

<p>1 Wednesday, 7 June 2017 2 (10.10 am) 3 MR WASTELL: Sir, we are continuing with the first police 4 attenders on the scene and the first witness this morning 5 is PC Sarah French. 6 THE CORONER: Just before we do that, tomorrow, I hope 7 everybody knows, we won't be able to start until 11.00 8 because we have a valedictory hearing in here which if 9 anybody wants to come they are of course welcome to come 10 to, but that means two things. 11 First of all -- where is Jo? There she is. She 12 will tell you precisely what's required but there will 13 be an extent to which we need to tidy up papers in here 14 at the end of the day but Jo will know how much tidying 15 needs to be done. 16 The second thing is this, and I just say it so you 17 can all consider it and the stenographers can see what 18 they can manage. It's obviously an important day, every 19 day is an important day but there's plenty to get 20 through, I suspect, tomorrow, and we will be a little 21 late starting. 22 What I'm hoping we might be able to do -- where is 23 Ms Hill? She isn't here, it particularly affects her 24 probably. What I am hoping we might be able to do is to 25 sit on after 4.00 if we can, and perhaps as late as we</p> <p style="text-align: center;">Page 1</p>	<p>1 Q. In front of you, there's a bundle. If you turn to 2 tab 11A, there should be a page number at the top right, 3 page 71. Do you have that? 4 A. Yes, I do. 5 Q. Is that a statement made by you on 17 January 2013? 6 A. Yes. 7 Q. It's a four-page statement, correct? 8 A. Yes. 9 Q. Is that statement true to the best of your knowledge and 10 belief? 11 A. Yes. 12 Q. Then turning over behind tab B, we see there, do we, an 13 extract from your notebook? 14 A. Yes. 15 Q. You have the original in court with you, do you? 16 A. Yes, I do. 17 Q. On 10 November 2012 you were on duty with PC Pasley; is 18 that right? 19 A. Yes, I was. 20 Q. You attended an address at Granville Road, Weybridge? 21 A. Yes. 22 Q. What was the reason for your attendance? 23 A. We were called as paramedics were dealing with a male, 24 treating a male, at the scene, who had been found laying 25 on the ground by a male by the name of Liam Walsh. We</p> <p style="text-align: center;">Page 3</p>
<p>1 did the other day, on Monday, which I think was 2 6 o'clock, which then gives us a bit longer at the end 3 of the day. 4 The other possibility, I am going to leave this to 5 everybody to think about if you think this can be done. 6 The other possibility is that we might perhaps just 7 be half an hour, on the basis that all of you will at 8 least have only started at 11 o'clock, we might perhaps 9 just be half an hour at lunchtime, that would give us, 10 as it were, an extra two and a half hours on top of 11 otherwise an 11 o'clock start. Can I just leave that 12 with everybody, I appreciate it puts great burdens on 13 everybody and I am not unconscious of those, it is just 14 I am anxious, as I say, to get as much in as we can 15 because it's an important day and so that everybody has 16 the best opportunity. 17 Yes, you did say. 18 MR WASTELL: Yes, I did, sir, PC French. 19 PC SARAH FRENCH (affirmed) 20 Questions from MR WASTELL 21 MR WASTELL: Can you state your name for the court, please. 22 A. Yes, PC 4610, Sarah French. 23 Q. The time of the events in question, November 2012, 24 I think you went by the name of Wilson, is that right? 25 A. Yes, that's correct.</p> <p style="text-align: center;">Page 2</p>	<p>1 were required to attend and deal with what was occurring 2 at that time. 3 Q. Yes. We will come to that in a moment, but in terms of 4 the timings, if you turn to tab 15C of the bundle in 5 front of you, page 122 at the top right corner, we have 6 there a document provided to us by Surrey Police, 7 a dispatch log. I think you said your number was 4610. 8 Correct? 9 A. Yes. 10 Q. The entry at 17.21 on 10 November, at 17.21.29, shows, 11 "Dispatched collar 4610 and 4633". That's you and 12 PC Pasley being dispatched; do you agree? 13 A. Yes. 14 Q. Then we see, three lines below, at 17.34.42, the 15 dispatcher marks "Arrived". Again, your number and 16 PC Pasley's? 17 A. Yes, that's correct. 18 Q. Subject to any delay in you letting the dispatcher know 19 when you arrived it looks like you reached the scene at 20 about 5.34? 21 A. Yes. 22 Q. You saw a male on the ground, you say. Were the 23 paramedics still treating him when you arrived? 24 A. Yes, they were, yes. 25 Q. Where in the road was he, the middle, the side, do you</p> <p style="text-align: center;">Page 4</p>

<p>1 remember?</p> <p>2 A. Yes. So, as I looked down the road, he was more towards</p> <p>3 the right-hand side. Just off the centre line of the</p> <p>4 road towards the right-hand side.</p> <p>5 Q. You may not be able to remember but do you recall --</p> <p>6 when you say the right-hand side, do you mean the side</p> <p>7 with the property known as Hillcrest Cottage on? Do you</p> <p>8 remember?</p> <p>9 A. I can't remember where Hillcrest Cottage was.</p> <p>10 Q. You describe his clothing, I think at the time you saw</p> <p>11 him he was wearing shorts but had no top on. Is that</p> <p>12 right?</p> <p>13 A. Yes.</p> <p>14 Q. You describe his stomach. Just tell the coroner what</p> <p>15 you saw?</p> <p>16 A. His stomach was significantly bloated ... I would</p> <p>17 probably describe it as bulbous.</p> <p>18 Q. Now, how are you able to distinguish that from, say, his</p> <p>19 usual paunch or belly?</p> <p>20 A. I couldn't; I've never seen this male before.</p> <p>21 Q. So it could have been how he always looked?</p> <p>22 A. Perhaps.</p> <p>23 Q. How close did you get to the body or to the man being</p> <p>24 treated as you arrived?</p> <p>25 A. Perhaps within four metres.</p> <p style="text-align: center;">Page 5</p>	<p>1 Mr St Clair-Ford?</p> <p>2 A. Yes.</p> <p>3 Q. You spoke to a lady called Iris Da Silva?</p> <p>4 A. Yes.</p> <p>5 Q. Who told you that she lived and worked in Hillcrest</p> <p>6 Cottage?</p> <p>7 A. Yes, she did.</p> <p>8 Q. The only other two people you spoke to, I think, were</p> <p>9 two women who were in a car that they told you was sat</p> <p>10 behind the ambulance. Is that right?</p> <p>11 A. Yes.</p> <p>12 Q. It didn't seem, therefore, that they had arrived before</p> <p>13 the ambulance?</p> <p>14 A. No, perhaps not if the ambulance had arrived and then</p> <p>15 their vehicle was behind.</p> <p>16 Q. Yes. You then went into Hillcrest Cottage to speak to</p> <p>17 Mr Da Silva and take a statement from her?</p> <p>18 A. Yes.</p> <p>19 Q. Then I think after that you say that you came out to</p> <p>20 hold a cordon as directed by -- is it Sergeant Jones or</p> <p>21 Inspector Jones?</p> <p>22 A. Yes.</p> <p>23 Q. Just looking at the times of that, if you turn to</p> <p>24 tab 15A, this is described as the "Major incident scene</p> <p>25 log", page 104 at the top right. Do you see that?</p> <p style="text-align: center;">Page 7</p>
<p>1 Q. Right. You didn't get up close and examine him</p> <p>2 presumably because he was still being treated?</p> <p>3 A. Yes, that's correct.</p> <p>4 Q. You saw a line of people in front of a property called</p> <p>5 Hillcrest Cottage. Correct?</p> <p>6 A. Yes.</p> <p>7 Q. You spoke to them and your job was to go and see who</p> <p>8 they were. Correct?</p> <p>9 A. Yes, it was.</p> <p>10 Q. You spoke to a gentleman in chef's whites called</p> <p>11 Mr Liam Walsh?</p> <p>12 A. Yes.</p> <p>13 Q. We heard from him yesterday but you described him as</p> <p>14 appearing distressed?</p> <p>15 A. Yes, he was very distressed.</p> <p>16 Q. Why was that?</p> <p>17 A. He spoke very quickly ... you know, he was desperate to</p> <p>18 tell me what had happened, you know.</p> <p>19 Q. Did he have a particular concern?</p> <p>20 A. He did tell me that he had sick in his mouth and that he</p> <p>21 had been giving CPR to the male on the ground ... that's</p> <p>22 what he told me.</p> <p>23 Q. You directed him to the paramedics, I think?</p> <p>24 A. Yes, I did.</p> <p>25 Q. You also spoke or took details from a man called</p> <p style="text-align: center;">Page 6</p>	<p>1 A. Yes.</p> <p>2 Q. If you turn to page 106, do you see an entry there at</p> <p>3 18.45?</p> <p>4 A. Yes.</p> <p>5 Q. "PC Wilson completes statement with Iris Da Silva."</p> <p>6 Yes?</p> <p>7 A. Yes.</p> <p>8 Q. Then at 18.50:</p> <p>9 "PC Wilson replaces security at outer cordon."</p> <p>10 Yes?</p> <p>11 A. Yes.</p> <p>12 Q. So about an hour and 20 minutes after you've arrived you</p> <p>13 are on the cordon, according to the log?</p> <p>14 A. According to the log, yes.</p> <p>15 Q. You were approached by somebody at the cordon, weren't</p> <p>16 you?</p> <p>17 A. Yes, I was.</p> <p>18 Q. A man by the name of Eugene Elias?</p> <p>19 A. Yes.</p> <p>20 Q. What did he tell you?</p> <p>21 A. He told me that he'd -- he first asked me what was going</p> <p>22 on and he asked me, you know ... he was obviously</p> <p>23 concerned that something had happened and he --</p> <p>24 Q. Just one moment. If we look at your statement, I think</p> <p>25 it would appear before you started taking a note of what</p> <p style="text-align: center;">Page 8</p>

2 (Pages 5 to 8)

<p>1 he said, this is the second page of your statement, the 2 paragraph above the split in the page where it says "End 3 of page 1 of 2", you're describing there: 4 "I stood at the cordon, was approached by a male who 5 later identified himself to me as Eugene Elias." 6 Do you see that? 7 A. Yes. 8 Q. "He asked me what was going on in Granville Road and 9 said he had seen a man earlier who looked in pain and 10 wondered whether it was related to that." 11 A. Yes. 12 Q. Yes, you see that? 13 You asked him to be more specific and then you made 14 notes in your police notebook? 15 A. Yes, I did. 16 Q. The first thing he's saying to you is, "I'm wondering 17 whether this is related to the person I saw in pain 18 before this ambulance"? 19 A. Yes. 20 Q. Okay, so he's already made a connection. Now let's look 21 at your notebook behind tab B, or use your original if 22 you prefer. It's page 77 of the bundle, internal 23 page 38, so the right-hand page of the two. Do you see 24 four lines down you've recorded Mr Elias's name, yes? 25 A. Yes.</p> <p style="text-align: center;">Page 9</p>	<p>1 a little mark, do you see? (Indicated) 2 A. Yes, I can see it now, yes. 3 MR WASTELL: Do you see Granville Road and Hillcrest 4 Cottage? 5 A. Yes. 6 Q. At the top of Granville Road, which we know from the 7 compass on the left is north, unfortunately the 8 photocopying is bad but the road that is the T-junction 9 at the top says "Granville Close". 10 A. Yes, I can see that. 11 Q. Mr Elias is describing to you, according to your note, 12 driving from the top south down Granville Road. Yes? 13 A. Yes. 14 Q. Does that accord with your recollection? 15 A. Yes. 16 Q. Thank you. Just going back to your note, there were 17 some family members in the car, we don't need to 18 identify them. Turning over the page, just pick up from 19 what he saw, please. 20 A. So he told me that he'd seen a woman walking back and 21 forth 200 yards from the junction. 22 Q. That's the junction of Granville Close and 23 Granville Road, isn't it? 24 A. I can't be sure about what he's specifically referring 25 to here.</p> <p style="text-align: center;">Page 11</p>
<p>1 Q. Then a phone number halfway down and below that, "At 2 16.40 hours driving". Do you see that? 3 A. Yes. 4 Q. Are you making these notes as Mr Elias is speaking to 5 you? 6 A. Yes, I was. 7 Q. Okay. Just help me with what you've recorded. We're 8 hoping to hear from Mr Elias later in the week, but just 9 help me with what you've written at the time. 10 A. So -- 11 Q. Just start with "At 16.40 hours". 12 A. So Mr Elias told me that he was driving from 13 Granville Close up Granville Road in his vehicle -- 14 Q. Okay, just pause there. Can I just show you a map, just 15 so we can be clear what Mr Elias has told you. I'm 16 hoping it's out in front of you, there should be 17 a colour map. Do you see it? 18 I'm sorry to spring this on you, but this is a map 19 of St George's Hill's estate. If you look in the top 20 left-hand corner, we have had identified to us that the 21 road running from the top left down is Granville Road 22 and there's a property marked about two inches down with 23 the name Hillcrest Cottage. I don't know whether you 24 can see that. Do you see the top left -- 25 THE CORONER: Do you see where I'm pointing, there's</p> <p style="text-align: center;">Page 10</p>	<p>1 Q. Fine. Yes, please continue. 2 A. So he told me that as he had driven over the hill, he 3 saw a man running up the hill who looked like he was 4 really struggling and in pain. 5 Q. Yes. 6 A. And he told me that he looked exhausted. 7 Q. "Completely exhausted" I think is the phrasing you used. 8 A. Completely exhausted. 9 Q. Yes. 10 A. His wife made a comment to him, saying, "He should be 11 walking not running". 12 Q. Yes. 13 A. And then he described his appearance to me. 14 Q. Yes, and you've recorded that he was holding in his 15 hand -- what does that say? 16 A. An iPod and he possibly had earphones in his ears. 17 Q. Yes. And he's described him as a male, black hair, 18 5-foot 11-inches tall, thin build. Correct? 19 A. Yes. 20 Q. The clothing, white t-shirt, navy shorts? 21 A. Yes, that's correct. 22 Q. Just read out the last bit how he looked to Mr Elias as 23 you recorded it at the time? 24 A. He described him to me as white and that he looked 25 noticeably unwell.</p> <p style="text-align: center;">Page 12</p>

<p>1 Q. So his face looked white, you've recorded?</p> <p>2 A. Yes.</p> <p>3 Q. Noticeable that the male looked unwell?</p> <p>4 A. Yes.</p> <p>5 Q. Thank you. You went to Mr Elias's house to take</p> <p>6 a statement from him; is that right?</p> <p>7 A. Yes, I did.</p> <p>8 Q. You were interrupted in that process by some</p> <p>9 information.</p> <p>10 A. Yes.</p> <p>11 Q. What was that?</p> <p>12 A. I had heard over the radio that PC Clark, who was down</p> <p>13 on the cordon, had what he thought potentially was the</p> <p>14 next of kin.</p> <p>15 Q. Yes.</p> <p>16 A. So I left Mr Elias and went straight to the cordon to</p> <p>17 assist.</p> <p>18 Q. Yes, and you spoke to the lady.</p> <p>19 A. Yes, I spoke to her. She had her 8-year old daughter</p> <p>20 with her and she was asking me what had happened up the</p> <p>21 road, because from where we were stood you could see in</p> <p>22 the distance ... you know, over the hill you couldn't</p> <p>23 actually see anything apart from blue flashing lights,</p> <p>24 which were touching the trees, perhaps. And she was</p> <p>25 asking me what had happened, so I told her that I would</p> <p style="text-align: center;">Page 13</p>	<p>1 do with, you know, whether it was her husband involved,</p> <p>2 and he said to her the person is deceased.</p> <p>3 Q. Yes, and she reacted, understandably, badly to that?</p> <p>4 A. Yes, she was hysterical and the 8-year old child that</p> <p>5 was present with her, who I believe was her daughter,</p> <p>6 was also very upset, to the point where I held on to</p> <p>7 her.</p> <p>8 Q. Yes. She was told that -- by CID I think -- they were</p> <p>9 unsure whether her husband was connected to the incident</p> <p>10 and wanted to go to the house to check.</p> <p>11 A. Yes.</p> <p>12 Q. You went with them to help?</p> <p>13 A. Yes, I did.</p> <p>14 Q. You asked her, when at the house, whether she had</p> <p>15 a photo of her husband, which she duly produced?</p> <p>16 A. Yes.</p> <p>17 Q. At that stage, I think you've recorded that CID weren't</p> <p>18 prepared to confirm whether or not that was her husband</p> <p>19 at the scene from the photograph. Is that right?</p> <p>20 A. No, they didn't confirm whether it was.</p> <p>21 Q. You then left the property --</p> <p>22 A. Yes.</p> <p>23 Q. -- and went back to finish Mr Elias's statement?</p> <p>24 A. Yes.</p> <p>25 Q. Did you have any further involvement with this incident?</p> <p style="text-align: center;">Page 15</p>
<p>1 call for assistance from CID who were present, actually,</p> <p>2 you know, at the scene.</p> <p>3 Q. At that stage, how did she appear to you?</p> <p>4 A. She was very upset, telling me that her husband had gone</p> <p>5 out running at 5 o'clock and she was concerned because</p> <p>6 she didn't know where he was and she was asking what had</p> <p>7 happened.</p> <p>8 Q. She gave you her husband's name, I think?</p> <p>9 A. Yes, she did.</p> <p>10 Q. You passed that on to control and you asked for CID to</p> <p>11 attend; is that right?</p> <p>12 A. Yes, I did.</p> <p>13 Q. And officer DC Burden -- who again we will hear from --</p> <p>14 came to the cordon to speak to her; is that right?</p> <p>15 A. Yes, he did.</p> <p>16 Q. You all went off to her house?</p> <p>17 A. Yes.</p> <p>18 Q. At that point, had she been told anything about whether</p> <p>19 that was likely to be her husband?</p> <p>20 A. The only information that had been passed to her at that</p> <p>21 cordon was information from DC Burden and he told her</p> <p>22 that there had been an incident and, when she asked for</p> <p>23 further information, which I can't be specific as to</p> <p>24 what she actually asked, but I -- you know, I can</p> <p>25 imagine it was probably along the same sort of lines, to</p> <p style="text-align: center;">Page 14</p>	<p>1 A. No.</p> <p>2 MR WASTELL: Thank you. I have no further questions, if you</p> <p>3 wait there, there may be some further questions.</p> <p>4 MR MOXON BROWNE: Officer, just so that we can, as it were,</p> <p>5 orientate ourselves in point of time, you arrived,</p> <p>6 I think, together with Police Constable Pasley, who gave</p> <p>7 evidence yesterday?</p> <p>8 A. Yes.</p> <p>9 Q. And I think at about the same time, there's a sergeant,</p> <p>10 Detective Sergeant Nettingham, do you remember that?</p> <p>11 A. I don't remember when he arrived.</p> <p>12 Q. But you do remember that he was there?</p> <p>13 A. Yes.</p> <p>14 Q. He was for a while the senior officer on site as</p> <p>15 a sergeant, as it were in charge?</p> <p>16 A. I don't know who was running ...</p> <p>17 Q. There came a time when you met with Mr Elias and it fell</p> <p>18 to you to take his witness statement, as you've</p> <p>19 described?</p> <p>20 A. Yes.</p> <p>21 Q. I would like to just show you that statement and just</p> <p>22 make sure it's the one that you took. It's in what we</p> <p>23 call the hearing bundle -- which I think is in front of</p> <p>24 you -- at page 307.</p> <p>25 It has a little more detail in it than you've told</p> <p style="text-align: center;">Page 16</p>

1 us about so far.
 2 Have you found that?
 3 **A. Yes, I have.**
 4 Q. There's no manuscript writing on it but you will see
 5 it's got signature witnessed by 4610, which I think was
 6 your shoulder board number at the time, probably still
 7 is?
 8 **A. Yes.**
 9 Q. Does that help you to identify that this is a, obviously
 10 reformatted, version of the statement that you took?
 11 **A. Yes.**
 12 Q. I'm interested in what Mr Elias was telling you about
 13 the lady that he'd seen -- it's in the first paragraph:
 14 "As we were driving along Granville Road,
 15 approximately 200 yards from the start of the junction,
 16 I saw a female walking along the left-hand side of the
 17 road on the grass."
 18 You've already mentioned that he did say that, now
 19 that's a place which is pretty close to where the body
 20 was found.
 21 **A. I can't quite be sure where specifically he was talking**
 22 **about when he described the junction.**
 23 Q. No, and also pretty close, I would suggest, to
 24 Mr Perepilichny's home?
 25 **A. Again, I can't confirm or ...**

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1 Q. You of course went with DC Burden to Mr Perepilichny's
 2 home in order to speak with his wife. How far away from
 3 the scene of the death was that? Was it a minute's
 4 walk, five minutes' walk or what?
 5 **A. Are you talking about the property?**
 6 Q. Yes.
 7 **A. From where the deceased --**
 8 Q. Yes.
 9 **A. Okay. (Pause) I can't answer that question because**
 10 **I can't be specific.**
 11 Q. I have the impression that these events all took place
 12 within a pretty small compass, that's to say the
 13 situation of the house, the situation of the death and
 14 the place where this lady was seen walking were all
 15 pretty close to one another.
 16 **A. They were close; it was walking distance.**
 17 Q. Yes, then he goes on to say:
 18 "I saw a female walking along the left-hand side of
 19 the road. She wore a long-sleeved Oxford white shirt
 20 and possibly a pair of jeans."
 21 That was a pretty good description, down to the
 22 precise type of shirt?
 23 **A. Yes.**
 24 Q. Then he goes on:
 25 "She appeared to be in her 50s, she appeared to be

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1 walking and staggering."
 2 That's possibly a slightly unusual description,
 3 "staggering", did you enquire of him what he meant or
 4 ask him to elaborate on that, do you remember?
 5 **A. No.**
 6 Q. Then he goes on:
 7 "She was not on a power walk and didn't have a dog."
 8 Is he saying it wasn't obvious what she was doing,
 9 is that the sense you got?
 10 **A. It's not, again, something I can answer. Perhaps**
 11 **Mr Elias could ... could confirm.**
 12 Q. Anyway, this appears to be quite an important potential
 13 witness. Did anyone do anything about it?
 14 **A. I didn't do anything about it.**
 15 Q. No. Did you tell anyone that Mr Elias had said that?
 16 **A. I can't remember.**
 17 Q. No. I've seen a document in the case that was produced
 18 weeks and weeks after this event in which the officers
 19 involved, which would include you, were asked to recall
 20 what Mrs Perepilichnaya was wearing when she was seen on
 21 the evening of the incident, obviously I would think
 22 with a view to eliminating her totally from
 23 identification with this lady.
 24 Was that a question that was ever put to you?
 25 **A. I don't remember.**

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1 Q. Do you remember -- I do not think anybody has ever asked
 2 you this -- what Mrs Perepilichnaya was wearing when you
 3 saw her?
 4 **A. No, I don't.**
 5 Q. Not at all, whether she was formally dressed,
 6 informally, you can't say?
 7 **A. I don't remember at all.**
 8 Q. You went to her house with DC Burden?
 9 **A. Yes, I did.**
 10 Q. And there was quite a lot of conversation, which he will
 11 tell us about, but it's right, isn't it, that no formal
 12 statement was taken from her?
 13 **A. Not at the time that I was there, no.**
 14 Q. Well you say not at the time you were there, I mean as
 15 far as you know no statement was ever taken from
 16 Mrs Perepilichnaya?
 17 **A. Again I don't know, because I was there for a short**
 18 **period of time.**
 19 Q. Anyway, not that evening.
 20 You say that, when you arrived, the deceased was
 21 still being treated. I have the impression that
 22 a decision was made to stop efforts at resuscitation at
 23 about the time that you arrived. Was that something you
 24 were aware of or did that happen without -- that
 25 decision happen without you being particularly aware of

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<p>1 it?</p> <p>2 A. I would have been informed as part of the ongoing</p> <p>3 circumstances that the male had been declared deceased,</p> <p>4 but the decisions weren't with me.</p> <p>5 Q. No, of course not, but the point is this, that when you</p> <p>6 arrived, that the focus of attention no doubt was on</p> <p>7 trying to resuscitate, but very shortly after you</p> <p>8 arrived, I was suggesting, that the focus changed and</p> <p>9 you now have someone who was sadly deceased?</p> <p>10 A. Could you just clarify the question for me, please?</p> <p>11 Q. Yes. When you arrived, all the focus was obviously on</p> <p>12 the efforts at resuscitation, so you were arriving at</p> <p>13 a scene where attempts were being made to resuscitate</p> <p>14 someone. What I'm suggesting to you is that very</p> <p>15 shortly after you arrived, I think the times indicate</p> <p>16 this, that ceased to be the case and what you were</p> <p>17 looking at was someone who was deceased and perhaps the</p> <p>18 focus now on how did that come about.</p> <p>19 A. The paramedics were involved with treating the male and</p> <p>20 it wasn't my decision as to the medical attention that</p> <p>21 he was receiving at the time.</p> <p>22 Q. Of course not, I do appreciate that.</p> <p>23 A. I was involved in assisting with the investigation.</p> <p>24 That was my focus and priority at that time.</p> <p>25 THE CORONER: You told us you were talking to other people</p> <p style="text-align: center;">Page 21</p>	<p>1 tell you that the male looked so unwell and that the way</p> <p>2 the male looked was so significant that it caused him,</p> <p>3 Mr Elias, and his wife to comment between them?</p> <p>4 A. Yes.</p> <p>5 MR STRAW: Okay. Thanks very much.</p> <p>6 Questions from MR BEGGS</p> <p>7 MR BEGGS: Officer, in your statement, which in the bundle</p> <p>8 is at page 73, you describe, as you did in your</p> <p>9 testimony, the female, who we know to be the widow, as</p> <p>10 being hysterical and screaming when she approached the</p> <p>11 cordon. Do you see towards the bottom of that page,</p> <p>12 three or four lines from the bottom?</p> <p>13 A. Yes.</p> <p>14 Q. Then if we move from there, please, to page 85 of the</p> <p>15 same bundle, if you turn it so it's horizontally, on the</p> <p>16 left-hand side of your notebook we can see the origins</p> <p>17 of the MG11 can't we, on the top half of the left-hand</p> <p>18 side.</p> <p>19 A. Yes.</p> <p>20 Q. It's thereafter that there was uncertainty from your CID</p> <p>21 colleagues as to who she was in relation to the body.</p> <p>22 A. Yes.</p> <p>23 Q. They decided to go to the lady's house, didn't they?</p> <p>24 A. Yes.</p> <p>25 Q. And you very sensibly, if I may say so, said it might be</p> <p style="text-align: center;">Page 23</p>
<p>1 and so on, that's what you were doing?</p> <p>2 A. Yes, I was, yes.</p> <p>3 MR MOXON BROWNE: Thank you very much.</p> <p>4 Questions from MR STRAW</p> <p>5 MR STRAW: Officer, firstly just a question about what</p> <p>6 Mr Elias said about the woman who was seen staggering</p> <p>7 and walking back and forth close to where</p> <p>8 Mr Perepilichny collapsed.</p> <p>9 A. Yes.</p> <p>10 Q. Did Mr Elias say anything about her demeanour?</p> <p>11 A. Are we talking about the female that's been described as</p> <p>12 staggering?</p> <p>13 Q. That's right, yes.</p> <p>14 A. (Pause) Could you just bear with me. (Pause) I don't</p> <p>15 believe so, no.</p> <p>16 Q. Or whether she was holding anything?</p> <p>17 A. I don't believe there was any information to suggest</p> <p>18 that she was.</p> <p>19 Q. Did you discuss that? I mean did he say, "She wasn't</p> <p>20 holding anything" or was it just not discussed?</p> <p>21 A. I don't believe it was discussed at all.</p> <p>22 Q. A separate issue about what he told you about the man</p> <p>23 who had collapsed, Mr Perepilichny. What Mr Elias told</p> <p>24 you about Mr Perepilichny.</p> <p>25 I'm reading from your statement. Did he, Mr Elias,</p> <p style="text-align: center;">Page 22</p>	<p>1 useful if you attended by reason of you being a woman?</p> <p>2 A. Yes.</p> <p>3 Q. And because there was also a child involved?</p> <p>4 A. Yes.</p> <p>5 Q. You went to her house, and perhaps we can just gently</p> <p>6 follow it in your notebook, at the top of page 86 in the</p> <p>7 bundle, page 47 of your notebook, on the left-hand side.</p> <p>8 It seems that there was initially a little bit of</p> <p>9 a silence, a stilted silence, because you record nothing</p> <p>10 was being said?</p> <p>11 A. Yes.</p> <p>12 Q. You have a highly distressed woman with her distressed</p> <p>13 8-year old, nothing's been said by anyone, so you, again</p> <p>14 very sensibly, broke the ice, didn't you?</p> <p>15 A. Yes.</p> <p>16 Q. And you asked the sensible question: do you have</p> <p>17 a photograph of your husband?</p> <p>18 A. Yes.</p> <p>19 Q. And obviously that is going to raise with her, isn't it,</p> <p>20 the suspicion that the person lying on the ground is her</p> <p>21 husband?</p> <p>22 A. Yes.</p> <p>23 Q. I think that at this stage, as you record on the</p> <p>24 right-hand side of that same page, you were feeling</p> <p>25 rather uncomfortable about the way the police were</p> <p style="text-align: center;">Page 24</p>

<p>1 interacting with this woman?</p> <p>2 A. Yes, I did.</p> <p>3 Q. May I make it clear there's no criticism of you for</p> <p>4 having that feeling because I think to put it shortly,</p> <p>5 you felt that her anxiety was inevitably being raised by</p> <p>6 the presence of police officers and the nature of the</p> <p>7 question, but nothing was being done to alleviate that</p> <p>8 same anxiety?</p> <p>9 A. That's correct.</p> <p>10 Q. You thought it might have been better to tell her a few</p> <p>11 of the facts, in other words a male had collapsed and</p> <p>12 that he was dead, despite the best efforts of those in</p> <p>13 attendance?</p> <p>14 A. Yes, that would have been more appropriate.</p> <p>15 Q. Yes. You felt that she could have been told that she</p> <p>16 would be kept updated as to progress with identification</p> <p>17 and so forth?</p> <p>18 A. Yes.</p> <p>19 Q. May I just ask, the scene, or the cordon, whichever you</p> <p>20 like to call it, it doesn't strike me from the papers as</p> <p>21 being a completely nailed-down crime scene. Do you</p> <p>22 understand what I mean? It wasn't impervious, was it?</p> <p>23 A. I can't remember, I'm afraid.</p> <p>24 Q. If you can't remember, do say, but would you agree with</p> <p>25 me that it does seem that a number of police officers</p> <p style="text-align: center;">Page 25</p>	<p>1 officer for forensic purposes, logged as entering the</p> <p>2 scene, so that there's a proper forensic record, and</p> <p>3 asked to identify the body?</p> <p>4 A. As a PC on a cordon, it would not be my call to say</p> <p>5 whether or not a member of the public, who we have not</p> <p>6 formally identified --</p> <p>7 THE CORONER: You wouldn't take just a member of the people</p> <p>8 just to show them a body, would you?</p> <p>9 A. No, we wouldn't, and it's certainly not in my</p> <p>10 position -- it would be a more senior officer who would</p> <p>11 be more in charge of the investigation who would make</p> <p>12 that call.</p> <p>13 Q. Yes. But very shortly after this gentleman's collapse</p> <p>14 and attendance by other members of the public, his name,</p> <p>15 or a name, was identified from his mobile phones, did</p> <p>16 you know that?</p> <p>17 A. I can't remember that information.</p> <p>18 Q. I ask, in a spirit of exploration, would there have been</p> <p>19 any reason forensically not to have taken his two mobile</p> <p>20 phones to the lady in the house and say: do you</p> <p>21 recognise those? They could still be in their bags,</p> <p>22 their forensic bags.</p> <p>23 A. Again, it wouldn't be my decision to take action on any</p> <p>24 information ...</p> <p>25 Q. Understood. Applying your mind now four years and seven</p> <p style="text-align: center;">Page 27</p>
<p>1 for example were permitted to enter the scene?</p> <p>2 A. I was on the cordon at the end of the road on that</p> <p>3 junction and I don't recall letting anyone past that</p> <p>4 cordon.</p> <p>5 Q. I see.</p> <p>6 A. I do remember officers involved in the investigation</p> <p>7 being further up the road, like I described earlier,</p> <p>8 where I could see blue flashing lights touching the</p> <p>9 trees.</p> <p>10 Q. There was a scene loggist, wasn't there, in place, you</p> <p>11 would expect?</p> <p>12 A. Yes.</p> <p>13 Q. If police officers entered the scene, as the incident</p> <p>14 report appears to record on several occasions, one</p> <p>15 assumes the loggist would therefore record the fact of</p> <p>16 a police officer entering the scene?</p> <p>17 A. Yes, that's the process.</p> <p>18 Q. That's the process. It follows from what we have just</p> <p>19 said that there was no total prohibition on people</p> <p>20 entering the scene, officers were permitted to enter the</p> <p>21 scene for good reason?</p> <p>22 A. Again I don't know because I wasn't controlling the</p> <p>23 scene log throughout the entire period.</p> <p>24 Q. Understood. Can you think of any reason why this woman</p> <p>25 couldn't be taken to the scene, controlled by a police</p> <p style="text-align: center;">Page 26</p>	<p>1 months later with greater experience, can you think of</p> <p>2 any reason why the exhibit could not, for identification</p> <p>3 or elimination purposes, be shown to this distressed</p> <p>4 woman and said: do you recognise these phones?</p> <p>5 A. When an investigation is being done in the police, you</p> <p>6 know ... the timing of what's disclosed and what's not</p> <p>7 to members of the public is done appropriately and,</p> <p>8 again, I'm not involved in that area.</p> <p>9 THE CORONER: It sounds, on the face of it, like a slightly</p> <p>10 more sensitive way of dealing with things than simply</p> <p>11 taking someone to look at a body in the road, doesn't</p> <p>12 it?</p> <p>13 A. Yes, it does, sir.</p> <p>14 MR BEGGS: You can see why that might have been an option,</p> <p>15 that's all I am saying, it's not a big point. It might</p> <p>16 have been an option because if she recognised the phones</p> <p>17 as being her husband's that would have been in effect</p> <p>18 a manner of identification, wouldn't it?</p> <p>19 A. Yes, it would have been, yes.</p> <p>20 Q. It comes to this, that when you went back to take</p> <p>21 a statement from the member of the public, Eugene, you</p> <p>22 couldn't concentrate due to the distress that you had</p> <p>23 witnessed?</p> <p>24 A. I couldn't, no.</p> <p>25 Q. Again no criticism of you. And you say in your notebook</p> <p style="text-align: center;">Page 28</p>

7 (Pages 25 to 28)

<p>1 at the time, the distress the family had been left with, 2 which could have been resolved. That was your opinion 3 at the time? 4 A. Yes, it could have been. 5 MR BEGGS: Thank you very much. 6 MS BARTON: I have no questions. Thank you, sir. 7 Questions from THE CORONER 8 THE CORONER: Do you have page 73 there? Just come 13 lines 9 down. Do you remember you were asked some questions 10 about whether you had ever recorded or remembered 11 anything about what the lady was wearing, so the lady 12 you spoke to? 13 A. Yes. 14 THE CORONER: In fact I think the answer is you did, didn't 15 you, you put down that she wore a coat you could 16 remember that. 17 A. Yes, now my mind has been prompted by my statement, yes. 18 THE CORONER: Thank you very much, that's all. 19 MR SKELTON: The next witness is Elizabeth Kaye. 20 MS ELIZABETH KAYE (sworn) 21 THE CORONER: Can you see it's a very big room, I'm afraid 22 you need to turn the volume up considerably, all right, 23 so that everybody can hear what you have to say. 24 Questions from MR SKELTON 25 MR SKELTON: You should have two files in front of you,</p> <p style="text-align: center;">Page 29</p>	<p>1 A. Talk up. 2 MR SKELTON: I will keep reminding you if you go down again. 3 Ms Kaye, I would like you to also open -- you should 4 have another file which is called "Miscellaneous" next 5 to you. Do you have that? 6 A. Yes. 7 Q. Great. Could you open up tab 19 of that because I'm 8 going to ask you about quite a few of the documents in 9 there. 10 Do you have that? 11 A. Yes. 12 Q. Good. To start with, just the first things that you say 13 in your statement really are about the background to 14 your work. At the time that you knew Mr Perepilichny 15 you were working for a Swiss bank. Could you just 16 explain what that bank is and what kind of customers 17 they have? 18 A. So I used to work for a bank called EFG Private Bank, 19 which was a subsidiary of EFG International, which is 20 a Swiss private bank. And we looked after high net 21 worth individuals, mainly on the wealth management side 22 but we also, within the wealth management, obviously 23 also assisted them on their mortgages and their IFA 24 planning as well. 25 Q. You are, I think, or were, the client relationship</p> <p style="text-align: center;">Page 31</p>
<p>1 Ms Kaye. One is a witness bundle and under tab 12 you 2 should find your own statement. 3 A. There's nothing in here, but I do have my own statement 4 here. 5 Q. It's not in there, did you say? 6 THE CORONER: No, it was added later, I think. 7 MR SKELTON: Not to worry. But you have a copy in front of 8 you? 9 A. I do, yes. 10 Q. Is that statement true to the best of your knowledge and 11 belief? 12 A. To the best of my knowledge it's complete, yes. 13 Q. Just for clarification, this is the one that was signed 14 on 2 June this year? 15 A. Yes. 16 MS BARTON: Sorry to interrupt, I note the witness is 17 optimistically leaning towards the microphone -- 18 THE CORONER: Yes, those ones are just making sure that what 19 you say is recorded all right, so I'm afraid that's not 20 going to help us. It will be your own steam that does 21 it. 22 A. Okay, no problem. 23 MR MOXON BROWNE: Not only am I having difficulty in 24 hearing, I can't hear a word. 25 THE CORONER: All right. Can you ...</p> <p style="text-align: center;">Page 30</p>	<p>1 officer? 2 A. That's correct, yes. 3 Q. What does that mean? 4 A. The client relationship officer is the person who 5 effectively is assigned to look after that client. So 6 I would take the calls, I would -- you know, see what 7 the client wanted, initially, on day one, I would help 8 to do the due diligence, submit that to the compliance 9 department, who would then get the account signed off by 10 the management and thereafter once the client was signed 11 off, either give the client investment advice, introduce 12 them to our discretionary team or alternatively if they 13 needed a loan I would prepare and arrange for that loan 14 to be submitted and then drawn down if required. 15 Q. In terms of advice, you could give advice on 16 investments, could you? 17 A. I could, yes. 18 Q. On loans, could you approve a loan? 19 A. I couldn't approve a loan, I could submit a loan. That 20 loan would then be taken to the credit department, they 21 would review it, then you would go to credit committee, 22 which I attended. If credit committee then approved 23 that loan, I would then go back to the client, I would 24 advise them, the credit department would -- 25 Q. Slow down, as well as speaking loudly, sorry.</p> <p style="text-align: center;">Page 32</p>

1 **A. Sorry. The credit department would then prepare the**
 2 **loan documentation, which would then be handed to the**
 3 **client.**
 4 Q. Is it right that you weren't able to give advice about
 5 life insurance and the like?
 6 **A. That's correct, I wasn't ever authorised to give advice**
 7 **on packaged products. So if somebody ever came to me**
 8 **and asked me for information which related to the IFA**
 9 **area I would then make an introduction to one of the**
 10 **employees of EFG IFAs for them to be able to assist the**
 11 **client.**
 12 Q. Jonathan Benson, who is someone you talk about, is such
 13 a person, is he?
 14 **A. That's correct, yes.**
 15 Q. Just going back to the types of clients that you have.
 16 High net worth, roughly what does that mean?
 17 **A. People who have aspects in excess of, let's say,**
 18 **\$2 million and up.**
 19 Q. The process of becoming a client of the bank. You start
 20 off with a meeting --
 21 **A. So --**
 22 Q. -- someone comes in and sees you?
 23 **A. Correct, yes.**
 24 Q. You take a view about whether or not you're the right
 25 fit?

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1 **A. Well the first thing that happened is if I'm in this**
 2 **case for instance, a lawyer phones up, says, you know,**
 3 **that this client would like to come and visit you, would**
 4 **like to consider you, specifically in this case was for**
 5 **an investor visa. I would then do my initial Googles on**
 6 **that individual, make sure that there was nothing**
 7 **adverse in the media.**
 8 **In addition to that, on this particular occasion,**
 9 **the client had already come into the bank in, I think it**
 10 **was 2003, if I remember correctly. His name was already**
 11 **on our database --**
 12 Q. You are starting to go into questions about
 13 Mr Perepilichny --
 14 **A. No, but I would look on the database to make sure that**
 15 **no one else had ever met that particular client, whoever**
 16 **that client happened to be.**
 17 **If they were on the database, I would check with the**
 18 **person who they previously saw to make sure that they**
 19 **wouldn't have an issue with me taking this forward. On**
 20 **some occasions that person would say, "You know what,**
 21 **I'll pick up with it". On this occasion they didn't.**
 22 **The client would then come in, we would then have**
 23 **a fact finding mission, in terms of their background --**
 24 Q. Is that information that gets fed into the CIP, the
 25 client information profile?

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1 **A. That is information that will ultimately get fed into**
 2 **the CPR, yes.**
 3 Q. Who fills in that profile?
 4 **A. So -- well either my assistants or myself.**
 5 Q. Based on information you've obtained independently and
 6 based on information from the prospective client?
 7 **A. That's correct, yes.**
 8 Q. Is that a permanent record of that person's background?
 9 **A. It is a permanent record, yes.**
 10 Q. Then I think in your statement, is it after you finished
 11 that initial profile that compliance has to sign off?
 12 **A. Okay, so the way that it would work for a Russian**
 13 **client, any Russian client, is that you do your initial**
 14 **fact find, so long as there's nothing adverse, you would**
 15 **then ask for the Proximal report, which you have here.**
 16 **Once we get back the Proximal report we would**
 17 **corroborate the information against what the client told**
 18 **us on day one --**
 19 Q. Proximal report, please explain?
 20 **A. You have in the -- the background, the intelligence**
 21 **report.**
 22 Q. Intelligence report?
 23 **A. Yes.**
 24 Q. Conducted by a separate team?
 25 **A. By a separate -- it's a paid for report, the bank would**

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1 **pay an independent company -- on this occasion**
 2 **Proximal -- to have a look into the background of the**
 3 **individual and see whether there's any adverse media.**
 4 Q. So Proximal is in fact the name of the company?
 5 **A. It's the name of the company, yes.**
 6 Q. Thank you. Carry on.
 7 **A. Sometimes when those Proximal reports came back there**
 8 **were things that we were unaware of and therefore would**
 9 **not proceed. But the majority of the time, once we**
 10 **receive the Proximal report, we would have a look at**
 11 **what it said in the report and have a look what the**
 12 **client had told us in the beginning. We would then go**
 13 **back to the client, we would sit down with them and make**
 14 **sure that the story flowed in the same way as what they**
 15 **had originally told us.**
 16 Q. You said for Russian clients, what was special about
 17 Russian clients?
 18 **A. They were all considered to be high risk and therefore**
 19 **there was enhanced due diligence.**
 20 Q. High risk of what?
 21 **A. High risk in terms of risk of money laundering, risk**
 22 **of ... you know, corruption, and therefore banks in the**
 23 **UK have to take additional precautions when taking on**
 24 **those types of clients to make sure their source of**
 25 **wealth is clean.**

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<p>1 Q. Did you have a lot of Russian clients?</p> <p>2 A. I had a number of Russian clients, yes.</p> <p>3 Q. Sorry, you said?</p> <p>4 A. I had quite a number of Russian clients, yes.</p> <p>5 Q. They all went through this process?</p> <p>6 A. They all went through this process, yes.</p> <p>7 Q. Did the process if there was something untoward usually</p> <p>8 find it?</p> <p>9 A. Yes. I mean, I can't tell you that ... I can't sign off</p> <p>10 100 per cent, but I'm not aware of occasions where</p> <p>11 something negative came up that either we couldn't</p> <p>12 corroborate or, alternatively, we turned the client</p> <p>13 down.</p> <p>14 Q. Was your practice in respect of the Russian clients</p> <p>15 something in line with national guidelines or was it</p> <p>16 something which you as a bank had decided to do?</p> <p>17 A. So we had to comply with both national guidelines and</p> <p>18 Swiss guidelines, because being a subsidiary of a Swiss</p> <p>19 bank.</p> <p>20 Q. Particularly in relation to money laundering?</p> <p>21 A. Particularly in relation to money laundering, yes.</p> <p>22 Q. So you get your Proximal report, you have a dialogue</p> <p>23 with the client if issues with raised and after that</p> <p>24 dialogue is concluded?</p> <p>25 A. Then you start to write up the CIP.</p> <p style="text-align: center;">Page 37</p>	<p>1 Q. Generally speaking, does all that research get fed into</p> <p>2 the documents that we have before us in respect of</p> <p>3 Mr Perepilichnyy, in terms of the final report?</p> <p>4 A. No, there's -- well in terms of the final report, yes,</p> <p>5 but I can tell you that there would have been a lot of</p> <p>6 other documents that would have been submitted in the</p> <p>7 file that are not in this folder.</p> <p>8 Q. So all the searches on him, bank statements?</p> <p>9 A. All the searches on him, his background, he would have</p> <p>10 had to submit his income statements, he would have had</p> <p>11 to send us things like his -- sometimes it's tax return,</p> <p>12 sometimes it's the company accounts. All these types of</p> <p>13 documents we would have reviewed at the take on stage.</p> <p>14 Q. How long does this process normally take?</p> <p>15 A. It can take anything up to six to nine months; it's not</p> <p>16 a quick process.</p> <p>17 Q. Nor, presumably, cheap process to conduct?</p> <p>18 A. No.</p> <p>19 Q. You charge, Proximal are going to charge --</p> <p>20 A. Proximal do charge but we can't charge the client for</p> <p>21 Proximal reports because obviously if something negative</p> <p>22 comes back from Proximal, then you would effectively be</p> <p>23 taking the proceeds of crime so ... the bank has to pay</p> <p>24 for the Proximal report. Therefore, you don't want to</p> <p>25 instruct a Proximal report if you think that something</p> <p style="text-align: center;">Page 39</p>
<p>1 Q. Yes.</p> <p>2 A. That CIP is then submitted to the compliance department</p> <p>3 for their first review. Then there's normally ...</p> <p>4 bits -- you know, kind of -- the paper goes backwards</p> <p>5 and forwards until the compliance department are happy.</p> <p>6 It was then submitted to the management, the management</p> <p>7 would then themselves have to debate it and they</p> <p>8 themselves would then have to sign it off, in a -- they</p> <p>9 had a twice-weekly meeting specifically to sign off all</p> <p>10 new clients.</p> <p>11 Then for all Russian clients, again, there was</p> <p>12 a Russian compliance department in Switzerland who</p> <p>13 would, again, have to sign off on every case. If they</p> <p>14 were considered to be very high risk, or PEP clients</p> <p>15 there was then an executive committee --</p> <p>16 Q. Or what clients, sorry?</p> <p>17 A. Politically exposed persons. This client was not</p> <p>18 a politically exposed person.</p> <p>19 Q. How did the Swiss side do the compliance? Did they rely</p> <p>20 on the Proximal report themselves or did they do their</p> <p>21 own investigations?</p> <p>22 A. I believe, and I don't know because this is a compliance</p> <p>23 area, that they did some of their own independent</p> <p>24 verification, along with -- they had copies of all the</p> <p>25 searches that we had done as well.</p> <p style="text-align: center;">Page 38</p>	<p>1 negative is going to come up, then you are not going to</p> <p>2 want to deal with the client.</p> <p>3 Q. Would you ordinarily, or routinely, take on clients who</p> <p>4 have assets outside the jurisdiction?</p> <p>5 A. Yes.</p> <p>6 Q. So people who don't in fact have any money in the UK but</p> <p>7 have a lot of money outside?</p> <p>8 A. Yes, that's very much the case. I mean a lot of the</p> <p>9 people who used to bank, and I presume still do bank</p> <p>10 with EFG, were non-UK resident and non-UK domiciled.</p> <p>11 Q. I should clarify, you are not longer with the bank?</p> <p>12 A. I'm no longer with the bank; I left in 2015.</p> <p>13 Q. Thank you.</p> <p>14 Just staying with that subject in terms of</p> <p>15 investment, we've seen in Mr Perepilichnyy's case that</p> <p>16 a loan was made for £1 million after he became a client?</p> <p>17 A. No, to Mrs Perepilichnaya.</p> <p>18 Q. To Mrs Perepilichnaya?</p> <p>19 A. Yes.</p> <p>20 Q. That loan was for what reason?</p> <p>21 A. So pre-2013, if you wanted an investor visa you could go</p> <p>22 what was called the loan route you had to prove that you</p> <p>23 had assets outside the UK of £2 million and on that</p> <p>24 basis the bank could -- so the client would send us</p> <p>25 £100,000/£150,000 and we could use that as part of the</p> <p style="text-align: center;">Page 40</p>

<p>1 investment for -- into a gilt, which had to be worth in 2 excess of £1 million and had to stay above the value of 3 £1 million for the five years that the client held that 4 gilt. 5 Q. They proved their assets out of the jurisdiction -- 6 A. Correct. 7 Q. -- you buy gilts with a loan that you have given -- 8 A. That's correct. 9 Q. -- and that's held in their name -- 10 A. Yes. 11 Q. -- and amounts to assets within the jurisdiction -- 12 A. Yes. 13 Q. -- that allows them to get an investor's visa, because 14 that is an investment? 15 A. Yes, that's correct -- or that was correct until 2013 16 when the law changed. After that you weren't allowed to 17 go the loan route. 18 Q. You said in this case it was Mrs Perepilichnaya. Is 19 that notwithstanding the fact it's her husband who's the 20 primary asset holder outside the jurisdiction, again is 21 that a routine thing to do or was at the time? 22 A. It was at the time because -- and my understanding of 23 the law was at the time, and obviously the clients 24 themselves were advised by their own lawyer, we didn't 25 give them legal advice, husband -- a wife could depend</p> <p style="text-align: center;">Page 41</p>	<p>1 initial conversations. On this occasion, from what 2 I can see, is that actually the client did go through 3 the full process, because it does actually say ... there 4 was a piece, just bear with me ... (Pause) 5 So under the bit that says "Rationale note" -- 6 Q. Page? 7 A. -- on page 113. So that would have been the very 8 initial write up when the account was opened. 9 Q. Sorry, just clarify. Page 113, which bit? 10 A. It says: 11 "Rationale note. AP was introduced to the bank by 12 [and then it's black] an intermediary with a family 13 firm." 14 Q. Yes. 15 A. It goes through all of this. 16 Q. Yes. 17 A. And it says -- and then it turns -- then if you go back 18 to page 111, the clients were approved -- under 19 26 January 2010 -- 20 Q. By ManCo? 21 A. Is the management committee. So this client had been 22 approved back in July 2003. 23 Q. Having been introduced by Mike Page? 24 A. Mike Page being my colleague who also has left the bank. 25 Q. A relationship officer?</p> <p style="text-align: center;">Page 43</p>
<p>1 on her husband's assets to show that she had the 2 £2 million. 3 Q. Thank you. Can I ask you to look at the client 4 information profile that starts on page 111. 5 A. Yes, I have it. 6 Q. Thank you. The title there -- we have Mr Perepilichnyy 7 mentioned and Tatiana Perepilichnaya and nationality, 8 country of residence, various other details there. In 9 fact you can see that it says: 10 "Created 24 July 2003." 11 An initial introduction was made back then? 12 A. That's correct, yes. 13 Q. Can you just give me the background to that initial 14 introduction so far, as you were aware of it? 15 A. Obviously at the time I was not aware of it, in 2003, 16 the client, by reading the CIP, was introduced by 17 a third party to one of my ex colleagues ... who -- and 18 apparently he wanted a loan for a property, which didn't 19 appear to have gone through and then he didn't hear from 20 him after that. 21 Q. He didn't go through the full work up process to the 22 point where he obtained an account with you? 23 A. That's correct. So sometimes when a client would come 24 in, you would set up the client's name on the system 25 which is called Jupiter so -- and you would have your</p> <p style="text-align: center;">Page 42</p>	<p>1 A. A relationship officer, he was a CRO. 2 Q. Introduced to, I should say. 3 A. To. 4 Q. By the person you have mentioned, I think his name does 5 not appear on the face of the document, the 6 intermediary? 7 A. That's correct. 8 Q. Are you an introduction only bank? 9 A. Yes. 10 Q. You can contact you directly? 11 A. Okay, so it's very rare, I think I've only ever had one 12 walk-in client, the majority of clients are either 13 introduced by existing clients, by people you know, by 14 lawyers, by accountants. 15 Q. Just to clarify what would have happened in 2003, would 16 the work up, the due diligence, compliance, have all 17 been done then and then left or is the material that we 18 see subsequently from later? 19 A. So, I was never handed a copy of the compliance that 20 Mike depended on because by that time I am not sure -- 21 I think it had been archived. So what -- we started 22 from scratch effectively. 23 Q. Pardon me? 24 A. We started from scratch, when we started the take on 25 again, we started -- you know, we asked the client for</p> <p style="text-align: center;">Page 44</p>

<p>1 all the information as if he had never walked into the 2 bank before. 3 Q. What we see later -- we will come on to the investment 4 profile -- is at the time of your introduction and 5 involvement? 6 A. That's correct, yes. 7 Q. Thank you. The reintroduction was made I think in 2009? 8 A. Yes. 9 Q. By a solicitor called Mr -- 10 A. Roger Gherson. 11 Q. Who's an immigration solicitor? 12 A. That's correct. 13 Q. Who we understand had a lot of Russian clients, did 14 a lot of them come your way? 15 A. I think that he divided the clients up fairly evenly 16 amongst many different banks, I think that he was 17 working with Barclays, with HSBC, it wasn't just with 18 us, no. 19 Q. Thank you. Just staying with the client information 20 profile, what we see is reference to businesses, as we 21 continue reading on to page 112. 22 A. Mm-hmm. 23 Q. And including his business history, how he first made 24 money, which is from a company that closed -- and this 25 is back during the Gorbachev era?</p> <p style="text-align: center;">Page 45</p>	<p>1 A. Pounds, yes. 2 Q. Yes, I thought you had said dollars at the start, the 3 pounds for the laundering? 4 A. That's correct -- no, you asked me what type of clients 5 would constitute a high net worth client, and the answer 6 is it is somebody who is worth in excess of \$2 million, 7 but for an investor visa we had to prove that they were 8 worth in excess of £2 million, for this specific client. 9 Q. I understand. Then there's reference, which we will 10 come back to in due course when it comes to the profile, 11 to quite a few offshore companies relating to his 12 businesses in food and real estate. You can see they're 13 listed at the bottom of 112 and going on to 113? 14 A. Yes. 15 Q. Then you also see the sort of various companies that are 16 associated with -- or are within the Horus Group, as 17 well that are mentioned? 18 A. Yes. 19 Q. Is it common to have a client who has this complexity of 20 dealings? 21 A. Yes, from that region and of that wealth, yes. 22 Q. Including offshore investments? 23 A. Yes. 24 Q. Designed presumably to assist with tax affairs? 25 A. Not necessarily. I mean it was quite normal in those</p> <p style="text-align: center;">Page 47</p>
<p>1 A. Yes. 2 Q. Then more recently through the 1990s in the Horus Group, 3 based in Moscow. 4 Then you can see references to other companies, an 5 engineering business, midway down, another business that 6 invests money in the Russian Stock Exchange and private 7 equity investments, funded through that. A company 8 called Euroventures, you see? 9 A. Yes. 10 Q. Then there's a conclusion about two thirds of the way 11 down: 12 "He's a wealthy individual. Client has completed 13 a PSA." 14 A. The personal statement of address, but that's not 15 attached to any of these documents. 16 Q. What would that have contained? 17 A. Assets and liabilities and it would detail out like the 18 addresses of houses, the names in which they were held, 19 the various businesses. 20 Q. Personal and business? 21 A. Well, let's say he would own a company called X so the 22 shares of that company would be worth Y. 23 Q. You can see there it says his assets are very 24 substantial indeed, far in excess of the \$2 million 25 that's required for your --</p> <p style="text-align: center;">Page 46</p>	<p>1 days, and it was totally within the regulations, that 2 you would hold a Russian company through a Cypriot 3 company, which was held by a BVI company, that was often 4 held by a trust. This was standard tax planning in 5 Russia. It changed in ... 2013, I think ... 2014, 6 I can't remember the exact date. 7 Q. After the events that we're concerned about? 8 A. Well after the event. 9 Q. Yes. What did he say to you about the reason he wanted 10 to come and become a client? 11 A. That his wife wanted an investor visa. 12 Q. What about his own visa position? 13 A. He wasn't asking for himself initially but from a bank 14 point of view if we're going to give a loan for an 15 investor visa we always wanted to have other assets that 16 we were not just there to give out loans. So therefore 17 we insisted on having another private banking 18 relationship. 19 Q. In terms of what he then did with your bank and 20 investments, beyond the borrowing of the 1 million, how 21 did that evolve? 22 A. So initially we had another account, which was the joint 23 account, and -- I'm saying -- I don't remember it, I'm 24 pretty sure so ... he put in a sum of money into that 25 joint account and -- which he effectively used for</p> <p style="text-align: center;">Page 48</p>

12 (Pages 45 to 48)

<p>1 foreign exchange trading, he enjoyed foreign exchange 2 trading. 3 Q. Did you give him some advice about that? 4 A. He pretty much knew what he wanted to do. He had his 5 own ideas. 6 Q. I understand. How did you make your money from those 7 investments? 8 A. So on foreign exchange trading, he would do a trade, we 9 would agree a price and we had a pre-agreed -- an 10 agreement with him on how many pips we would take over 11 and above that particular price. So if I had agreed 12 with him, and I can't remember the prices now, but let's 13 say it was a trade for \$1 million, let's say I would 14 have taken five pips which is 0.0005 in addition to 15 whatever the price was on that particular transaction. 16 But we always pre-agreed it with the client in advance, 17 because we had to be transparent on pricing. 18 Q. I understand, thank you. Can I ask you about the 19 investment profile, which you will find at page 128 and 20 following. 21 This is an investment profile form, non-managed 22 clients, for advisory or execution only mandates, it 23 says. 24 A. Yes. 25 Q. Who completes this form?</p> <p style="text-align: center;">Page 49</p>	<p>1 would have had to do an independent Proximal report on 2 her as well. 3 Q. So from your perspective, her wealth came entirely from 4 her relationship with her husband? 5 A. That's correct, yes. 6 Q. Was she a sort of nominal director or shareholder in any 7 way as far as you could see in his assets? 8 A. Not that I can remember, but I believe after he passed 9 away that his assets were -- I was led to believe that 10 his assets had been passed on to her and she became 11 a shareholder in several of the companies in Russia. 12 MR SKELTON: Sir, it might be appropriate to have a break 13 just for the stenographers' sake, just for ten minutes? 14 THE CORONER: Certainly, we'll do that. 15 MR SKELTON: Sir, would you give the warning, sorry to 16 remind you. 17 THE CORONER: Not at all. Will you just be careful, as you 18 are in the middle of giving your evidence just not to 19 talk to anybody about it. 20 A. Yes. 21 THE CORONER: All right. 22 (11.20 am) 23 (A short break) 24 (11.40 am) 25 MR SKELTON: Ms Kaye, we were just looking briefly at the</p> <p style="text-align: center;">Page 51</p>
<p>1 A. So the client would have -- I would have completed this 2 with the client in a meeting. 3 Q. Is this your writing? 4 A. It's my writing, yes. 5 Q. Again, it's for both Mr and Mrs. 6 A. Because it was a joint account -- 7 Q. Yes. 8 A. -- so therefore we had to ... complete it for the joint 9 account. 10 Q. Did you actually have much contact with 11 Mrs Perepilichnaya? 12 A. A little -- only really after her husband passed away. 13 Prior to that we met on one or two occasions. As you 14 can see, only Mr Perepilichny went and signed this 15 document and he was the sole signatory on the account so 16 he was allowed to do that. 17 Q. Would your due diligence also have looked into her 18 background or -- 19 A. So as far as we were led to believe, and we couldn't 20 find anything different, and even on the Proximal report 21 we had asked Proximal for, you know, guidance on her, 22 she didn't have any independent source of wealth and 23 she'd never made any money other than being his wife. 24 But, yes, if she was known to be ... I don't know, if 25 she had a business, if she had a career of her own, we</p> <p style="text-align: center;">Page 50</p>	<p>1 investment profile form and I would like just a couple 2 more questions about that. 3 You see on page 113 there are some boxes about 4 Mr Perepilichny's investment experience and he has 5 ticked several boxes experienced in equities and 6 corporate and government bonds, commodities, private 7 equity, FX trading, options and warrants and futures, so 8 quite a lot of experience? 9 A. Yes. 10 Q. But he has then said "no" to the question: are you an 11 active investor? 12 A. An "active investor" would be somebody who's probably 13 doing 10 trades a week. Just because you are active -- 14 just because you have knowledge and experience, doesn't 15 ultimately mean that you're actively trading on 16 a day-to-day basis as a day trader, effectively. 17 Q. Thank you. 18 Overleaf on the other side at 134 you can see he has 19 ticked or someone has ticked "moderate knowledge" there, 20 and then "high risk". Could you just explain the high 21 risk element? 22 A. So because he was wanting to trade in foreign exchange 23 on margin he would have to be deemed to have sufficient 24 knowledge and experience to be able to trade in foreign 25 exchange. Therefore, out of the three categories, if he</p> <p style="text-align: center;">Page 52</p>

<p>1 wanted to only ever invest in government bonds he would 2 have ticked "low". If he wanted to buy certain 3 corporate bonds and certain equities, then he would have 4 been "medium" and if you wanted to do anything such as 5 AIM shares or complex funds or foreign exchange trading 6 and options then that's high risk. So that's the box he 7 wanted to tick.</p> <p>8 And, to be fair, once he had ticked that box we 9 would have to be satisfied that the two things matched 10 up against each other in terms of, you know, did he have 11 the knowledge and the experience, really, to be able to 12 understand the risks associated with investing in, let's 13 say, foreign exchange trading.</p> <p>14 Q. Did you get to the point of taking a view on that? 15 A. Yes, I mean he did have the knowledge and experience for 16 foreign exchange trading. If he'd asked me for instance 17 to start investing in AIM listed shares then maybe we 18 would have had a different conversation.</p> <p>19 Q. Overleaf, you can see "Party investment requirements and 20 objectives", and he gives his approximate time horizons 21 being three to five years? 22 A. Yes.</p> <p>23 Q. What does that really mean in terms -- 24 A. That's if he was going to start investing in bonds and 25 shares, that he really had a time period over which he</p> <p style="text-align: center;">Page 53</p>	<p>1 Q. The date of this is 14 December 2009. 2 A. Yes. 3 Q. It's 11 pages long and it's written by Proximal 4 Consulting? 5 A. Yes. 6 Q. Who you have, for shorthand, called "Proximal"? 7 A. Yes. 8 Q. It starts with the scope of the review: 9 "Due diligence review in relation to money 10 laundering regulations and best practice concerning the 11 following individual." 12 Again you've explained the background to that. 13 It gives his full name, nationality, date of birth, 14 passport number, et cetera. And then starts to explain 15 his background in a narrative. Similarly to what we've 16 seen on the client information -- 17 A. That's correct. So what happens is, it is the 18 compliance department who instruct this report. They're 19 provided with a very short background it -- or short 20 CV-type background on the client. They're given a copy 21 of the gentleman's external and internal passports, 22 which are then provided to Proximal. I don't get to see 23 the letter which they instruct Proximal with. 24 Q. There's description of some of the businesses, including 25 his original business back at the time in the Gorbachev</p> <p style="text-align: center;">Page 55</p>
<p>1 might need the money, probably over a five-year period. 2 You would normally say if somebody -- the majority of 3 clients would put three to five years, just so you know, 4 but it's the average duration of a bond. You know, he 5 would be able to buy a ten-year bond but he would also 6 be able to buy a one-year bond, because on average 7 that's a five-year duration.</p> <p>8 Q. Is that his signature overleaf -- 9 A. Yes, it is. 10 Q. -- dated 26 October 2011? 11 A. Yes, it is. 12 Just so you know, he would have signed something 13 similar at the account opening as well.</p> <p>14 Q. In 2010? 15 A. Yes. 16 Q. And probably in 2003 or thereabouts as well, would he? 17 A. There was -- possibly. The forms changed over the 18 period so there would have been another form.</p> <p>19 Q. But as at October 2011 he was looking at, at least at 20 that point, investments for three to five years? 21 A. Correct. 22 Q. May I ask you to look at the due diligence report that 23 we have, or review I think it's called. It's page 91, 24 so back a bit, please. Do you have that? 25 A. Yes.</p> <p style="text-align: center;">Page 54</p>	<p>1 era, and then subsequently a reference to a title deed 2 in Dubai of a property. 3 A. Yes. 4 Q. Again, all information that you gather about any form of 5 personal assets anywhere in the world presumably? 6 A. Yes, I would ask clients for -- you know, to give me as 7 much detailed information as possible because, again, 8 when we're doing our fact find we have to make sure how 9 did they make the money to be able to go and buy these 10 assets. 11 Q. Overleaf on page 93, there's more detail about his 12 domestic passports in the Russian Federation, and 13 previously USSR. It says: 14 "Our associates have established 15 Alexander Perepilichnyy has been legitimately issued 16 with the following passports." 17 That's part of the due diligence to find out if he's 18 really the person he's claiming he is? 19 A. Correct. I mean that's Proximal would have provided 20 that information to us. 21 Q. Details of a properties, including a property owned in 22 Moscow and indeed a search on his vehicle, as you can 23 see. 24 Then there is some narrative at paragraph 2.9 on 25 page 94 about his companies. Some of which you've</p> <p style="text-align: center;">Page 56</p>

<p>1 already discussed, and then more detail of current 2 business interests, and there's a long section starting 3 paragraph 2.10 on page 94, a lot of comments about the 4 Horus Group and then various other businesses as well. 5 Then, going overleaf, page 95, much more detail 6 about the companies, including places of registration, 7 numbers of registration and the like. You can see all 8 of that? 9 A. Yes. 10 Q. There's no need, I think, to take you in detail to all 11 of these companies but may I ask you to look at page 99, 12 further on, this is at the end of the long section about 13 all of the various companies, where there's a section 14 starting "Other research and investigations". 15 A. Yes. 16 Q. Then there's an isolated reference as the contact at the 17 Moscow office of EVU Management, and then there's 18 details that. Then it says: 19 "Both our associates and ourselves have carried out 20 extensive searches of various English, non-English and 21 Russian language databases and other sources available 22 to us. We confirm that this research has not identified 23 any references, detrimental or otherwise, relating to 24 Alexander Perepilichny." 25 Just that word "references", what could that</p> <p style="text-align: center;">Page 57</p>	<p>1 That qualification, is that any cause for alarm or 2 is that consistent with what you would expect? 3 A. That's consistent with what you would expect because as 4 I said at that particular point in time most Russian 5 businessmen had their Russian Holdings held by your 6 Cypriot holding, held by your BVI holding. So that 7 would have been standard. 8 Q. Are you or was this consulting firm able to find out 9 more about overseas or offshore entities or is there 10 a limit to what you can actually get hold of? 11 A. There's a limit to what you can get hold of and that was 12 the point at which if we had any suspicion or we were 13 nervous about anything we would obviously have to go 14 back to the client. We would have to understand how he 15 held his businesses and that would have been in some of 16 the documents that you don't have in this file. 17 Q. In paragraph 2.23 it says: 18 "We have found no information to cast doubt as to 19 the probity of Alexander Perepilichny." 20 That's the overall conclusion? 21 A. Correct. 22 Q. Then specifically it says: 23 "Additionally we have carried out a comprehensive 24 set of verifications utilising confidential catalogues 25 and lists containing extensive intelligence on organised</p> <p style="text-align: center;">Page 59</p>
<p>1 encompass? 2 A. Basically anything, I mean it's broad, it's -- you know, 3 we leave it to Proximal to try and find out the 4 information that we can't find on open -- the open web. 5 Q. So not just the sort of basic Google search that we do, 6 it's a deeper search for information on the man, 7 Alexander Perepilichny, and any contacts he may have 8 with people, media reporting and that kind of thing? 9 A. Correct. I mean we didn't have at that point, or at 10 least I'm not aware that the bank had -- didn't 11 necessarily use Lexus Nexus, although I think that let's 12 say Geneva possibly did use Lexus Nexus, but they would 13 go through lots of different data sources that we didn't 14 have access to to try and get further information. 15 Q. Overleaf it clarifies that he has no company positions 16 found in the UK, Germany, Austria, France or 17 Switzerland. Not unusual, presumably, for your Russian 18 clients? 19 A. That's correct. 20 Q. Then it says in the first substantive paragraph: 21 "We have not identified any additional information 22 in relation to him. However we qualify these results as 23 we have identified various references to suggest that 24 Mr Perepilichny may conduct some of his financial and 25 business affairs through offshore entities."</p> <p style="text-align: center;">Page 58</p>	<p>1 crime and money laundering and we have identified no 2 references to Alexander Perepilichny." 3 A. That's correct. 4 Q. Clean bill of health? 5 A. Yes. 6 Q. Then it mentions a whole load of organisations in the 7 United States, overseas, some intranational or 8 international organisations that have also been 9 consulted or checked with. 10 A. Yes. 11 Q. Again, nothing untoward whatsoever? 12 A. That's correct. 13 Q. Can I just ask you when he died, within a few weeks, it 14 became reported that he had been involved with a company 15 called Hermitage Capital Management? Had you heard of 16 them prior to his death? 17 A. I had heard of Hermitage, Bill Browder is well known in 18 Russian circles because of Magnitsky. 19 Q. Did you know about the Magnitsky affair, if I may use 20 that shorthand, ie the fraud which Mr Magnitsky was 21 allegedly investigating? 22 A. It's been very well documented in the press over the 23 years and given the fact I had Russian clients I would 24 take an interest in reading up about what's going on in 25 the country.</p> <p style="text-align: center;">Page 60</p>

1 Q. Am I right in thinking that at the time that
 2 Mr Perepilichny became a client of yours, which evolved
 3 through 2009 into 2010 when he signed up as it were,
 4 that you weren't aware that he had any connection with
 5 Hermitage?
 6 **A. I had absolutely no idea at all. Nothing.**
 7 Q. What was your reaction when you read that reporting?
 8 Admittedly it's reporting, but what was your reaction?
 9 **A. I was really surprised because ... I mean, he was**
 10 **a really lovely, lovely man, I mean, he always seemed to**
 11 **be totally open when he came into the bank and I was**
 12 **just very upset that effectively there was this**
 13 **different person going on in the background, things**
 14 **I really wasn't aware of that ... you know, I mean,**
 15 **to -- yes.**
 16 Q. One must be careful because it's not the purpose of this
 17 court to try Mr Perepilichny in his absence, but were
 18 it to have been the case that he had invested money that
 19 came from that fraud on behalf of the fraudsters, that
 20 presumably would have been something which would have
 21 effectively ruled him out of having a relationship with
 22 your bank?
 23 **A. Absolutely. Absolutely.**
 24 Q. Were you concerned when you found out that that was an
 25 allegation that he was whistleblowing in respect of

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1 something he had been involved in, that that had been
 2 missed?
 3 **A. I had taken it -- when I saw the news articles,**
 4 **I submitted the news articles to our compliance**
 5 **department and asked for their views and didn't hear**
 6 **anything back.**
 7 Q. They never came back?
 8 **A. They never -- because they would do their own**
 9 **independent verification.**
 10 Q. Would you have known if it had gone back to Proximal or
 11 other people?
 12 **A. I genuinely -- as I said, I didn't speak to Proximal**
 13 **directly so ...**
 14 Q. Did you have a conversation with your managers about the
 15 fact that this might have been missed at the time that
 16 he became a client?
 17 **A. I had a conversation with the compliance department, and**
 18 **normally what would happen is we would then work**
 19 **together to put something forward to management if there**
 20 **was something that I had to be -- if I was concerned, we**
 21 **would have updated the CIP and have that resubmitted to**
 22 **management.**
 23 Q. What did the compliance or the managers say about that
 24 issue to you after he died?
 25 **A. They didn't, they never came back to me.**

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1 Q. May I ask you about what he told you about investments
 2 for individuals. The focus of what I've taken you to in
 3 the documentation, the client information profile,
 4 investment form and the due diligence review is really
 5 on corporate investments or investments through
 6 a corporation of some kind. Were you aware that he was
 7 investing money from or for individual Russians, either
 8 personally or through those companies?
 9 **A. No. My understanding was that at the point when I met**
 10 **him, the majority of his -- of what he was doing was to**
 11 **do with the ... the ... in the yoghurt business, in the**
 12 **milk business, as opposed to being anything other than**
 13 **the milk and vegetable business.**
 14 Q. There are quite a few references -- I won't take you
 15 back to them unless you need me to -- to companies which
 16 invest in markets and included property in Moscow and
 17 Ukraine and elsewhere?
 18 **A. Yes, but often when you're investing in property it's an**
 19 **investment, it's like a personal investment that you're**
 20 **doing through another company, it's not a business.**
 21 **So his business was in the food area, but he then**
 22 **did investments alongside that in his personal name,**
 23 **because he's made money and again that is a normal**
 24 **activity for a high net worth individual.**
 25 Q. Is it normal for investors such as Mr Perepilichny to

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1 assist other people making investments but without it
 2 necessarily going through the companies that you've
 3 seen?
 4 **A. I'm not aware -- there are certain individuals, even in**
 5 **the UK, who definitely do help people to make**
 6 **investments. I don't remember Mr Perepilichny ever**
 7 **discussing that with me though, from his personal point**
 8 **of view.**
 9 Q. What has been alleged in the media, and indeed by the
 10 gentleman himself, Vladen Stepanov, is that
 11 Mr Perepilichny invested money on his behalf and that
 12 a lot of that money was lost around the time of the 2008
 13 financial crisis.
 14 **A. And I was not aware of that until I read the media**
 15 **articles after Mr Perepilichny's death.**
 16 Q. Does it make a difference that -- if you ask a client
 17 about the work they do, they say, "Well actually as well
 18 as these companies I have a lot of other associates who
 19 I invest money for"?
 20 **A. Absolutely, and I would -- you know, when you're going**
 21 **through, as I say, when you're opening up an account for**
 22 **a client and, you know, they've told you that they do**
 23 **one thing and it turns out they're doing something else**
 24 **and as I say we don't have the documentation to support**
 25 **what he gave us when he opened the account up, but it**

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<p>1 was very much based around the food production business 2 and not with regard to any of the other businesses. 3 So I wasn't aware of, obviously, the extent of what 4 he was doing. And it didn't really come up in the 5 Proximal report to lead me, or in open source media -- 6 to lead me to believe that he was doing anything else 7 other than the food production business. 8 Q. There is not even a hint of that kind of investment -- 9 A. No. 10 Q. -- career? 11 A. No. I understood that he had investments in property, 12 I understood that he had investments in -- he did share 13 investments and I understood that -- but that was more 14 of a personal side -- and that the main business was the 15 food production industry. 16 Q. How far would you or your consultancy have investigated 17 the investors in his company? So if for example 18 a criminal associate wanted to invest money 19 legitimately, in other words launder it through 20 a company, how would that be picked up? 21 A. If they were directors of the company -- as you can see 22 from the Proximal report, so for instance we look at 23 page, just to give an example. So let's say if we look 24 at page 95, and you have for instance Horus. So you can 25 see that he was the -- Mr Perepilichny was the</p> <p style="text-align: center;">Page 65</p>	<p>1 in the context of Mr Perepilichny? 2 A. That's correct. 3 Q. He never mentioned them? 4 A. Never. 5 Q. Did he mention Mr Stepanov? 6 A. Never. 7 Q. Or Bill Browder? 8 A. Never. I -- again, I know of Bill Browder because he 9 was the head of Hermitage. 10 Q. I think in your statement you say met him about three to 11 four times a year? 12 A. Yes. 13 Q. That would have been over the three years, 2010, 2011, 14 2012? 15 A. Yes. 16 Q. As well as some meetings in 2009 as he was going through 17 the process of signing up? 18 A. Yes. 19 Q. During that period of time did he ever appear overly 20 stressed or conspicuously stressed? 21 A. Never. 22 Q. Distressed? 23 A. Never. 24 Q. Worried? 25 A. No.</p> <p style="text-align: center;">Page 67</p>
<p>1 director. So we would have to do background on him. In 2 terms of the shareholders, we would then have had to 3 understand who was behind Kwartel Trading Limited. 4 Q. So to clarify, the shareholders are Mr Perepilichny 5 himself at 1 per cent and then Kwartel Trading 6 Limited -- 7 A. 99 per cent. 8 Q. -- 99 per cent. And so you would go behind this and 9 find out who is that? 10 A. That's correct. 11 Q. Who are the directors and shareholders in that company? 12 A. Yes. 13 Q. Do you keep going until you have got to the last one? 14 A. That's correct. We want to make sure that we are not, 15 for instance, working with someone who's -- where 16 somebody from the Russian state would be the ultimate 17 shareholder in the business. 18 Q. Does that occasionally prove to be the case? 19 A. Well we have had -- I mean not necessarily somebody from 20 the Russian state, but we have found where one 21 individual is working for somebody who we wouldn't want 22 to deal with. We would not then want to deal with that 23 particular individual because of the risk of money 24 laundering. 25 Q. You had said I think you had heard of Hermitage but not</p> <p style="text-align: center;">Page 66</p>	<p>1 Q. Or ill? 2 A. No. 3 Q. Did he ever say to you that he was being threatened? 4 A. No. 5 Q. What about having to pay protection money to anyone? 6 A. Never. 7 Q. Having involvement with a lot of Russian clients, are 8 you familiar with the allegations that companies or rich 9 individuals sometimes have to pay protection money to 10 maintain their business? 11 A. I've heard of it, yes. 12 Q. How do you as a bank deal with that if that's part of 13 the local culture? 14 A. Well the problem is that you know we have to comply with 15 the Bribery Act and before that, even before the Bribery 16 Act, if we know that somebody was paying bribes we would 17 not be allowed to work with them. 18 Q. Is there anything that occurred in any of the meetings 19 that you had with him over those three plus years that 20 in retrospect you could now think well actually there 21 was some concern there which I might not have picked up 22 on at the time but now I can recollect? 23 A. The only -- with hindsight, it was the way that he just 24 wanted his wife to be protected if something were to 25 happen to him. In the end he never put any money in his</p> <p style="text-align: center;">Page 68</p>

<p>1 account, he only ever put money in her account or in the 2 joint account. He always wanted his wife to have access 3 to funds. 4 Q. Given that his wife had no assets of her own, is that 5 particularly unusual? 6 A. No, I would say that, again, even if you're English, 7 there's many people who put money in their wives' names 8 or in joint accounts with their wives. 9 Q. As well as the fact that she was the principal investor 10 visa nominee for your purposes? 11 A. Yes. So he wouldn't have ever been at the time, again, 12 under the regulations as they stood, he couldn't be the 13 investor visa nominee as you call him, because you had 14 to be in the UK for a specified period of time and it's 15 very rare when the husbands would have been in the UK 16 for that period of time, because they were conducting 17 their business. 18 Whereas the wives were here looking after the 19 children and, you know, they had to be here for the 20 school year and they could actually maintain the day 21 count that was required. 22 Q. I think that's evidence -- 23 A. That's still the case. 24 Q. Mrs Perepilichnaya gave evidence to that effect as well. 25 In fact it appears Mr Gherson had given advice on that</p> <p style="text-align: center;">Page 69</p>	<p>1 Q. How did that conversation arise? 2 A. That he was buying a property in St George's Hill, 3 I think there was one property he was looking at for 4 £10 million, which I don't think went ahead, and then 5 there was a second property. And he was deciding 6 whether to buy it for cash or whether to take a loan 7 against it. And Barclays had suggested to him to take 8 out a life insurance policy for £500,000 and I said to 9 him that if he was buying it for cash and it was 10 a £10 million property that 40 per cent of £10 million 11 is obviously 4 million and therefore he would need more 12 than one -- either a higher level with Barclays but we 13 would be more than happy to consider being able to 14 assist him. 15 Q. When you say "assist him", do you mean give him IFA 16 advice? 17 A. I would then pass him on -- as I did, I would then 18 introduce him to our IFA area. 19 Q. Just taking it back a little, there was a suggestion 20 from Mrs Perepilichnaya that St George's Hill was one of 21 the places that you had suggested might be appropriate 22 for them to live. Do you remember having that 23 conversation? 24 A. No. 25 Q. Did you know about St George's Hill?</p> <p style="text-align: center;">Page 71</p>
<p>1 basis? 2 A. Yes. 3 Q. So she was the principal investor, although in reality 4 it was him doing the investing. 5 A. Effectively -- well, effectively it was her doing the 6 investing because she had the loan, but, yes, because we 7 went the loan route. 8 Q. I see, yes. 9 You didn't actually get directed by her at any stage 10 as to where to invest or trade? 11 A. Well no because we were -- so for her account we were -- 12 specifically told to invest in a five-year gilt because 13 she had to give the instructions, and it was the only 14 investment we could really do under the loan route. 15 Q. How many times did you meet Mrs Perepilichnaya? 16 A. I can't remember, again I don't have my call reports 17 here. I definitely met her prior to the account 18 opening, I believe I met her maybe once a year, but 19 I met her quite a lot once he had passed away. 20 Q. Prior to his death, did you meet her on her own ever? 21 A. I don't remember. 22 Q. There came a point I think in early 2012 when you had 23 a discussion with Mr Perepilichnyy about life insurance. 24 A. I had a conversation because he was buying a property, 25 yes.</p> <p style="text-align: center;">Page 70</p>	<p>1 A. I know that St George's Hill is a very popular area for 2 Russians, I mean I'm not saying that -- when they 3 originally moved to the UK, I might have said, you know, 4 it might have been one of the areas that it's worth 5 looking at. 6 Q. I do not think it was much more than that in fact. 7 A. Yes. But it is quite normal and he -- I know that he 8 moved her to St George's Hill because he wanted her to 9 be in a secluded location, which again with hindsight 10 one starts to question why was that. 11 Q. But presumably, again, there's a lot of people that want 12 the privacy who have got a lot of money? 13 A. Absolutely. 14 Q. Going back to the life insurance, you mentioned it's 15 possible to have multiple policies was that something he 16 was asking you about? 17 A. Well he -- obviously he had the Barclays insurance 18 policy, and I said that, you know, you can have more 19 than one and therefore I'll introduce you to the IFAs to 20 see if there's something that they can help you with. 21 Q. What about saying that you knew someone that had up to 22 eight policies? 23 A. I have no recollection of that at all. 24 Q. Might it have been the case that you did know somebody 25 that had that many?</p> <p style="text-align: center;">Page 72</p>

<p>1 A. I don't know of anyone specifically, but I do know of 2 people who have significantly more than -- well probably 3 has three or four life insurance policies. 4 Q. Did he give any sense of urgency or even panic when it 5 came to wanting to get these policies inception? 6 A. Once I had made the suggestion of meeting with the IFAs 7 I wasn't involved in the process thereafter. 8 Q. You referred him to Jonathan Benson? 9 A. Yes. 10 Q. Your involvement after that was? 11 A. I was just copied in to the various emails, just so that 12 Jonathan could show me that this was an ongoing process. 13 Q. We know that ultimately he did end up with a substantial 14 amount of life insurance. Did you end up knowing how 15 much he had? 16 A. If I remember correctly EFG had -- it was £2 million and 17 I knew -- but again I can't remember exactly, so -- but 18 I think EFG was £2 million, Barclays was £0.5 million 19 but from what I've read over the last couple of days, 20 actually there must have been another one. 21 Q. He made a number of other applications in June, which 22 were outstanding -- 23 A. That I wasn't aware of at the time. 24 Q. You weren't? 25 A. No.</p> <p style="text-align: center;">Page 73</p>	<p>1 involved with. And this client, just so you know, 2 didn't come up as one of the clients that were picked up 3 in that investigation to the best of my knowledge. 4 Q. There were a number of clients who were picked up with 5 extremely similar profiles, weren't there? 6 A. No, I would say -- there were different -- every client 7 was different in terms of the profile of those clients. 8 Q. Let me give you an example. In one example an account 9 was set up to allow the customer to obtain an investor 10 visa, due to the customer's husband, the customer's 11 source of wealth funds, being implicated in a bribery 12 case, the account was restricted to transactions 13 relating to the investor visa. Despite this, and soon 14 after the account was set up, substantial funds 15 unrelated to the visa were remitted and no investigation 16 was made. 17 That's an example of someone with a profile not 18 dissimilar to Mr Perepilichny. 19 A. Well, two things. Number one, I don't know about that 20 particular case it wasn't one of mine. 21 Number two, in addition to that, if you have a look 22 across all banks, I think you'll find that the majority 23 of investor visas were taken out by the wives and not 24 the husbands because of the day count issues. 25 Q. Yes, I understand that.</p> <p style="text-align: center;">Page 75</p>
<p>1 MR SKELTON: Thank you. 2 Questions from MR MOXON BROWNE. 3 MR MOXON BROWNE: Ms Kaye, I think it's right that in 4 2012/2013 the Financial Services Authority -- what the 5 Financial Conduct Authority is now called -- conducted 6 a major investigation into EFG and its clients? 7 A. There was a -- it wasn't an investigation but, yes, 8 there was an ... 9 Q. Yes. They were concentrating particularly on the years 10 2009 to 2011, what they called the relevant period? 11 A. That's correct. 12 Q. They were concentrating particularly on EFG's very 13 numerous high risk Russian clients. 14 A. High risk clients, a lot of them were not Russian. 15 There were also Saudis ... there were many other 16 jurisdictions. 17 Q. As you know, the Financial Services Authority report is 18 available and everyone can read it. 19 A. Yes. 20 Q. As someone who looked after high risk Russian clients, 21 you must have been intimately involved with that 22 investigation. 23 A. No relationship officer was allowed to be involved in 24 the investigation. So the -- that was something that 25 the compliance department and the management were</p> <p style="text-align: center;">Page 74</p>	<p>1 The conclusion that the Financial Services Authority 2 came to was that: 3 "The failings at EFG were serious, systematic and 4 continued for more than three years, the weaknesses in 5 EFG's controls resulted in an unacceptable risk of it 6 handling the proceeds of crime." 7 Then they go on to give the details. 8 That was something that caused a few ripples, didn't 9 it, within the company? 10 A. It caused a lot of ripples, but, number one, they never 11 found any proceeds of crime, it was just that the 12 systems and controls were not good enough according to 13 the FCA/FSA, because it kind of changed over during that 14 period. That was number one. 15 But number two, we had to review every high risk 16 client within the bank and go through all the background 17 on absolutely everybody and it was decided whether to 18 keep an account or to close an account. This was not 19 one of the accounts where they decided to close it. 20 Q. The Financial Services Authority took rather a dim view 21 of all this and they fined EFG, the company that you 22 were still working for, 4.2 million? 23 A. Mm-hmm. That's correct. 24 Q. Which was at that time a record for the FSA? 25 A. Yes.</p> <p style="text-align: center;">Page 76</p>

1 MR SKELTON: Sir, sorry to interrupt.
 2 This witness has never been asked any questions
 3 about this report, nor about whether it's a record or
 4 not. She has been put on the spot about a number of
 5 things. To be fair to her, I would like to have her
 6 some chance to prepare to answer. Particularly comments
 7 about a report and there's a danger that the witness
 8 can't properly give evidence or fairly give evidence in
 9 those circumstances.
 10 It's up to the witness if she feels that she can
 11 carry on, sir, but I would suggest we need to be very
 12 careful about putting these sorts of propositions to
 13 her.
 14 THE CORONER: Do we have much more to go, Mr Moxon Browne?
 15 MR MOXON BROWNE: Not on this aspect, but there are a number
 16 of documents we need to look at which the lady will be
 17 familiar with.
 18 I'm sorry if I've taken anyone by surprise, it was
 19 of course only very recently that we knew that this lady
 20 was going to give evidence at all and I was surprised
 21 when, today, she gave a lot of evidence about the care
 22 with which compliance was dealt with, without mentioning
 23 what, to use the tired phrase, the elephant in the room.
 24 That wasn't my fault.
 25 THE CORONER: All right. Well there may not be much more of

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1 this. Obviously if you want time to look at documents
 2 or there are things that you are just not familiar with,
 3 then you will just have to say.
 4 **A. I wasn't actually -- I wasn't involved in the FSA case,
 5 so it's very difficult for me to comment upon it.**
 6 THE CORONER: Yes. When that's the case, you must obviously
 7 say so.
 8 **A. Okay.**
 9 MR MOXON BROWNE: What I want to suggest to you is that you
 10 actually knew very little about Mr Perepilichny when
 11 you took him on, you personally. You didn't even, for
 12 example, know that he had, as you said in your
 13 statement, accounts in Switzerland.
 14 **A. No, I didn't know that he had accounts -- we knew -- no
 15 that's not totally true, we knew he had an account with
 16 Credit Suisse in Zurich.**
 17 Q. You said in your statement that you were not aware of
 18 his Swiss account, I was surprised by that.
 19 **A. When we asked him we knew of the accounts where the
 20 source of the funds were coming from and our
 21 understanding was that the rest of the assets -- we knew
 22 that he had an apartment in Paris, we knew that he had
 23 the apartment in Dubai, we knew that he had property in
 24 Moscow. So if I ask -- if I ask a question of a client
 25 there is no -- and they say no, there is no way of me**

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1 **being able to find out and if Proximal also themselves
 2 are unable to find out, just like I don't know where you
 3 hold your bank account, I didn't know where -- even
 4 though I would ask the question of him, if he wasn't
 5 forthcoming with it, the answer is I don't know.**
 6 Q. Let's take the Moscow property. Did you have the
 7 impression that he owned a very valuable property in
 8 Moscow?
 9 **A. At that period of time, the problem with property in
 10 Moscow, especially at 2008/2009, something that maybe
 11 was worth \$10 million the year before might only be
 12 worth \$4 million or \$5 million at that point --**
 13 Q. Did you have the impression he owned valuable property
 14 in Moscow?
 15 **A. Yes, yes.**
 16 Q. Just look at page 93 of the miscellaneous bundle, which
 17 is the Proximal Consulting report to which you've been
 18 referred and which I think is a document with which you
 19 are familiar. Do you see under paragraph 2.7:
 20 "Our property searches in Moscow have identified one
 21 apartment which is currently recorded as owned by
 22 Alexander Perepilichnyy."
 23 We see that it is 26 metres by 21 metres in --
 24 sorry, the floor space, external, is 27 metres and the
 25 floor space internal is 22 metres.

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1 Now, even for Moscow, that's pretty small isn't it?
 2 **A. Yes but most people in Moscow own their properties
 3 through offshore companies at that particular point in
 4 time, not in their personal names.**
 5 Q. Then we see that the year of construction was 1965, it's
 6 not the most glorious era of Soviet architecture was it?
 7 **A. No, but I don't believe that was the property which he
 8 lived in either.**
 9 Q. I'm sorry?
 10 **A. It's not the property that he lived in.**
 11 Q. No, but what you're suggesting is he may have had lots
 12 of other properties owned through offshore companies and
 13 so on. What I'm saying is as far as what Proximal were
 14 able to tell you, that you rely on so strongly, was that
 15 he owned a little concrete box?
 16 **A. No, that's one element of having a look at someone's due
 17 diligence, number one.**
 18 **But number two, as I said, that the client completed
 19 a personal statement of affairs which has not been
 20 submitted with these documents, and within that we would
 21 have been told the properties that he did own in Moscow
 22 and through the names of the companies that they were
 23 owned. It's not in this file, I'm sorry.**
 24 Q. If you go on to paragraph 2.9:
 25 "We've been identified the following information in

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<p>1 respect of AP's career history and professional 2 background." 3 There are a number of bullet points and we go down 4 to in 2003, so we are now in 2010 but you're being told 5 about 2003: 6 "The subject was appointed general director of 7 limited liability company investment company Financial 8 Bridge, a leading operator in the Russian stock market." 9 Well now you are very familiar with Financial Bridge 10 and its reputation, aren't you? 11 A. No. 12 Q. No? All right: 13 "The company was founded in 1999 and has a website 14 ... we note that it's unclear whether Mr Perepilichny 15 continues in this position to date." 16 That's not very valuable information, is it? 17 A. That particular paragraph isn't, but I can also tell you 18 that we would have looked into -- we would have looked 19 at the website at that particular point in time, we 20 would have spoken to him about this particular company 21 and, again, there's no -- because you don't have the 22 supporting evidence for the account opening I can't show 23 you what was actually found on that particular element. 24 Q. Let's go to 2.11 on page 95, Horus Invest Resource. We 25 see that Alexander Perepilichny is the general director</p> <p style="text-align: center;">Page 81</p>	<p>1 A. Well, no, and there was nothing to link at that point 2 Mr Perepilichny with Quartel -- 3 Q. Well -- 4 A. -- that we were aware of. 5 Q. I do not think that's quite right, is it? For a start, 6 a prominent advertisement had been taken out by 7 Mr Stepanov in the form of an open letter to Mr Navalny 8 dealing with what he said was Mr Perepilichny's role as 9 his asset manager. 10 You have certainly heard of Mr Navalny haven't you, 11 even if you haven't heard of Mr Stepanov? 12 A. I haven't heard of Mr Stepanov. I have heard of 13 Mr Navalny and Mr Navalny has come up with a number of 14 interesting news articles about people which don't 15 always follow through. 16 Q. Well what is known about him I think is that he's 17 a dissident in Russia who was very recently nearly 18 blinded by an acid attack, that's something that you 19 probably have heard about? 20 A. I have, yes. 21 Q. Would you accept that the information recorded by EFG in 22 relation to the financial background of Mr Perepilichny 23 is a mishmash of information that dates from 2003 and 24 some items picked out of this Proximal Consulting -- 25 A. I can tell you that no information -- we didn't have any</p> <p style="text-align: center;">Page 83</p>
<p>1 and he has a 1 per cent shareholding but the majority of 2 the shares are owned by a company which from the 3 transliteration from Russian is "Kvartel", but that's 4 Quartel Trading, isn't it? 5 A. I don't know. I can tell you at the time we would have, 6 again, done our due diligence on that particular company 7 and that would have been in the documents of EFG, which 8 are not submitted here. 9 Q. I'm sorry, I can't hear what you are saying. 10 A. I said that the documents which I would have done the 11 due diligence on this company are not submitted in this 12 file. 13 Q. No. 14 A. I can't tell you who it is. 15 Q. You of course have an obligation in relation to your 16 clients to have ongoing due diligence, you have to keep 17 an eye on things as you go along. You are aware, aren't 18 you, that in the years 2011 and 2012, the name Quartel 19 as a company that figured on documents that had been 20 supplied by Mr Browder to the Swiss authorities, was 21 very widely known? 22 A. Well I can tell you that, number one, I wouldn't have 23 been looking at "Quartel" I would have been looking at 24 "Kvartel" and number two no I wasn't aware. 25 Q. You didn't spot that activity in 2011/2012?</p> <p style="text-align: center;">Page 82</p>	<p>1 financial information from 2003 that I had access to and 2 the information that I was given was the information 3 that Mr Perepilichny would have given me in 2009 and 4 2010. 5 Q. What you did have, and it's quite obvious because there 6 are quotations, was the document that was produced in 7 2003. 8 A. Yes, but it doesn't give any financial -- proper 9 financial information. As I said, when a client opens 10 an account up we will ask for tax returns, we will ask 11 for financial statements. None of this is actually 12 recorded in this file for me to be able to talk to you 13 about. 14 Q. You have lots and lots of documents somewhere -- 15 A. I don't have any documents at all. 16 Q. EFG have -- 17 A. I don't work for EFG any more. 18 THE CORONER: You are not there anymore? 19 A. No. 20 MR MOXON BROWNE: We understand that EFG have been ordered 21 to produce all of their relevant documents, were you 22 asked to help with that process? 23 A. No. I did offer and my offer was declined. 24 Q. That's perhaps unfortunate. 25 Would you forgive me just a moment, sir. (Pause)</p> <p style="text-align: center;">Page 84</p>

<p>1 You of course aren't allowed to sell life insurance 2 products and what you do, if you get a customer, is to 3 refer him to the right person, which in this case is 4 Mr Jonathan Benson. 5 A. Correct. 6 Q. I think that your witness statement certainly implies 7 that you've at least looked at some of the documents 8 that he produced, or you can help the coroner as to what 9 they may mean. 10 A. I can try. 11 Q. Good. Would you look, please, at page 166 of the 12 miscellaneous bundle. This is IFA's document rather 13 than your department but I expect you recognise the type 14 of document it is. It's called client personal profile 15 form and I think you produced those for your side and 16 the IFA has produced it for their side? 17 A. Yes, theirs is slightly more detailed because of the 18 type of work that they're doing and basing their 19 information on. 20 Q. Yes. We can see from that that the date of the meeting 21 is 4 July 2012, and we have had that date from other 22 sources. The location of the meeting is EFG in London 23 and we can see there "JB", which I think we can be 24 confident is Jonathan Benson, and "AP", which I think we 25 can be confident --</p> <p style="text-align: center;">Page 85</p>	<p>1 a name that crops up there? 2 A. No, and Jonathan never discussed that with me so ... 3 Q. Then on page 170, under "Tax status", a topic you 4 mentioned a moment ago: 5 "Not a UK Taxpayer." 6 A. Yes. 7 Q. This is -- we remind ourselves -- July 2012. 8 Mrs Perepilichnaya told us that, to the best of her 9 knowledge, her husband had no investments or business in 10 the UK. I didn't ask her about his tax status, but 11 Mr Benson apparently did. 12 It would have been impossible, would it not, for 13 Mr Perepilichny to carry on a business generating 14 profits through your bank or otherwise without paying 15 tax in the UK? 16 A. He didn't have a business through our bank. 17 Q. I'm sorry? 18 A. He didn't have a business through our bank. 19 Q. Well I understood you to say that he did currency 20 trading through your bank but I'm not sure that is 21 correct, is it? 22 A. He did some currency in 2012 -- in 2012 he had done some 23 currency trading, yes, but I presume he would have 24 reported that on his tax return in whichever country he 25 was actually tax resident.</p> <p style="text-align: center;">Page 87</p>
<p>1 A. Alexander Perepilichny. 2 Q. So it's a face-to-face meeting not telephone? 3 A. And I wasn't involved in this meeting, just so you know. 4 Q. Well attendees, it looks as if they met, doesn't it? 5 A. They met, I wasn't there. 6 THE CORONER: You weren't there? 7 MR MOXON BROWNE: You weren't there, that I understand on 8 page 169, Mr Benson is making a record of various things 9 and under "Occupation" he has: 10 "Main occupation CEO of food company." 11 I think it says "corn" and I think it is "beer", but 12 I may be wrong: 13 "... semi retired in the UK, employer's business 14 address and postcode, Statinko, Ukraine." 15 Is the name Statinko one that your familiarity with 16 the due diligence have brought you into contact with? 17 A. I've actually never seen -- until this particular event, 18 I've never seen this document before so I can't ... 19 THE CORONER: Never seen this, did you know anything about 20 Statinko? 21 A. No. 22 THE CORONER: Well there we are, that's that. 23 MR MOXON BROWNE: What you do have some familiarity with is 24 the documents relating to due diligence and I think you 25 are confirming that whoever Statinko is, they are not</p> <p style="text-align: center;">Page 86</p>	<p>1 Q. This is not an inquiry into his tax -- 2 A. The answer is: I don't know the answer to your question. 3 Q. Well, no, but you have said that you thought that 4 Mr Perepilichny himself deposited money with you in 5 order to trade and that you took pips off it. I am just 6 wondering how this activity was carried on? 7 A. Yes, but that was investment business where -- unless he 8 invests in sterling there are no tax liabilities within 9 the UK. He would have to declare it on his local tax 10 return if it was relevant to his local tax return, but 11 he wouldn't have to -- doesn't, to the best of my 12 knowledge, and I'm not a tax accountant, is not 13 reportable within the UK unless there's a UK situs 14 asset -- 15 THE CORONER: Mr Moxon Browne, I think we are quite a long 16 way away and I am wondering whether we are getting 17 further away from ... 18 MR MOXON BROWNE: We are coming to insurance. 19 THE CORONER: Let's come to that, let's do that. 20 MR MOXON BROWNE: I think that is something that -- 21 THE CORONER: I think that's enough from the tax front. 22 MR MOXON BROWNE: That's something that certainly your 23 counsel has taken some interest in. 24 THE CORONER: Yes. You can put that one away, we think 25 we've finished with that.</p> <p style="text-align: center;">Page 88</p>

<p>1 MR MOXON BROWNE: I think, just on that, what I want to 2 establish is whether I'm right or wrong in my 3 understanding that whatever else Mr Perepilichny did, 4 he was not an investor in the UK? 5 A. No, I don't believe he was an investor in the UK. 6 Q. That's fine. 7 You say in your witness statement that, as far as 8 you can remember, Alexander wanted life insurance 9 because he was looking to buy a house and you believe he 10 had taken 2 million worth of cover from Barclays and 11 wanted to take another 2 million through EFG, and that's 12 based on 40 per cent of 10 million in the context you 13 have explained, which would attract 40 per cent 14 inheritance tax. 15 Then you go on to say, paragraph 25: 16 "I wasn't copied in to all emails between Alexander 17 and Jonathan. Jonathan would have similar forms to 18 complete and the IFA would have their own version of 19 a CIP form [customer information]. From the forms 20 I have seen it looks as though Jonathan switched roles 21 with Andy Tustin, it may have been him who told 22 Alexander about eight life insurance policies." 23 I haven't seen any of those forms, but what I have 24 seen is some dealings with Mr Tustin about life 25 insurance. I want to ask you if that's actually what</p> <p style="text-align: center;">Page 89</p>	<p>1 documents I was given. I appreciate that that may not 2 be the case. You will either be able to help us or you 3 won't. 4 Can you look at 206, for a start, I think. At the 5 top of the page we see an email dated 4 October. 6 A. Sorry, which file am I looking at? 7 Q. I'm sorry, page 206 of the miscellaneous bundle. 8 THE CORONER: Do you have that? It might be behind 9 divider 19 in that one. Then bottom right-hand corner. 10 A. Right, yes, I have it now. 11 MR MOXON BROWNE: There's an email there from someone called 12 Andy Tustin, can you just tell us who he is? 13 A. So Jonathan Benson originally worked for the IFA 14 department and also for the bank and he chose to leave 15 the IFA area and to just be a relationship officer like 16 myself, and effectively Andy Tustin took over his role 17 as IFA. 18 Q. When abouts was that? 19 A. 2013/2012, I don't know. 20 Q. Well we've got a date here, 4 October 2012: 21 "Benson, Jonathan, private client solutions, re 22 4 million some short quote." 23 So someone is looking for a quote for 4 million in 24 October 2012. If we just look at a couple more then 25 I'll ask you a question.</p> <p style="text-align: center;">Page 91</p>
<p>1 you're referring to there. 2 A. To be quite clear on that, I was asked the question when 3 I was -- 4 THE CORONER: Were you referring to anything there. 5 A. I was just asked the question when I gave the statement 6 was I aware that -- 7 THE CORONER: There wasn't any particular document you had 8 in mind or anything? 9 A. No. 10 THE CORONER: No. 11 MR MOXON BROWNE: This state of affairs about Mr Tustin was 12 something that was suggested to you? 13 A. No, no, no. About the eight life insurance policies. 14 THE CORONER: That's what you were asked about? 15 A. Yes. 16 MR MOXON BROWNE: Let's just have a look at the -- 17 THE CORONER: I think what you were just saying is when he 18 was asking you whether there were some particular 19 documents you had in mind, what you were saying was 20 there weren't any documents you had in mind, it was just 21 a question you were asked? 22 A. Yes. When I was giving evidence. 23 THE CORONER: I think you may yet be shown some documents. 24 MR MOXON BROWNE: I think I had assumed, wrongly, that there 25 was a closer connection between this witness and the</p> <p style="text-align: center;">Page 90</p>	<p>1 Below that, as it were, leading to that, someone 2 called Mr Symes(?) from Legal & General International is 3 saying: 4 "Can do, but as death benefit will be UK situs 5 [situated] any sums above the tax limit will be subject 6 to inheritance tax as both people are non-UK domiciled. 7 I will get quotes and send them over." 8 Somebody has asked for a quote from Legal & General, 9 and indeed we see that at the bottom of the page to 10 Peter Symes copied to Andy Tustin: 11 "Can you also provide two single life five-year 12 insurance quotes." 13 If I can help you, you probably know this because of 14 your mortgage training, that sometimes people get 15 shorter five-year life insurance quotes to cover the 16 possibility of gifting their property and then not 17 surviving long enough to avoid the tax. 18 A. Yes, but I don't give tax advice so this would have been 19 between Jonathan or Andy and the client so ... 20 Q. At all events, the fact that somebody was seeking 21 a £4 million cover in the early part of October 2012 is 22 not something that you're suggesting has anything to do 23 with Mr Perepilichny, or are you? 24 A. I was not aware that he was looking for a life insurance 25 policy of 2 million -- of £4 million.</p> <p style="text-align: center;">Page 92</p>

<p>1 Q. No, I thought your witness statement rather implied that 2 you were, because -- 3 A. No, because I knew he already had some cover with 4 Barclays so it was ... 5 Q. So nothing about an additional 4 million? 6 A. No, not that I'm aware of, no. 7 Q. Well I misunderstood because I didn't realise that you 8 hadn't been responsible for putting these documents in. 9 A. No. 10 MR MOXON BROWNE: Sir, if it assists you, it appears to me 11 that these documents relate to an application by 12 a gentleman whose name I won't say, but has nothing to 13 do with Mr Perepilichny at all. 14 THE CORONER: Yes. Well there we are then. 15 MR MOXON BROWNE: Thank you very much. I haven't any 16 further questions. 17 Questions from MR STRAW 18 MR STRAW: Could you have a look, please, behind tab 19 at 19 page 86. 20 A. Sorry, in which? 21 Q. In the bundle with "Miscellaneous" on the spine of it? 22 THE CORONER: Still in that one that you are but right at 23 the front of that section that you were just in, I think 24 it's at the front of 19. 25 A. Sorry, 86 or 186?</p> <p style="text-align: center;">Page 93</p>	<p>1 A. Yes. 2 Q. Page 149. Do you see at the top there it's dated 3 11 May 2012? 4 A. Yes. 5 Q. It's an email from Jonathan to Alexander Perepilichny. 6 A. Yes. 7 Q. It says there, do you see the first line: 8 "Further to our discussion yesterday, the indicative 9 lowest premiums that we have obtained for 1 million of 10 life insurance are as follows ..." 11 A. Yes. 12 Q. Would that appear then that Jonathan and Alexander had 13 had a discussion the day before, on 10 May? 14 A. From that, yes. 15 Q. Then could you turn back, please, to page 148. 16 A. Mm-hmm. 17 Q. Do you see there there are several emails over the next 18 few days, which, as you go up the page, 12, 13, 14 and 19 then 15 May, indicate that there was a meeting between 20 Jonathan and Alexander on 15 May? 21 A. Yes. 22 Q. After that contact then on 10 May, it appears, does it, 23 that the insurance application was being pursued apace? 24 A. I really don't know; I wasn't involved in that at all. 25 Q. Okay. Were you involved in that meeting?</p> <p style="text-align: center;">Page 95</p>
<p>1 MR STRAW: 86. 2 A. Sorry, 86 is ... 3 Q. That's the bottom right-hand corner that -- 4 A. Yes, got it. 5 Q. Do you have that? 6 A. Yes. 7 Q. Great. This is just to give you the context of what 8 these documents are. As it explains there, a notice was 9 issued by the coroner asking EFG to provide any material 10 or information about applications made by 11 Alexander Perepilichny with EFG for a life insurance 12 policy or policies and then some other information. 13 What we're looking at here is EFG's response, so the 14 documents they've provided in response to that. 15 Have you seen all of these documents before today? 16 A. I was given the documents which were presumed to relate 17 to me only and not the documents which weren't deemed to 18 relate to me. 19 Q. Well there are just one or two I would just like to try 20 and take you to to see if you can help us with. 21 The first mention I have found in this bundle of an 22 application for life insurance by Mr Perepilichny is on 23 page 149. Can you have a look at that, please. When 24 I say the first, the first chronologically, the first in 25 time.</p> <p style="text-align: center;">Page 94</p>	<p>1 A. Not that I'm aware of but if I was I would have done 2 a call report and the call reports aren't in the file, 3 so I don't know whether I was or wasn't. 4 I wasn't in the majority of the meetings regarding 5 life insurance, no, so ... 6 Q. There's a note of one which you may have been or which 7 some initials are. Could you have a look, please, at 8 page 195. 9 A. Yes. 10 Q. It's an email, is this correct, dated 4 July, from 11 Nicky Davies to Jonathan Benson. 12 A. Yes. So what would have happened, when a client comes 13 in and wants life insurance I would ask Jonathan to join 14 me in the meeting. 15 Q. Sorry could you repeat that, please, I couldn't hear? 16 A. I said if a client was to come in and discuss life 17 insurance -- as I said I can't discuss life insurance -- 18 I would ask Jonathan to come and join in the meeting. 19 And then Jonathan would take it forward from there. 20 Q. Is the subject of this email "Minutes of a meeting with 21 Mr Alexander Perepilichny on 4 July 2012"? 22 A. That's the title of the email, but I have absolutely no 23 recollection of the event at all. 24 Q. Do you see there it says "present at the meeting were 25 AP", "JB" and then "LK"?"</p> <p style="text-align: center;">Page 96</p>

1 **A. Yes. I mean, the answer is -- but that doesn't mean**
 2 **I was there for the entire meeting.**
 3 Q. Of course. But that indicates you were there for at
 4 least some of the meeting, does it? I mean "LK" refers
 5 to you?
 6 **A. Is me, yes, absolutely.**
 7 Q. Brilliant. Can you see a little further down it says:
 8 "He is looking to take out life assurance for family
 9 protection purposes."
 10 **A. I have no clue why -- as I said, I don't know,**
 11 **I didn't -- she is only the -- she was Jonathan's**
 12 **assistant, so she wasn't in the meeting either. So**
 13 **I have -- again, I don't know the wording, the context,**
 14 **I wasn't copied into this email, so I couldn't have even**
 15 **corrected it if I wanted to.**
 16 Q. Do you recall him saying at that meeting, or do you
 17 recall whether you were present when he said at that
 18 meeting that the life assurance policy is for family
 19 protection?
 20 **A. No.**
 21 Q. It goes on:
 22 "Although he is a wealthy man with assets in excess
 23 of 20 million, he nevertheless requires some basic life
 24 cover of 2 million for 30 years in the event of his
 25 premature death."
 Page 97

1 **A. Yes, I can read that.**
 2 Q. Do you recall him explaining that he was concerned about
 3 premature death?
 4 **A. No. No, not at all.**
 5 Q. The last document then, please, and it's the same
 6 meeting. Could you go over to page 197.
 7 **A. Yes.**
 8 Q. Do you see this is a letter dated 31 July 2012 and if
 9 you flip over the page you can see it's from
 10 Jonathan Benson?
 11 **A. Yes.**
 12 Q. Again. Then back on 197, "Present position and
 13 objectives", do you see that section?
 14 **A. Yes.**
 15 Q. There's a bullet point towards the bottom:
 16 "You require cover for family protection in the
 17 event of your untimely death."
 18 Then under "Recommendations" it says:
 19 "During our meeting of 4 July you confirmed that
 20 your main concern was to provide cover for your family
 21 in the event of your premature death."
 22 **A. Again, I wasn't -- I don't remember that because it's**
 23 **something that doesn't relate to my line of work,**
 24 **I would have let Jonathan conduct the meeting to have**
 25 **the conversation.**
 Page 98

1 Q. It could have happened even when you weren't there?
 2 **A. It could have happened if I was there, if I wasn't**
 3 **there.**
 4 MR STRAW: Thank you very much.
 5 There's just one actually final area that in your
 6 statement when you're discussing this issue, the issue
 7 of what Alexander said to you was the purpose of the
 8 life insurance, which he was discussing with you back
 9 in January or February 2012. In paragraph 20 you say:
 10 "As far as I can remember of that ..."
 11 Does that indicate that you were commenting on this
 12 from your recollection but without the aid of some
 13 written note of what was said?
 14 **A. That's correct, yes.**
 15 Q. Okay. To be fair to you, you were writing this
 16 statement more than five years after these events?
 17 **A. Yes.**
 18 MR STRAW: Okay. Thank you very much.
 19 MS BARTON: No questions. Thank you, sir.
 20 Questions from MR BEGGS
 21 MR BEGGS: Ms Kaye, I'm asking questions on behalf of the
 22 widow, who you met a few times, I think?
 23 **A. Yes.**
 24 Q. Could you go back to the miscellaneous bundle that
 25 Mr Straw was taking you to, to page 122 first of all,
 Page 99

1 please.
 2 **A. Yes.**
 3 Q. In your statement that you gave to Mr Suter, you
 4 described Alexander as a lovely gentle man who you
 5 always felt was being honest with you, would you agree
 6 with me he was also conspicuously an intelligent man?
 7 **A. A very intelligent man.**
 8 Q. Very intelligent, it perhaps is reflected in the report
 9 at the bottom of 122 because his investment in Gazprom
 10 resulted in an eight-fold increase in his investment,
 11 didn't it?
 12 **A. That's correct.**
 13 Q. Certainly on that particular deal he made many millions
 14 of pounds, didn't he?
 15 **A. That's correct.**
 16 Q. You were indicating earlier to one of my colleagues that
 17 Moscow property prices might perhaps be described as
 18 volatile. Do we see an example of that because one of
 19 the properties he bought is reported to have been worth
 20 10 million. Do you see? It's the penultimate paragraph
 21 on that page. Do you see that at the bottom?
 22 THE CORONER: You might have black lines in yours.
 23 **A. Yes, I do. I don't --**
 24 THE CORONER: The second figure is bigger than the first.
 25 MR BEGGS: Thank you, sir.
 Page 100

<p>1 Could you turn over the page. This report, 2 I think -- if I'm wrong do tell me -- is based initially 3 I think on something written in 2003 and is updated. 4 A. That's correct. 5 Q. Yes. We can see, can't we, and indeed you say this in 6 your statement, that there had been interest by this 7 couple moving to England in relation to the education of 8 their children? 9 A. That's correct. 10 Q. It's both recorded there, and I think that's your 11 recollection, isn't it, that one of their reasons was to 12 come to the very good schools that England offers? 13 A. The main reason, yes. 14 Q. The main reason, thank you. As is recorded on that same 15 page, 123, the widow's entire and sole source of income 16 was her husband? 17 A. That was always our understanding, yes. 18 Q. Yes. Your understanding reflected in your witness 19 statement is that as early as 2003 the deceased was 20 considering buying a property in London. 21 A. That's correct, yes. 22 Q. Thank you. You knew him, I think, from towards the end 23 of 2009 all the way up to his death in November 2012? 24 A. Correct. 25 Q. You met him three or four times a year, I think?</p> <p style="text-align: center;">Page 101</p>	<p>1 Q. That's a perfectly commonplace situation, isn't it -- 2 you're nodding even before I finish the question, it 3 plainly is, isn't it? 4 A. (Nods) 5 Q. Can I ask you, please, to look at page 100 in that 6 miscellaneous bundle. You've been taken to this but for 7 reasons that will emerge in a moment, and very briefly, 8 I want to reiterate some of the points that have been 9 made. 10 Paragraph 2.23, in December 2009 your due diligence 11 agents found no reason to cast any doubt on Alexander's 12 probity? 13 A. That's correct. 14 Q. This was, I think you described to the learned coroner, 15 an enhanced due diligence exercise? 16 A. That's correct. 17 Q. In fact, as Mr Skelton briefly dealt with, the bullet 18 points which start at the bottom of that page reveal 19 that Proximal, your agents, had investigated 20 Mr Perepilichny with a range of governmental bodies in 21 the United States, Canada, England and so forth? 22 A. That's correct. 23 Q. Including the FBI and the CIA? 24 A. That's correct. 25 Q. This is the reality, isn't it, that if there had been</p> <p style="text-align: center;">Page 103</p>
<p>1 A. Yes. 2 Q. You met him about a dozen or more times? 3 A. Mm-hmm. 4 Q. In his more recent times, it was clear, wasn't it, that 5 he was very interested in purchasing a property in 6 London? 7 A. Yes -- well, in St George's Hill. 8 Q. Exactly, by "London" I include rather loose geography. 9 The sum concerned seems to have extended to up to 10 perhaps 10 million? 11 A. That's correct, yes. 12 Q. Yes. You say in your statement provided to Mr Suter, 13 solicitor to this Inquest, that you had no suspicions 14 about Alexander at all? 15 A. No. 16 Q. That he never appeared stressed to you? 17 A. That's correct. 18 Q. Always charming, never difficult? 19 A. That's correct, and always seemed very forthcoming at 20 the time. 21 Q. Yes. Your recollection, as Mr Straw just dealt with, 22 was that the purpose of the life insurance or at least 23 one such person was to cover any shortfall on a property 24 he might buy, whether it be sold or not? 25 A. That's correct.</p> <p style="text-align: center;">Page 102</p>	<p>1 any hint of impropriety, you wouldn't have been doing 2 business with him? 3 A. If anything had come up on this report we would have 4 stopped the process at that point. 5 Q. Yes. The position in December 2009 is of course kept 6 under review, isn't it? 7 A. Yes. 8 Q. EFG don't just, as it were, take a snapshot in time and 9 then forget about due diligence. They continue? 10 A. Yes, as we can see because apart from anything else, he 11 then got signed up by the IFA department and the IFA 12 area compliance would speak to the bank's compliance. 13 Q. Yes. We can take it, can't we, that between 14 December 2009 and his death in November 2012 EFG were 15 entirely satisfied that the deceased was a man of 16 honesty and probity? 17 A. That's correct. 18 Q. Based on, I would respectfully suggest, very thorough 19 investigations? 20 A. Well I would like to think so, yes. 21 Q. You would like to think so, yes. 22 I think you said that, notwithstanding the remarks 23 made by Mr Moxon Browne to you about the FCA or FSA's 24 investigation, Mr Perepilichny's account was left 25 untouched. It wasn't closed down or anything was it?</p> <p style="text-align: center;">Page 104</p>

26 (Pages 101 to 104)

<p>1 A. It wasn't closed down and in addition to that it never 2 came up as a concern when we were going through the FCA 3 review. 4 Q. Thank you. 5 He not only survived two and a half/three years of 6 enhanced due diligence but he survived anything raised 7 by the independent oversight body for banking? 8 A. That's correct. 9 Q. Just a final topic. A number of media reports were put 10 to you by Mr Skelton, the gentleman on my right. It 11 obliges me to ask you whether you accept this based on 12 your expertise and experience working with Russians, 13 amongst others, that media reporting may or may not be 14 accurate? 15 A. That's also correct, there's something called Kompromat. 16 Q. Yes, it's a pretty obvious proposition, I scarcely need 17 put it to you, and indeed we have seen it already in 18 this Inquest only three days in. But inaccurate media 19 reporting is particularly prevalent isn't it involving 20 Russian people, because it's exciting stuff for the 21 media isn't it? 22 A. That's correct. 23 Q. You would also accept I think, and I think you alluded 24 to it in relation to one gentleman, that some persons 25 that speak to the media may have their own agenda?</p> <p style="text-align: center;">Page 105</p>	<p>1 him, you stand by what you say in this statement to the 2 learned coroner, don't you? 3 A. Yes. 4 MR BEGGS: Yes. 5 Thank you very much. 6 THE CORONER: Thank you very much indeed. 7 A. Thank you. 8 THE CORONER: I think we better press on, because we've got 9 plenty to go haven't we. 10 MR SKELTON: In that case it will be Mr Seear, I think, 11 next. 12 DS MICHAEL SEEAR (sworn) 13 Questions from MR SKELTON 14 MR SKELTON: Mr Seear, could you give your full name to the 15 court, please. 16 A. Yes, my name is Michael Seear. I'm a Detective Sergeant 17 with Surrey Police. 18 THE CORONER: You are going to have to turn the volume up, 19 this is a huge room and those I'm afraid won't amplify. 20 Just so everybody right at the back can hear you. 21 A. Yes, I'm Michael Seear, I'm a detective sergeant with 22 Surrey Police. 23 MR SKELTON: Thank you. 24 You should have a bundle in front of you called 25 "hearing bundle witnesses".</p> <p style="text-align: center;">Page 107</p>
<p>1 A. That's correct. 2 Q. Whether it be political, financial or whatever? 3 A. Yes. 4 Q. That can fuel inaccuracy, can't it? 5 A. Yes. 6 Q. I say this in a neutral fashion, Mr Browder plainly has 7 an agenda, doesn't he? 8 A. Yes. 9 Q. You know what that agenda is in part? 10 A. In part, yes. 11 Q. Leaving aside what you may have read in newspapers, the 12 position that you leave this court with is that 13 Mr Alexander Perepilichny was a man of honesty, probity 14 and decency so far as you could ever see? 15 A. Until the point when he passed away, and the problem is 16 that obviously -- 17 Q. You're influenced by what you have read afterwards? 18 A. Yes. 19 Q. But that of course you have accepted may not be 20 accurate? 21 A. Yes, I mean I don't know. 22 Q. Just because it's repeated in the media does not make it 23 accurate, no? 24 A. It doesn't mean -- 25 Q. As we know from the past. Based on your experience of</p> <p style="text-align: center;">Page 106</p>	<p>1 A. I do. 2 Q. Could you open that, please, and go to tab 13. There 3 you should see an officer's report dated 4 21 December 2012. 5 A. I do. 6 Q. It's from you to the SIO of Operation Daphne. 7 A. That's correct, yes. 8 Q. Operation Daphne was the investigation into 9 Mr Perepilichny's death? 10 A. Yes it was, yes. 11 Q. The report runs to four pages, I think, and your name 12 appears at the end of it on page 92? 13 A. That's correct, yes. 14 Q. In fact it's -- I have run into, I think there are two 15 reports that run into each other on this so, sorry, just 16 to clarify, there's a report that finishes, the last 17 page of which we have on page 91. Then we have another 18 one starting on page 226, which is from the FLOs. 19 THE CORONER: I have four pages ... 20 MR SKELTON: Maybe I have some interposed pages. 21 THE CORONER: Page 4 of 4, do you have that? 22 MR SKELTON: Page 92 is the last page. 23 A. That's correct, yes. 24 Q. Thank you. 25 Is that report true to the best of your knowledge</p> <p style="text-align: center;">Page 108</p>

<p>1 and belief?</p> <p>2 A. Yes, it is.</p> <p>3 Q. Thank you. Overleaf, you can see under B some</p> <p>4 handwritten notes. Are they yours?</p> <p>5 A. I'm sorry, where am I looking?</p> <p>6 THE CORONER: Just go on and you will see the next tab has</p> <p>7 "B" on it.</p> <p>8 MR SKELTON: You should see some handwritten notes --</p> <p>9 A. Yes.</p> <p>10 Q. They are your notes, are they?</p> <p>11 A. Yes.</p> <p>12 Q. If you continue on all the way through to tab C, do you</p> <p>13 see another -- this one is called an email from you</p> <p>14 confirming SOCO didn't attend the scene, and that's been</p> <p>15 sent to Karina Gill?</p> <p>16 A. That's correct, yes.</p> <p>17 Q. Thank you, and you recollect writing that, there's</p> <p>18 a series of emails between you and Ms Gill?</p> <p>19 A. Yes, it's quite some time now but I accept that was my</p> <p>20 series of emails.</p> <p>21 Q. Thank you.</p> <p>22 Can I then start with your background. Were you</p> <p>23 a detective sergeant at the time?</p> <p>24 A. Yes, I was.</p> <p>25 Q. How long had you been a sergeant?</p> <p style="text-align: center;">Page 109</p>	<p>1 A. Where I can, yes, depending on how busy I am.</p> <p>2 Q. I understand. You had a conversation with</p> <p>3 Mark Nettlingham, is that the correct pronunciation?</p> <p>4 A. That's correct, yes.</p> <p>5 Q. He was the duty sergeant?</p> <p>6 A. So he would have been the response sergeant that would</p> <p>7 have gone to the scene first.</p> <p>8 Q. So he's not a detective?</p> <p>9 A. Correct.</p> <p>10 Q. Okay. Your conversation is designed to do what? Why do</p> <p>11 you have a conversation with him?</p> <p>12 A. His role would be to let me know the brief circumstances</p> <p>13 of what he's found at the scene, whether it's an</p> <p>14 incident that CID will ultimately investigate, because</p> <p>15 not all deaths require CID attendance or involvement.</p> <p>16 So I would have spoken to him about what he's found at</p> <p>17 the scene, his observations and ultimately whether</p> <p>18 there's a need for CID.</p> <p>19 Q. Could you give me the sort of criteria that trigger your</p> <p>20 engagement?</p> <p>21 A. Yes. So if there was any suspicion in his mind or his</p> <p>22 colleague's mind that something may not be all it seems</p> <p>23 at the scene of a death, then his responsibility would</p> <p>24 be to raise it with CID. So he almost passes the</p> <p>25 responsibility for investigation to us and then we will</p> <p style="text-align: center;">Page 111</p>
<p>1 A. I've been a sergeant since 2005, so approximately seven</p> <p>2 years at that time.</p> <p>3 Q. Had you had the opportunity to attend scenes of crime</p> <p>4 involving deceased victims before?</p> <p>5 A. Yes, I had, yes.</p> <p>6 Q. On how many occasions roughly?</p> <p>7 A. I would say probably around 15, but that's a rough</p> <p>8 estimate based on my time as a sergeant.</p> <p>9 Q. You say in your officer's report that at about 5.20 pm</p> <p>10 you became aware of an incident over the police radio.</p> <p>11 Why was it you that was getting the information?</p> <p>12 A. I was the duty CID Sergeant for that day.</p> <p>13 Q. Based?</p> <p>14 A. Based at Staines, so part of my role would be to listen</p> <p>15 out for incidents as they come in.</p> <p>16 Q. The suggestion initially was that there had been an</p> <p>17 incident but it wasn't clear if the man was still alive</p> <p>18 or had died?</p> <p>19 A. That's correct.</p> <p>20 Q. Who radioed in to you?</p> <p>21 A. I think I overheard it, I overheard the communications</p> <p>22 on the radio. I don't think it was specifically to me,</p> <p>23 it was the police radio in general.</p> <p>24 Q. Is it your responsibility to listen out for things that</p> <p>25 may engage the detectives?</p> <p style="text-align: center;">Page 110</p>	<p>1 decide whether to come out to the scene.</p> <p>2 Q. Does the fact that you had a conversation with him mean</p> <p>3 that he thought something was suspicious or was it just</p> <p>4 that you had become aware of things and wanted to talk</p> <p>5 to him in this case?</p> <p>6 A. I think it's the latter.</p> <p>7 Q. So you become aware of something and you speak to the</p> <p>8 duty Sergeant?</p> <p>9 A. Yes, I can't remember who phoned who first but</p> <p>10 I certainly spoke to him over the phone and I think he</p> <p>11 would have known I was working that day and I've dealt</p> <p>12 with him before, so he would have thought to speak to</p> <p>13 me, if he did phone me first.</p> <p>14 Q. Just lastly before we break, the information you would</p> <p>15 have at that stage, or had at that stage, was that it</p> <p>16 was a male deceased with no ID?</p> <p>17 A. That's correct.</p> <p>18 Q. No obvious injuries?</p> <p>19 A. Correct.</p> <p>20 Q. Do you mean by that "third party injuries"?</p> <p>21 A. Yes. I mean, he may well have had injuries that were</p> <p>22 consistent with how he came to be on the ground but the</p> <p>23 suggestion was there were no injuries that would cause</p> <p>24 the response officers to fear that someone else had been</p> <p>25 involved in his death.</p> <p style="text-align: center;">Page 112</p>

1 Q. Nothing to suggest any third party involvement at that
 2 time.
 3 **A. That's correct.**
 4 Q. What kind of things might suggest that?
 5 **A. That could be quite simply that he could have been hit**
 6 **by a vehicle, which may have been an accident, may have**
 7 **not. He could have come to harm by someone for reasons**
 8 **unknown, for example a domestic incident or something**
 9 **that we weren't aware of at the time.**
 10 Q. Or a robbery, presumably?
 11 **A. That's correct, that was one of the considerations.**
 12 Q. And he had a phone on him?
 13 **A. He did, I later found out he had two phones on him.**
 14 Q. When did you find that out?
 15 **A. I found that he had one phone on him when I was still in**
 16 **the office but when I got to the scene later on, I found**
 17 **that he actually had two iPhones.**
 18 MR SKELTON: Thank you.
 19 I wonder, sir, if we should leave it there for the
 20 break.
 21 THE CORONER: We will leave off there, could you be very
 22 careful not to talk to anybody about your evidence
 23 between now and 2.05 when we will begin again.
 24 Ms Hill, just before we break I was saying first
 25 thing this morning that we can't start until 11.00

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1 tomorrow and I wondered whether we might, just to look
 2 at what we've got to do tomorrow, whether for example we
 3 might be able to sit on. I mean, if need be until as
 4 late as 6.00 if everyone can manage -- I am just
 5 mentioning it now because it probably breaches the right
 6 to a family life, and it just gives people time, if it's
 7 possible just to make any arrangements, if that can be
 8 done.
 9 That's one possibility. The other is that we might
 10 only have half an hour at lunchtime because in these
 11 proceedings at least we will have started late, not
 12 until 11.00 and obviously we would have to have as many
 13 breaks as the stenographers needed, but I just suggested
 14 that perhaps everybody could consult, and lunchtime
 15 might be a good idea, just to see how much time we could
 16 give ourselves tomorrow. Because obviously, as you
 17 know, what I want to try and achieve is the best
 18 prospect of dealing with everything that we need to with
 19 Mr Browder tomorrow if at all possible. Obviously
 20 trying to balance to keep to the timetable at the same
 21 time as giving everybody the opportunity to deal with
 22 what they need.
 23 I will just leave that with everybody.
 24 MS HILL: Thank you, sir, I'll take instructions.
 25 THE CORONER: Then just before I forget, Friday and

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1 Tuesday -- this is really for my own team probably -- it
 2 would help me if we could take the lunch break between
 3 12.40 and 1.40, just something that I would need to do
 4 but which I could do for 20 minutes at 12.40. That's
 5 Friday and Tuesday.
 6 All right, thank you all.
 7 (1.05 pm)
 8 (The short adjournment)
 9 (2.11 pm)
 10 MR SKELTON: DS Seear, turning to the steps that you
 11 initiated to investigate the death, you started
 12 investigation enquiries as far as they weren't already
 13 underway?
 14 **A. Sorry, I'm having trouble hearing you.**
 15 Q. You started enquiries to identify the deceased?
 16 **A. That's correct, yes.**
 17 Q. You checked that house to house was underway?
 18 **A. I did.**
 19 Q. And it was?
 20 **A. It was, yes.**
 21 Q. Then at 18.00 hours you have a conversation with -- it
 22 says TDCI, what's the "T"?
 23 **A. He was a detective inspector, but at the time would have**
 24 **been a temporary detective chief inspector.**
 25 Q. Temporary Detective Chief Inspector Collwood?

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1 **A. That's correct, yes.**
 2 Q. Is he the sort of duty inspector at that time?
 3 **A. He would have been the duty CID inspector.**
 4 Q. CID inspector, I see. At that stage, what did you
 5 communicate to him?
 6 **A. So, I would have told him the updates, the nature of the**
 7 **sort of incident we had, the updates that I had from the**
 8 **officers at the scene, the hypotheses that I had set**
 9 **early on based on the limited information we had --**
 10 Q. Just to stop there, just on page 90 you can see
 11 hypotheses written down?
 12 **A. That's right.**
 13 Q. The most likely hypotheses, death following a fail to
 14 stop road traffic collision, so a hit and run?
 15 **A. That's it, yes.**
 16 Q. Death as a result of third party involvement, so either
 17 a murder or robbery that goes wrong?
 18 **A. Yes, the worst-case scenario, yes.**
 19 Q. Death due to natural causes?
 20 **A. That's right, yes.**
 21 Q. Heart attack, for example?
 22 **A. Yes, so they would have been set based on the limited**
 23 **information we had at that time but the idea is that as**
 24 **you get more evidence, more information, you can review**
 25 **those and change those as necessary.**

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1 Q. You had your discussion with DCI Collwood. You
 2 suggested that SOCO and photographic should attend, why?
 3 **A. So although at that stage we didn't think it was**
 4 **suspicious, it was common practice -- I mean this is**
 5 **five years ago -- but it was common practice to invite**
 6 **the SOCO and photographic to come to the scene, the idea**
 7 **being was that when you had finished all of your**
 8 **enquiries and you wanted to do a physical search of the**
 9 **body, you would want a SOCO there because if you were to**
 10 **turn the body over and find that there was an injury**
 11 **that we hadn't seen up to that point, the SOCOs would**
 12 **already be in place with the appropriate suits and**
 13 **gloves to be able to deal with it as a forensic**
 14 **examination.**
 15 Q. So conceivably, notwithstanding that the paramedic team
 16 had been working on him for quite some time trying to
 17 resuscitate him, you could still have found something
 18 which led it to being more highly suspicious?
 19 **A. It's possible, yes.**
 20 Q. Did you feel that this was a suspicious death at this
 21 stage?
 22 **A. No, absolutely not.**
 23 Q. But it could have become so?
 24 **A. It could have, yes.**
 25 Q. Photographic?

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1 **A. Well photographic, we don't have them any more but at**
 2 **the time they would have come out to take photographs of**
 3 **the scene, the position of the body, accepting the body**
 4 **would have been moved before they would have turned up.**
 5 Q. Did they actually ever do that?
 6 **A. No, I don't believe they did.**
 7 Q. Did DCI Collwood agree with you about getting SOCO to
 8 attend?
 9 **A. Yes, he did, yes.**
 10 Q. So you called them?
 11 **A. I believe it would have been me, yes.**
 12 Q. I think if you look -- if you want to look at your
 13 report again, you spoke to Leonor Wyborn and explained
 14 the incident and request for attendance at the scene
 15 with photographic. Is SOCO and photographic together?
 16 **A. They used to be separate, but about this time they did**
 17 **away with the photographic unit and SOCOs would have had**
 18 **the appropriate photography equipment to come and do**
 19 **just that.**
 20 Q. She said she's going to discuss it with a senior SOCO
 21 person, and will call you back. Then she calls you at
 22 18.30 and the push back you get at that stage is the
 23 on-call senior SOCO, who's from Sussex Police, had made
 24 a decision that they would only agree to attend if you
 25 believed the incident to be suspicious. And if so, it

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1 would be a full call-out with all of the resources as
 2 per a suspicious death?
 3 **A. That's correct, he was saying that it was either**
 4 **suspicious or it wasn't. If it was not, and the**
 5 **indications were at that stage that it wasn't, they**
 6 **would not come out.**
 7 Q. Did you communicate your view that you didn't think it
 8 was suspicious but it could become so?
 9 **A. Absolutely, yes.**
 10 Q. Why do you think they resisted that?
 11 **A. I wouldn't know. I know the SOCO was keen and happy to**
 12 **come out, I think she was overruled.**
 13 Q. Do you think there was a resources issue?
 14 **A. It may be, yes, I wasn't told why but that could be**
 15 **likely.**
 16 Q. Why didn't you insist?
 17 **A. I'm not their manager, I can only tell them what I have**
 18 **at the scene and what I would like them to achieve if**
 19 **they turn up. If they choose not to attend I have no**
 20 **power to make them attend.**
 21 Q. Had you said, "Yes, it's suspicious", hypothetically
 22 would that have triggered attendance, would they have to
 23 attend?
 24 **A. Yes, they would.**
 25 Q. Could you not have done that?

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1 **A. But that wouldn't have been correct because at that**
 2 **stage it wasn't suspicious.**
 3 Q. We will come on to whether you changed your mind at some
 4 point about that in due course.
 5 You did start to do some research. Were you just
 6 using a police computer to Google him?
 7 **A. So we would have had a RIO, which is a risk intelligence**
 8 **officer, that would have been based at the control room**
 9 **and I would have asked them to do what we call open**
 10 **source checks, so whatever we could get from open source**
 11 **on the internet about this individual, as well as**
 12 **internal police systems.**
 13 Q. So it says:
 14 "I learned that open source checks had revealed ..."
 15 Someone else has done them?
 16 **A. That's correct, yes.**
 17 Q. What did they tell you?
 18 **A. They told me that the gentlemen we believed we had was**
 19 **a Russian financier.**
 20 Q. Anything else?
 21 **A. No, that was all I was told.**
 22 Q. Does not the fact that a wealthy Russian financier
 23 suddenly dropping dead on a private estate render his
 24 death suspicious automatically?
 25 **A. Not on its own, people out jogging do unfortunately have**

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1 **a habit of being ill and dying. The fact that he was**
 2 **Russian would have made no difference. You have to go**
 3 **where the evidence takes you, his nationality would have**
 4 **been irrelevant.**
 5 Q. You had that information which you spoke to DCI Collwood
 6 about, did you? Did you tell him who he was?
 7 **A. Yes, I did. Yes.**
 8 Q. You also discussed the SOCO decision?
 9 **A. Yes, I did.**
 10 Q. What was his reaction?
 11 **A. I believe his reaction was very similar to mine.**
 12 **I haven't recorded what he said but I would be surprised**
 13 **if it was anything different.**
 14 Q. What you record here is you said to him DC
 15 Lawrence Burden -- who I think became the initial
 16 officer in charge of the investigation -- was en
 17 route --
 18 **A. That's correct.**
 19 Q. -- and you were going to await an update from him from
 20 the scene and you agreed that DC Burden could raise any
 21 concerns on attendance and DCI Collwood could decide
 22 whether a full call-out would take place?
 23 **A. That's correct, yes.**
 24 Q. However you both agreed to attend the scene
 25 irrespective?

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1 **A. That's right.**
 2 Q. Is it unusual for you both to have attended the scene
 3 notwithstanding a detective going there?
 4 **A. Not really, the reason I would have gone is because**
 5 **no one had actually seen this gentleman collapse. If**
 6 **someone had said that I saw him collapse it may have**
 7 **been different but at that time, because no one had**
 8 **evidenced him collapsing, we felt it was necessary to go**
 9 **out.**
 10 Q. What were you going to go out to check?
 11 **A. My intention would have been to approach with**
 12 **a detective's eye rather than a response officer's eye,**
 13 **to have a look, to review the decisions that had been**
 14 **made, to look at the body, look at whether there were**
 15 **any wounds, injuries, et cetera. To give a different**
 16 **perspective from a CID element.**
 17 Q. You then end up arriving at the scene at 8.15 pm. What
 18 had you done in the meantime? Were you back in the
 19 Staines -- still in the Staines office?
 20 **A. Yes, so I would have been writing notes down and trying**
 21 **to sort of not only look at the hypotheses but plan what**
 22 **resources we had, depending on how many witnesses we**
 23 **had, whether there are enough people at the scene to**
 24 **achieve the tasks and actions that I would have wanted.**
 25 Q. When you got to the scene, was Mr Perepilichny still in

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1 the road?
 2 **A. Yes, he was.**
 3 Q. Did you check him?
 4 **A. Eventually we did, yes.**
 5 Q. Did you satisfy yourself by your own visual inspection
 6 that the death wasn't suspicious from a physical
 7 perspective?
 8 **A. I did, yes.**
 9 Q. How did you come to that conclusion?
 10 **A. Mr Collwood and I examined the body in as much detail as**
 11 **we could, but it was starting to get dark at that stage.**
 12 **And I found that the man was dressed in running gear,**
 13 **there were no obvious injuries that I could see that**
 14 **would suggest defensive wounds, that he tried to fight**
 15 **someone off.**
 16 Q. Like what?
 17 **A. So for example marks to the arms, stab wounds, anything**
 18 **that would suggest third party involvement. There was**
 19 **nothing that suggested that he had been -- that there**
 20 **had been any high impact, for example by a vehicle. It**
 21 **all pointed to a jogger collapsing at the side of the**
 22 **road.**
 23 Q. You mentioned at the beginning of your evidence that you
 24 had been to scenes of sudden deaths before. Were you
 25 familiar with the kind of signs that are associated with

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1 a violent death?
 2 **A. I am, yes. Unfortunately I have been the first**
 3 **detective on the scene of a murder previously, so I kind**
 4 **of knew what I would be looking for at the time.**
 5 Q. Are you able to distinguish between the signs that
 6 result from the ambulance crew's interference with
 7 Mr Perepilichny as they were trying to resuscitate him
 8 and a more suspicious third party interference?
 9 **A. Yes, I believe so. It's common for the ambulance crew**
 10 **to still be there when CID officers arrive but the**
 11 **conversation they would have had with the response**
 12 **officers and me would have been around whether they had**
 13 **any suspicions about the death.**
 14 Q. In terms of the position of Mr Perepilichny, can you
 15 recall where he was in the road and which way he was
 16 facing?
 17 **A. Well I'm aware that the body had been moved before**
 18 **I arrived, so the body would not have been in the same**
 19 **position as when he was found.**
 20 Q. Moved from where? From the road?
 21 **A. Yes. I believe that he was seen -- he was seen to by**
 22 **the ambulance at the road. It's possible they could**
 23 **have moved him to administer first aid. So I don't know**
 24 **what position the body was in before I got there, other**
 25 **than --**

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<p>1 Q. Did you understand he'd been running up a steep hill? 2 A. Yes, I was aware he had been running up a very steep 3 hill in a gully, which was the steep side of the gully, 4 if that's the right terminology to use. 5 Q. In your report, page 91, about two thirds of the way 6 down, you say: 7 "When I spoke with DC Burden ... I became aware that 8 one of the witnesses had seen a female on a mobile phone 9 in the same stretch of road where the deceased had later 10 been found. This female had been walking up the less 11 steep incline in the general direction of where the 12 deceased was running from ie their paths would 13 eventually cross." 14 A. That's right. 15 Q. You again asked if house to house had been carried out 16 where this female had been seen and was told that it 17 already had but there were no leads. Did you ever 18 manage to find out who that was? 19 A. No, although I didn't have anymore to do with the 20 investigation after that day so whilst I was there and 21 involved, no, I didn't. 22 Q. Did you think that the disappearance of the woman was in 23 itself suspicious in the circumstances? 24 A. Not at all, I mean it's a residential area. The fact 25 that someone was walking along a road on its own</p> <p style="text-align: center;">Page 125</p>	<p>1 A. I believe that she was in the major crime team that were 2 dealing with the death at the time. 3 Q. So she's a police officer? 4 A. Yes, she is. 5 Q. Under tab C you can see your email. It's this first 6 paragraph I would like to ask you about, you say: 7 "To clarify, given the circumstances of what we were 8 facing, at the time I spoke with Adam Collwood and 9 suggested that, as in previous untimely deaths of this 10 nature (ie not overtly sus [that means suspicious] but 11 not 100 per cent non-sus) SOCO and photographic should 12 attend. This would be to give us a second opinion from 13 a forensic point of view and to obtain good quality 14 images far above the standard digital images we normally 15 get." 16 A. That's correct. 17 Q. That seems to be a slightly different test from the one 18 you were outlining before, where you have to say 19 "suspicious" and then they have to attend. This seems 20 to be something in between, you cannot rule out either 21 suspicious or non-suspicious and so SOCO ought to 22 attend? 23 A. Yes, well previously where there was that grey area 24 where we were fairly satisfied it was not suspicious, 25 they would come out, they would come out and assist,</p> <p style="text-align: center;">Page 127</p>
<p>1 wouldn't have been suspicious. 2 Q. You had a discussion with DCI Collwood and you can see 3 that starts at the bottom of that page, 91, and goes 4 into the next page. You both appear to have concluded 5 that: 6 "All the indications at the scene were that in the 7 absence of anything to suggest otherwise the death was 8 deemed not to be suspicious and instructions were given 9 for the body to be removed." 10 A. That's correct, yes. 11 Q. Was there still some concern about the lack of SOCO 12 attendance? I notice that you subsequently come to 13 write an email about it -- is that unusual to have to 14 sort of query why they didn't turn up? 15 A. My view at the time was that the decision had been made 16 and we just need to progress the investigation. I think 17 it was only some weeks later that I was asked to provide 18 the report that you've referred to, and specifically to 19 describe the detail that I had, or the dialogue I had, 20 with the SOCO. 21 I can only take it that the reason for that was that 22 someone else involved in the investigation wanted to 23 take that up with the appropriate managers. 24 Q. Just looking at the email you sent to Karina Gill -- who 25 is Karina Gill by the way?</p> <p style="text-align: center;">Page 126</p>	<p>1 effectively, but on this occasion they weren't or they 2 didn't. 3 Q. You couldn't insist, for the reasons you've given -- 4 A. No, I have had this discussion before. I don't manage 5 the SOCO staff. If they don't come out, they don't come 6 out. 7 Q. Can I just ask you to look at -- there's the incident 8 log, which you'll see under 15B. It starts at page 109, 9 so that's the incident log but the bit I would like you 10 to look at is at page 115, going into 116. 11 It's a difficult document to decipher who's written 12 it. Can you help with that? If you look at the entries 13 towards the bottom of page 115, there's a lot of -- 14 there's bits about CPR, the location, lack of injuries, 15 preservation of the scene. Would you have written all 16 of this? 17 A. No. 18 THE CORONER: I mean it says doesn't it if we go to 19 page 109, it says it's printed from the CAD browser, so 20 the CAD will be being completed will it and updated as 21 the incident goes on? 22 A. Yes, it would have been completed by the control room 23 sir. 24 THE CORONER: This isn't itself actually a CAD message, is 25 it, the document isn't but this looks like it's a print</p> <p style="text-align: center;">Page 128</p>

1 of it, doesn't it? I just don't know, but that's what
 2 it says.
 3 **A. That's correct, yes.**
 4 **Where it says "NTH" --**
 5 THE CORONER: What page are you on?
 6 **A. Sorry, page 115, sir, where halfway down it says "NTH"**
 7 **I would suggest that's probably "north", which is the**
 8 **northern desk for north Surrey.**
 9 THE CORONER: In the ordinary way, it will be information
 10 being logged. So for example people call in and someone
 11 will make an entry on the record?
 12 **A. Absolutely, yes, sir, yes.**
 13 THE CORONER: That's possibly what this is, isn't it?
 14 MS BARTON: Can I indicate, because it's in a slightly
 15 different format. It's the HOLMES copy of the CAD
 16 message.
 17 THE CORONER: Right, there we are.
 18 MR SKELTON: Do different people have access to this system
 19 and do all their communications get fed into it?
 20 **A. The iCAD, as we call it, would only be updated by the**
 21 **control room but it would be based on updates from the**
 22 **scene, which could be from me, Mr Collwood, the response**
 23 **officers. It's just a central log for all of the**
 24 **decision making fast time to be recorded.**
 25 Q. ND4 -- there's NT21?

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1 **A. NT21 is the sergeant, which I would suggest -- although**
 2 **I cannot be sure -- is probably Sergeant Nettlingham.**
 3 **ND4 is the 0would have been one of the area cars.**
 4 Q. What are you, are you on here?
 5 **A. I would have gone under my collar number, which was**
 6 **1865, but I can't see that on here.**
 7 Q. I think PC Wilson we understand was ND4, I think, and
 8 PC Pasley.
 9 **A. It's possible, yes, I take your word for that.**
 10 MS BARTON: There's an example, sir, just to assist, at
 11 page 118 of 1865.
 12 THE CORONER: Of 1865?
 13 MS BARTON: Yes.
 14 THE CORONER: Thank you, that's very helpful.
 15 That's you then?
 16 **A. Yes, it is.**
 17 THE CORONER: This would be you providing that information
 18 and then the CAD operator putting it on the system?
 19 **A. That's correct, yes, sir.**
 20 MR SKELTON: Thank you.
 21 Just going down to that entry that starts ND4:
 22 "Male has been worked on by ambulance for one hour,
 23 witness has spoken to MOP."
 24 Sorry back on page 115.
 25 **A. Yes.**

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1 Q. "MOP"?
 2 **A. Member of the public.**
 3 Q. "Attempted CPR. At this point ambulance have been in
 4 location no sign of external injury, we will treat as
 5 a scene at this time."
 6 A "scene"? Meaning what?
 7 **A. So potentially the gentleman himself can be a crime**
 8 **scene, within a crime scene.**
 9 Q. Then:
 10 "NTH [north] scene preserved and logs created NT21
 11 received the above update."
 12 Then overleaf, this is the critical bit:
 13 "This is an untimely death which should be treated
 14 as suspicious until shown otherwise. If there is the
 15 slightest doubt as to the circumstances of death, it
 16 should be treated as suspicious.
 17 "A detective inspector will be responsible for the
 18 effective management of any suspicious death on the
 19 division."
 20 That, again, just going back to your division of --
 21 or understanding or analysis of the scene, untimely
 22 death, which should be -- the assumption is that's
 23 suspicious until not? From this note.
 24 **A. Yes. I mean this is a note that is put on all CADs by**
 25 **the control room for any untimely death, but the reason**

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1 **for it is to not assume that a death is not suspicious.**
 2 **Which is why --**
 3 THE CORONER: Will that have been put on by the controller?
 4 **A. That's correct.**
 5 THE CORONER: Or the operator, the CAD operator?
 6 **A. That's correct, yes.**
 7 THE CORONER: So, what, if anybody's looking at it, they
 8 have that reminder. Is that the thinking?
 9 **A. That's right, yes.**
 10 MR SKELTON: Can you just quickly look at page 130, please,
 11 just to see the timing of when that went on? Do you
 12 have that?
 13 **A. Yes, I do.**
 14 Q. This gives you an idea of when things actually went on
 15 to the system I think, because it shows the timings on
 16 the left hand columns --
 17 THE CORONER: And it shows us who's put them on, doesn't it,
 18 the terminal --
 19 **A. I do know that 2236 would have been the operations room**
 20 **inspector, who would have put that on.**
 21 MR SKELTON: Right. So on 10 November at 17.42.10, 2236
 22 added that entry that I have just read out.
 23 **A. That's correct, yes.**
 24 Q. Doesn't that mean that this should have been treated as
 25 a suspicious death and SOCO should have been told to

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1 attend?

2 **A. Well you have to go in with an open mind but the idea is**

3 **that, as you review the evidence at the scene, you**

4 **consider the hypotheses and then what hypotheses you**

5 **manage to look at and maybe put aside would leave you**

6 **with the one hypothesis that in this case was remaining.**

7 **So, yes, you have to consider that it could be**

8 **a suspicious death, but that doesn't necessarily mean**

9 **that it is a suspicious death.**

10 THE CORONER: It means that is the position at, as it were,

11 17.42 --

12 **A. Yes.**

13 THE CORONER: -- and then the position may or may not change

14 as time passes and information is discovered? May do?

15 **A. That's right, otherwise every untimely death would be**

16 **treated as suspicious without any investigation.**

17 MR SKELTON: Is it the case then that applying the test

18 which the inspector is asking to be applied, that by the

19 time you were put in the position where you could

20 determine it was suspicious or not, you didn't have the

21 slightest doubt that this was a non-suspicious death?

22 **A. Based on the evidence I had, that's correct.**

23 Q. Well is that what you actually thought at the time,

24 "I don't have any doubt at all that this isn't

25 suspicious"?

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1 **A. Could I just clarify, are you talking at the end of my**

2 **involvement or when I first got involved?**

3 Q. During the period you had to make that decision --

4 THE CORONER: Did you come to that view I think is the

5 question --

6 **A. Yes, I did, yes.**

7 MR SKELTON: You did?

8 **A. Yes.**

9 Q. To clarify, that's on the basis of your attendance at

10 the scene and your inspection of the body?

11 **A. Yes.**

12 Q. The lack of witness evidence as to third party

13 involvement of any kind?

14 **A. Yes.**

15 Q. And what you had been told by the ambulance crew?

16 **A. Yes.**

17 Q. Anything else?

18 **A. I would imagine the enquiries made by the response**

19 **officers at the general scene to suggest that no one had**

20 **seen anything untoward.**

21 Q. What about the fact that there wasn't a witness who had

22 actually seen the moment of collapse? You had witnesses

23 who had seen just before, Mr Elias for example and

24 others.

25 **A. Yes.**

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1 Q. Then we had people who helped or tried to help, people

2 who called the emergency services --

3 **A. Yes.**

4 Q. -- but the actual moment of collapse was an unknown,

5 wasn't it?

6 **A. It was, yes.**

7 Q. Doesn't that give you some doubt in the circumstances?

8 **A. Initially it would be something that you would need to**

9 **consider, but as my involvement and the rest of the**

10 **team's involvement continued, it would have been clear**

11 **that that doesn't necessarily mean it's suspicious. It**

12 **would have been nice to find someone that saw him**

13 **collapse, but we didn't.**

14 Q. Is that because, as you said, he appeared to be jogging

15 and people die jogging?

16 **A. They do.**

17 Q. In your report, you say that you became aware of --

18 we're going back to tab A, the end of your report now,

19 please. You became aware at a later date -- this is

20 page 92 -- of reports making allegations of

21 Mr Perepilichnyy's involvement in giving evidence

22 against suspects in a Russian based fraud, and he was

23 apparently one of four persons who died and were linked

24 to that fraud. When did you first become aware of that?

25 **A. I think it was a few days to a week later.**

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1 Q. Did you give credence to that at the time?

2 **A. I didn't, because no one had spoken to me about that and**

3 **at first I didn't connect it was the same incident that**

4 **I'd been to.**

5 Q. Did anyone take steps to find out if that information

6 was available on the day of death?

7 **A. Well I asked, I asked for open source checks and**

8 **intelligence checks to be done but what checks they did**

9 **I can't be sure because I'm not in the control room, but**

10 **I certainly asked for all the checks we could get.**

11 Q. You got the results but you don't know the process? Or

12 the searches.

13 **A. Yes, I mean I don't know what systems they used but what**

14 **they give me is what they give me and I can only make an**

15 **assessment based on the evidence that I'm given.**

16 Q. If you had been aware of that kind of reporting, that it

17 appeared to be the death of a whistleblower, a serious

18 whistleblower, about a crime that may have been

19 committed in Russia, would you have then been able to

20 say, "I don't have the slightest doubt this is

21 non-suspicious"?

22 **A. No, I would have stopped everything and referred it to**

23 **Mr Collwood and suggested that this is not what it seems**

24 **to be.**

25 THE CORONER: Or it might not be?

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1 **A. Yes, it might not be but that would have given us**
 2 **a different line of enquiry to look at.**
 3 MR SKELTON: Do you think on that basis you would likely
 4 have concluded that for the purposes of SOCO this was
 5 a suspicious death and they needed to attend?
 6 **A. I think had I known that information at the scene**
 7 **I probably would have phoned SOCO back or raised it**
 8 **upline as far as I could. Bearing in mind it was**
 9 **a Saturday, depending on who was available, but as**
 10 **I said I wasn't given that information.**
 11 Q. To clarify, SOCO never attended the scene. Is that
 12 correct?
 13 **A. Not while I was there. I don't believe they did after**
 14 **I left.**
 15 Q. Had they attended the scene, in terms of the way
 16 evidence is gathered, what difference would that have
 17 made, just to clarify the basic work that they tend to
 18 do to secure and investigate a scene?
 19 **A. Well, once the body had been turned, if there was**
 20 **nothing visible or obvious to suggest that there was**
 21 **third party involvement, I suspect we would have cleared**
 22 **the scene anyway and waited for the postmortem.**
 23 Q. To hypothesise, if Mr Perepilichny had been poisoned
 24 somehow --
 25 **A. Yes.**

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1 Q. -- absent finding signs of third party involvement to
 2 administer that poison, would anything be done at the
 3 scene to check that?
 4 **A. No, there's only so much you can do. And we are ... we**
 5 **are really bound by just visual clues at the scene, you**
 6 **know, the police are not medical experts, the SOCOs will**
 7 **come out, do what they can but there's only a certain**
 8 **amount of work you can do at the roadside.**
 9 Q. What about searching the scene? I understand evidence
 10 was given by one of the officers who was responsible for
 11 some searching, that the perimeter that was searched was
 12 pretty small, 10 metres or so. Do you think you would
 13 have likely searched the area or SOCO would have asked
 14 for searches to be conducted or do they maintain
 15 a smaller scene around the body?
 16 **A. They would tend ... I believe -- you would probably have**
 17 **to ask them, but I believe they would first concentrate**
 18 **on the body and if they found something suspicious it's**
 19 **more likely that we would then reconsider our search**
 20 **parameters, the size of the scene and we would probably**
 21 **go down a different road in terms of the enquiries we**
 22 **would make.**
 23 Q. What kind of things, if you can give this example and
 24 I appreciate it's hypothetical, can SOCO find that you
 25 can't find?

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1 **A. Visually not much, but if there is something that their**
 2 **experience suggests is not normal, for example a bruise**
 3 **in the wrong part of the body given that a man has**
 4 **fallen out running and perhaps it's in a part of the**
 5 **body that's unusual, they would probably point that out**
 6 **and highlight that to us to say you need to be mindful**
 7 **of the fact there is a bruise or an injury here.**
 8 **But, as I said, at the time there was nothing**
 9 **visible that suggested that at all.**
 10 THE CORONER: It's hard to think, isn't it, of what extra
 11 investigations they might have done, although certainly
 12 had they found things obviously maybe the way they would
 13 recover items and package them and so on. That
 14 I suppose could be different but that does require there
 15 to be something that needs seizing, doesn't it?
 16 **A. Yes, and I think from memory there wasn't anything that**
 17 **I can recall, unless I've written it down but I can't**
 18 **remember anything being found at the scene that was**
 19 **significant that would have taken us in a different**
 20 **direction.**
 21 THE CORONER: What about photographs? Would they have taken
 22 any photographs of the area or the area with the body in
 23 it even if the body would have been moved? Would that
 24 be the kind of thing they would do if they came.
 25 **A. Yes, I mean I would have had a dialogue with them and**

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1 **suggested taking photographs from quite a way away,**
 2 **working inwards towards the body and all parts of the**
 3 **body that we could.**
 4 MR SKELTON: Would they have taken clothing?
 5 **A. They wouldn't have removed clothing at the scene.**
 6 Q. When you say "at the scene" --
 7 THE CORONER: They tend to come off at the postmortem.
 8 **A. They do, sir, yes.**
 9 **I've never known them to remove clothing from a body**
 10 **at where -- the location.**
 11 MR SKELTON: What about testing any objects like phones and
 12 things like that for a poison, for example?
 13 **A. I've never seen that but I think, again, it would be**
 14 **unusual to start doing those tests at the roadside.**
 15 **They would probably want to take it to a sterile**
 16 **laboratory and do such tests away.**
 17 Q. The investigation of Mr Perepilichny's death I think
 18 was taken over by a colleague of yours, DC Burden?
 19 **A. Yes, he, when we left, the idea was that he would submit**
 20 **the paperwork to the coroner's office and would complete**
 21 **a coroner's file.**
 22 Q. What further involvement did you have after your
 23 attendance at the scene, beyond what we have seen in
 24 terms of the email about the SOCO issue?
 25 **A. I would have reviewed the crime information update and**

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<p>1 I put a comment on there, but after that day I had no 2 more involvement. 3 Q. That's, I think, is that the comment that you make on 4 page 92, which is about the identification issue? 5 A. That's correct, yes. 6 Q. Yes. That isn't relevant to the circumstances of the 7 death, is it? 8 A. No, it's not. 9 Q. Any further involvement or any other information you 10 have that might be relevant to how Mr Perepilichny 11 might have died? 12 A. None at all. 13 MR SKELTON: Thank you. 14 Questions from MR MOXON BROWNE 15 MR MOXON BROWNE: Sergeant, would you look in the hearing 16 bundle at page 93, which is, I think, your notebook. 17 Am I correct that this is your notebook? It seems 18 a slightly different format than some we have seen but 19 perhaps this is a sergeant's notebook, I don't know. 20 A. This is called an investigator's notebook, that's 21 commonly used by CID. 22 Q. It's CID rather than uniform, perhaps? 23 A. Correct, yes. 24 Q. Thank you. 25 Then if we go forward to a passage you've been taken</p> <p style="text-align: center;">Page 141</p>	<p>1 taken at all to make any contact with the premises? 2 A. Right, okay, well I did suggest that at the time, as per 3 my notes but what I won't be aware of is everything else 4 that's going on at the scene and what the resources are. 5 Q. If I may say so, sergeant, a very sensible suggestion. 6 Would you have expected a notebook entry to be made of 7 what the occupants of that house had to say? Even if 8 a formal statement wasn't taken? 9 A. Absolutely yes. 10 Q. You're aware that wasn't done? 11 A. Sorry? 12 Q. You're aware that wasn't done? 13 A. I am now, yes. 14 Q. In fact, apart from a formal statement about telephones, 15 Mrs Perepilichnaya was never asked to give 16 a statement -- 17 MS BARTON: That's not right, sir. She never gave 18 a statement, there's clear evidence that she was asked. 19 MR MOXON BROWNE: I am sorry, I was not aware of that. 20 MS BARTON: It is in the papers. 21 MR MOXON BROWNE: Perhaps we can look at the evidence about 22 being asked. 23 I'm sorry, I put that question on the wrong premise, 24 apparently she was asked ... anyway, there is no 25 statement as far as you know?</p> <p style="text-align: center;">Page 143</p>
<p>1 to on page 95 -- well first perhaps on page 94 under 2 17.38, not a good prognosis, then at 17.38: 3 "Advised that male is now deceased. 4 "No ID on him. No obvious injuries consistent with 5 third party involvement and they have found a mobile on 6 him with an email to: Alexander Perepilichny [and then 7 the address] ... have agreed that enquiries are made at 8 this address." 9 At this time you were of course at Staines but you 10 were in contact by radio and/or telephone with the scene 11 and you were effectively directing operations from your 12 seat? 13 A. That's correct, yes. 14 Q. Then later you travelled to the scene but at this stage 15 you're in charge, albeit not there, and people are doing 16 what you suggest or order them to do? 17 A. Yes. 18 Q. It is the fact that although you instructed at around 19 about 17.38, or a bit later, that enquiries be made at 20 The Coach House that nobody in fact did that until 21 DC Burden and the woman police officer visited much 22 later? 23 A. I take your word for that, I'm not sure. 24 Q. You're not sure whether that is -- I do not think during 25 the currency of your involvement that any action was</p> <p style="text-align: center;">Page 142</p>	<p>1 A. If that's what you say, yes. 2 Q. It's not what I say, but what Ms Barton -- 3 THE CORONER: If someone won't give one ... 4 A. I'm not aware whether she refused or not. 5 THE CORONER: But if someone refuses -- 6 A. We cannot make them give a statement. 7 MR MOXON BROWNE: No. 8 Then going forward to 18.30, 6.30, you deal with 9 SOCO and then at the end you say: 10 "I will update DCI Collwood and he can decide if 11 full call-out (I did advise him that the deceased may be 12 Russian but not aware at that time that Mr Perepilichny 13 may be a Russian financier) open source checks have 14 suggested." 15 That looks like something added later, but it comes 16 before an entry for 19.05. Can you help about that? 17 A. Sorry, are you suggesting that -- 18 Q. You say that DCI Collwood would decide if there is to be 19 a full call-out and then you say in brackets: 20 "I did advise him that the deceased may be Russian 21 but not aware at that time that Mr Perepilichny may be 22 a Russian financier." 23 And you say open source checks have suggested this. 24 I just wondered when the words in brackets were 25 added. It would seem that they were added before 19.05,</p> <p style="text-align: center;">Page 144</p>

1 but they read rather oddly. Am I missing something?
 2 **A. No, I think I would have started writing that paragraph**
 3 **at 18.30 or 6.30 pm. It's possible I had updates on the**
 4 **phone whilst I was writing that and then would have**
 5 **added that as I wrote it but they're contemporaneous**
 6 **notes, which means they were written as I got the**
 7 **information.**
 8 Q. I think what I need to know is whether when we see
 9 a time, like 19.05, is that you later saying, "This is
 10 what happened at 19.05" or is that you saying, "At 19.05
 11 this is what I'm writing?"
 12 **A. Well, from memory, these were all contemporaneous up**
 13 **to -- including that point as well. So if you're asking**
 14 **me whether the entry at 19.05 was written at the time,**
 15 **I think it was.**
 16 Q. Yes. So however it came about, you wrote that, the
 17 words above, before 19.05?
 18 **A. Yes, that's correct.**
 19 Q. That means that by 19.05 someone had told you that open
 20 source indicated that Mr Perepilichny was a Russian
 21 financier.
 22 **A. That's correct, yes.**
 23 Q. I want to be quite clear how that had come about. You
 24 say it was an IRO who produced that information?
 25 **A. It's actually a RIO, an R-I-O, that would have obtained**

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1 **that information, but from that entry I can't remember**
 2 **whether the RIO gave that to me over the phone or that**
 3 **would have gone to one of the officers at the scene, who**
 4 **then told me over the phone later.**
 5 Q. The origin of the information is a RIO?
 6 **A. Yes.**
 7 Q. That's what I wanted to establish. These are
 8 intelligence officers who are trained to use open source
 9 effectively, sometimes very quickly?
 10 **A. Yes.**
 11 Q. I think you're aware that at that time, that's to say on
 12 10 November 2012, Mr Perepilichny had a very
 13 substantial internet footprint?
 14 **A. I wasn't aware on that day.**
 15 Q. No. You are now though?
 16 **A. Yes.**
 17 Q. Yes. A question that arises, which I would like you to
 18 deal with so far as --
 19 MS BARTON: Sir, this is going beyond, it seems to me, the
 20 scope of an inquest. It's now trespassing the area of
 21 the adequacy of the police investigation.
 22 It's proper of course to ask questions about what he
 23 saw at the scene and so forth but what other
 24 investigations might have been made later when the body
 25 has been removed or has been pronounced dead appears to

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1 me, in my submission, to be beyond the scope of an
 2 inquest and the statutory restrictions upon it.
 3 MR BEGGS: May I raise a different concern, which is not for
 4 the first time we have assertions as fact. I am not
 5 certain from having read the papers that there is
 6 evidence of an internet footprint.
 7 THE CORONER: I have some sympathy, I don't want to be
 8 overcritical but one does have to be very careful about
 9 that because, as you say, I mean I certainly don't know
 10 that, maybe we could find out.
 11 Mr Moxon Browne, are you nearly at the end of
 12 this -- Ms Barton has her point. If there is just one
 13 more question coming I think there might just have been
 14 one more or was that it.
 15 MR MOXON BROWNE: I'm very ready to take a hint, sir.
 16 THE CORONER: If there's one more and if you can avoid
 17 the -- I think it's the sort of comment bit before the
 18 question comes that tension is being ...
 19 MR MOXON BROWNE: Sir, I think it's the second time in the
 20 course of this -- the first time in my professional
 21 career, but the second time in this Inquest where it's
 22 been suggested that I'm putting things without a proper
 23 factual basis. The short answer to what the factual
 24 basis for the assertion that there is a substantial
 25 internet footprint lies under tab 1 of bundle 1, the

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1 documents are there and anyone can look at them.
 2 THE CORONER: The point is really being made that to avoid
 3 us just having to check whether in your preamble to
 4 a question there's a basis for it or not, it would be
 5 simpler if you could miss that bit out -- I think that
 6 was the point -- and just go to the last bit.
 7 MR MOXON BROWNE: I would like people to assume that
 8 I wouldn't put a question --
 9 THE CORONER: No, anyway if you could just do the end bit,
 10 the bit with the question mark.
 11 MR SKELTON: Sorry to rise just to add to this, if there's
 12 an assertion being made that there was a substantial
 13 internet footprint on the day of Mr Perepilichny's
 14 death in 2012 I would like to see that evidence for
 15 myself, because the evidence I have seen postdates --
 16 within days of the death there's a wealth of evidence
 17 clearly, but the actual time of death I'm not so clear
 18 and I would like to know exactly what it is.
 19 THE CORONER: There may be a first time for everything,
 20 Mr Moxon Browne, it may be you have strayed just this
 21 once.
 22 MR MOXON BROWNE: Am I being invited --
 23 THE CORONER: No, you're not really. Just one more on this
 24 point if that's it.
 25 MR MOXON BROWNE: I think that the coroner has been

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1 interested in what if any difference a failure to
 2 realise who Mr Perepilichny was on the day of his
 3 death, what difference that may have made. We have
 4 established that SOCO might have come, there might have
 5 been photographs and so on.
 6 Can I just suggest this to you, as I think you must
 7 have realised, of course the important thing is that by
 8 14 November, when the first postmortem was carried out,
 9 still it is said nobody knew who he was. You appreciate
 10 that?
 11 **A. I take that.**
 12 MS BARTON: I think that's a bit of a wide question, we did
 13 know who he was. I think it's a question about what we
 14 knew about his background.
 15 THE CORONER: Yes, I think certainly his identity had been
 16 established by the time of the postmortem examination.
 17 MR MOXON BROWNE: That's really the point, isn't it? That
 18 postmortem was carried out on the basis that there was
 19 nothing remotely suspicious and Dr Ratcliffe has said he
 20 would not have proceeded if he had known anything of the
 21 background.
 22 **A. Sir, you are asking me to comment on matters that took**
 23 **place after my involvement ended. And all I can say is**
 24 **that I only had involvement on 12 November. We had**
 25 **identified who he was but I can't make any comment on**

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1 **the postmortems because I wasn't involved.**
 2 MR MOXON BROWNE: That's one answer and I was invited to put
 3 one question, I have had one answer.
 4 Can we look at a little clip of documents which
 5 I don't think are in the bundle, which is why we've put
 6 them together, which concern you. They are records that
 7 you were involved with. (Handed)
 8 THE CORONER: I am going to end up putting it,
 9 Mr Moxon Browne, just at the back of the file you very
 10 kindly gave us the other day but I'll have it out for
 11 the moment.
 12 MR MOXON BROWNE: Can you help us as to what this document
 13 is? It has your name at the top left-hand corner on
 14 page 1, at the top right-hand corner, and then where the
 15 document starts, we see it was extracted on 13 May 2014
 16 by yourself. Where did you get it from?
 17 **A. It's likely I printed this from the crime information**
 18 **system.**
 19 Q. Yes. Did you have any responsibility for input into the
 20 document?
 21 **A. I did, yes.**
 22 Q. You did. There's one entry on the second page, marked
 23 page 2 in the top right-hand corner, which seems to
 24 probably have come from you. It's made on 11 November,
 25 that's the day after the death, at 8.55, nearly

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1 9 o'clock:
 2 "I, there seemed on the face of it to be
 3 non-suspicious. No one had been identified who had
 4 actually seen the victim collapsed. It was only later
 5 in the investigation that the witness Eugene Elias came
 6 forward telling officers about the male he saw running
 7 up the fairly steep part of Granville Road, this was
 8 approximately 200 yards prior to where the deceased was
 9 found so it would seem to be a very short time prior to
 10 collapse. Various hypotheses considered which were
 11 death as a result of a road traffic, third party
 12 involvement or natural causes."
 13 Then you rehearse the ambulance crew and ruling out
 14 robbery and saying that in the absence of other
 15 evidence, the death was deemed to be non-suspicious.
 16 Why, in the evening of the day after this event
 17 which had been non-suspicious, was it appropriate, or
 18 what triggered the need to record how you had come to
 19 that view? Was someone asking questions or what
 20 happened?
 21 **A. No. If you look at the entry immediately prior to that,**
 22 **you will see that that was put on at quarter past**
 23 **midnight, and I suspect that it was simply something**
 24 **I waited to do the following day. That particular**
 25 **system only one person could access it and update it at**

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1 **any one time and it's important for others that review**
 2 **those sorts of incidents to ensure that a supervisor has**
 3 **put some comment on there to say that there has been**
 4 **supervision at a particular investigation.**
 5 Q. I see. Very well. If we can move forward in that same
 6 bundle to a different document, page 6, can you explain
 7 to us what the origin of a document of that sort is?
 8 It's plainly been reproduced in a standard format, but
 9 how did this document start life?
 10 **A. So this is called an iCAD, so whenever someone would**
 11 **phone an incident into the police, it's effectively**
 12 **a log of callers' details, it would be provenanced**
 13 **within the force control room, updated by the force**
 14 **control room personnel. And it would continue being**
 15 **open until the incident is deemed to be dealt with or**
 16 **enough information has been obtained by the officer such**
 17 **as myself --**
 18 Q. Is this maintained on a computer?
 19 **A. It is, yes.**
 20 Q. Unless someone needs to access it for purposes such as
 21 a court case or an inquest, it remains as computer data?
 22 **A. Well, yes, I mean it will be on the computer, it's an**
 23 **electronic record.**
 24 Q. Yes, it's not printed out as paper?
 25 **A. It might be.**

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<p>1 Q. It might be, very well. 2 If we just look through that, we'll see that it 3 contains some hard information and a lot of computer 4 marks, until we come to page 15, which is page 10 of 13 5 of this printout, where it says: 6 "1865 ..." 7 I think that's you, that's your shoulder board? 8 A. That's right, yes. 9 Q. "... have liaised with Adam Collwood, who want SOCO and 10 photographic to the scene. And then DC will turn out." 11 That was to be DC Burden, wasn't it? 12 A. That's correct, yes. 13 Q. "Deceased remain in situ until DC arrives. ND4 will 14 update. Out to FCIG ..." 15 They control SOCO? 16 A. I don't know who that is. I don't know who FCIG is, I'm 17 afraid. 18 Q. Ops 2 I think do control SOCO? 19 A. No, ops 2 is -- they are the second line manager of the 20 force control room staff, so they will report to the 21 inspector in the control room. 22 Q. I think if you want to get SOCO to a scene you would 23 have to go through ops 2? 24 A. You would have to go through the control room, whether 25 ops 1 or ops 2 deal with it, it doesn't matter.</p> <p style="text-align: center;">Page 153</p>	<p>1 "Open source research would indicate that the 2 deceased was a Ukrainian/Russian financier." 3 Then over the page on 30 more information: 4 "Neighbourhood team to be made aware CID on call. 5 Media to please be advised ..." 6 Is that something which is standard or only an 7 instruction that's given in certain cases? Were you 8 expecting the media to be -- 9 A. Not at all, but it's a consideration we give for these 10 sorts of incidents. And there are two reasons. 11 The first is because there may be media enquiries if 12 someone contacts the media. 13 But also it may be that we use the media for any 14 appeals for witnesses, or certainly ask them. 15 Q. Yes. You say appeal for witnesses. The local security 16 people at St George's Hill approached you more than 17 once, I think including when you were -- 18 MS BARTON: Sir, we are now trespassing beyond the scope of 19 this inquiry, we are now into days later when the 20 security teams are ringing up. 21 MR MOXON BROWNE: No, I'm talking about your attendance on 22 the scene, sergeant. I think that the local security 23 approached either you or DCI Burden, he can tell us if 24 it wasn't you, offering sight of the CCTV, which of 25 course is quite short-lived, it's rubbed out within</p> <p style="text-align: center;">Page 155</p>
<p>1 Q. From Experian -- that's a database you can access from 2 the internet? 3 A. Yes. 4 Q. "Details of male are ..." 5 Then if we look to the end we can see that there's 6 a certain amount of computer chatter but no hard 7 information and the document ends on page 18, but 8 page 13 of 13. 9 A. Yes. 10 Q. Can you, from your experience of the way these kind of 11 documents are produced, explain why that document stops 12 where it does? 13 A. No. I didn't print this out, I have no knowledge of why 14 this appears like this. This is not how the iCADs 15 normally appear if you print them straight from the 16 Surrey Police computers. This may have been a format 17 issue but you would have to ask the person that printed 18 it off and produced it. 19 Q. Yes. There is a full version of the document on the 20 following page, 19. I think we can pick up the point at 21 which -- yes, if we look on page 29, about two or three 22 inches down, we can see, "From Experian details of the 23 male are ..." 24 Alexander Perepilichny, the date of his birth and 25 then:</p> <p style="text-align: center;">Page 154</p>	<p>1 a few days. Do you remember that? 2 A. I don't, no. 3 Q. No. With hindsight -- perhaps you don't need 4 hindsight -- there were a number of opportunities 5 missed, weren't there, on this evening? 6 A. I'm not sure what opportunities you're referring to. 7 Q. There is a branch within Surrey Police which you 8 referred to as "special branch", isn't there? 9 A. There is. 10 Q. Given that this was a Russian -- leaving aside what you 11 may or may not have seen on Google -- but given that 12 this was a Russian financier found dead in a rather 13 exclusive part of Weybridge or the suburbs and given 14 possibly misconceived perceptions about that community, 15 did you not think it might be a good idea to put through 16 a call to special branch? 17 A. Not at all, no. 18 Q. I do not know whether it's a comment or a criticism 19 about you, but when Surrey Police's gold group were 20 looking at this incident and seeing what might be 21 learned from the way it was handled -- 22 MS BARTON: Sir, this is yet another example of post-event 23 analysis. He has answered that he wouldn't have 24 contacted special branch. 25 THE CORONER: Quite.</p> <p style="text-align: center;">Page 156</p>

1 MR MOXON BROWNE: Perhaps I could just finish.
 2 THE CORONER: Is this the last one?
 3 MR MOXON BROWNE: There are three areas where it appears the
 4 opportunity was missed, is the word I used, to raise
 5 this step as a concern to senior management within
 6 Surrey Police, referral to special branch. So somebody
 7 seems to have thought that was something you should have
 8 done, it was a missed opportunity.
 9 I was wondering if you accept that?
 10 **A. I don't accept it, and the reason I don't accept it is**
 11 **that you would then refer every untimely death of**
 12 **a Russian person to special branch.**
 13 Q. Yes.
 14 **A. Well then why would you do that?**
 15 MR MOXON BROWNE: Thank you.
 16 Questions from MS BARTON
 17 MS BARTON: I just have one issue I want to cover. You have
 18 been referred at some length to the iCAD message.
 19 **A. Yes, ma'am.**
 20 Q. Can we just establish exactly what that is, where it
 21 emanates from and how it is put together?
 22 First of all, an iCAD message, is that a computer
 23 generated document?
 24 **A. Yes, we don't normally refer to it as an iCAD message**
 25 **but the iCAD is computer generated and it's typed as the**

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1 **incident comes in, effectively.**
 2 Q. Is an iCAD created for every incident?
 3 **A. It should be, but the policies have changed over the**
 4 **years, I don't know.**
 5 Q. But your understanding is it should be?
 6 **A. Yes. Certainly for an incident like this, yes.**
 7 Q. Does it create a running log of the incident as it
 8 evolves?
 9 **A. Yes, it does.**
 10 Q. The information is initially put on, is it, by computer
 11 operators in the control room?
 12 **A. That's correct, yes.**
 13 Q. What are those entries based upon?
 14 **A. They will be based upon information given by the people**
 15 **that phone it in, potentially other witnesses that could**
 16 **phone in separately, information on the crime systems or**
 17 **any other police systems, open source checks, updates**
 18 **from officers at the scene, direction from people like**
 19 **myself. There is no hard and fast rule.**
 20 Q. Any information which comes into the control room in
 21 connection with this incident for which the iCAD has
 22 been opened, the intention is to enter it on to the
 23 iCAD?
 24 **A. It should be, yes, ma'am.**
 25 Q. Then if you, as an officer who are involved in the case,

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1 want to enter something on to that iCAD later, can you
 2 do that when you are back at control?
 3 **A. Yes, you can.**
 4 Q. We see one example of that with your entry after
 5 midnight, that you were taken to?
 6 **A. Are you referring to the crime information system entry?**
 7 Q. Yes. Is that a different document?
 8 **A. It is, yes.**
 9 Q. That's what I want to come to. The iCAD is the running
 10 log?
 11 **A. Yes.**
 12 Q. And the crime information system is what?
 13 **A. So the iCAD is fast time, while the --**
 14 THE CORONER: You can't get back into that and either change
 15 an entry or put one in in a sequence?
 16 **A. You cannot change, but you can add an entry later.**
 17 THE CORONER: It would show the time that the entry went on?
 18 **A. It would, yes, but the crime information system is**
 19 **generally generated when you have an investigation that**
 20 **will be -- it's all to do with recorded crime, which is**
 21 **a whole other debate but essentially because we had an**
 22 **investigation from response officers and CID we would**
 23 **have generated the crime information system.**
 24 MS BARTON: That's the computer document for the officers
 25 who are working on the case at any given time?

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1 **A. It is, however the major crime team might not use that**
 2 **because they will use a HOLMES system, which is**
 3 **different.**
 4 Q. Yes, okay. We have essentially three computer records
 5 which are timed. Firstly the iCAD, which is timed as
 6 entries are made?
 7 **A. Correct.**
 8 Q. Then the crime information system, which again is timed
 9 as entries are made and show who's made them?
 10 **A. Yes, that's correct.**
 11 Q. Then there's the major incident team, which uses the
 12 HOLMES system which is for major enquiries?
 13 **A. That's correct, yes.**
 14 MS BARTON: Thank you very much indeed.
 15 THE CORONER: Thank you very much indeed, thank you.
 16 MR SKELTON: We may either have a short break now or press
 17 on with DCI Collwood or DI Collwood.
 18 THE CORONER: How are you managing down there? Would you
 19 like a break?
 20 MR SKELTON: If we can keep it to ten minutes.
 21 THE CORONER: Yes, we certainly will.
 22 (3.12 pm)
 23 (A short break)
 24 (3.24 pm)
 25 MR SKELTON: Mr Collwood.

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1 DCI ADAM COLLWOOD (affirmed)
 2 **A. Adam Collwood, civilian police manager, Surrey Police.**
 3 **Questions from MR SKELTON**
 4 MR SKELTON: Thank you.
 5 You were a police officer at the time of the index
 6 events?
 7 **A. Indeed, yes.**
 8 Q. You've now I think retired from the force. Is that
 9 correct?
 10 **A. That's correct.**
 11 Q. When did you retire?
 12 **A. In March of this year.**
 13 Q. At what rank?
 14 **A. I was a detective chief inspector.**
 15 Q. At the time that you were involved with the initial
 16 stages of the investigation into Mr Perepilichny's
 17 death, you were a training or trainee --
 18 **A. Temporary chief inspector, a role which I had been doing**
 19 **at that point for about 15 months.**
 20 Q. Right. Can I ask you whether or not you were present
 21 during the evidence of your former colleague, DS Seear
 22 this afternoon?
 23 **A. No.**
 24 Q. You weren't?
 25 **A. No.**

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1 Q. What I would like you to do is to look at some of his
 2 evidence as he recorded it at the time, which is in the
 3 witness bundle you have in front of you under tab 13,
 4 please.
 5 Are you familiar with this document? Have you seen
 6 it recently?
 7 **A. Not recently, no.**
 8 Q. Okay. One document I can show you which you have,
 9 I think, seen, is your own notebook or part of it, which
 10 is over on tab 14. Can you just have a quick look at
 11 that?
 12 **A. Yes, those are my original notes.**
 13 Q. That's your entry?
 14 **A. Yes.**
 15 Q. As we understand it, that's an entry dated 20.10, so ten
 16 minutes past 8 pm on 10 November?
 17 **A. Yes.**
 18 Q. But in fact you had had involvement with Mr Seear prior
 19 to that, Detective Sergeant Seear prior to that?
 20 **A. The line before that, the top entry on page 11 is:**
 21 **"18.55, Granville Road, St George's Hill,**
 22 **Weybridge."**
 23 **I would have been on call that weekend and that's**
 24 **when I would have received the initial call probably**
 25 **from Sergeant Seear.**

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1 Q. Yes. So the details of the discussions you had with
 2 DS Seear I think are in his written report, which we can
 3 see on page 89 under tab 13A.
 4 Can I just take you to that, please.
 5 **A. Yes.**
 6 Q. He had become aware as the duty sergeant, or duty
 7 detective sergeant, about Mr Perepilichny's death and
 8 had initiated various forms of investigation, including
 9 identification, house to house, securing the scene and
 10 the like.
 11 **A. (Nods)**
 12 Q. He then had some contact with you.
 13 **A. Yes.**
 14 Q. He says on page 90, as you can see:
 15 "As a matter of course I contacted the on-call duty
 16 inspector [that is you]."
 17 This was at 6.00 pm?
 18 **A. Yes.**
 19 Q. Do you have that on page 90?
 20 **A. Yes.**
 21 Q. "... we discussed the investigation. I explained that
 22 there didn't seem to be any obvious reason for the
 23 death, although the ambulance crew had apparently
 24 suggested the deceased may have suffered a heart
 25 attack."

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1 He suggested that SOCO and photographic should
 2 attend while the body was in the road which you,
 3 DCI Collwood, agreed with?
 4 **A. Yes.**
 5 Q. Do you remember this conversation?
 6 **A. We had a conversation about whether or not SOCO and**
 7 **photographic should come out. At that time, and my**
 8 **experience prior to that had been that quite often we**
 9 **would have a conversation with the senior SOCO on call,**
 10 **discuss the matter and sometimes they would come out.**
 11 **At that point in time, I think that we were going**
 12 **between a unitary response, which was purely Surrey, to**
 13 **a collaborated response, which was Surrey and Sussex**
 14 **together. The MOU was somewhat different at that point,**
 15 **because the conversation we had was to the -- or the**
 16 **conversation that was later relayed to me by**
 17 **Sergeant Seear was that he had had a conversation and**
 18 **they said, "Well, if it's suspicious death we are coming**
 19 **out to it with bells and whistles", as in it's a full**
 20 **call-out, "but you need to have made that decision**
 21 **first".**
 22 **And subsequently, as a result of the conversation**
 23 **with Sergeant Seear, I said, "Well, we're not at that**
 24 **point able to make that decision because I have not been**
 25 **to the scene and I haven't made that assessment".**

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<p>1 Q. You dipped your voice at the end, would you mind 2 repeating that final sentence? 3 A. I said to him that I had not been to the scene, we could 4 not make that initial assessment until I had been there 5 and seen for myself. 6 Q. Just before I explore in more detail the reasoning 7 behind your decision in that regard, can I just show you 8 page 130, which is part of the CAD system record. It's 9 a timed entry, which you can see at 5.42 pm, page 130 10 under tab 15. 11 A. Sorry, under tab 15? 12 Q. Yes. Under 15C. 13 A. Sorry, page 130? 14 Q. Yes. 15 THE CORONER: Top right. 16 MR SKELTON: Do you have it? 17 A. Yes. 18 Q. Okay. These are all helpfully timed precisely as to 19 when it's entered on the system and there's a general 20 entry there, which we're told would be the case as 21 a matter of routine in such circumstances, where it 22 says: 23 "This is an untimely death which should be treated 24 as suspicious until shown otherwise. If slightest doubt 25 as to the circumstances should be treated as suspicious.</p> <p style="text-align: center;">Page 165</p>	<p>1 make an assessment based on the information I'm provided 2 with, either that I find for myself by attending the 3 scene or by speaking to people at the scene. 4 MS BARTON: Sorry, sir. I'm struggling to hear, perhaps the 5 witness can keep his voice up. 6 THE CORONER: It's a big room, would you mind. 7 MS HILL: Could he repeat that answer, I am sorry. We could 8 not hear at all here. 9 A. The document itself lays out in the starkest terms what 10 is expected of me. 11 It's then incumbent on me, as the senior most 12 responsible person at the time, to then attend and make 13 that decision for myself based on what's presented and 14 based on what material I accrue at the scene. 15 MR SKELTON: Can I go back to explore your initial decision 16 making in conversation with DS Seear and then your 17 decision at the scene as well. 18 If you could go back to 13A, page 90. You are 19 recorded as agreeing with DS Seear that SOCO and 20 photographic should attend while the body was in the 21 road, and that's what he then tried to effect. 22 A. Yes. 23 Q. Why did you agree? 24 A. Because that was normal practice that I had used on 25 a number of previous occasions to call-out SOCO and</p> <p style="text-align: center;">Page 167</p>
<p>1 The detective inspector will be responsible effective 2 management ..." 3 THE CORONER: "For the", do you see down the left, it's just 4 a bit of extra text. 5 MR SKELTON: It's broken text with the date or timing in the 6 middle, you can see: 7 "... for the effective management of any suspicious 8 death on the division." 9 A. Yes. 10 Q. Is that a generic entry that one would see? 11 A. That is a generic entry which is probably a cut and 12 paste from what would have been used as the MOU for 13 dealing with untimely deaths at that time in 2012. 14 Q. Does it represent the way you went about your analysis 15 of untimely deaths? 16 A. Yes. 17 Q. In particular that advice, if there is the slightest 18 doubt as to the circumstances of the death, it should be 19 treated as suspicious? 20 A. That's correct. 21 Q. The slightest doubt takes you from non-suspicious to 22 suspicious and triggers SOCO? 23 A. Well the document itself lays it out in stark terms. 24 I'm there to make a mature assessment of what I see at 25 the scene, so it's my responsible to go to the scene and</p> <p style="text-align: center;">Page 166</p>	<p>1 photographic to go to the scene. 2 Q. Does that mean that you viewed it as being suspicious -- 3 A. No, I viewed it as: these are people that could help to 4 inform an assessment that I was going to make. And at 5 that time, and on a number of previous occasions prior 6 to November 2012, that was a process that I had 7 followed. I was made aware, in the subsequent 8 conversation with Mike Seear, that the most recent MOU 9 was as a result of the collaborative process that SOCO 10 had followed, was that between the two forces that was 11 no longer operating and that I was expected to make 12 a decision as to whether it was suspicious or not and at 13 that point SOCO and photographic would attend if I felt 14 it was suspicious. 15 Q. DS Seear gave an example of where it isn't until the 16 ambulance crew have gone and you turn the body over that 17 you realise someone's been the subject of a knifing for 18 example. 19 A. Yes. 20 Q. Is that the kind of help where you need SOCO to be 21 involved in that process jointly with you? 22 A. No. I think if someone has been stabbed then it's quite 23 obvious that that is either committed by a third party 24 or potentially self-inflicted; there are various 25 hypotheses in terms of how that injury could have been</p> <p style="text-align: center;">Page 168</p>

<p>1 sustained by the individual.</p> <p>2 The benefit of having SOCO there is that they're</p> <p>3 experienced crime scene managers and the experience of</p> <p>4 having the photographic there is that they can</p> <p>5 accurately record for you there and then, rather than</p> <p>6 trying to rely on other either digital media or any</p> <p>7 other opportunity to capture the scene.</p> <p>8 So it's another party who can be part of that</p> <p>9 decision-making process and can assist those decisions.</p> <p>10 Q. What appears to have happened was that DS Seear called</p> <p>11 SOCO and spoke to someone reasonably junior,</p> <p>12 Leonor Wyborn, who said she would call him back. She</p> <p>13 calls him back having spoken to a manager and the answer</p> <p>14 is no, they're only going to attend if the incident is</p> <p>15 suspicious. So it would then be a full call-out with</p> <p>16 those resources.</p> <p>17 A. Yes.</p> <p>18 Q. So a different type of practice from the one you've</p> <p>19 outlined?</p> <p>20 A. Yes. But as I suggested, the MOU at that point was</p> <p>21 fairly nascent, it was quite new. And so I had been</p> <p>22 operating on an old process.</p> <p>23 Q. Were you content with that push back --</p> <p>24 A. I was satisfied with the push back, yes, it was genuine</p> <p>25 in the circumstances.</p> <p style="text-align: center;">Page 169</p>	<p>1 before DS Seear so you're there at 8.10. You have</p> <p>2 a briefing with DS Seear and PS Mark Nettlingham, and</p> <p>3 then you start making numbered notes.</p> <p>4 Could you just talk me through the information that</p> <p>5 you're gathering and processing here?</p> <p>6 A. So what do we know when we get there? Who has seen</p> <p>7 what? Is the first question.</p> <p>8 What we know is that he has been seen and he's been</p> <p>9 out running, by a witness.</p> <p>10 Q. Two witnesses?</p> <p>11 A. Well, that's part one.</p> <p>12 Part two is that he's seen by a second witness, the</p> <p>13 chauffeur, and that he is still breathing at that point</p> <p>14 when he's found.</p> <p>15 We know that an examination of the body has already</p> <p>16 taken place by ambulance service and we know that there</p> <p>17 were no other marks on the body. We know --</p> <p>18 Q. Pausing on the marks on the body issue, DS Seear records</p> <p>19 that he viewed the body with you. Do you remember that?</p> <p>20 A. I don't remember it in any detail.</p> <p>21 Q. He says I spoke with Mr Collwood and Sergeant</p> <p>22 Nettlingham and we then viewed the body with</p> <p>23 Mr Collwood, and he notes that the body appeared clean,</p> <p>24 no obvious visible injuries, marks to the skin either on</p> <p>25 the hands, legs or torso, no dragging or scuff marks to</p> <p style="text-align: center;">Page 171</p>
<p>1 Q. What was your analysis of the circumstances of the death</p> <p>2 and whether or not it was suspicious? How had you come</p> <p>3 to the view that they didn't need to be there?</p> <p>4 A. On the basis that when I attended, if I can refer to my</p> <p>5 notes --</p> <p>6 Q. Sorry, just to go back before we go to your attendance,</p> <p>7 based on your discussions --</p> <p>8 A. On the basis that at that point, on that conversation,</p> <p>9 I was happy to go to the scene and make an assessment on</p> <p>10 my own, with Mike Seear.</p> <p>11 Q. Would you ordinarily have gone to make your own</p> <p>12 assessment or is this a death where it was untimely and</p> <p>13 unclear and therefore you needed to go?</p> <p>14 A. As the on-call DI, it's my responsibility to satisfy</p> <p>15 myself that matters that are reported to me are dealt</p> <p>16 with appropriately. If I don't go to the scene and make</p> <p>17 an assessment based on inaccurate or inadequate</p> <p>18 information, then I'm responsible for that in any sort</p> <p>19 of subsequent sort of examination of the process. So if</p> <p>20 I'm called to an untimely death, nine times out of ten</p> <p>21 I would attend the scene.</p> <p>22 Q. So you do attend the scene?</p> <p>23 A. Yes.</p> <p>24 Q. We can see from your note, if you want to turn back to</p> <p>25 that under tab 14, I think you attend five minutes</p> <p style="text-align: center;">Page 170</p>	<p>1 the trainers.</p> <p>2 Does that ring any bells now I've read it out?</p> <p>3 A. It does, in terms of examination of the hands for</p> <p>4 potential defensive injuries is something that I would</p> <p>5 do.</p> <p>6 Q. He goes on to say:</p> <p>7 "I noted that there were no obvious defensive wounds</p> <p>8 to the hands or arms, there was no disturbance to the</p> <p>9 clothing although there were signs of the ambulance</p> <p>10 crew's attendance such as the sticky pads on the chest."</p> <p>11 A. Yes.</p> <p>12 Q. In light of that information, what was your initial</p> <p>13 view?</p> <p>14 A. On the basis of what we had been provided, my view was</p> <p>15 there was no third party involvement in those</p> <p>16 circumstances as described. And potentially, as had</p> <p>17 been suggested by the ambulance service, it was</p> <p>18 a medical episode.</p> <p>19 Q. Did it concern you that it doesn't appear that anyone</p> <p>20 had seen him actually collapse? They had seen him in a</p> <p>21 state of possibly precollapse, but the actual fall on to</p> <p>22 the road doesn't appear to have been witnessed?</p> <p>23 A. No, and that was why one of my hypotheses was</p> <p>24 potentially this was a road accident or potentially</p> <p>25 third party involvement, but in the absence of anything</p> <p style="text-align: center;">Page 172</p>

1 **concrete around those, it seemed that the most likely**
 2 **assumption at that point was that it was a medical**
 3 **episode.**
 4 Q. Do you have experience of attending a scene where the
 5 signs of a third party involvement in the death are
 6 subtle and you have to find them?
 7 **A. Sorry, I missed the second part, are what --**
 8 Q. Subtle or difficult to discern, require a certain level
 9 of experience or knowledge.
 10 **A. Most untimely deaths that I have been to have either**
 11 **been hangings, where they've been self inflicted, or**
 12 **where there's been quite obviously a violent incident**
 13 **which has resulted in the death of somebody.**
 14 **So when you say "subtle", no.**
 15 Q. Were you satisfied that you did sufficient, in terms of
 16 looking at the body, reviewing it, reviewing the scene,
 17 to be confident that this wasn't suspicious?
 18 **A. Yes.**
 19 Q. Your hypotheses which you're considering and going
 20 through are listed there in your handwritten notes, "1,
 21 RTC ..."
 22 Which is "road traffic collision"?
 23 **A. That's correct.**
 24 Q. "No evidence of such."
 25 **A. Yes.**

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1 Q. Such as?
 2 **A. Substantial trauma, substantial injury, marks of being**
 3 **dragged, abrasions. Anything which would be consistent**
 4 **with being dragged by a vehicle or having sort of met**
 5 **with --**
 6 Q. Can you speak up again?
 7 **A. Traumatic force.**
 8 Q. 2, "Deliberate act by third party. No evidence of
 9 such."
 10 In the note there is a lack of defensive wounds?
 11 **A. Yes.**
 12 Q. What else?
 13 **A. There was no -- there was nothing to suggest that he had**
 14 **been involved in a recent confrontation, that was again**
 15 **borne out by his physical presentation.**
 16 Q. And 3 --
 17 THE CORONER: He had been seen, on one view, when he was
 18 near to the point of actually collapsing and there
 19 hadn't been anybody next to him.
 20 **A. There had been no one that I had seen -- yes, what**
 21 **I have to think is there is perhaps a window of**
 22 **opportunity if he had come to harm as a result of**
 23 **a violent act by a third party at that scene. Or how**
 24 **likely is that to have happened when we have someone**
 25 **who's found him and someone relatively close to that has**

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1 **seen him jogging.**
 2 THE CORONER: And seen him jogging but, as it were, on the
 3 face of it in some difficulty --
 4 **A. In some difficulty.**
 5 THE CORONER: -- that's the factor, isn't it?
 6 **A. Yes. So he's seen jogging, I believe it was up a hill,**
 7 **in difficulty, and he's then seen collapsed, within**
 8 **a very short period of time thereafter. So the**
 9 **opportunity for an intervening act by a third party**
 10 **there and then at the scene seemed quite remote.**
 11 MR SKELTON: Had DS Seear told you who he was, a Russian
 12 financier it was thought?
 13 **A. I definitely remember being told he was Russian, I'm not**
 14 **sure that I was told he was a financier at the time.**
 15 **I have not recorded that in my notes, so it's difficult**
 16 **to remember.**
 17 Q. Assuming you were told he was a Russian financier,
 18 sudden death on a private estate while out jogging, is
 19 that of itself suspicious?
 20 **A. No.**
 21 Q. What about if he was a Russian financier who is
 22 whistleblowing on his alleged involvement in a fraud?
 23 **A. That would certainly escalate a level of concern in**
 24 **terms of what the fraud was, the extent of the fraud,**
 25 **who was involved but that wasn't information I had at**

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1 **that time.**
 2 Q. If you had been given that very basic information, that
 3 he's alleged to be a whistleblower in a large fraud in
 4 Russia, bearing in mind the totality of the other
 5 evidence and your assessment of it, would that have led
 6 you to mark this death as being suspicious?
 7 **A. Not in itself but it would have -- I would have**
 8 **escalated that process by having a conversation with the**
 9 **major crime team, because the major crime team at that**
 10 **point could escalate the level of response and his body**
 11 **could have been recovered under forensic conditions and**
 12 **a mature assessment could have been made on the basis of**
 13 **what we could then find out about him.**
 14 Q. Could you explain what forensic conditions would have
 15 been for these purposes?
 16 **A. That would mean securing him at the scene, calling out**
 17 **the SOCO and the photographer and recovering his body in**
 18 **a way that would secure any forensic opportunities that**
 19 **were potentially at the scene if something had occurred**
 20 **at the scene.**
 21 **And then authority would have been given for**
 22 **a forensic postmortem there and then, probably to be**
 23 **conducted over that weekend or within 72 hours.**
 24 Q. So it will include a forensic postmortem, which he
 25 didn't initially have but did have, as you know --

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1 **A. Don't know.**
 2 Q. Did you have any involvement after this?
 3 **A. Not after that night.**
 4 Q. DS Seear expressed a degree of scepticism about whether
 5 or not there was anything SOCO could have done at the
 6 scene that would have led to the death being identified
 7 as obviously suspicious. They could have secured it,
 8 photographs would have been taken, they may have
 9 directed perimeter searches in a different way and so
 10 on, but he didn't think there was anything particularly
 11 significant that they might have found immediately.
 12 **A. If you are requesting attendance of a SOCO to remove**
 13 **someone for that forensic capture, that is usually in**
 14 **terms of a third party who has been there at the scene**
 15 **and has been involved in some sort of conflict whereby**
 16 **there has been a transference of material. So he's**
 17 **quite right in what he says.**
 18 Q. You took the view then, having assessed the situation,
 19 that SOCO didn't need to attend.
 20 **A. That's correct.**
 21 Q. Nor photographic, or were they hand in hand as well?
 22 **A. They're hand in hand. Initially they were separate, but**
 23 **due to constraints and cuts in funding, photographers**
 24 **started to disappear and the SOCOs were expected to do**
 25 **that work themselves.**

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1 Q. In summary, had you known there was some suspicion about
 2 his connection with a whistleblowing on a fraud you
 3 would have escalated the decision making. Can you say
 4 is it likely to have ended up with SOCO attending in
 5 those circumstances?
 6 **A. I would have had a conversation with a senior SOCO and**
 7 **potentially asked them to come out so, again, that would**
 8 **have been a -- it's a mature assessment and it's**
 9 **a staged response. Faced with the circumstances I was**
 10 **faced with, I was happy with the action that we took on**
 11 **the evening.**
 12 **If you then say, "Well, he's a Russian financier",**
 13 **well that doesn't actually escalate my level of concern**
 14 **very much.**
 15 **If you then say, "He's a Russian financier who's**
 16 **a potential witness in proceedings" then, yes, that**
 17 **gives me more to think about.**
 18 **If you then say, "He's a financier who's been**
 19 **threatened and is a witness in proceedings", then again**
 20 **that escalates my level of concern.**
 21 **So there are a number of steps that I would have to**
 22 **take.**
 23 **So my next step would have been to speak to the**
 24 **senior SOCO to say, "There is potentially an opportunity**
 25 **here that we need to use you in terms of forensic**

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1 **recovery". However, that might have been a conversation**
 2 **I would have had with the major crime scene there and**
 3 **then on the night. Because anything such as that when**
 4 **there's a suggestion that there is a death due to the**
 5 **involvement of a third party, then the major crime team**
 6 **would take primacy. So I would pass my concerns to them**
 7 **and have a conversation with them, and then there would**
 8 **be a handover thereafter.**
 9 **But, as I say, that didn't take place on the night**
 10 **because I was satisfied with the evidence that was**
 11 **presented before me.**
 12 MR SKELTON: Thank you.
 13 Questions from MS HILL
 14 MS HILL: I would just like to ask you a few questions,
 15 please, if I may, officer.
 16 Just very briefly, there is a document we haven't
 17 turned up, can I ask you to look briefly in the hearing
 18 bundle at page 167. If I understand it correctly,
 19 officer, this is a more general document that begins at
 20 page 166, D9. It's the general guidance notes given to
 21 all officers attending a sudden death; is that right?
 22 **A. Yes.**
 23 Q. This is obviously prior to CID involvement but if you
 24 look, please, at the bottom of page 167 under section 2,
 25 it makes clear does it that the starting point at 2.2 is

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1 that all natural deaths should be treated as suspicious
 2 initially.
 3 **A. Yes.**
 4 Q. Is that right? It makes clear that CID should be
 5 considered and so on and so on. That then, is this
 6 right, is a precursor to what we see at page 116, which
 7 you've been taken to already. If you look, please, at
 8 116, that's the phrase you've already been taken to.
 9 That is the standard phrasing you've described that
 10 an untimely death should be treated as suspicious until
 11 shown otherwise, if there's the slightest doubt it
 12 should be treated as suspicious.
 13 **A. Yes.**
 14 Q. That is a later part of a similar process, isn't it?
 15 **A. Well I can't really answer that.**
 16 Q. Okay, but this document here reflects, does it, the CID
 17 approach that you were adopting?
 18 **A. Yes, it reflects the general process, yes.**
 19 Q. The slightest doubt test is what you were applying.
 20 **A. Yes.**
 21 Q. When you were reflecting on the material that you had in
 22 front of you, to what degree did you consider whether
 23 this man might have been poisoned and therefore there
 24 might be no overt signs on him of that?
 25 **A. I made no consideration that he had been poisoned.**

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1 Q. I'm sorry, I can't hear you.
 2 **A. I didn't consider whether or not he had been poisoned.**
 3 Q. Were you familiar with other cases in which people of
 4 Russian origin had been poisoned in this country?
 5 **A. There's obviously the plutonium poisoning.**
 6 Q. Polonium poisoning, you mean? Mr Litvinenko?
 7 **A. Yes.**
 8 Q. He died, had he, in 2006?
 9 **A. Yes.**
 10 Q. You were aware of at least one other case in which
 11 a Russian had been poisoned in this country?
 12 **A. Indeed, but I didn't think at the time that I would**
 13 **phone the major crime scene to suggest that potentially**
 14 **we had a plutonium poisoning that evening.**
 15 Q. It's polonium?
 16 **A. Polonium.**
 17 Q. My question is then this: do you understand even now
 18 that someone can be poisoned and there be no obvious
 19 sign of that on their body?
 20 **A. Yes.**
 21 Q. Is that something you thought about when assessing this
 22 man's body?
 23 **A. No, it wasn't.**
 24 Q. Do you accept that the classification of the scene that
 25 you and your colleague applied led to a different

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1 approach, I think, in that this was no longer treated as
 2 a murder scene. Is that right?
 3 **A. Based on the information that I had, we didn't treat it**
 4 **as a murder scene. That's correct.**
 5 Q. I think you've accepted broadly that because of that
 6 things proceeded differently in the investigation at the
 7 stage you were involved?
 8 **A. Well the process is very clearly laid out, so if it is**
 9 **described as a murder scene it would have progressed as**
 10 **I attempted to explain earlier on.**
 11 Q. Yes, and so the fact it wasn't meant that things that
 12 might have otherwise been done weren't done?
 13 **A. That's correct.**
 14 Q. Although you have described the level of search that
 15 might have taken place, is this not right, that for
 16 example because the scene was not declared suspicious
 17 there was not a detailed search for needles or water
 18 bottles or something of that nature that might have been
 19 used to poison this man?
 20 **A. Well, if it had been declared as a scene then the scene**
 21 **would have been locked down, it would have been secured**
 22 **and then there would have been -- a forensic search**
 23 **would have taken place in the surrounding area, so you**
 24 **are correct.**
 25 Q. That sort of level of search is just one example of the

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1 sort of thing that didn't take place because of your
 2 classification of the scene?
 3 **A. Yes.**
 4 Q. Is it fair to assume that because you and your colleague
 5 handed over the case to others within CID marked as
 6 "non-suspicious" that that's the way that they would
 7 also have approached it?
 8 **A. Yes.**
 9 Q. When, for example, decisions were taken later on about
 10 the sort of postmortem that was necessary, that may well
 11 have been influenced by your classification of this from
 12 the beginning as non-suspicious?
 13 **A. Any classification of an incident resulting in the death**
 14 **which is non-suspicious would just be referred to the**
 15 **coroner as a non-suspicious death.**
 16 Q. The point I'm making is perhaps a different one, which
 17 is that you were the first people to classify this death
 18 as non-suspicious and that may well have affected not
 19 only what happened on your watch but what happened
 20 afterwards. Is that right?
 21 **A. Absolutely.**
 22 Q. Have I understood it correctly that at the time you and
 23 your colleague DS Seear were involved there were
 24 officers back at the station doing internet research on
 25 the deceased person; is that right?

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1 **A. I can't comment on that; I wasn't made aware of it.**
 2 Q. I think we heard evidence from DS Seear about the RIO
 3 team, is that right, doing open source checks on the
 4 deceased?
 5 **A. The RIO is the response intelligence officer who are**
 6 **based centrally at headquarters, I don't know whether**
 7 **one was working that night. In 2012 they were probably**
 8 **quite a new addition --**
 9 Q. I think we heard some evidence from DS Seear that there
 10 were some open checks research done on Mr Perepilichny
 11 and some information was obtained about what was in the
 12 public domain about him. Do you know much about that
 13 information, were you given that?
 14 **A. No, I wasn't given that.**
 15 Q. Can I ask you to look, please, at bundle 1, which
 16 I think my learned friend behind me tried to take you to
 17 but just very briefly, page 22 please in bundle 1.
 18 I think my learned friend mentioned bundle 1 --
 19 MR MOXON BROWNE: Not with this witness.
 20 MS HILL: The previous witness, forgive me.
 21 If you look at bundle 1, page 22.
 22 This is an internet article --
 23 **A. Sorry, I don't have that bundle in front of me.**
 24 Q. Page 22. I think it is actually behind tab 1 though, is
 25 it not? Page 22, bundle 1.

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1 Officer, if you look, please, can you see the top
 2 left-hand side, the date of this article, which is an
 3 internet based article, is 31 May 2011. Do you see
 4 that?
 5 **A. Yes.**
 6 Q. That is before the death of the deceased here. It
 7 refers to Swiss prosecutors having frozen the Swiss bank
 8 accounts of Vladen Stepanov, do you see that?
 9 **A. Yes.**
 10 Q. If you look over the page on to the bottom of 23, this
 11 is an open letter effectively from Mr Stepanov that says
 12 this, below the second hole on page 23:
 13 "Let us now talk about Alexander Perepilichnyy, this
 14 man owes me a lot of money. As a matter of fact not
 15 only to me but also to scores of other creditors, he
 16 cheated me by pocketing my money and assets. Currently
 17 he is hiding in London."
 18 Did you see that?
 19 **A. Yes.**
 20 Q. Now this was information that was available on the
 21 internet prior to Mr Perepilichnyy's death. If you had
 22 been given that information, that Mr Stepanov was
 23 writing an account of this nature and it was being said
 24 that Mr Perepilichnyy was in hiding in London, would
 25 that not have coloured the approach you took to his

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1 death?
 2 **A. Absolutely, yes.**
 3 Q. Can I ask you just generally, please, what training
 4 officers are given in how to classify deaths as
 5 suspicious or not and specifically does that slightest
 6 doubt test that we've looked at form part of the
 7 training given to officers?
 8 **A. Your question is in several parts. So if I start with**
 9 **what training are they given. That forms part of the**
 10 **basic CID course, I can't comment on what happens with**
 11 **uniformed officers because the policy implies that**
 12 **uniformed officers should defer to the decision making**
 13 **and thought making process by detectives.**
 14 **In terms of the actual policy per se, it is as**
 15 **I have described where a detective inspector would**
 16 **attend a scene and make that assessment.**
 17 **Now most of those detective inspectors have been on**
 18 **the senior investigating officers' course, which is**
 19 **largely tailored towards investigating major crime and**
 20 **murder.**
 21 Q. Yes.
 22 **A. So most of those detective inspectors, myself included,**
 23 **have been on that course. That is the limit of the**
 24 **training and there are a number of continual**
 25 **professional development events, continuous professional**

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1 **development events, that take place through the year.**
 2 Q. Are you trained to classify scenes as suspicious on the
 3 basis of this slightest doubt policy, that they should
 4 remain suspicious if you have the slightest doubt about
 5 them?
 6 **A. I'm sorry, I'm struggling with your question.**
 7 Q. What I'm trying to understand is if this happened again
 8 and there was a body in front of you of somebody with no
 9 visible signs of injury at all who might have been
 10 poisoned, you would again classify that death as
 11 non-suspicious?
 12 **A. Probably in 2017 I would be doing my own open source,**
 13 **because I would have access to open source material**
 14 **which was not something I had access to in 2012 and**
 15 **equally we learn by experience. And so, yes, I would be**
 16 **dealing with this quite differently.**
 17 Q. Have there been any changes in the way in which other
 18 officers have been trained to be aware of for example
 19 the fact that there are in existence poisons that can
 20 never be detected?
 21 **A. I can't comment on what training other officers have**
 22 **been given, but I haven't had any training.**
 23 Q. Are you aware of the fact that there are in existence
 24 some poisons that can never be detected?
 25 **A. I'm not an expert on poisons, so no would be my answer.**

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1 Q. But again if you had been aware of that proposition,
 2 does it follow that you would have left the scene of
 3 this death with a classification of suspicious?
 4 **A. Based on the information that I now have, five years**
 5 **later, I would make a very different decision, yes.**
 6 Q. I think what you are saying is that now you would have
 7 a greater ability to do your own research on your phone,
 8 is that right?
 9 **A. Yes.**
 10 Q. But back in 2012 you were reliant on the RIO researchers
 11 back in the office?
 12 **A. I was reliant on the response intelligence officer and**
 13 **reliant on his aptitude, training and skills to actually**
 14 **research. Because not only would he be researching that**
 15 **incident, he would be probably the one person who was**
 16 **doing that for the rest of the force.**
 17 Q. Your evidence I think is that that research process did
 18 not generate the article that I've showed you. Is that
 19 right?
 20 **A. Yes.**
 21 MS HILL: I see, thank you.
 22 Questions from THE CORONER
 23 THE CORONER: On the information you have now you would make
 24 a very different decision?
 25 **A. Absolutely.**

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1 THE CORONER: "A very different decision" means you would
 2 classify it as suspicious?
 3 **A. I would have had a conversation with the major crime**
 4 **team, I would explain the information that I had and**
 5 **I think we would come to the consensus that the major**
 6 **crime team would have deployed that evening.**
 7 THE CORONER: Hang on, you say you would make a very
 8 different decision, I mean there's only one different
 9 decision from non-suspicious.
 10 **A. Yes, this would be a suspicious death.**
 11 THE CORONER: You have said that, so that's the first thing.
 12 Then what is it, what's the information that you
 13 have now that you didn't have then, please? Just
 14 carefully, because I want to know what it is you say.
 15 **A. So we've been to the crime scene, there is nothing there**
 16 **to say that he met an untimely death as a result of**
 17 **a physical act there and then, but there is significant**
 18 **open source material which escalates the level of**
 19 **concern and the potential risk to the deceased party.**
 20 **That level of concern suggests that he owes**
 21 **a significant amount of money --**
 22 THE CORONER: Hold on, so open source material escalates the
 23 concern. So he owes?
 24 **A. A significant amount of money.**
 25 **He is mentioned as potentially being involved in**

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1 **prosecutions where there was a suggestion of organised**
 2 **crime. And he is identified, and it is suggested, he's**
 3 **living in the London area.**
 4 **Based on that, and a wider understanding,**
 5 **particularly about the uses of poison as a means of**
 6 **causing people harm, I would have had a conversation**
 7 **with the major crime team and my recommendation would be**
 8 **that they would at least attend the scene and we would**
 9 **have had more of a mature discussion and an assessment**
 10 **as to the next steps to be taken.**
 11 THE CORONER: Your greater understanding about poison now
 12 than then is?
 13 **A. That is based on the recent events in Kuala Lumpur,**
 14 **where the suggestion is that death of the brother-in-law**
 15 **of Kim Jong-un was due to inhalation of poison.**
 16 THE CORONER: If you had known all that?
 17 **A. Then I would have spoken to the major crime team that**
 18 **evening. However, those are only facts that I've been**
 19 **made aware of in the intervening five-year period.**
 20 THE CORONER: You would have spoken to the major crime team
 21 and told them that in your view it was suspicious or --
 22 **A. No, I needed to talk it through with them. My view is**
 23 **that it was suspicious, but that is with the benefit of**
 24 **hindsight and potentially with what I have learnt. So**
 25 **my view would be that I would want to talk that through**

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1 **with them. Based on what I had on the evening at the**
 2 **time, I had a Russian, I can't remember whether or not**
 3 **I knew at the time he was a financier --**
 4 THE CORONER: Just keep your voice up.
 5 **A. Sorry. Who very much looked like he had gone out for**
 6 **a run and had fallen over.**
 7 **So based on the information I had on that evening,**
 8 **I'm satisfied that I made the right decision.**
 9 MS HILL: Could the witness repeat the last answer but one,
 10 we couldn't hear the last answer but one.
 11 THE CORONER: At the time it looked like as if he had gone
 12 out for a run and fallen on based on -- then I'm
 13 afraid -- I'm not blaming you, you interrupted my train
 14 of thought. Based on the information I had, I cannot
 15 remember what you said, you thought you made the right
 16 decision at the time?
 17 **A. Based on the information I had on that evening, I am**
 18 **satisfied I made the right decision.**
 19 MR MOXON BROWNE: While we are just reprising for a moment,
 20 I didn't catch the beginning of that passage, whether
 21 I correctly heard the witness to say that now I think
 22 the death was suspicious, or did I mishear that?
 23 **A. Yes. Based on the information I have now, here, in**
 24 **2017, the incident was suspicious.**
 25 MR MOXON BROWNE: Thank you.

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1 **A. Based on the information I was presented with**
 2 **in November 2012, I'm satisfied that I made the right**
 3 **decision at the time. In that time, there have been**
 4 **a number of incidents which have changed thinking.**
 5 **But based on what I was dealing with and based on**
 6 **the evidence presented to me at the time, we were**
 7 **dealing with an untimely death, not a suspicious death.**
 8 THE CORONER: Yes.
 9 MS BARTON: I have no questions, thank you, sir.
 10 THE CORONER: Anyone? No.
 11 Thank you very much.
 12 **A. Thank you.**
 13 MR SKELTON: Sir, may we now call Dr Panfilova.
 14 DR ELENA PANFILOVA (sworn)
 15 THE CHAIRMAN: Good afternoon.
 16 Questions from MR SKELTON
 17 MR SKELTON: Dr Panfilova, it's a very large court and you
 18 are quite far away. So I would be very grateful if you
 19 would speak up so that we can all hear you at this side.
 20 **A. I'll try.**
 21 Q. Thank you.
 22 First of all, may I just establish your position.
 23 You have a range of intimidating qualifications that are
 24 nothing to do with translation as far, as I can see,
 25 including various degrees and PhDs and so on.

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<p>1 A. Okay. 2 Q. But you are a registered translator is that correct? 3 A. Exactly. 4 Q. Do you have your statement in front of you? 5 A. Yes. 6 Q. Great. So you are -- you have taken a first degree in 7 translation from English into Russian from the 8 department of foreign languages of Moscow Aviation 9 Technology University in Russia? 10 A. That's correct. 11 Q. Then at the University of Cambridge you have done 12 a certificate in English -- sorry, a local examinations 13 certificate international examinations certificate. 14 What is that? 15 A. It is advanced English certificate. From Cambridge 16 University, but I took it in the South Nottingham 17 college in 1995. 18 Q. So you have a qualification from the University of 19 Cambridge and from South Nottingham College; is that 20 right? 21 THE CORONER: I think what you are saying is you took it at 22 South Nottingham College. 23 A. Exactly. 24 THE CORONER: But is it a Cambridge paper or exam? 25 A. Yes, that's it.</p> <p style="text-align: center;">Page 193</p>	<p>1 Am I pronouncing that word correctly? 2 A. Yes, "krysha". 3 Q. Krysha. 4 First of all, can I ask you, are you familiar with 5 the word "krysha" in its various meanings? 6 A. Yes. 7 Q. What does the word literally mean? 8 A. It means "roof". 9 Q. Roof? 10 A. The roof of the house. 11 Q. If someone does have an actual problem with their roof, 12 they will use the word krysha to describe that problem? 13 A. Yes. 14 Q. But it also has an idiomatic sense, does it not? 15 A. Yes, it has several idiomatic sense, yes. 16 Q. Could you explain the different types of meaning it can 17 have? 18 A. Okay. When you say "it's all over the roof". 19 Q. Say that again, please? 20 THE CORONER: It's all over the roof? 21 A. It's all over the roof. 22 MR SKELTON: What does that mean? 23 A. It means that you have a lot of problems. 24 Q. All over the roof? 25 A. Yes.</p> <p style="text-align: center;">Page 195</p>
<p>1 MR SKELTON: Thank you. 2 You have translated a lot of documents, but today we 3 are only focussing in fact on one particular document, 4 and indeed on one particular word. 5 You were asked by the solicitor to the Inquest to 6 reconsider a translation that you had done of a text 7 message. 8 A. (Nods) 9 Q. That's how this statement came about. Can I ask you to 10 look at the bundle you have in front of you, which 11 should be the witness bundle. Towards the back, if you 12 could turn towards the back under tab 23, please -- the 13 miscellaneous bundle, it should be. Is that the witness 14 bundle or the miscellaneous bundle? 15 Thank you. You can leave that big one alone and use 16 this one. Page 230. Do you have that? Top right? 17 Yes? 18 A. Yes. 19 Q. There was a letter that came from counsel for the 20 insurers querying the translation and they attached some 21 internet research from their favourite websites, 22 Eurasian Law Breaking News and another website, which 23 I think is -- which is appended also on the 24 Informality.com or the Global Informality Project. 25 Both of which deal with the word "krysha".</p> <p style="text-align: center;">Page 194</p>	<p>1 If you say -- I will say it in Russian. [Russian 2 spoken] for example. The literal translation would be, 3 "The roof has slipped". It means, "I'm going mad", in 4 Russian. 5 Q. The roof has slipped? 6 A. Yes. 7 Q. So the top has come off. 8 A. It is literal translation. You know, if you say -- 9 THE CORONER: Literally it means the roof has slipped, but 10 people would say it to mean "I'm going mad"? 11 A. I'm going mad, yes. 12 Or if you say, "The roof has been blown off", 13 [Russian spoken] it means, "I've got mad". 14 THE CORONER: It means "I've gone mad"? 15 A. It means "I've gone mad". 16 THE CORONER: Rather than "going mad", it means you've 17 actually gone mad, if you say the roof has actually come 18 off, blown off. 19 A. If you say [Russian spoken] it means, "The lid is over 20 me", [Russian spoken] it means, "I'm done for", "I'm 21 finished". Okay? 22 THE CORONER: Hold on, just a minute. 23 A. "I'm done for", "I'm finished". 24 THE CORONER: If you say, "The lid is over me", or, "the 25 roof is over me", or the lid is over me I think you</p> <p style="text-align: center;">Page 196</p>

<p>1 said.</p> <p>2 A. In Russian you said "krysha", the word "krysha" not</p> <p>3 "lid", but literal translation is, "The lid is over me".</p> <p>4 MR SKELTON: When would one use such a phrase?</p> <p>5 A. When you were -- when you are very tired, when you are</p> <p>6 just ... fed up with everything, you say it, "I'm done</p> <p>7 for".</p> <p>8 Q. Is it catastrophic or is it just somebody that's in a</p> <p>9 bad situation?</p> <p>10 A. It's a slang language, sometimes people say things, you</p> <p>11 know, to express themselves more, you know, explicitly.</p> <p>12 Q. Thank you.</p> <p>13 Are there any other recognised, normal idiomatic</p> <p>14 uses of the word in context?</p> <p>15 A. No, I don't think so.</p> <p>16 Q. Could you look at page 236, please.</p> <p>17 A. 236, yes. Yes.</p> <p>18 Q. So we have some texts dated 5 November 2012.</p> <p>19 A. Six messages.</p> <p>20 Q. Yes. You have translated these and the key one is the</p> <p>21 second from the last one. So just looking at the</p> <p>22 exchange, there are some around 14.27, 14.26, 14.24 and</p> <p>23 another one from 14.24. Did you take into account that</p> <p>24 context or do you just --</p> <p>25 A. Yes, of course.</p> <p style="text-align: center;">Page 197</p>	<p>1 quite literal?</p> <p>2 A. Yes, it was translated as, "Over the roof", "I have</p> <p>3 a headache over the roof".</p> <p>4 THE CORONER: I have?</p> <p>5 A. Headache.</p> <p>6 THE CORONER: I have headache over the roof?</p> <p>7 A. Yes.</p> <p>8 MR SKELTON: The first part of it:</p> <p>9 "I do not want to talk about things in my homeland."</p> <p>10 A. Yes.</p> <p>11 Q. The word "krysha" appears, does it, in the second part</p> <p>12 of the text?</p> <p>13 A. Yes.</p> <p>14 Q. You have translated it as:</p> <p>15 "I'm up to my eyeballs with my own problem."</p> <p>16 You have moved it from a Russian idiom to an English</p> <p>17 idiom?</p> <p>18 A. Exactly.</p> <p>19 Q. Could you explain why you think it means up to my</p> <p>20 eyeballs, which is a common phrase, and not "krysha" in</p> <p>21 the context of "protection"?</p> <p>22 A. Because I would like to avoid the word roof, which was</p> <p>23 in the previous translation. Because there were</p> <p>24 questions about this word, because it's -- somebody</p> <p>25 thinks that it is a criminal protection racket. So to</p> <p style="text-align: center;">Page 199</p>
<p>1 Q. As a translator, that's what --</p> <p>2 A. Yes, of course.</p> <p>3 Q. You can see there's discussion, which I think is</p> <p>4 uncontroversial about, taking it from the bottom,</p> <p>5 "I watch the news only on technical topics now", there</p> <p>6 is discussion about news about Colombia?</p> <p>7 A. Mm-hmm, oil industry.</p> <p>8 THE CORONER: Which order, sorry, do these go in?</p> <p>9 A. You have to go up, from the bottom.</p> <p>10 THE CORONER: They are all in the correct --</p> <p>11 MR SKELTON: I think they start at the bottom, this little</p> <p>12 run of texts start at the bottom, sir, 14.24.</p> <p>13 THE CORONER: I want to make sure we are all doing it in the</p> <p>14 same order. As you say, it starts at the bottom.</p> <p>15 MR SKELTON: Then, 40 seconds or so later, there's a text in</p> <p>16 response. So just taking it from the bottom:</p> <p>17 "I watch the news only on technical topics now."</p> <p>18 Then the response is -- could you read out the</p> <p>19 contentious one in Russian just ...</p> <p>20 A. The next one?</p> <p>21 Q. Yes.</p> <p>22 A. [Russian spoken] It's above the roof.</p> <p>23 Q. Above the roof?</p> <p>24 A. Yes.</p> <p>25 Q. Originally I think there was a translation that was</p> <p style="text-align: center;">Page 198</p>	<p>1 avoid this meaning I translated it in an idiomatic way.</p> <p>2 Q. Did you say to avoid? I mean, is the word "roof" not in</p> <p>3 the context of "protection racket", isn't that a form of</p> <p>4 idiom, because it doesn't literally mean "roof" it's</p> <p>5 just the use of a word --</p> <p>6 A. Exactly, it doesn't mean exactly the roof of the house</p> <p>7 or the criminal protection racket here, so ...</p> <p>8 Q. How do you know it doesn't mean that?</p> <p>9 THE CORONER: Sorry, can I just ask just before you do that.</p> <p>10 You went through senses in which "krysha" could be</p> <p>11 used, do you remember, you started that --</p> <p>12 A. Exactly, yes.</p> <p>13 THE CORONER: It means roof and then you said there was an</p> <p>14 idiomatic sense to have a lot of problems, you're going</p> <p>15 mad, you've gone mad, that you're done for. Do you</p> <p>16 remember that?</p> <p>17 Just help me. Does it also have this sense then,</p> <p>18 just before we come to what you say it means here, in</p> <p>19 connection with a protection racket of some kind? Is</p> <p>20 that another meaning -- whether it means that here is</p> <p>21 a different question, you explain that to us in a</p> <p>22 moment. But does it also --</p> <p>23 A. If it would be in a different context, it could be.</p> <p>24 THE CORONER: That's just what I want to get --</p> <p>25 A. It could be.</p> <p style="text-align: center;">Page 200</p>

<p>1 THE CORONER: So in some contexts --</p> <p>2 A. Some contexts it could be, yes.</p> <p>3 THE CORONER: It can refer to what how would you put it?</p> <p>4 A. It can refer to criminal protection racket.</p> <p>5 THE CORONER: Pause, just a minute.</p> <p>6 A. But not in this context.</p> <p>7 THE CORONER: Okay, when I have just written that down we</p> <p>8 will come to that.</p> <p>9 Right. Now why do you say that it's not referring</p> <p>10 to that here?</p> <p>11 A. Because I can't see the meaning of this here. It</p> <p>12 just ... people discuss it in use on the television,</p> <p>13 because probably they sent messages to each other and</p> <p>14 they looked at the television use. And on the</p> <p>15 television -- as I understand this -- and on the</p> <p>16 television there were several news, you see, about oil</p> <p>17 industry, about Colombia. Because if you look at the</p> <p>18 bottom message:</p> <p>19 "I watch the news only on technical topics now."</p> <p>20 So what he means, that he doesn't interested in any</p> <p>21 political news or in any homeland news because he has</p> <p>22 his own problems here. That's all.</p> <p>23 MR SKELTON: Can I just clarify, the context in which you</p> <p>24 translate, there are two obvious types of context. One</p> <p>25 is a conversation, so you can see the overall flow of</p> <p style="text-align: center;">Page 201</p>	<p>1 of problems where he is.</p> <p>2 Q. Could it not though mean, "I do not want to talk about</p> <p>3 events back in Russia, because I'm paying protection</p> <p>4 money back in Russia"?</p> <p>5 A. Right.</p> <p>6 Q. Could it mean that?</p> <p>7 A. No, I don't think so. It's not related to that in any</p> <p>8 way.</p> <p>9 Q. Would you expect the phrase to be different, leave aside</p> <p>10 the context but the actual way the word appears in the</p> <p>11 sentence?</p> <p>12 A. I'm not sure if in this case the man would use the word</p> <p>13 "roof". I can't be sure that it will be the word roof,</p> <p>14 it will be probably the word "cover".</p> <p>15 Q. Cover?</p> <p>16 A. Cover. Protection cover.</p> <p>17 Q. Which is what in Russian?</p> <p>18 A. This means criminal protection racket, cover.</p> <p>19 Q. What's the word in Russian?</p> <p>20 A. [Russian spoken] It's from "krysha", but longer,</p> <p>21 [Russian spoken]. It's when you're selling protection</p> <p>22 services, you know, to business, for money, and they</p> <p>23 provide the protection to you. You see?</p> <p>24 THE CORONER: Could you miss the last bit of that off, so</p> <p>25 suppose for example you talked about, in English,</p> <p style="text-align: center;">Page 203</p>
<p>1 the communication.</p> <p>2 A. Yes.</p> <p>3 Q. That's what you're talking about?</p> <p>4 A. Yes.</p> <p>5 Q. Having looked at what they're exchanging --</p> <p>6 A. Yes.</p> <p>7 Q. -- in terms of information, the context makes it look</p> <p>8 like they're not talking about protection money. Is</p> <p>9 that what you are saying?</p> <p>10 A. I can't see that they are talking about protection</p> <p>11 business, no.</p> <p>12 Q. There's that form of context.</p> <p>13 The other form of context is where the word sits</p> <p>14 within the sentence?</p> <p>15 A. Yes.</p> <p>16 Q. Could you explain whether or not, if you leave aside the</p> <p>17 different texts and the references to Colombia and the</p> <p>18 oil industry, whether or not that sentence, that second</p> <p>19 sentence that you have translated, could mean</p> <p>20 "protection"?</p> <p>21 A. No. No.</p> <p>22 Q. Leaving aside --</p> <p>23 A. What he said, he said that I don't want to talk about</p> <p>24 things in my homeland, and then he said that he had</p> <p>25 a headache above the roof. That means that he had a lot</p> <p style="text-align: center;">Page 202</p>	<p>1 a "protection racket", imagine that was the full phrase</p> <p>2 but you left the second bit off and just called it</p> <p>3 "protection". Could you talk about meaning -- in terms</p> <p>4 of protection, rather than doing the second bit, so</p> <p>5 "Kryshavanye" could you leave the last bit off if you</p> <p>6 have just talked about "krysha", could that mean</p> <p>7 "protection" but just a short form?</p> <p>8 Do you understand what I'm asking?</p> <p>9 A. I understand you, but I can't see any connection with</p> <p>10 this, in this phrase, you see. He just simply said,</p> <p>11 "I had a headache over my roof", that's all.</p> <p>12 MR SKELTON: Could it mean, "I don't want to talk about</p> <p>13 things in my homeland, I've got enough problems with</p> <p>14 protection"?</p> <p>15 A. He doesn't want to talk about things in his homeland</p> <p>16 because probably they are watching the news and he just</p> <p>17 doesn't want to discuss things. That's all.</p> <p>18 You have to take into account that this is actually</p> <p>19 text messages. People don't say long messages, you</p> <p>20 know, they don't explain themselves fully in the text</p> <p>21 messages.</p> <p>22 So I can't see this in this message, the connection</p> <p>23 with this criminal protection racket. No, I'm quite</p> <p>24 sure about this.</p> <p>25 Q. On the page 233, if you just look back a few pages.</p> <p style="text-align: center;">Page 204</p>

<p>1 I think there's a reference to that word that you have 2 used, kryshavanye? 3 A. Yes. Page 233, which paragraph? 4 Q. The big paragraph that's just under the title. If you 5 just want to read it for a second. There's a sentence 6 saying: 7 "The term has become popular in Russian, Ukrainian 8 and Belorussian languages." 9 A. Yes, I can see the word kryshavanye, which I said to 10 you, the long one, in the middle of the paragraph. 11 Q. Yes, and "kryshevat". 12 A. Yes. 13 Q. The verb. 14 A. The verb, or the noun, "kryshavanye". 15 Q. Is there another one I won't try and pronounce, the 16 participle. How do you pronounce that? 17 A. Which one? 18 THE CORONER: It's a bit difficult -- it's the one -- 19 A. I can read all of them: kryshavanye, kryshuyushchiy. 20 MR SKELTON: That's the one. 21 A. It's a person who cover, you know, the business from the 22 top. Provide the services. Sometimes you mean 23 "lobbying", you know under this, you know if you have 24 a person with the power, the government. 25 THE CORONER: "Lobbying", did you say?</p> <p style="text-align: center;">Page 205</p>	<p>1 A. So I translated it differently. 2 Q. "Things"? 3 A. Yes, because literal translation would be "about topics 4 in my homeland don't want to talk", that's all, there is 5 no words "opportunities" or "interested". 6 I just would like to notice that, okay. 7 Q. If you were pushed, is there any alternative translation 8 you would give to the one that you have given on 9 page 236, any other possible version of that phrase or 10 the two sentences? 11 A. I can see the first part before the comma is correct. 12 Maybe you cannot use the idiomatic expression, you 13 just can say, "I have a lot of problems here", you know. 14 Q. Or, "Up to my neck with problems", that kind of thing? 15 A. Yes. 16 MR SKELTON: Thank you. 17 THE CORONER: If you wanted to say, as shortly as you could 18 in a text, so not writing more than you had to, yes. As 19 you were saying people keep it short in a text -- 20 A. Yes. 21 THE CORONER: If you wanted to say in a text, "I'm paying 22 protection money", okay, imagine you did, would it be 23 the same or different as the words in Russian in red in 24 the box there? 25 A. It's not relevant to this conversation, you see. It's</p> <p style="text-align: center;">Page 207</p>
<p>1 A. Lobbying, yes. So sometimes you mean this. 2 MR SKELTON: Can I just go back, I don't want to overlabour 3 this point, although I probably have done already, but 4 if one goes back just to the context of that specific 5 text, leaving aside the references to the oil industry, 6 Colombia and other texts, is it possible the text could 7 mean "protection"? 8 A. No. 9 Q. Thank you. 10 A. Not in any way. No. 11 I would like to also say that in previous 12 translation, the first part of this sentence was 13 translated absolutely incorrectly. And probably this 14 misled you, you see. 15 Because initial translation was ... 16 Q. Do you want to look at your statement where I think 17 you've dealt with this? 18 A. Yes. Somewhere in my statement, yes. 19 Q. "I am not interested in opportunities in homeland ..." 20 A. Yes, yes, "I'm not interested in opportunities ..." 21 Q. "... with my own headache over the roof." 22 A. "... in homeland, with my own headache over the roof." 23 There is no -- the words, "interested in the 24 opportunities", in the original Russian source. 25 Q. So you have translated it as --</p> <p style="text-align: center;">Page 206</p>	<p>1 not relevant to this at all. 2 THE CORONER: No. If you wanted to say that in Russian -- 3 A. People don't talk -- first of all, people will not talk 4 about this in text messages. 5 THE CORONER: No, but just imagine, imagine -- 6 A. Oh, right -- 7 THE CORONER: I want you just to imagine that someone is -- 8 because what, you're saying they might be worried about 9 putting it in a text? 10 A. Mm-hmm. 11 THE CORONER: Is that what you are saying? 12 A. Mm-hmm. 13 THE CORONER: Just suppose somebody was prepared to put it 14 in a text -- 15 A. I think they would say "my cover", "My cover in Russia", 16 something like that. I don't think they would say, you 17 know, in full, criminal protection racket in my 18 homeland, I don't think so. They will say, "The man" 19 probably, "The powerful man", okay, "The cover", "My 20 friend", maybe, or, "Our friend who is known to you"; 21 something like that. 22 THE CORONER: All right. 23 Yes, Mr Moxon Browne? 24 Questions from MR MOXON BROWNE 25 MR MOXON BROWNE: There's a little bundlet which is going to</p> <p style="text-align: center;">Page 208</p>

<p>1 be handed round. (Handed)</p> <p>2 Dr Panfilova, in your witness statement, you say:</p> <p>3 "'Krysha' does not mean 'protection racket', see</p> <p>4 Wikipedia 'protection racket'."</p> <p>5 Can you just look at that? Page 2 of your witness</p> <p>6 statement.</p> <p>7 A. Page 2. Which paragraph is it?</p> <p>8 Q. It's the second page at the top. You say:</p> <p>9 "Literal translation 'over the roof', 'Krysha' does</p> <p>10 not mean 'protection racket'."</p> <p>11 Then to back yourself up you say:</p> <p>12 "See Wikipedia 'protection racket!'"</p> <p>13 Do you see that?</p> <p>14 THE CORONER: Have you got that --</p> <p>15 A. I meant that in this context, it doesn't mean</p> <p>16 "protection racket". And the link I gave is Wikipedia</p> <p>17 where they can explain what the meaning of the</p> <p>18 protection racket.</p> <p>19 MR MOXON BROWNE: Yes. I think we all know what "protection</p> <p>20 racket" means. Did you know what it means before you</p> <p>21 looked at Wikipedia?</p> <p>22 A. I know ... how to say this ... of course I've known it</p> <p>23 in general, you see, but when I translated things</p> <p>24 I usually, you know, look at things, and there are a lot</p> <p>25 of different protection rackets. It could be by mafia,</p> <p style="text-align: center;">Page 209</p>	<p>1 Do you remember in your statement you had put</p> <p>2 a reference to "See Wikipedia.org for protection</p> <p>3 racket", I think he's saying: is this the article you</p> <p>4 were referring everybody to?</p> <p>5 A. No, I also read the article which was sent -- have been</p> <p>6 sent to me by Client(?) international where</p> <p>7 Roman Abramovich explained the thing.</p> <p>8 MR MOXON BROWNE: That's a different one. What we're</p> <p>9 talking about now is your statement and what you looked</p> <p>10 at, and I think that included this Wikipedia article,</p> <p>11 didn't it?</p> <p>12 A. Yes.</p> <p>13 Q. Did you get to the end of it or did you just read enough</p> <p>14 that you could find out --</p> <p>15 A. No, I read it all.</p> <p>16 Q. You read it through?</p> <p>17 A. Yes, yes.</p> <p>18 Q. Did you get to the bit on page 13?</p> <p>19 A. Yes.</p> <p>20 Q. The bullet points where it says:</p> <p>21 "In post-Soviet Russia law enforcement was too</p> <p>22 underfunded and poorly trained to protect businesses and</p> <p>23 enforce contracts. Most businesses had to join</p> <p>24 a protection racket, known as 'krysha', the Russian word</p> <p>25 for roof, run by local gangsters."</p> <p style="text-align: center;">Page 211</p>
<p>1 it could be by government structures, it could be by</p> <p>2 lobbying.</p> <p>3 THE CORONER: By what?</p> <p>4 A. By lobbying.</p> <p>5 THE CORONER: Lobbying, yes.</p> <p>6 A. Yes. In the government. So it's different.</p> <p>7 MR MOXON BROWNE: If you look at page 11 of the bundle that</p> <p>8 I hope has been handed to you, they're numbered in the</p> <p>9 bottom right-hand corner, it's what I believe you were</p> <p>10 looking at --</p> <p>11 A. Wait a minute, page 11.</p> <p>12 THE CORONER: Page 11 in this one you have. That's the one,</p> <p>13 in the separate one, in there, page 11.</p> <p>14 MR MOXON BROWNE: This article, to be found in Wikipedia,</p> <p>15 is, I think, the one you looked at.</p> <p>16 (Pause)</p> <p>17 THE CORONER: Do you have that all right?</p> <p>18 A. Page 11, okay, yes.</p> <p>19 THE CORONER: Page 11 at the bottom.</p> <p>20 A. Okay, overview.</p> <p>21 THE CORONER: Can you see, that's it, it says overview.</p> <p>22 A. About Russian mafia?</p> <p>23 THE CORONER: I think, Mr Moxon Browne, do you want to look</p> <p>24 at these pages here just to see if this is what you were</p> <p>25 referring to on the internet.</p> <p style="text-align: center;">Page 210</p>	<p>1 It would seem that the article read --</p> <p>2 THE CORONER: Just a minute, were you --</p> <p>3 A. Yes, I found it, thank you.</p> <p>4 THE CORONER: Sorry, Mr Moxon Browne.</p> <p>5 MR MOXON BROWNE: I'm sorry, it's my fault.</p> <p>6 THE CORONER: No, no, over to you.</p> <p>7 MR MOXON BROWNE: It doesn't seem that this article</p> <p>8 suggests, as you say here, krysha does not mean</p> <p>9 protection racket, I think if you read it carefully you</p> <p>10 would see that it says krysha does mean protection</p> <p>11 racket.</p> <p>12 A. Krysha does mean protection racket but it doesn't mean</p> <p>13 protection racket in the context I translated.</p> <p>14 Q. I understand. Now we understand where we are. It can</p> <p>15 mean protection racket but you don't think it means that</p> <p>16 in the context in which you read it?</p> <p>17 A. Exactly.</p> <p>18 Q. Yes.</p> <p>19 A. And it also means just the roof of the house as well.</p> <p>20 Q. Yes.</p> <p>21 The question of whether the context, the wider</p> <p>22 context, not just of the text but of the case as</p> <p>23 a whole, permits the slang interpretation is for the</p> <p>24 coroner. But I just want to put this to you about the</p> <p>25 conversation and suggest that what the parties are</p> <p style="text-align: center;">Page 212</p>

<p>1 saying is this. There is an offer coming from Russia to 2 get involved with a business opportunity involving 3 glass, and he's saying, "Do you know anything about 4 glass?" To Alexander? 5 A. No, I don't think so. I can't see this in this -- 6 Q. You don't see -- 7 A. No. 8 Q. -- an invitation coming from Russia to think about 9 a business opportunity involving glass? 10 A. From whom? From whom? 11 Q. I don't know who it is -- 12 A. From the other party, there are two men sending each 13 other messages. 14 Q. One of them is Alexander Perepilichny, the other is 15 someone in Russia. The one in Russia is saying: are you 16 interested in a business opportunity involving glass? 17 A. No, there is no such words in it. 18 THE CORONER: Can I just -- just one minute. 19 Mr Moxon Browne, can I just -- do you say the 20 reference to glass is in what we've got here or do we 21 have to look at other ones. 22 MR MOXON BROWNE: It's not in this little bundle -- 23 THE CORONER: I think that's what the witness was struggling 24 with -- 25 MR MOXON BROWNE: Yes, I think if we go in the miscellaneous</p> <p style="text-align: center;">Page 213</p>	<p>1 A. Yes, I can see this but it is far away from the message 2 with the word krysha. 3 THE CORONER: Just hold on, will you just bear with me. 4 A. Okay. 5 THE CORONER: You have that one and there's the 6 translation -- 7 A. Yes, do you have any knowledge, yes. 8 THE CORONER: Then if we just go over to the right, 9 2012.11.5, and then the time, 14.17 and 58 seconds, 10 I expect. Do you see that? 11 A. Yes. 12 THE CORONER: 2.17. Then if you look at the other page you 13 were looking at, the next one, if I'm getting -- 14 MR MOXON BROWNE: 236 in the bundle. 15 THE CORONER: That's it -- 16 MR MOXON BROWNE: It's at the bottom. 17 THE CORONER: Can you see that one is at 14.24, so it's 18 seven minutes later, okay? 19 A. Okay, mm-hmm. 20 THE CORONER: That top one, is that accurate, there is 21 a reference to glass in the top one. Do you remember on 22 the other page you looked at? 23 A. Mm-hmm. 24 THE CORONER: Correct? 25 A. (Pause)</p> <p style="text-align: center;">Page 215</p>
<p>1 bundle, if that's the best place, is it not in the ... 2 THE CORONER: I think what she's saying is she cannot see 3 the word "glass" here, it could well be if you give her 4 the other page -- I think everybody is agreed the word 5 glass isn't there -- 6 A. If you see fifth message from the bottom -- 7 THE CORONER: I know, I agree -- what you're saying is the 8 word "glass" isn't there, and I just want 9 Mr Moxon Browne if he were to give you a page I have as 10 673, which I think ... 11 MR MOXON BROWNE: Hearing bundle reference, please? 12 Miscellaneous bundle 235. Page 235; do you have 13 that, doctor? 14 A. Yes. 15 Q. Look at the top. 16 A. Yes. 17 Q. The very top one and there's Russian written there, and 18 then the translation we have, which for all I know was 19 done by you, saying: 20 "Do you have any knowledge of the glass industry? 21 One friend here has an idea that this is in our 22 homeland." 23 Which we think means it's an opportunity in Russia, 24 or possibly Ukraine. 25 THE CORONER: Just pause --</p> <p style="text-align: center;">Page 214</p>	<p>1 MR MOXON BROWNE: They're talking about business 2 opportunities in Russia, is he interested in anything to 3 do with glass. He comes back and says, along the lines, 4 "I'm not interested in opportunities in the homeland, in 5 Russia ..." 6 A. Which one? 7 Q. It's at the bottom of the page, which has 236 at the 8 top. 9 THE CORONER: He's now asking you about the one that has the 10 word krysha in it. 11 A. Yes. 12 THE CORONER: Okay so that's what he's -- 13 A. I think you are using the previous translation, not 14 mine. 15 MR MOXON BROWNE: No, I'm looking at the one that you did, 16 which is on pages 235 and 236 -- 17 A. On the top? 18 THE CORONER: Yes, he's starting -- 19 A. The first on the top, then will follow to the bottom on 20 the next page. 21 THE CORONER: What he's showing you is at 217 there's 22 a question, "Do you have any knowledge of the glass 23 industry, one friend here has an idea but this is in our 24 homeland". 25 He's showing you that --</p> <p style="text-align: center;">Page 216</p>

<p>1 A. Yes. 2 THE CORONER: -- and pointing out to you that that comes 3 before the two messages at 2.24 that we looked at at the 4 bottom of the other page -- 5 A. The reply was, "I watch the news only on technical 6 topics now ..." 7 THE CORONER: That's right, and then -- 8 A. And then, "I don't want to talk about things in my 9 homeland", I cannot see the word "opportunities" here. 10 THE CORONER: You can't see? 11 A. The word "opportunities". 12 THE CORONER: No, opportunities -- 13 MR MOXON BROWNE: We're talking about context, it's a matter 14 for the coroner but I'm suggesting to you that the 15 context is: are you interested in doing something in 16 Russia involving glass? He says, "I'm not interested in 17 investing in Russia because I have problems with my 18 krysha". 19 A. Not with krysha. Not with krysha. I have a headache 20 all over my roof, all over the roof. He doesn't mean he 21 has problem with krysha, there is no "with krysha". 22 [Russian spoken], headache above the roof. That's all. 23 Q. If you look -- 24 A. A lot of problems, headache. 25 Q. Context is for the coroner but just as far as what the</p> <p style="text-align: center;">Page 217</p>	<p>1 bottom of the page krysha: 2 "A krysha is a virtual necessity in most organised 3 ventures in which sales, income and profit are 4 generated." 5 I won't take up time, but this bundle shows that the 6 expression krysha is, in the context in which we're 7 talking, in a business context, it's nothing to do with 8 roofs, it's commonly accepted to mean the protection of 9 a racketeer. It seems to me that that's something you 10 have only discovered rather recently. 11 A. No. No, you are not right. No. 12 Q. All these new developments perhaps happened -- 13 A. No, in this context it doesn't mean any protection 14 racket, it simply means that I have a lot of problems on 15 my plate, for example. 16 Q. Yes. 17 A. That's all. 18 Q. Well it can mean protection racket, I think you agree -- 19 A. In another context -- 20 Q. It's all a question of context. 21 A. -- it could be, but not in this one. 22 MR MOXON BROWNE: Let's leave context to the coroner. 23 Thank you. 24 MR SKELTON: I don't know whether anyone else is rising but 25 just the word "vyshe" didn't feature very much in the</p> <p style="text-align: center;">Page 219</p>
<p>1 word means is concerned, would you look at page 4 of 2 this little bundle which you have. 3 A. Page 4 -- the short one? 4 THE CORONER: Yes, the one, do you remember? 5 MR MOXON BROWNE: I am just going to -- 6 A. Contribute to open dictionary. 7 Q. Yes. Krysha, definition, it says: 8 "In Russia a member of a government body or mafia 9 group who is paid illegally by a business to provide 10 support. In the early 1990s it was practically 11 impossible to launch a business without krysha." 12 A. Yes. It's Abramovich words. 13 Q. Page 5 of the bundle in the middle: what does krysha 14 mean? 15 A. Mm-hmm. 16 Q. "The Russian word of the trial [and they're talking 17 about the Berezovsky-Abramovich trial] literally it 18 means 'roof', but it carries a kaleidoscope of other 19 associations, lobbying, political services, icebreaking, 20 physical protection from murder, fixing ..." 21 A. You can't interpret it. The word, for example, "table", 22 if it was not a krysha, for example, it was not -- if it 23 was probably a table, you see. 24 Q. Then if you look at page 8, this is a report about the 25 activities of the Russian mafia in America, and at the</p> <p style="text-align: center;">Page 218</p>	<p>1 questioning -- 2 A. Can you repeat it? 3 Q. Vyshe [Russian spoken]. 4 A. Vyshe [Russian spoken]. 5 Q. What does that first word mean, literally? 6 A. "Above", "High". 7 MR SKELTON: Thank you. 8 In your statement, you say: 9 "In the expression vyshe krysha [I won't try and say 10 it again] it literally means 'over the roof' ..." 11 But it's an idiom, effectively? 12 A. Exactly -- it's a slang language. 13 Q. Is that expression "vyshe krysha" an idiom in Russian? 14 A. Yes. We often use it to explain our feelings, you know. 15 It's nothing more in this. 16 MR SKELTON: Thank you. 17 Sir, I just wanted to clarify that in case it wasn't 18 clear. Do you have any further questions, sir? 19 THE CORONER: Sorry, has this got vyshe krysha? 20 A. Vyshe krysha. 21 THE CORONER: Is that what's here, those two words or only 22 one of them? 23 A. I can read it to you: 24 "[Russian spoken] [which means headache] vyshe 25 krysha."</p> <p style="text-align: center;">Page 220</p>

1 **Above the roof, okay.**
 2 THE CORONER: Hold on. There are four words in red there,
 3 aren't there.
 4 **A. Yes.**
 5 THE CORONER: Is it possible to tell me --
 6 **A. [Russian spoken], the first two.**
 7 THE CORONER: The first two mean what?
 8 **A. Means "headache".**
 9 THE CORONER: There are two words for headache, you need
 10 both of them to say "headache"?
 11 **A. Yes, mm-hmm.**
 12 THE CORONER: Yes, so these first two mean headache, yes.
 13 Then the next two words are?
 14 **A. "Vyshe krysha", "vyshe", "above", and "krysha", "the**
 15 **roof" it is not exactly krysha, it's the other ending,**
 16 **you know.**
 17 **So what the word translation -- what the word**
 18 **translation will be:**
 19 **"Headache above the roof."**
 20 **"I had a headache above the roof."**
 21 THE CORONER: You know the sense of krysha when it's talking
 22 about a protection racket, when it's used in that sense,
 23 okay, does it have the word "vyshe" before it?
 24 **A. No, no. No. It's a preposition, preposition, no.**
 25 THE CORONER: Vyshe is a preposition qualifying roof meaning

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1 above the roof?
 2 **A. Above the roof, yes.**
 3 **I think in the context of the protection racket,**
 4 **they will use another word in the text messages, not**
 5 **exactly krysha, you see, they will use something else.**
 6 THE CORONER: But you mean --
 7 **A. Understandable to both of them, you see.**
 8 THE CORONER: That's a slightly different point, isn't it,
 9 but you're saying that people might choose to use a word
 10 known only to them?
 11 **A. Yes.**
 12 THE CORONER: I suppose that's a little bit different from
 13 the translating point but, yes, all right.
 14 **A. But when you are translating this, you will understand**
 15 **what they are talking about, okay. So ... I can't see**
 16 **any this, you know, criminal protection racket meaning**
 17 **in this conversation.**
 18 THE CORONER: All right. Thank you very much indeed.
 19 **A. You're welcome.**
 20 THE CORONER: That's it for the lady, isn't it.
 21 Thank you very much, doctor, thank you very much.
 22 MR SKELTON: We are already late, we certainly need a break
 23 for the stenographer's sake and the question is whether
 24 we are able to proceed and if so for how long. Two
 25 witnesses have kindly waited the entire day, I think,

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1 who are still in court.
 2 I can be swift, others will have questions, I know
 3 Mr Beggs I'm sure will have some questions because they
 4 give evidence about matters that are controversial. We
 5 may be able to finish by 6.00 but it may not be
 6 possible.
 7 MR MOXON BROWNE: If it assists you at all at the moment
 8 I anticipate that I would not be very long with these
 9 witnesses on the footing that Mr Skelton outlined what
 10 they had to say and what they have written in their
 11 reports is there to see.
 12 THE CORONER: My inclination, but I'm really conscious that
 13 people have other lives to live, as do the witnesses, my
 14 inclination would be -- as they've been here all day,
 15 certainly if we could do a bit, I am not sure whether we
 16 are going to be able to go quite on to 6.00 but because
 17 they've been good enough in a sense if we do for example
 18 half an hour or 40 minutes it's half an hour or 40
 19 minutes we don't have to do another day.
 20 If that's all right with -- it's long for everybody
 21 and for them but should we just make -- I think going on
 22 to 6.00 is going to be a bit of a stretch this evening.
 23 Is that all right if we made a start?
 24 In a sense if we do 40 minutes now you won't do it
 25 another day.

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1 Let's see how we get on for a bit.
 2 MR SKELTON: We will rise for a bit.
 3 THE CORONER: Do you want to have a break.
 4 MR SKELTON: I think we should for the stenographer, yes.
 5 (4.53 pm)
 6 (A short break)
 7 (5.09 pm)
 8 THE CORONER: Yes.
 9 MR SKELTON: Sir, I propose that we continue for about half
 10 an hour and see where we are. I will speed through my
 11 questions.
 12 THE CORONER: No, just take the time you need but let's just
 13 see where we are in half an hour.
 14 MR SKELTON: May I call DC Taylor, please.
 15 DC SEEMA TAYLOR (affirmed)
 16 Questions from MR SKELTON
 17 MR SKELTON: Thank you.
 18 Could you give your full name and rank to the court,
 19 please.
 20 **A. Yes, I'm Seema Taylor, detective constable of Surrey**
 21 **Police.**
 22 Q. That's the same position you occupied in 2012?
 23 **A. Yes, it is.**
 24 Q. Thank you.
 25 I'm going to ask you about your contact with

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<p>1 Mrs Perepilichnaya shortly after her husband's death. 2 A. Mm-hmm. 3 Q. Could you first explain to me -- you seem to work as 4 a pair with Kay Button? 5 A. That's correct. 6 Q. You're a detective constable, she was what? 7 A. An investigating officer. 8 Q. That's not a police officer, it's a civilian? 9 A. Civilian staff. 10 Q. Why do you tend to work as a team? 11 A. It's irrelevant whether I'm a detective constable and 12 she's a civilian staff, we were deployed for this 13 purpose as family liaison officers and that could be 14 either an officer or a civilian staff member, if they 15 are trained as family liaison officers. 16 Q. You handled the interface with the families of victims 17 of crime or any involvement with the police 18 investigation? 19 A. Sorry? 20 Q. You handled the liaison, the communications and so on 21 with the families of victims of crime or the subjects of 22 police investigation? 23 A. Yes. 24 Q. Is it unusual to have flows in a case where the death 25 hadn't, at the start, been considered to be a murder</p> <p style="text-align: center;">Page 225</p>	<p>1 Q. Page 230. 2 A. I've got that now, yes. 3 Q. You have that, so this is a report dated 30 November? 4 A. Correct. 5 Q. You, I think, had a number of meetings with 6 Mrs Perepilichnaya around 30 November, didn't you? Was 7 the first one -- 8 A. Yes, I think the first one was on the 29th, our first 9 meeting was on 29 November, and the second one was on 10 the 30th. 11 Q. The initial meeting took place at Gherson Solicitors; is 12 that correct? 13 A. That's correct, yes. 14 Q. Why was it there? 15 A. It was at her request. I understand that's the only 16 place she wanted to be seen. 17 Q. Was there a request for an interpreter in advance? 18 A. No, there was no request for an interpreter. 19 Q. When you met at the office, did you find there to be any 20 problems making yourself understood or understanding 21 Mrs Perepilichnaya? 22 A. No. 23 Q. There was, I think, a Russian speaker there. Is that 24 right? 25 A. That's right. Viktoriya, but spelt ...</p> <p style="text-align: center;">Page 227</p>
<p>1 investigation? 2 THE CORONER: I suppose if there's any investigation going 3 on -- 4 A. That's what I was going to say, because initially -- we 5 were deployed two weeks afterwards. So at that point my 6 understanding is there; was concerns are raised about it 7 being suspicious, so regardless of whether it's a murder 8 or not, it was deemed suspicious and there was an 9 investigation that was going to be carried out. 10 And as family liaison officers, we would be the link 11 between the investigation team, that's the major crime 12 team in this case, and the family. 13 MR SKELTON: You're answerable to the SIO of Operation 14 Daphne? 15 A. That's correct. 16 Q. Could you go to the witness bundle, please, tab 18. 17 A. I've got two bundles here, is it that one? Okay. 18 Q. Do you have that? 19 A. Yes. 20 Q. This is a report from you to the SIO of Operation 21 Daphne? 22 A. Yes. 23 Q. Number R3. The date is 30 November 2012. Do you see 24 that? 25 A. I've got number R2 here. What do you want me to go to?</p> <p style="text-align: center;">Page 226</p>	<p>1 Q. Her name is in the first paragraph, I think. Can you 2 see that, Viktoriya Grynova? 3 Sorry, page 226, I should take you to your other -- 4 there are two notes dated the 30th, one I think is of 5 the full meeting on the 29th although dated the 30th and 6 then there's another meeting on the 30th? 7 A. I think they're dated on the date they were typed, so 8 that's probably ... 9 Q. Right, so at 226 you will see a four-page report which 10 I think from your meeting at Ghersons on the 29th? 11 A. That is correct, yes. 12 Q. You can see there is Viktoriya Grynova's name. 13 A. That's right. 14 Q. Did she actually do any translation? 15 A. No, not that I recall. 16 Q. She didn't? 17 A. Not that I recall. 18 Q. Did Mrs Perepilichnaya speak English throughout? 19 A. Yes, she did. 20 Q. Did she ever complain that she didn't understand you? 21 A. No, and there was no indication from the solicitors that 22 were present that she wasn't understanding. 23 Q. Within the report, you divide it into various sections 24 one of which is "Health", we can see on page 227. 25 A. Yes.</p> <p style="text-align: center;">Page 228</p>

<p>1 Q. In relation to that, did Mrs Perepilichnaya raise any 2 concerns about her husband's health including any major 3 illnesses he had had? 4 A. I just need to refresh my memory, if that's okay, by 5 having a look at that. 6 Q. Do so, please. 7 A. From immediate recollection, I believe she didn't raise 8 any concerns, but I just want to ... (Pause) 9 Q. She mentions a gallstone? 10 A. That was mentioned but I understand from reading my 11 notes, or -- there was a letter from the doctor or 12 something to suggest there was nothing life threatening 13 in relation to that. 14 Q. On occupation, she says that she didn't have any 15 dealings with his business life so didn't know -- 16 A. That's correct. 17 Q. On the day of the death, which you deal with there, the 18 lead up, she says -- first of all she said when he had 19 flown back from Paris and then, "He appeared normal 20 didn't complain of feeling unwell"? 21 A. Yes, that's correct. 22 Q. Is that what you recall saying? 23 A. If that's what was written here, that's what she would 24 have said and that's what we would have put down. 25 Q. Do you have any recollection now of this conversation or</p> <p style="text-align: center;">Page 229</p>	<p>1 had ever expressed concerns about his safety to her. So 2 that's the first thing, you ask her has there been any 3 issues? 4 A. (Nods) 5 Q. You record: 6 "She disclosed that not long ago she returned home 7 unexpectedly and overheard Alexander on the phone to an 8 unknown person. He was telling that person that 9 pressure was being put upon him and saying that they 10 know where they are living in Surrey." 11 A. That's correct. 12 Q. The question is, is that him, Alexander, or is it 13 a third person? Or was she unclear? 14 A. I interpreted it as it being Alexander, pressure was 15 being put on her husband. 16 Q. You interpreted it as Alexander? 17 A. Yes. 18 Q. If you look further on, it says: 19 "Tatiana also stated back in the spring/summer 20 Alexander and her had numerous discussions as she was 21 concerned of their address being discovered as she was 22 now on the police system." 23 A. That's correct. 24 Q. Was that part of the same discussion about concerns 25 about his address and safety?</p> <p style="text-align: center;">Page 231</p>
<p>1 any conversations you had with her or are you reliant on 2 these notes? 3 A. I can recall some but because I've read to prepare for 4 today, because I've read my notes. 5 Q. Okay. When we come on to the key issue, which is about 6 threats, I would like you to clarify what you can 7 remember now as opposed to what you now see you had 8 written at the time? 9 A. Sure. 10 Q. Thank you. 11 If you continue in your note, you can see that you 12 started to have a discussion about issues of safety 13 overleaf, page 228. 14 A. Mm-hmm. 15 Q. You asked her if she knew about anyone who would want to 16 harm Alexander and she said she did not? 17 A. That's correct. 18 Q. Just taking that first piece of information, can you 19 remember now asking her that and her giving you that 20 answer or are you reliant on this? 21 A. I can remember there was no indication from her of any 22 immediate threats of harm, but I do remember her then 23 referring to ... some kind of voice message or 24 a message. 25 Q. If you take it in stages. She was asked if Alexander</p> <p style="text-align: center;">Page 230</p>	<p>1 A. Yes, and that's why we've put it -- I've -- because Kay 2 and I would have gone back and typed our notes from the 3 notes we make in our investigator's notebook and we put 4 it under that title. 5 Q. I'm going to ask you to look at those if I may just to 6 check what you've written contemporaneously. 7 A. Sure. 8 Q. It's in bundle 5.2 or do you have the originals with 9 you? 10 A. I've got the originals. 11 Q. You do? 12 A. Would it be okay to refer to the originals? 13 Q. Yes, it will. We may have some issues with the 14 numbering of it, but hopefully we will find the right 15 page between us? 16 A. Okay. 17 Q. Can you find the bit where you record that meeting. In 18 fact there are some internal page numbers, is that 19 right, on the top right-hand corner? 20 A. Yes. 21 Q. So page 7, I think, which for those who are looking at 22 bundle 5.2, is handwritten 436. Do you have -- 23 THE CORONER: I'm all right, you carry on. 24 MR SKELTON: Could you read out what you have put there -- 25 first of all, is this your handwriting?</p> <p style="text-align: center;">Page 232</p>

<p>1 A. This is my handwriting, this is my notebook, yes.</p> <p>2 Q. You wrote the typed written report, did you? It's from</p> <p>3 you.</p> <p>4 A. The typed written report ... could have been ... it was</p> <p>5 both Kay Button and myself, so one of us could have been</p> <p>6 dictating it whilst the other was typing it and I can't</p> <p>7 recall now who did what.</p> <p>8 Q. Just taking, I think it's the fourth line, does it say:</p> <p>9 "I note ..."</p> <p>10 Or what is that word that's slightly scribbled in</p> <p>11 your version? Something that long ago?</p> <p>12 A. "Not that long ago".</p> <p>13 Q. "Not that long ago, he didn't know I was there, somebody</p> <p>14 is putting pressure on him, know where living, Surrey</p> <p>15 address."</p> <p>16 A. I wrote that as she was saying it.</p> <p>17 Q. Looking back now, do you think it is conceivable that</p> <p>18 was referring to anyone other than Mr Perepilichny?</p> <p>19 A. (Pause) No, because we were asking about her and her</p> <p>20 husband and not about anybody else. So ... to me, her</p> <p>21 response was in relation to her husband.</p> <p>22 Q. And their house in Surrey?</p> <p>23 A. Yes.</p> <p>24 Q. The next sort of paragraph, which is marked with a dash:</p> <p>25 "People in Russia had access to Met Pol computer</p> <p style="text-align: center;">Page 233</p>	<p>1 Q. There was a phonecall in to DS Drinkwater --</p> <p>2 A. That's my understanding, yes.</p> <p>3 Q. -- where that had been mentioned?</p> <p>4 A. Yes.</p> <p>5 Q. So that was part of your briefing?</p> <p>6 A. Yes.</p> <p>7 Q. Do you think you could have confused what you knew from</p> <p>8 the briefing with what Mrs Perepilichnaya told you?</p> <p>9 A. No. Because I would have made my notes at the briefing</p> <p>10 and then some time later we go to see Tatiana at the</p> <p>11 solicitor's firm and I wouldn't have been concentrating</p> <p>12 on what I had written previously, that would have been</p> <p>13 too much information. I was solely concentrating on</p> <p>14 what she was telling me -- or us.</p> <p>15 Q. The next thing you note is:</p> <p>16 "Together more than 20 years."</p> <p>17 I think they've been together since college in</p> <p>18 Moscow:</p> <p>19 "Had numerous discussions. Concerned about finding</p> <p>20 address, spring/summer, because of police record."</p> <p>21 A. That's right.</p> <p>22 Q. That's what led to the typewritten note?</p> <p>23 A. That's right, yes.</p> <p>24 Q. "Numerous discussions", did you go into any detail over</p> <p>25 what period there had been discussions?</p> <p style="text-align: center;">Page 235</p>
<p>1 therefore [I think that is a notation] concerned know</p> <p>2 address."</p> <p>3 A. Yes.</p> <p>4 Q. That's part of the second bit of the typewritten thing</p> <p>5 I've mentioned to you, which was that the address had</p> <p>6 gone on the computer?</p> <p>7 A. Yes.</p> <p>8 Q. Were you aware -- you don't need to explain why it had</p> <p>9 gone on the computer but were you aware that that had</p> <p>10 happened --</p> <p>11 A. No, I wasn't aware of that.</p> <p>12 Q. -- until she mentioned it?</p> <p>13 A. Until she mentioned it.</p> <p>14 Q. Thank you.</p> <p>15 A. That part I wasn't aware of. The previous, I believe</p> <p>16 there was mention of it at the briefing we went to</p> <p>17 before visiting her, because information came from the</p> <p>18 solicitor.</p> <p>19 Q. The briefing -- what were you aware of then?</p> <p>20 THE CORONER: Do you mean about --</p> <p>21 A. About the pressure.</p> <p>22 MR SKELTON: About the pressure?</p> <p>23 A. Yes, about the pressure.</p> <p>24 Q. Do you mean Mr Gherson --</p> <p>25 A. Had already informed Surrey Police.</p> <p style="text-align: center;">Page 234</p>	<p>1 A. No. Initial meeting there was -- there wasn't really an</p> <p>2 opportunity to go into details. From what I recall she</p> <p>3 was in a hurry to get away.</p> <p>4 Q. In terms of the concern that's noted there, concerned</p> <p>5 about finding the address, who did she say would find</p> <p>6 the address?</p> <p>7 A. She didn't elaborate, no.</p> <p>8 Q. Did you think to ask her in the context of this</p> <p>9 investigation when it could have been that</p> <p>10 Mr Perepilichny had been murdered by somebody they had</p> <p>11 been concerned about?</p> <p>12 A. Potentially, I can't recall. I expect we may have</p> <p>13 asked, but ...</p> <p>14 Q. You may have done?</p> <p>15 A. We have asked ... but a lot of the time we did ask</p> <p>16 her, this is in general, about things, she didn't</p> <p>17 expand. Quite often she didn't expand on things.</p> <p>18 Q. Are you clear now, four and a half years later, that you</p> <p>19 were being told by Mrs Perepilichnaya on your initial</p> <p>20 meeting that she and her husband had discussed concerns</p> <p>21 about their address being known in Surrey?</p> <p>22 A. Yes.</p> <p>23 Q. There was also mention of a voicemail message on the</p> <p>24 mobile phone. Did she volunteer that or was that</p> <p>25 something which you elicited after a series of</p> <p style="text-align: center;">Page 236</p>

<p>1 questions?</p> <p>2 A. I don't recall there being a series of questions.</p> <p>3 I think this has just come -- it has come from her.</p> <p>4 However, I do recall -- I just noted down what she was</p> <p>5 saying and I did ask at the time if we could have a copy</p> <p>6 of the minutes that were being recorded by one of the</p> <p>7 secretaries, so ... I noted down what I could in the</p> <p>8 time I had.</p> <p>9 Q. It comes in the context of you asking her about her own</p> <p>10 safety. I think she gives you reassurance that she</p> <p>11 isn't concerned about her own safety, but she's scared</p> <p>12 about being a single mum, single parent?</p> <p>13 A. That's correct.</p> <p>14 Q. That's what you've noted here?</p> <p>15 A. Yes.</p> <p>16 Q. But at that point she discloses the voicemail?</p> <p>17 A. She did disclose the voicemail.</p> <p>18 Q. I think she eventually translates that for you as well</p> <p>19 and you've noted the next translation the next meeting?</p> <p>20 A. The following day.</p> <p>21 Q. Was anything else mentioned other than that voicemail</p> <p>22 that was specific about threats or safety issues?</p> <p>23 A. I don't think on that day. Potentially the following</p> <p>24 day because there was a text message as well about</p> <p>25 some ...</p> <p style="text-align: center;">Page 237</p>	<p>1 writing your notes prior to the report, that you have</p> <p>2 merged the timing of the concerns and the nature of the</p> <p>3 concerns, that her concerns about the media and about</p> <p>4 her family after her husband's death have been elided</p> <p>5 with the issues of concern that may have been prior to</p> <p>6 his death?</p> <p>7 A. No, because I would only note down and write up what</p> <p>8 we're told by the family. Not bring our own perception</p> <p>9 of it into it.</p> <p>10 THE CORONER: I think you are being asked to say whether,</p> <p>11 even on what she was telling you, so putting aside</p> <p>12 anything that you were bringing to the meeting, but</p> <p>13 whether you might have just confused or run together in</p> <p>14 any way concerns about media intrusion and so on and</p> <p>15 pressure from the media, whether you may have just in</p> <p>16 any sense, as it were, put that together with any</p> <p>17 reference to pressure before his death. Do you</p> <p>18 understand? Don't worry about what you know and what</p> <p>19 you are bringing -- do you think you may in any sense or</p> <p>20 is it possible you could have done that, have got the</p> <p>21 two just a little bit intertwined?</p> <p>22 A. Can I just refer to the officer's report? (Pause)</p> <p>23 No, I don't think so. I'm -- even going back to</p> <p>24 type up the report, it's based on the recollection of</p> <p>25 what she said as well as what's written in my INB, in my</p> <p style="text-align: center;">Page 239</p>
<p>1 Q. Yes, there was also a text message which we will come on</p> <p>2 to, again I think the following day you have noted it in</p> <p>3 more detail.</p> <p>4 Going back to that initial meeting, beyond what's</p> <p>5 noted here, can you recollect any other discussion?</p> <p>6 A. I can't recollect, no, and if it's not on there, then</p> <p>7 there wasn't any other discussion.</p> <p>8 Q. Do you think it's possible, given the media furore that</p> <p>9 resulted after Mr Perepilichny's death, around the</p> <p>10 circumstances and around his background, his alleged</p> <p>11 involvement with the Hermitage fraud issue, that</p> <p>12 Mrs Perepilichnaya, when she talked about the concerns</p> <p>13 about her address in Surrey, and people knowing that,</p> <p>14 was actually talking about the present, that she was</p> <p>15 being doorstepped, she was being bothered by</p> <p>16 journalists, she had young children and that was a cause</p> <p>17 of immense concern to her? And so when she talks about</p> <p>18 concerns about her address, what she's really talking</p> <p>19 about is what's going on now?</p> <p>20 A. She was concerned about the media, from what I recall,</p> <p>21 and her husband being referred to as a whistleblower and</p> <p>22 her children learning of that and how the parents</p> <p>23 perceived -- parents at the school her daughter was at</p> <p>24 perceived that.</p> <p>25 Q. Could it be possible that in writing your report, or in</p> <p style="text-align: center;">Page 238</p>	<p>1 officer's notebook.</p> <p>2 THE CORONER: By definition I suppose if it's Alexander</p> <p>3 talking on the phone then that's obviously at</p> <p>4 a particular period, isn't it?</p> <p>5 A. Sorry?</p> <p>6 THE CORONER: If she's talking about Alexander talking on</p> <p>7 the telephone, that cannot be after he died, can it?</p> <p>8 A. No, that's prior to his -- yes, obviously, yes.</p> <p>9 MR SKELTON: Going back to page 227, this is where you do</p> <p>10 mention Roger Gherson and information discussed with</p> <p>11 Mrs Perepilichnaya about that. Where you say at the top</p> <p>12 there:</p> <p>13 "It was further explained that the letters of</p> <p>14 concern, together with Roger Gherson's contact ..."</p> <p>15 Were the letters of concern the letters that came</p> <p>16 from solicitors to Hermitage? Do you know?</p> <p>17 A. Yes. My understanding was, if I can refer to my</p> <p>18 notes -- bear with me. (Pause)</p> <p>19 So I've got in my notes, page 1 of my first</p> <p>20 investigator's notebook, the letters of concern would</p> <p>21 have been in relation to two solicitors, one was Brown</p> <p>22 Rudnick, solicitors in London, requesting Surrey Police.</p> <p>23 Q. Yes, and Peters & Peters?</p> <p>24 A. And Peters & Peters, and that's what I would have been</p> <p>25 referring to.</p> <p style="text-align: center;">Page 240</p>

<p>1 Q. Then you're referring to specifically to Mr Gherson' 2 contact with DC Drinkwater? 3 A. Yes. 4 Q. And the coroner's in fact concerns about -- 5 A. Contact. 6 Q. "And the coroner expressing his own concerns around 7 Alexander's link to the Magnitsky case, necessitating 8 the police to carry out a more extensive investigation 9 to rule out other parties' involvement." 10 A. Yes. 11 Q. Did Mrs Perepilichnaya deny any knowledge of the 12 Hermitage affair when you discussed it with her or did 13 you just move on really to issues of health and 14 occupation and so on? 15 A. She was asked if she knew of the solicitors and she said 16 she had -- if she had any idea why they would make such 17 suggestions, "Tatiana stated that she had no idea as her 18 husband did not discuss his business with her". 19 Q. Did she say there's no reason to be concerned about this 20 issue? 21 A. She didn't raise any concerns herself about that issue. 22 Q. The message that she translated for you, there's 23 a voicemail message and then there's a text message. 24 Could you look on page 230, which is your next report, 25 which is a four-page report from you, again to the SIO,</p> <p style="text-align: center;">Page 241</p>	<p>1 you're looking at? What page are you on? 2 A. I'm on page 13 where I've got, "Gated community. Don't 3 feel safe about publication. Photos of house, name of 4 house and street exposed in media of cars." 5 So ... 6 Q. Her concern, is it, about intrusion from the press or 7 intrusion from the public, is it, or is it more than 8 that? 9 A. From the way my notes read, it was more intrusion from 10 the press. 11 Q. From the press? 12 A. Yes. 13 Q. It isn't clear, is it, from the notes exactly what her 14 concerns were, beyond the fact that her address was 15 widely known? Did you detect any element of concern 16 about safety for her personally from people who may want 17 to harm her as opposed to doorstep her or harass her? 18 A. No. At the time it was just about what was being said 19 about her husband and her children being exposed to that 20 as well. 21 Q. So, to put it bluntly, she wasn't scared about being 22 attacked in the same way that her husband might have 23 been attacked? 24 A. That never came across, no. 25 THE CORONER: She was still living in the address?</p> <p style="text-align: center;">Page 243</p>
<p>1 and that's the R3 report that I showed you initially? 2 A. Yes. 3 Q. That's your next meeting with her the next day? 4 A. Yes. 5 Q. At that stage, just before we come on to the messages 6 issue, you can see there's a risk assessment section on 7 231. 8 A. Yes. 9 Q. Then you have recorded: 10 "Tatiana does appear to be concerned about her 11 safety at the address at St George's Hill." 12 A. Sorry? 13 Q. She does appear to be concerned about her safety. 14 THE CORONER: Where is that on the page? 15 MR SKELTON: Under "Risk assessment", sir, 231. 16 First paragraph under 231, under risk assessment on 17 231, do you have that? 18 A. Yes. 19 Q. She is concerned at that stage about her own security at 20 home? 21 A. That's what I've got here. Can I look at my original 22 notes to see ... 23 Q. Yes, please do. 24 A. (Pause) 25 Q. Could you clarify the page number of your note that</p> <p style="text-align: center;">Page 242</p>	<p>1 A. She was still at the address, yes. 2 MR SKELTON: The messages that she translated for you are 3 discussed on page 232 of the computerised note/report. 4 A. Yes. 5 Q. She played a voicemail message. It appears what you 6 have done here is just simply written down what she told 7 you? 8 A. How she translated it to me, yes. 9 Q. Yes. Was there any sort of follow up to that that you 10 took there and then or with your SIO? 11 A. What would happen is, from my notes, the officer's 12 report would be created, which is submitted to the SIO 13 and to the -- well to the investigation team as a whole. 14 And my understanding would be that the follow up would 15 be to want to have that phone to see the messages for 16 themselves and have them translated independently -- 17 have them translated independently. Which is why 18 I would submit the report for them to decide what they 19 wanted to do with it. 20 Q. I have no need to take you to it, but we know that the 21 phones were eventually handed over, eventually, and 22 messages were taken off the phones, et cetera. But just 23 focusing on your role on that day, you got a translation 24 from her, which you have noted down in your manuscript 25 notes and then put in your report?</p> <p style="text-align: center;">Page 244</p>

61 (Pages 241 to 244)

<p>1 A. Yes.</p> <p>2 Q. Did you ask any questions about who the message was</p> <p>3 from? Whether the number was known?</p> <p>4 A. (Pause)</p> <p>5 Q. The answers to those questions aren't there, I'm</p> <p>6 questioning whether you asked the questions or whether</p> <p>7 at that stage you weren't interested in it.</p> <p>8 A. I can't recall. I was -- on that day, I was with</p> <p>9 Anna Leahy(?), because Kay Button wasn't available for</p> <p>10 that meeting, Anna Leahy is more senior. I expect</p> <p>11 between us we may have asked, and if it was asked and</p> <p>12 she did make -- if she had responded I would have noted</p> <p>13 it.</p> <p>14 THE CORONER: Even if she'd said, "I don't know who it is"</p> <p>15 you would have written down --</p> <p>16 A. Even she had said -- yes.</p> <p>17 THE CORONER: -- that she doesn't know.</p> <p>18 A. Even if I hadn't written the question, I would have said</p> <p>19 she doesn't know.</p> <p>20 THE CORONER: Do you think maybe you didn't ask, does it</p> <p>21 look more like that if there's nothing about that?</p> <p>22 A. That could be the case.</p> <p>23 MR SKELTON: It would appear that that's a reasonable</p> <p>24 inference. It was potentially an important thing to</p> <p>25 know about, but it doesn't appear, at least on this day,</p> <p style="text-align: center;">Page 245</p>	<p>1 is not much. To some people, I suppose --</p> <p>2 A. That was --</p> <p>3 Q. -- not much in the context of their --</p> <p>4 A. That's what she said, it would be to me but to her that</p> <p>5 was what she said.</p> <p>6 Q. Can you recollect now, it's not recorded here, whether</p> <p>7 she expressed any concern that either of these things</p> <p>8 was really significant in the context of Alexander's</p> <p>9 death?</p> <p>10 A. I ... when she was asked about safety the previous day,</p> <p>11 about concerns of safety, that's -- I believe that's</p> <p>12 when she brought it into context. She said it then. So</p> <p>13 with her being with the solicitors and what she probably</p> <p>14 knows, she may have been concerned, why else would</p> <p>15 she -- why else would she refer to those?</p> <p>16 Q. She raised this proactively with you? These two</p> <p>17 messages, the voicemail and the text, translated them</p> <p>18 for you and that's where it was left?</p> <p>19 A. Based on -- based on ... maybe the question from before</p> <p>20 about concern for safety.</p> <p>21 Q. Of Alexander's safety?</p> <p>22 A. Yes.</p> <p>23 MR SKELTON: I will leave it there for today. It may be</p> <p>24 that you will need to come back on Friday, but we can</p> <p>25 discuss when next to bring you back if that's okay.</p> <p style="text-align: center;">Page 247</p>
<p>1 that it was something you felt you needed to ask</p> <p>2 questions about because you haven't noted the question</p> <p>3 or the answer, negative or positive?</p> <p>4 A. No, it would appear I haven't and I can't recall if</p> <p>5 I did or not and omitted to note it.</p> <p>6 Q. There's another message, which is a text message, which</p> <p>7 is translated by Tatiana for you which says:</p> <p>8 "Alexander will go to prison really seriously for</p> <p>9 long, I can do that if you want to be free and live</p> <p>10 happily you have to pay 3,000 ..."</p> <p>11 I think that may be a mistranslation there, I think</p> <p>12 it was 300,000 roubles:</p> <p>13 "... you only have to make a decision and collect</p> <p>14 money at 1400 hours tomorrow, send SMS to 89."</p> <p>15 Did you see that that message had come from 22 June</p> <p>16 or she told you that?</p> <p>17 A. I can't remember. I think I would have asked -- I may</p> <p>18 have asked to have seen it, I wouldn't have just relied</p> <p>19 on her telling me, but I can't remember so I can't</p> <p>20 answer.</p> <p>21 Q. You have noted down the number of the message sender.</p> <p>22 A. I would have seen it to have noted it like that.</p> <p>23 Q. I see. You've recorded there that Mrs Perepilichnaya</p> <p>24 explained that roubles is the Russian currency, you may</p> <p>25 well have known that, but is equivalent to £6,000, which</p> <p style="text-align: center;">Page 246</p>	<p>1 A. Okay.</p> <p>2 THE CORONER: All right. I am sorry that we are not going</p> <p>3 to be able to finish your evidence now, I'm sorry about</p> <p>4 that, but you can just see the time and it's not going</p> <p>5 to be possible.</p> <p>6 As you are in the middle of your evidence, please</p> <p>7 will you be very careful not to talk to anybody about</p> <p>8 it. It won't I think be tomorrow unless anybody</p> <p>9 suggests otherwise I'm anxious that we keep the</p> <p>10 arrangements for tomorrow as we have said and don't</p> <p>11 impinge on those at all, but we will let you know at</p> <p>12 a time convenient to you when to finish.</p> <p>13 A. Okay, yes, no problem.</p> <p>14 THE CORONER: Thank you very much.</p> <p>15 Then Mr Skelton it's a nuisance I'm afraid, it could</p> <p>16 be done in the morning or not but there's just</p> <p>17 a question of shifting the papers to some extent because</p> <p>18 of what's happening.</p> <p>19 MR SKELTON: We'll liaise with ...</p> <p>20 THE CORONER: Sorry about that.</p> <p>21 MR SKELTON: We are sitting at 11.00 am.</p> <p>22 THE CORONER: We're sitting at 11.00, that's right. Good,</p> <p>23 all right.</p> <p>24 Thank you to the stenographers and I'm very grateful</p> <p>25 to everybody for sitting so late so we can make</p> <p style="text-align: center;">Page 248</p>

<p>1 progress, I really am, thank you. 2 (5.45 pm) 3 (The Inquest adjourned until 11.00 am the following day) 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25</p> <p style="text-align: center;">Page 249</p>	<p>1 DC SEEMA TAYLOR (affirmed)224 2 Questions from MR SKELTON224 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25</p> <p style="text-align: center;">Page 251</p>
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