

Exhibit “6”

to the Affirmation of Sean P. Carter Transmitting Evidence in Support of Plaintiffs’
Memorandum of Law in Opposition to the Motion to Dismiss of the Kingdom of Saudi Arabia
and Saudi High Commission for Relief of Bosnia & Herzegovina

STATEMENT UNDER OATH

OF

ZACARIAS MOUSSAOUI

The following statement was taken at 9:31 a.m.
before Priscilla Naff Medina, Registered Professional
Reporter and Notary Public in and for the State of
Colorado:

ADMAX USP
5880 Highway 67
Florence, Colorado 81226
October 21, 2014

PRESENT:

For the Federal
Insurance Plaintiffs
and Plaintiffs'
Executive Committees:

SEAN P. CARTER, ESQ.
J. SCOTT TARBUTTON, ESQ.
Cozen O'Connor
1900 Market Street
Philadelphia, Pennsylvania 19103

For the Ashton
Plaintiffs, 9/11
victims, and
Plaintiffs' Executive
Committees:

ANDREW J. MALONEY, III, ESQ.
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Plaintiffs and
Plaintiffs' Executive
Committees:

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For the O'Neill
Plaintiffs and
Plaintiffs' Executive
Committees:

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Anderson Kill, P.C.
1251 Avenue of the Americas
New York, New York 10020

Also Present:

John Fawcett
Evan Kohlmann

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Examination by Mr. Carter

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E X H I B I T S

Exhibit Number

Initial Reference

(No exhibits were marked for identification.)

1 P R O C E E D I N G S

2 MR. CARTER: Mr. Moussaoui, when we reached the
3 expiration of the visiting time yesterday we were speaking
4 about your work in creating an elect -- electronic
5 database of al-Qaeda's donors in the period of 1998 and
6 1999, and we would like to speak with you a bit more about
7 that and close out your statement on that subject.

8 Before we do so can we follow the same process
9 yesterday with regard to your oath?

10 THE WITNESS: Yes. I swear by Allah that
11 everything I say in this testimony is true. I swear by
12 Allah that everything I say in this testimony is true. I
13 swear by Allah that everything I say in this testimony is
14 true. I swear by Allah that everything I say in this
15 testimony is true.

16 EXAMINATION

17 BY MR. CARTER:

18 Q Mr. Moussaoui, when we began speaking about
19 this subject you mentioned to us that you had presented
20 your resume to Osama bin Laden in 1998, and you mentioned
21 some of the qualifications that you identified on your
22 resume. What particular business degrees did you identify
23 on the resume that was submitted to Osama bin Laden?

24 A I -- I -- I told him that I had the Master
25 degree in International Business from the University --

1 University of South Bank in London, and also a -- a
2 diploma of the Institute of Export in London, and also a
3 business degree of Commerce Technology from French -- a
4 French degree, okay, and -- so that's the main credential
5 I think for the education, okay.

6 And, of course, I speak English and French, and
7 colloquial Arabic.

8 Q Were there many other members of al-Qaeda at
9 that time who had that kind of business education?

10 A Absolutely no one, absolutely -- at the time
11 al-Qaeda -- I was only person, okay, who spoke English and
12 who was trusted, they -- they were absolutely nobody, and
13 it's only by 2000 that there were some other people who
14 came who spoke English. After the -- I brought the only
15 other person spoke English but don't have any kind of
16 education, is Richard Reid, and he was never involved with
17 any kind of leadership position or decision position
18 because he -- he's not -- he's not Arab and he's not a
19 true Muslim by bir -- by birth, so he don't have the same
20 level of trust with them at all.

21 Q Did you believe that your education and fluency
22 in English were significant factors in Osama bin Laden
23 deciding to delegate you to build the electronic database?

24 A The combination of the fact that I was in
25 Chechnya and the fact that I speak English, and I was

1 knowledgeable at the time because I was fresh from my
2 study and some job experience into this commercial and
3 financial activity definitely make Osama bin Laden decide
4 that, yes, this is the guy I need.

5 Q In connection with constructing this database
6 you mentioned that you had access to certain types of
7 financial documents, can you describe the kinds of
8 financial documents you saw?

9 A A lot of statement from bank about financial
10 position, a lot of document about a -- credit -- credit
11 and bill of lading, line of credit, insurance regarding,
12 you know, transportation of material -- I know that most
13 of them were fake -- but that's the kind of thing.

14 And also bank statement, okay, regarding
15 deposits and the transfer of money from -- whether Saudi
16 Arabia or from Dubai or -- that's what -- what -- mainly
17 from Saudi Arabia and Dubai money was moving around. And
18 from Emirate, 'cause sometime I show Dubai and Emirate.

19 Q Were there any particular banks in Dubai that
20 were involved in these transactions you saw?

21 A I do remember Cha -- Charter -- Standard
22 Charter, I -- I remember this bank. A bank -- I remember
23 the National -- National -- the National Commercial Bank
24 of Saudi Arabia. It was not in Dubai, but in Saudi
25 Arabia.

1 And also there was the bank of -- Arab Bank,
2 okay, and the Saudi American Bank, and there was the --
3 the Rajhi -- the Rajhi bank -- or Foundation.

4 And the -- the -- they had -- also they were
5 using -- it's not a bank, it's a system, okay, that you --
6 you give money to somebody, and somebody -- the other
7 country trusted give you the equivalent. It's not -- it's
8 not the bank, there is no paper.

9 Q Is this the Hawala system?

10 A Yeah. And -- that's what, the Ha -- Hawala
11 system, and it's -- it's -- you -- there's no money
12 involved, it's -- and that's -- initially when I came they
13 would bring a lot of these, you know, but because of the
14 mon -- the level of money was increasing they wanted to
15 give us --

16 THE COURT REPORTER: Give us what?

17 MR. CARTER: Diversify.

18 THE COURT REPORTER: Thank you.

19 THE WITNESS: Diversify.

20 Q (By Mr. Carter) You indicated previously that
21 there were front -- front companies set up in Pakistan to
22 facilitate some of the transfers, do you know where they
23 were located in Pakistan?

24 A Yes, what I know, in Karachi that was the
25 main -- main thing, 'cause in Karachi they use the sea

1 port, okay, and they -- they were having a full document
2 of stuff, but also they were buying thing needed for the
3 camp and also the organization, okay. So all -- what I
4 know that most of the activity co -- bus -- business
5 activity was conducted in Karachi.

6 Q Was there a particular person who was in charge
7 of that business activity?

8 A Abdullah al-Pakistani, and Ba -- Badr. He's
9 not Arab, he's not -- he's not Pakistani, I think he's
10 from -- he's an immigrant from Mayanmar, but -- but he --
11 I know he's not Arab, okay, and I know he's not Pakistani,
12 I heard he's from East, but he wasn't African, he was
13 raised in Kuwait.

14 Q Did you ever personally receive money in
15 Karachi to take back to Afghanistan?

16 A Many time I -- when our -- when even --
17 sometime even I will go from -- from Kandahar to Karachi
18 to the -- do some Internet or do some business with
19 help -- helping people to travel, or to do some -- some
20 activity that we are needed, but on my way back I will
21 take money to -- to bring back to Kandahar from the
22 brother Abdullah al Pakistani or Badar, or -- or even
23 Mukhtar, will bring back some money to them.

24 Because in Pakistan you don't have any banking
25 system and you only use \$100 bill, you can't have a \$50

1 bill, nobody takes it in -- in Afghanistan. And -- and
2 the bill must be brand-new, they don't take used currency,
3 you -- that -- that's -- that -- at the time it was very
4 problematic, you can't have -- you don't have -- you give
5 a \$100 bill to somebody and you take it to give to
6 somebody, no, that's not how it work, okay (indicating).
7 You have to give it to the money dealer and he give you
8 Pakistani money, and anything else you are stuck, you have
9 to wait until you go back to Pakistan and take the new --
10 the new \$100 bill, and that's all yours.

11 Q Do you know what the money you were bringing
12 back was being used for?

13 A It was being -- being used -- like I know --
14 because I -- sometimes I saw -- I saw -- at some point in
15 time I run the -- the guest house, the -- the secret
16 arrangements from the guest house, so -- and on the visa I
17 used to organize the -- the shop inside the guest house,
18 and also paid for the cleaning -- the -- the cleaner and
19 all this, and also buy -- because we -- we brought builder
20 to -- to do the electric, you know, the old toi -- toilet
21 and the shower, okay, and I -- I am the one who went and
22 pay.

23 I used to go to the market once a week, okay,
24 to buy all thing for the shop, okay, and also buy all the
25 food, it was a large amount, I think about a thousand of

1 dollar on the week, because at some point when -- on
2 2000 -- in 2000 they probably have in the guest house more
3 than 200 people at the time.

4 Q All right. The guest house was separate from
5 the camp, correct?

6 A Definitely was very far. The camp was in the
7 wilderness, it was a -- a minimum two-hour drive in the
8 desert away from any kind of road, okay. The -- the --
9 the guest house was across the road from the Arabic
10 Institute, Hajji Habash, okay. It was -- it was not in
11 the center of Kandahar, but it was inside Kandahar.

12 Q And was al-Qaeda also using the money from its
13 donors to sustain the training camp?

14 A That the -- that's the purpose. And we also
15 have a lot of money going -- brought by the -- the -- the
16 brother, the mujahideen, who will come and they will give
17 you \$10,000, okay, and it will be handled mainly by Abu
18 Khubayb, who used to be the Emir, the only person above
19 me, okay, and Abu Bakr al-Suri used to be the one who will
20 keep the account. Me, I was the se -- in charge of
21 security.

22 Q And, so, was the money also being used to train
23 the al-Qaeda members?

24 A The money was used to -- to -- for them to buy
25 all the supply for the feeding the camp, to buy for the --

1 the ammunition, okay, 'cause we used to buy it from the
2 Taliban, okay; to buy any medical expense. 'Cause when
3 somebody would come in sick we bring back initially to the
4 Chinese hospital, okay -- there were no Chinese there, but
5 they just called it the Chinese hospital, okay -- and,
6 then, after that we go back to the -- the -- the clinic,
7 who was at the back initially toward -- inside the --
8 the -- the -- the guest house. Later on we move it back
9 on the back of the Arabic Institute so that it become a
10 different place.

11 And the -- we use all the money also to
12 transfer people, for example, when -- when we have people
13 being injured in the -- in the -- in Kan -- in -- in the
14 front line in Kabul, okay, we will have for people to pay
15 helicopter if they were severely -- severely injured to
16 bring back from Kabul to -- to Kandahar.

17 Didn't happen often, but I -- I do remember one
18 it happen for somebody who had very, very dif -- big
19 injury, and we used to pay this. We used to pay for
20 doctor.

21 We -- the money -- the donation who came was
22 used on a daily basis for all the expense of the camp
23 and -- and the mujahideen.

24 Q Do you remember the amounts of any of the
25 donations reflected on the database you built?

1 A I do, ye -- yes. I mean, you talk about
2 million of dollar, that's -- million of dollar. You
3 had -- for example, they -- depending -- the -- the -- the
4 Saudi, okay -- the Saudi prince, you know, Abdullah -- and
5 he was a new prince at the time, you know -- they will
6 give 2, \$3 million, okay, and it was -- each time they
7 will have interaction with somebody from there, because
8 most of the -- the top-ranking close to Osama bin Laden
9 were also from the biggest family in Saudi Arabia.

10 For example, the house we use -- you know,
11 Abu -- Abu Ghaith is the one you -- brother-in-law of
12 Osama bin Laden that you -- you -- was captured and in
13 jail, he -- he marry the -- the widow of Hafs, the Hafs is
14 the -- the nephew is from the family of the -- the Defense
15 Minister of Saudi Arabia of the Air Force. He's one of
16 the -- of the biggest family.

17 And his uncle, who is the same age -- it is not
18 uncommon in Arabic, okay, same age -- I think he is Sakaf,
19 okay, he's the -- he's uncle, and they are -- both become
20 family member of Osama bin Laden, but the -- the big
21 brother of Sakaf was the uncle of house, his bro -- big
22 brother was 80-year-old and he have family, one of the
23 brother is the Minister, like I just say, of the Air
24 Force. He's a -- he's a top general or a minister, one of
25 the two, you understand me?

1 Q (Attorney nodded.)

2 A So when I say each time for country that you
3 have these people going to Saudi Arabia, or Bin Baz or
4 Uthaimen or Shehri, or Hammoud al-Uqlaa, they will come
5 back and say to Sakaf, okay, he gave X amount of money for
6 this, okay.

7 Initially I heard it and initially I -- I wrote
8 for -- for -- for Shaykh Abu Hafs and Shaykh Saeed, and I
9 will only know that he brought 1 million, 2 million and 3
10 million, and it was something that was not a big deal
11 for -- for them, you know, they are -- it was something
12 that very common in the inner circle of the Saudi, because
13 they all are from the richest family in Saudi Arabia.

14 Q And all of this money was used to sustain
15 al-Qaeda's operations, correct?

16 A Absolutely. I mean, all this money were there
17 to buy, because -- to expenses I have because --
18 especially to set up the camp, because nothing was there,
19 it was the desert, so we have to pay Afghan to dig a well,
20 you have to dig to build the base for tent and camp and
21 medical, everything was created from scratch, it was very
22 expensive, okay. You have to move material from -- from
23 Kabul to -- to it's all done, and spending, I mean,
24 hundred of thousand of dollar on a weekly basis, you know.

25 You have a lot of car, you have to pay for the

1 maintenance of the tank and dozer, okay, and all of the
2 spare part, and all of this money came from Shaykh Saeed,
3 it was given from Shaykh Saeed, and it was hundred.

4 And everybody would get expense as a -- as a --
5 as a ratio, a quota, from the family, from -- every child
6 have X amount of money, every woman have X amount of
7 money, every person have X amount of money, okay, so you
8 have 10 children you will receive a -- I don't know
9 exactly, but you will receive a -- quite substantial of
10 money. And they were living quite a decent life by
11 Afghan -- Afghani standards, they were not living in
12 poverty.

13 Q To clarify, you're saying that the al-Qaeda
14 members received salaries?

15 A They do, absolutely. A salary -- the word is
16 just "salary," but a -- a location or -- I don't know,
17 kind of salary, but . . .

18 (A discussion was held off the record between
19 Mr. Goldman and Mr. Carter.)

20 MR. CARTER: Mr. Moussaoui, I don't think we
21 have anything else on this issue, thank you very much.

22 THE WITNESS: Thank you. And . . .

23 MR. CARTER: Can you take your oath?

24 THE WITNESS: Yeah. I swear by Allah that
25 everything I just said is true. I jus -- I said -- I

1 swear by Allah that everything I just say is true. I

2 swear by Allah that everything I just say is true. I

3 swear by Allah that everything I just say is true.

4 MR. CARTER: Okay, great.

5 (The statement under oath was concluded at 9:50

6 a.m., on Tuesday, October 21, 2014.)

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REPORTER'S CERTIFICATE

I, Priscilla Naff Medina, Registered Professional Reporter and Notary Public in and for the State of Colorado, do hereby certify that prior to the commencement of the examination the Witness first duly swore to testify the truth; that said statement under oath was taken in shorthand by me at the time and place hereinabove set forth and was thereafter reduced to typewritten form by me, as per the foregoing transcript; that the same is a full, true, and correct transcription of my shorthand notes then and there taken.

I further certify that I am not related to, employed by, nor of counsel for any of the parties or attorneys herein, nor otherwise interested in the event of the within action.

My commission expires July 2, 2015, and I have hereunto set my hand this October 24, 2014.

Registered Professional Reporter
and
Notary Public

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