⁹

The problem is that Ptech appears to have close ties to well-known suspected terrorists. Al-Qadi is among the company’s financial backers, along with M. Yaqub Mirza, both of whom have been investigated by the US government for terrorist financing. Al-Qadi had invested at least \$5 million in the Ptech in the mid-1990s – although according to his lawyer his stake was sold in 1999. As for Mirza, he is currently a Ptech board member. Yet court records and Justice Department documents show that he and several associates “are suspected of funding the Palestinian Islamic Jihad, which targets Israeli civilians with suicide bombers. US officials privately say Mr. Mirza and his associates also have connections to al Qaeda and to other entities officially listed by the US as sponsors of terrorism.”⁵⁰

Ptech also received financial backing from BMI, Inc., a now defunct firm based in New Jersey under FBI investigation for financing al-Qaeda and other terrorists, including for instance the 1998 US embassy bombings. In 1994, BMI reportedly made loans to, and invested in, Ptech when the company was founded. Coincidentally, al-Qadi also invested in BMI. Worse still, Ptech’s current Vice President and chief scientist – Hussein Ibrahim – was originally Vice President of BMI from 1989 to 1995, after which he joined the Boston software firm. Two other Ptech officials – Muhammed Mubayyid and Suheil Laheir – are currently being investigated by the US government formerly worked for a Boston-based Muslim charity, Care International, which has in turn been the subject of serious government terrorism probes since 9/11. One compelling piece of evidence lies in Care’s 1993 incorporation documents, which list its location as the same suite used by the Boston branch of the Al Kifah Refugee Center, chaired by Sheikh Omar Abdurrahman – the ‘Blind Sheikh’ convicted of masterminding the 1993 World Trade Centre bombing. State records also reveal that two of Ptech’s founding directors were former BMI officials.⁵¹

Ptech’s software is used to broadly assess strengths and weaknesses across organizations. According to Indira Singh, a risk management and computer systems consultant who came into contact with Ptech while working on a project at JP Morgan Chase, Ptech employees she spoke to were gravely concerned about the Yassin al-Qadi connection and even believed that he currently owned the company. Several Ptech officials were targets of Operation Greenquest, a US Treasury terrorism probe.⁵² Indeed, according to CNN citing US government sources, “company employees contacted the FBI last fall when the State Department put Yasin al-Qadi, a Saudi businessman, on a watch list of individuals and organisations whose US assets were frozen because of suspected ties to terrorists. The employees told the FBI that they had been introduced to al-Qadi in Saudi Arabia as ‘the owner’ of Ptech.” CNN’s sources further allege that “Ptech executives are believed to have been aware of al-Qadi’s suspected connections but did not sever their relationship with him.”⁵³

Whistleblower Indira Singh had originally intended to explore the prospect of using Ptech to help develop risk architecture software for JP Morgan Chase. In the process of checking on the company through current and former Ptech employees, she became aware of its dubious terrorist connections. In October 2001, the FBI had already been contacted by an ex-employee of Ptech warning them of the company’s connections.⁵⁴ However, when she contacted the FBI herself much later in May 2002, she discovered to her chagrin that “absolutely no investigation was going on, that

it was totally at a standstill, at which point my hair stood on end.”⁵⁵ When she disclosed this startling information to her superiors at JP Morgan Chase, she was reportedly told by the bank’s “General Auditor” to turn a blind eye – if she wanted to keep her job. To date, Ptech continues to perform as a prominent contractor for the most sensitive agencies of the US government.⁵⁶

6. An Ongoing Intelligence Failure

The testimony of the late John O'Neill, the Irish-American FBI agent who for several years led US investigations into Osama bin Laden's al-Qaeda network, is crucial in understanding the political context of the blocking attempts to investigate, indict, and capture bin Laden. O'Neill, who was Deputy Director and Director of Anti-terrorism for the FBI, investigated the bombings of the World Trade Center in 1993, a US base in Saudi Arabia in 1996, the US embassies in Nairobi and Dar-Es-Salaam in 1998, and the USS Cole in 2000. According to his FBI associates, John O'Neill "has been regarded as a dedicated, relentless and hard-charging investigator who was one of the FBI's brightest stars." Barry W. Mawn, Assistant Director of the FBI in charge of the New York office described O'Neill as "a tireless worker" in whom he had "complete confidence."⁵⁷ The *Irish Times* reported that in interviews with French intelligence analyst Jean-Charles Brisard:

"He complained bitterly that the US State Department – and behind it the oil lobby who make up President Bush's entourage – blocked attempts to prove bin Laden's guilt. The US ambassador to Yemen, Ms Barbara Bodine, forbade O'Neill and his team from entering Yemen. In August 2001, O'Neill resigned in frustration and took up a new job as head of security at the World Trade Centre. He died in the September 11th attack. The FBI agent had told Brisard: 'All the answers, everything needed to dismantle Osama bin Laden's organisation, can be found in Saudi Arabia.'

"But US diplomats shrank from offending the Saudi royal family. O'Neill went to Saudi Arabia after 19 US servicemen died in the bombing of a military installation in Dhahran in June 1996. Saudi officials interrogated the suspects, declared them guilty and executed them – without letting the FBI talk to them. 'They were reduced to the role of forensic scientists, collecting material evidence on the bomb site,' Brisard says. O'Neill said there was clear evidence in Yemen of bin Laden's guilt in the bombing of the USS Cole 'in which 17 US servicemen died,' but that the State Department prevented him from getting it."⁵⁸

This block on investigating salient leads to bin Laden due to Saudi complicity became increasingly powerful with time. BBC *Newsnight's* Greg Palast, for instance, recounts information he received "from a high-placed member of a US intelligence agency" who confirmed that "while there's always been constraints on investigating Saudis, under George Bush it's gotten much worse. After the elections, the agencies were told to 'back off' investigating the Bin Ladens and Saudi royals, and that angered agents... FBI headquarters told us they could not comment on our findings."⁵⁹

Writing in the *Guardian*, Palast cited "FBI and military intelligence officials in Washington" admitting that "they were prevented for political reasons from carrying out full investigations into members of the Bin Laden family in the US before the terrorist attacks of September 11." Intelligence agencies complained "that their hands were tied," and that there "were always constraints on investigating the Saudis." These restrictions worsened "after the Bush administration took over." The intelligence community was ordered "to 'back off' from investigations involving other members of the Bin Laden family, the Saudi royals, and possible Saudi links to the acquisition of nuclear weapons by Pakistan. 'There were particular investigations that were effectively killed.'"⁶⁰ Palast had:

"... obtained documents from inside the FBI showing that investigations had been shut down on the bin Laden family, the royal family of Saudi Arabia... and their connections to the financing of terrorism... Now there is one exception. The FBI, the CIA and all the rest of the agencies are allowed to investigate Osama, the so-called black sheep of the family. But what we were finding

was that there was an awful lot of gray sheeps in this family – which is a family of billionaires which is tied in with the Saudi royal household which appears to be involved in the funding of terrorist organizations or organizations linked to terrorism... Now the problem was the investigations were shut down. There were problems that go back to Father Bush – when he was head of the CIA, he tried to stop investigations of the Saudis, continued on under Reagan, Daddy Bush’s president, and it continued under Clinton too... I have to add it was also CIA and all the other international agencies... I can say that the sources are not just FBI trying to get even with the other agencies, but in fact other agencies. The information was that they were absolutely prohibited, until Sept. 11, at looking at the Saudi funding of the Al-Qaeda network and other terrorist organizations. There is no question we had what looked like the biggest failure of the intelligence community since Pearl Harbor but what we are learning now is it wasn’t a failure, it was a directive.”⁶¹

For instance, a defecting Saudi diplomat had offered the FBI 14,000 documents proving “Saudi royal involvement in everything from assassinations to terror funding.” Although “low-level agents” were eager for the documentation which contained “tremendous leads,” senior officials “did not want to touch this material.”⁶²

Conclusions & Recommendations

In this context, it is unsurprising that the US State Department 2007 International Narcotics Control Strategy Report concluded that: “Saudi donors and unregulated charities have been a major source of financing to extremist and terrorist groups over the past 25 years.” Similarly, in the 110th Congress, Section 2043 of the Implementing Recommendations of the 9/11 Commission Act (P.L. 110-53, signed 3 August 2007) finds that “the Kingdom of Saudi Arabia has an uneven record in the fight against terrorism, especially with respect to terrorist financing.”⁶³

Reinforcing these statements, a September 2008 Joint Report by the US House Committees on Homeland Security and Foreign Affairs, finds that progress with Saudi Arabia overall remains “slow”, “halting”, and “uncertain.” The report acknowledges that new counterterrorism measures enacted by Saudi Arabia in cooperation with allies has appeared to bring “meaningful progress”, but emphasizes that “Saudi measures to control the flow of funds abroad for extremist purposes are far from adequate – ‘virtually zero,’ as one United States Government official privately described these efforts to me. An agency conceived to control these funds – the Saudi National Charities Committee for Relief and Charity Work Abroad – was announced in 2004, but has not yet been set up.”⁶⁴

A related problem is that the dubious operations of suspect charities and banks such as Al-Haramain and Al-Taqwa would potentially be absorbed into this new structure rather than properly shut down. Indeed, as a report by the US Congressional Research Service concludes, the “effectiveness” of the measures adopted so far by the Saudi state “will depend on their implementation. Several uncertainties and unresolved questions remain.”⁶⁵

Of these, perhaps the most prominent issue was flagged-up by the 9/11 Commission Monograph on Terrorist Financing, which stated that “the Saudis have failed to impose criminal punishment on any high-profile donor.” Although some individuals have had their assets frozen by Saudi authorities and forbidden to travel outside Saudi Arabia, several prominent Saudi individuals suspected of involvement in terrorist financing – many of them close to the Saudi royal family – have not been charged or prosecuted in the United States, United Kingdom, Saudi Arabia, or other jurisdictions.⁶⁶

Indeed, even the revised banking regulations designed to control the flow of terrorist financing through charities have not been applied to some of the most prominent and radical organisations, namely the Muslim World League (MWL) – affiliated to al-Haramain; the World Assembly of Muslim Youth (WAMY); and the International Islamic Relief Organization (IIRO); all either linked to or directly charged with funding al-Qaeda terror by the US government.⁶⁷

On a related note, Saudi authorities actually lowered the threshold for declared transport of currency and gold across its borders for all amounts under \$16,000. The US State Department noted that Saudi customs agencies have not “issued new declaration forms, and therefore cannot enforce the current regulation.” Yet the use of cash couriers has been identified as the “primary mechanism for the transfer of insurgency funds into Iraq.”⁶⁸

Additionally, Saudi Arabia has signed but not ratified the International Convention for the Suppression of the Financing of Terrorism, adopted by the UN General Assembly in December 1999. Given the background discussed above, this in itself raises fundamental questions about the role of

the Saudi state in the networks of financial sponsorship of al-Qaeda within the kingdom, particularly given that overwhelmingly current Saudi counter-terrorism measures have focused on systematically eradicating al-Qaeda's domestic infrastructure, a policy which "has not been translated into systematic corollary measures against Islamic terror networks outside the Kingdom."⁶⁹

As the Congressional Research Service thus concludes, while the mechanisms Saudi authorities have erected with the professed aim of cracking down on terrorism are welcome, their effectiveness "will be tested by the degree to which Saudi authorities succeed in implementing the various institutions and regulations that have been established in recent years." So far, "US officials have continued to express their disappointment with Saudi enforcement measures."⁷⁰

Given the central role played by Saudi Arabia in the sponsorship of Islamist extremist and terrorist networks worldwide, the British Government cannot afford to ignore these issues, which pose a continuing threat to national security. In relation to the question of Saudi financial sponsorship of terrorism, this report recommends that the British Government should therefore:

- 1) **Pursue** intensified intelligence investigations of al-Qaeda's financial infrastructure in Saudi Arabia, and in particular re-examine the evidence of Saudi state complicity in the continued existence of this infrastructure.
- 2) **Demand** that Saudi Arabia take decisive action to shut down all banks, charities and organisations that have been identified by US and UN law-enforcement agencies as being implicated in the financial sponsorship of al-Qaeda terrorism, and to extend regulations on charities to private donors and personal transactions.
- 3) **Pressurize** Saudi Arabia to charge and prosecute Saudi nationals who have been designated by US and UN law-enforcement agencies as global terrorists, and where possible cooperate with the US, European allies, and the UN Security Council to issue charges outside Saudi Arabia.
- 4) **Monitor** Saudi state complicity in the ideological promotion of Islamist violent extremism to identify and call for religious clerics, agencies and websites in Saudi Arabia supporting violence to be condemned, closed down, and prosecuted for condoning terrorism and inciting to violence.
- 5) **Recalibrate** British financial aid and investments in Saudi Arabia so that a significant portion is conditional on Saudi compliance with these measures, and in particular on the verifiable enforcement of new financial regulations and counterterrorism initiatives.

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