

Digital, Culture, Media and Sport Committee

Oral evidence: Fake News, HC 363

Tuesday 12 June 2018

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Watch the meeting

Members present: Damian Collins (Chair); Julie Elliott; Simon Hart; Julian Knight; Ian C. Lucas; Christian Matheson; Brendan O'Hara; Rebecca Pow; Jo Stevens; Giles Watling.

Questions 3481-3780

Witnesses

[I](#): Arron Banks and Andy Wigmore.

Written evidence from witnesses:

- [Arron Banks](#)
- [Arron Banks supplementary](#)
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Examination of witnesses

Witnesses: Arron Banks and Andy Wigmore.

Q3481 **Chair:** Good morning and welcome to this further evidence session of the Digital, Culture, Media and Sport Select Committee into our inquiry into disinformation and fake news. I am very pleased to welcome Arron Banks and Andy Wigmore to give evidence to the Committee this morning. It is worth noting for the record that, although we have had a few ups and downs getting here, you have freely agreed to come and give evidence, unlike some other people we have tried to get in this inquiry. We have not had to summons you, you are here because you accepted the invitation of the Committee and we are grateful for that.

In your correspondence on Friday, you referenced that you intended to lodge an appeal against the Electoral Commission's decision. I think you were expecting to do that today.

Andy Wigmore: Yes, it was lodged at 10.00 am this morning.

Q3482 **Chair:** That is fine. Under the circumstances—and it is not particularly core to our inquiry anyway—as it is now sub judice, we will not be asking you any questions about the Electoral Commission's investigation or your appeal. That should properly be dealt with separately, so it is not ground that we are looking to cover this morning.

Andy Wigmore: Can I ask a question?

Chair: Yes, of course.

Andy Wigmore: Mr Chairman, in light of the fact that—according to Guido—you had some hospitality from Mr Putin's number one man in the United Kingdom, do you not think you are a bit conflicted, quizzing us about this today? I want to make a suggestion: perhaps you might want to recuse yourself and let one of the other people take over as Chairman, so resign so you can ask us questions independently.

Q3483 **Chair:** It is a nice try, Mr Wigmore; you may have better intel than me. I did not know that Roman Abramovich was Putin's number one man in London, but you may know more than I do. All I can say is that I got invited to the football. I did not meet the owner and I was not offered Stalin's vodka. I am not as good at pushing their buttons as you are.

Arron Banks: But, Damian, you do know how it looks, that you have hospitality or you meet Russians and then people write terrible things about you.

Chair: Yes, I know, but—

Arron Banks: I am just mentioning it.

Andy Wigmore: There is also another issue that is very important.

Arron Banks: No, I don't think we want to get too distracted before we—



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Q3484 **Chair:** No, I think let's start as we mean to go on. All I can say is that I have declared in the Register of Members' Interests my acceptance of two tickets to go and watch Chelsea play Crystal Palace. I can say that there were no inducements, offers, and shares in gold mines, nothing transpired at that football match that would give this inquiry any cause for concern.

Arron Banks: No honeytraps?

Chair: No honeytraps; no, nothing at all. Chelsea won 2:1 and that was it. That was the extent of the entertainment. We are going to start off on the questioning and I would like to start on—sorry, Giles.

Q3485 **Giles Watling:** I ought to declare my sworn interest that I did mention to you earlier, that at one point—this is an interest, just to cover ourselves legally—you were going to stand against me in Clacton.

Arron Banks: I think it was for the day though, wasn't it?

Giles Watling: But we have no connection apart from that. Thank you.

Q3486 **Chair:** Thank you. I do not think there are any other declarations of interest, so we will start the session.

I wanted to start off with the issues that led us initially to invite you to give evidence, and, indeed, you requesting to give evidence during the session with Alexander Nix. I want to—just for the benefit of the record and for the benefit of our inquiry—cover off some of the questions around Cambridge Analytica, which I know you are obviously very familiar with. Brittany Kaiser said to the Committee that the initial introduction made to link you with Cambridge Analytica was made through Steve Bannon. Is that correct?

Arron Banks: The initial introduction was through Steve Bannon, yes.

Q3487 **Chair:** Yes. Did you have a relationship with Steven Bannon before that time or did he reach out to you?

Arron Banks: I met Steve Bannon on two occasions. He was obviously involved in Breitbart and knew Nigel Farage quite closely. I met him twice in London, yes.

Q3488 **Chair:** Robert Mercer obviously is heavily connected with that organisation as well. Is he someone that you know? Have you met?

Arron Banks: I have never met Robert Mercer. He is a friend of Nigel's.

Q3489 **Chair:** Do you remember when you had first contact with Cambridge Analytica? Do you remember when that was?

Arron Banks: I don't have the exact timeline, but I am pretty sure the way it has been reported is correct.

Q3490 **Chair:** It would be some point probably earlier in 2015, would that be correct?



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Arron Banks: Yes.

Q3491 **Chair:** At that time you were obviously thinking about the role you would play in the referendum. Had you started thinking about the sorts of services Cambridge Analytica could supply? Were you actively looking for a company that could work with you to provide expertise on data analytics?

Arron Banks: Yes. It was proposed that they were experts in, as you say, data analytics, and we spoke to them. They made a pitch to us. I know we are not allowed to talk about the Electoral Commission, but I think their report shows no evidence that we went ahead with the pitch and that is the case.

Q3492 **Chair:** Was it your intention to do so, that if you had been successful in securing the designation that you would have used them?

Arron Banks: Yes. We put it into the designation document that went to the Electoral Commission as a record.

Q3493 **Chair:** There was some talk about—I think Dominic Cummings has written about this in his blog yesterday—

Arron Banks: I don't think you can believe everything Mr Cummings has to say.

Chair: No. What he talked about there—

Arron Banks: I think in the same blog he recommended that I was thrown down a mineshaft, so I am not really—

Andy Wigmore: No, it was gold mine.

Arron Banks: He used "gold mine shaft", I think.

Q3494 **Chair:** No, exactly. He has had some comments about me as well on his blog. One thing I want to ask about, there was some talk—and in fact I think you advocated in the New Year in 2016—about whether Leave.EU and Vote Leave should become one organisation rather than two competing organisations.

Arron Banks: There was a lot of heat around the fact there were two campaigns. A lot of donors and a lot of Conservative MPs and others thought that it would be better to try to have a united front. As it turns out—it is fairly well on the record—we despise Dominic Cummings, Matthew Elliott and the other people that tried to turn it into part of the Tory Party. From our perspective, Vote Leave was an attempt to own the referendum from the Tory Brexiteers' point of view and exclude UKIP and the other participants. We were certainly not very friendly with them.

Q3495 **Chair:** Yes. One of the things Dominic Cummings cites is that he disagreed with your use of Facebook data, the way you were using Facebook data. Presumably, that was the model that had been proposed by Cambridge Analytica.



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Arron Banks: We built up a huge social media following, both on Facebook and Twitter. I think over 1 million people follow us. We had huge engagement, but that was internally generated. We did not use Cambridge Analytica. It is quite interesting, if you go to Dominic Cummings and Tim Shipman's definitive work on the referendum, he says that Daniel Hannan said that Vote Leave scraped Google data and sent it to a team of astrophysicists on the west coast. I think this is just demonstrable nonsense. There is a lot of myth around some of these things.

That is one of my big issues with some of the output of the Committee, taking witnesses and the evidence given and then it turns into almost fact. You mentioned Brittany Kaiser at the beginning of that. She has now subsequently said that she was sent by Cambridge Analytica to see Julian Assange. She was sent there to give them, I think, cryptocurrency to hand on to WikiLeaks. What we would maintain is that a number of these kind of key honest whistleblowers that were put in front of the Committee as decent, upstanding employees that were going to change the world by telling the truth: you have her saying she went to see Julian Assange; you have Chris Wylie, the other guy that has recently come out and said he has been in receipt of our stolen emails that appeared in the *The Sunday Times* for three months, and his evidence has been sent to US intelligence and British intelligence.

If you see it from our point of view, there has been a whole inquiry into Cambridge Analytica, which has led on to an Electoral Commission investigation, on to an ICO investigation, and it has been conflated from two witnesses that, frankly, the credibility of them is shot to pieces. Brittany Kaiser held a press conference the day after appearing in this Committee to launch her own business called Brittany Kaiser RIP Data Theft. You can see, from our point of view, these are not particularly credible witnesses, but they have been cloaked in a sort of: these were great whistleblowers. *The Guardian* has written fabulous stories off the back of all this. In fact, they are Walter Mitty-type characters. I am sorry; I am putting my point of view.

Chair: You are entitled to your point of view, and part of the reason for inviting you—

Arron Banks: Thank you, by the way, for letting me express that. It is useful we can talk about these things.

Q3496 **Chair:** Part of the reason for inviting people like you to come and give evidence is so that, as part of our inquiry, we can put to you issues that we have received and give you the chance to respond to them, which is what we are looking to do.

Arron Banks: But can you see what I am saying?

Q3497 **Chair:** I can see what you are saying. For us, because Brittany Kaiser was someone that shared a platform with Leave.EU at the launch and



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was working directly on the campaign, it is obviously of interest to us when allegations are made about that to talk to some of the people that were doing that work and hear what they have to say, but obviously we want to hear your views on that as well.

Arron Banks: I just merely say that, subsequent to their appearance, their credibility is somewhat shot to pieces by the somewhat fantastical statements they have made afterwards. They enjoyed their time in the limelight and they have obviously conflated quite a lot from it.

Q3498 **Chair:** Obviously, that is your view and you have expressed it and you are entitled to it.

When did you first start discussing with the Cambridge Analytica team the way in which you could use data held by your insurance company to create data models?

Arron Banks: We had two or three meetings with them and it became clear to me that—as is true in a lot of politics—there is a lot of sizzle and sometimes not a lot of substance. It became clear that this company is really an advertising agency, which I think is what Nix has actually said, that then did a little bit of politics on the side. We became increasingly concerned that the services they were offering were just that, an advertising agency.

Andy Wigmore: It is worth noting that—by the way, the insurance company and Cambridge Analytica, we never discussed the same things; we never involved the insurance company and Cambridge Analytica ever—when you are an insurance company, it is marketing. If you take a look at how marketing works, you are talking about pay-per-click, Google ads, all these kind of mechanisms that are used to market insurance products. We were very skilled at that; we have years of understanding of that.

All we did was apply that knowledge and marketing from insurance to the referendum initially, to the campaign, because that is what we knew. What we decided to do is try to go and find the best people we possibly could in the world, so we looked at an organisation called Goddard Gunster, which I think you are familiar with, in the United States. All they do is referenda; that is all they do. Here we believe that Cambridge Analytica was perceived certainly as one of the best political campaigning companies, so of course we looked at them.

The truth is, our marketing people and the people we had around us probably knew more than they do when it comes to trying to get that message across. They are skilled at insurance marketing. We took that knowledge, which we both deeply held, and applied it to the campaign.

Arron Banks: Going back to what you said about the two campaigns, I think we won the referendum because there were two campaigns. The Vote Leave was kind of soft Tory and appealed to the middle class kind of voters. We were very much appealing to more the sort of Labour voters,



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where immigration is a big issue. I think in the end maintaining the two campaigns was a very valuable thing.

Andy Wigmore: They were complementary.

Q3499 **Chair:** When you were discussing with Cambridge Analytica—all the work we have done looking at the way they work so far, obviously AggregateIQ were one of their key partners, they had worked with them consistently from the beginning of 2014 through to the start of the regulated period for the referendum itself—did they suggest bringing AIQ in to work with them on the campaign if they were hired by you?

Arron Banks: It is not something I had heard of.

Andy Wigmore: Me neither.

Q3500 **Chair:** The key service that AIQ provided, they created various tools that help take the different data elements and can turn them into the datasets that can be used for targeting. That would seem to be a skill that Cambridge Analytica brought in from them and, therefore, I wondered who would have done that if they had worked for you.

Arron Banks: That was very much my point on Alexander Nix. I think they were huge marketing people that claimed to do all sorts of things, but what they were was an ad agency. It is not uncommon, is it, for people to offer these kinds of services? But I think, as we saw with the Channel 4 exposé, he made all sorts of claims of what his company could do. Whether it transpired it did or not, I do not know. I got the definite feeling that they were a kind of ad agency that had surrounded this mystique around them.

Andy Wigmore: This idea that you can hypnotise people is rubbish.

Q3501 **Chair:** Obviously, a key part of the way they work seems to be psychographics, psychological profiling. Alexander Nix had spoken throughout 2016 at various conferences and afterwards about psychographics being one of the additional things that they bring and also their ability to analyse. Obviously you have data, you have insurance data that you can work with, but did he talk—

Andy Wigmore: We never used the insurance data. It is nothing to do with insurance. We never touched insurance data.

Chair: Okay.

Arron Banks: What I will say is that we had a team of people that worked specifically on creative advertising. I am sure you are all familiar with some of our work; some people may not like it. But in terms of the actual stuff we were putting out, we did our own sort of micro-messaging. I will give you an example: we put out a tile that was targeted at Green voters, which is not something you would think would have any traction. Then we looked at, let's say for instance, poor African countries that cannot export their goods into the UK, so what we would



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do is target individual groups. We did that. We did not use this kind of mythical data to do it.

Q3502 **Chair:** On the pitch documents, the sort of phase 1 document that Brittany published, there are three core elements to that. *[Interruption.]*

Sorry, I don't know who took the photograph, but we had this problem last week. Just to say that no photographs are allowed to be taken in the room, so hopefully that went off by accident, but can we make sure there are no other photographs taken?

There are three elements in that phase 1 document. There is information coming from UKIP, there is data that has been gathered by Leave.EU, and there is also then information from Eldon Insurance. In their presentation to you, what were they suggesting you did?

Arron Banks: I think the sequence of events there was I went to the meeting and I wore several different hats, because you don't disconnect your different businesses and the things you are doing, you really don't. Effectively what happened was, when they started talking about how you psychologically profile, how you look for a niche customer, immediately in my head, the kind of process, insurance is all about how you target your product to the person you want to target it to. The three things that were of interest to me were: obviously, the referendum campaign, my insurance business—could they offer services that were along those sorts of lines?—and thirdly, with the UKIP hat on, would it be a useful messaging tool for UKIP? I can see why you would think there would be a conflict, but there really isn't.

Q3503 **Chair:** I suppose it is one of the things, depending on how you manage that situation, there could be a conflict. That is one question that arises.

Arron Banks: Yes, it is important to manage conflicts.

Q3504 **Chair:** Yes, and to separate those different roles because, clearly, it would be a matter of interest if company insurance data was being used for political targeting.

Arron Banks: Exactly, but the point I am making is that we are now sitting around the Committee with a lot of hindsight here. We were just having a casual conversation with this company and then they almost came out and said, "Well, these are the three areas we can look at." The fact of the matter is we have to be very careful that, in examining all this, we don't jump from one conclusion that, "You had a discussion about it," to, "It happened," because all three of the things you have talked about did not happen.

It is a bit like even with the gold mine stuff, which I am sure we are going to come on to. There is a definition between having a meeting with somebody and passing it on to someone and it not going anywhere. Are we really saying that we cannot have a conversation and then it has to be—this is the whole *Guardian* thing—that if I meet you for a glass of wine, there must be some dreadful conspiracy?



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Andy Wigmore: Or if you go to a football match.

Arron Banks: Yes, or a football match, but there has been no actual definitive evidence of anything, not one shred of evidence. That is the thing that I find frustrating.

Q3505 **Chair:** That is why I chose my words carefully in asking the question, asking about what they pitched to you, what they proposed and asked you to clarify the situation.

Andy Wigmore: If you were them, Mr Chairman, you had an opportunity—and remember the timing of this as well; the referendum had not even been called. Everyone was still thinking, “Is it going to happen? Is Cameron going to come back with a deal?” No one really knew. When you are a company like them and you are pitching to a businessman, you are thinking, “What can I get out of him? Yes, there is a referendum, there is possibly work for his insurance company,” so from their perspective, you can see why they were—

Arron Banks: Look, I understand you worked for Saatchi & Saatchi. I am sure you made plenty of prospective pitches to clients on how, “You need the services of Saatchi & Saatchi.” That is how business works.

Chair: It was a simpler time then.

Arron Banks: Of course, yes, and probably a more enjoyable time.

Q3506 **Chair:** But obviously the way they pitched it to you was they said in their document, “Cambridge Analytica believes that the integration of several different projects will reduce costs.” When they are talking about integration of projects, are they looking at there are three potential strands of work that can be managed separately but by one team, or are they saying you have three projects that could become one project?

Arron Banks: I think anyone involved in politics knows it all starts getting very confusing very quickly. From our point of view, what we have said is we have had some initial discussions with Cambridge Analytica; we did not take up their services. I am struggling a bit with the line of questioning, because we did not go ahead with these things.

Q3507 **Chair:** Why did you take such great exception to what Alexander Nix said when he first appeared in front of the Committee about his relationship to you?

Arron Banks: I felt a bit sorry for him on the second outing, I have to say, but I think—

Chair: On the first outing you were quite—

Arron Banks: If you could just remind me again of what he said.

Q3508 **Chair:** We asked him about the fact that, Andy Wigmore, you said on Twitter that you had brought in Cambridge Analytica to work and basically what a good decision that had been. You talk about it in “Bad



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Boys of Brexit" as well, about hiring Cambridge Analytica. You clarified what you meant by that, but he seemed very keen to distance himself completely from that period and you seemed to take considerable exception to that.

Arron Banks: One thing that is clear is when you are telling the truth, it is much easier to tell it than trying to torture yourself into all sorts of knots. One of the issues I had with them was at one point the verbal offer they made to say, "If you pay us £1 million upfront, we will raise £5 million," and it struck me at that time. That is when it really clicked that it was a bit of a fraud. I think subsequent conversations and discussions you have with that show a lot of that as well. He himself, did he not say that he made stuff up in front of clients?

Q3509 **Chair:** Lied, I think he said.

Arron Banks: Did he say he lied?

Chair: He said he lied, yes.

Arron Banks: Okay, he lied. That for me was a strong indication that this was an ad agency that basically was just over-playing its hand. That is probably why I was pretty angry with him, but subsequently I felt a little sorry for him in the second meeting.

Q3510 **Christian Matheson:** Gentlemen, good morning. When Cambridge Analytica was pitching to you, did you give Cambridge Analytica any data?

Arron Banks: The only data that was ever sent to Cambridge Analytica was some UKIP data from them, because they wanted to do an exercise from Cambridge Analytica. I understand that they did some initial scoping work, they then whacked in a bill for £39,000, I think.

Christian Matheson: £41,000.

Arron Banks: How much?

Christian Matheson: £41,500. They whacked in the invoice anyway, go on.

Arron Banks: Whether the invoice is £39,000 or £41,000 seems to me neither here nor there. It is an irrelevance. The point is they put this invoice in, which UKIP said, "No, you are meant to be doing a scoping exercise." I think they approached me to pay it and I said, "Not on your life."

Q3511 **Christian Matheson:** Did you give UKIP any data?

Arron Banks: No. That was UKIP data they sent.

Q3512 **Christian Matheson:** Obviously, Mr Banks, you made your name, in a sense, through UKIP as being a UKIP donor and that is how you came to public prominence.



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Arron Banks: Yes.

Q3513 **Christian Matheson:** How do you demarcate your role within UKIP at that time as opposed to your role as it became with Leave.EU?

Arron Banks: I never had a role in UKIP.

Andy Wigmore: Some of them didn't like you very much, did they?

Arron Banks: Most of them didn't like me very much. We wanted to try to professionalise the party and that was something that was going to prove extremely difficult to do. I had no role with UKIP, but I donated some money.

Q3514 **Christian Matheson:** But you were a donor to them.

Arron Banks: Yes.

Q3515 **Christian Matheson:** Other than being a donor, did you ever sit down and discuss strategy with them?

Arron Banks: In my job we talk strategy all the time.

Christian Matheson: Let me just follow on—

Arron Banks: Do politicians not do that?

Christian Matheson: Yes, I would hope so.

Arron Banks: Sometimes the strategy works spectacularly, sometimes it does not.

Q3516 **Christian Matheson:** We have several explanations over this relationship with Cambridge Analytica, I think originally in October in the book you said, "We have hired Cambridge Analytic," as the Chairman just referred to.

Arron Banks: To clarify that, what had happened was we did put them into the designation document for the Go movement. I know this gets horrendously complex, but you started off with the No campaign and then the referendum people changed the name of the referendum from Leave to Remain, so the name No.EU had to go. Then it became Leave.EU, and then effectively we teamed up with a number of other campaign groups to put in an application for the Go movement.

When we said we hired Cambridge Analytica, maybe a better choice of words could have been "deployed" there. The fact was we did not hide it; we put it in the designation document and said, "If we win the designation, we will use Cambridge Analytica." Did we hire them? Clearly not, because we did not pay them or sign a contract. I would agree that that choice of word could have been better.

Q3517 **Christian Matheson:** I think you tweeted, Mr Banks, "We made no secret of using Cambridge Analytica. We created a huge social media artificial intelligence and won it for Leave". That was in January. Mr



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Wigmore, I think you then told *The Observer*, "They—Cambridge Analytica—were happy to help because Nigel is a good friend of the Mercers and Mercer introduced them to us. He said, 'Here's this company we think may be useful to you'. What they were trying to do in the US and what we were trying to do had massive parallels".

Arron Banks: I think Mercer and Bannon were obviously very close. We did meet Bannon and we make no secret of that.

Andy Wigmore: We never met Mercer.

Q3518 **Christian Matheson:** We then move on with the relationship with Cambridge Analytica. Again, I think this is you, Mr Wigmore, "Cambridge Analytica did no work for us formally and, if they had, it would have been way before you had to report expenditure". I think that is what you were getting at before, "We never employed Cambridge Analytica and they never gave us anything in kind." Then we have, "Cambridge Analytica provided initial help and guidance to the Leave.EU campaign, which then went on to develop its own artificial intelligence analysis methodology. The AI machine learning was developed in Bristol by 20 mathematicians and actuaries with input from Cambridge Analytica at the very beginning and then executed by Goddard Gunster". Now we have come to the point where Cambridge Analytica is simply an ad agency.

Arron Banks: It is.

Q3519 **Christian Matheson:** In the words of, "Who Wants to Be a Millionaire?" is that your final answer or is it—

Arron Banks: Can I phone a friend?

Christian Matheson: Very good. Is this now the definitive version of your—

Andy Wigmore: To be honest, there is probably a bit of boastfulness. I am an agent provocateur. My job is to spin, and you are familiar with all that. I would be guilty of being provocative, an agent provocateur, slightly exaggerating in the message quite often. I am guilty of doing that, absolutely, but the truth is, and the reality is, the mechanics of actually what happened we put out in a document.

It was not something that we were trying to hide. You could have read it. Did we use Cambridge Analytica for the pitch? Absolutely. Did they do some work to get to that pitch? Of course they did; they had to, because if we had won, it wouldn't have been kind of like, "Right, now plan." They had to do a certain amount of planning just in case we won. There was a lot of that groundwork that had to take place. That is just a reality.

Arron Banks: Using the agent provocateur, we were a disruptive campaign. We certainly were not above leading journalists up the country path, making fun of them, and the same with politicians. In the same way I refer back to: if you do manage to get Dominic Cummings to the stand eventually, the idea that there were astrophysicists in California



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working in some skunkworks for Vote Leave scraping Google data is fantastical. That is something that Dan Hannan said. I think you have to take that with a slight pinch of salt, because we were running a campaign deliberately aimed at making fun of people, pushing them in certain directions, a shunter.

Andy Wigmore: We were outsiders. When we started, I think our first lunch was with Mr Pickard there. He will tell you that he did not have a clue who we were. No one had a clue who we were, apart from perhaps that Mr Banks had given a lot of money to Nigel Farage in UKIP. But to try to get a share of voice and try to create a movement and try to create a noise, you have to do certain things to get attention.

Q3520 **Christian Matheson:** In the context of this inquiry, does that include perhaps using fake news to shake people up?

Andy Wigmore: What is fake news? With great respect, every politician uses the best-placed position of a situation to try to create the best environment for someone to write about it. If that is fake news, then that is what we did. Fake news can come in many forms, if you want to examine it like that.

Arron Banks: I would say, Chris, that Parliament itself is the biggest source of fake news in the entire country.

Q3521 **Christian Matheson:** I hope I could disagree with you on that one.

Arron Banks: Straight after this meeting you will be at lunch with a journalist from *The Guardian* quaffing a glass of Chablis and spinning it the way you want to spin it.

Q3522 **Christian Matheson:** If only that was the case. Did Goddard Gunster work with any of the data that had been produced by Cambridge Analytica?

Andy Wigmore: No, Goddard Gunster does not do data. How they operate is to work out what is the best way of placing messages in certain places. That is not about data. That is much more about marketing and looking at data, analysing data that you have to hand. That is how they operate. The United States is very different because of the way that campaigns work and what you can do with negative advertising, positive advertising. You can do all of that.

Arron Banks: If I look at it from our perspective, when we first started the campaign, we look at all of the advantage the Remain had, they outspent us 2:1; they had the civil service working for them; they sent a leaflet to everybody in the country; they got the IMF; they got President Obama; they had the Government working; they had every possible advantage to win this referendum. They ran a lousy campaign, threatening people. When we started our campaign, we realised that, to get a share of the voice, what we had to do is be slightly alternative, but tease journalists. They are the cleverest, stupidest people on earth,



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because they are clever but, also, they really want to believe some of this stuff. We were not above using alternative methods to punch home our message or lead people up the garden path if we had to.

Andy Wigmore: But also the piece we got right from the beginning was, "Remember, referenda are not about facts. It is about emotion and you have to tap into that emotion. It does not matter what facts you throw out. It is white noise to people because people are voting on something they believe and feel emotionally."

Q3523 **Christian Matheson:** Who gave you that advice?

Andy Wigmore: Goddard Gunster. They had successful referenda right across the United States.

Arron Banks: They had a 93% hit rate in America. If we go back to what I was saying, you had the emergency austerity budget, "Everyone will be £4,000 worse off, and there will be 500,000 job losses on the day the referendum starts." If you think about it, the Leave campaign was outgunned in every possible way. You had the battleship of a campaign, but you chose the wrong strategy. The reason you did that was you did not understand the underlying issues that were driving the Brexit referendum. When you look at it, I think we did understand the issues better and, therefore, we tailored our campaign to achieve those goals.

Q3524 **Christian Matheson:** Let me ask you one more question. We talked about these astrophysicists in California.

Arron Banks: Tim Shipman does.

Christian Matheson: Yes, but you talk about Bristol; you have 20 mathematicians and actuaries. Who were they? Where did you get them from?

Arron Banks: That is slightly conflated, that we do have an artificial intelligence team and big data analytics working on our insurance business and none of them were deployed in the referendum campaign.

Q3525 **Christian Matheson:** There were actuaries. I think it was you, Mr Wigmore: "The AI machine learning was developed in Bristol by 20 mathematicians and actuaries with input from Cambridge Analytica". Those were from your insurance business?

Arron Banks: I think, in the words of Alexander Nix, he probably slightly spun it.

Andy Wigmore: A slight exaggeration. I know how the insurance company operates. If my numbers are really correct, there might have been 15, but they do have people that look at this stuff. As an insurer you have to, but they were not connected with the referendum whatsoever.

Q3526 **Christian Matheson:** These actuaries, where did you get them from?



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Andy Wigmore: They worked for the insurance business.

Arron Banks: No, hold on, sorry—

Q3527 **Christian Matheson:** No, hang on, fellows, hang on; gentlemen, sorry—

Arron Banks: “Fellows” is all right.

Christian Matheson—either they were working for the insurance business or they were not connected to the insurance business, but you cannot have both.

Arron Banks: I am just saying that there were not people on artificial intelligence and big data analytics working on the referendum. It was conflated in the same way that Dan Hannan said that the astrophysicists were working on the west coast of California.

Q3528 **Christian Matheson:** Were these actuaries employed by the insurance business?

Arron Banks: They did not work on the referendum. I do not know how else I can plainly put it.

Q3529 **Christian Matheson:** So what Mr Wigmore said here, “were developed in Bristol by 20 mathematicians and actuaries” isn’t correct?

Andy Wigmore: No.

Q3530 **Rebecca Pow:** Apologies, Chairman, and gentlemen for coming in late. Thank you for coming to the Committee. I want to just look at some of your myriad businesses, Mr Banks. For anyone on the outside, this is a complicated arrangement of businesses and you have indeed, I believe, many names as well. Might you just start off by explaining your role with ICS Risk Solutions?

Arron Banks: It is a holding company that owns an insurance business.

Q3531 **Rebecca Pow:** Is it the heart of your finances, because you have many different companies?

Arron Banks: Yes. I have to say, first of all, I have international businesses. I do have quite a complex business structure and I know that it is difficult for some MPs to perhaps grasp the complexity of a financial group of companies and how it interacts, but the facts of the matter are it is quite a big insurance business, it employs over 1,000 people.

Q3532 **Rebecca Pow:** You are talking about GoSkippy?

Arron Banks: No, hold on. If you went into the accounts of Aviva or any insurance company in this country, you could equally say, “This is a complex web of subsidiaries and different companies.” It is an insurance business and, by definition, insurance businesses have lots of connected companies.

Q3533 **Rebecca Pow:** To be clear then for us MPs who don’t understand the



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complexities of 20 businesses, could you clearly outline—I did run my own business, but it was very small—

Arron Banks: What sort of business was that? Did you work with Mr Collins?

Rebecca Pow: ICS Risk Solutions. Can you just explain where that comes in, though? Is it the holding company for Eldon Insurance and the insurer behind GoSkippy, just so that we have that all clear?

Arron Banks: Off the top of my head, you have a number of ICSs. There is more than one ICS. You would have to be very specific and I would have to go back and check. I mean, even to the point where if you said to me, "Do you know every single company and how it interacts with every company?", it is probably unlikely I can tell you that. ICS, if it is the right ICS, is the ultimate holding company of Eldon Insurance, which is GoSkippy is one of the brands that operates under Eldon Insurance.

Q3534 **Rebecca Pow:** Thank you. Is it true that ICS Risk Solutions paid over £77 million since 2015 to prop up another of your companies called Southern Rock, which is an underwriting arm in Gibraltar?

Arron Banks: You are saying—

Rebecca Pow: I am asking you just to be clear.

Arron Banks: No, I want to clarify. I want to be clear, you are saying a company I own called ICS is propping up another company I own?

Rebecca Pow: This is what we are led to believe. I am just asking you if this true.

Arron Banks: But I own both companies.

Q3535 **Rebecca Pow:** Yes, but I believe that Southern Rock was insolvent, so you have been propping it up with £77 million.

Arron Banks: That is not correct.

Andy Wigmore: How do you work that one out?

Arron Banks: How do you work that one out? If it was insolvent, it would not be allowed to trade, would it?

Q3536 **Rebecca Pow:** This is a good question. That is what I am asking you, because this is what we are led to believe.

Arron Banks: It's a good question? Well, it is a ridiculous question. If an insurance company is insolvent, it loses its licence, it cannot trade.

Andy Wigmore: Instantly.

Arron Banks: Instantly. What you are really saying is that ICS Holdings, which I own, lent some money to another company I own, is that what you are saying?



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Q3537 **Rebecca Pow:** I am led to believe that it was after regulators found that that business was trading while technically insolvent.

Arron Banks: We put in place with the regulators what is called a restoration plan. It is quite normal in insurance. Aviva and Direct Line in the same year announced £1 billion losses in the UK motor market. We were asked—or not asked, we were required—to put more capital into the insurance business, along with the entire UK insurance industry, by the way, which had to all put money into their insurance companies. That money came from another company I owned. I am struggling to see what the killer question is here.

Rebecca Pow: It is not supposed to be a killer question.

Arron Banks: I think it is, isn't it?

Q3538 **Rebecca Pow:** I am just trying to get some clarity. Companies House has asked you to publish the accounts of ICS Risk Solutions, has it not, in order to get some clarity on all of these things?

Arron Banks: No, it has not asked us to. If you are giving me new information that I have not hitherto received, I do not know, but we have not been asked to do that. By the way, we file all of our accounts with all of the different company registrations. Of course we do, we are a licensed insurance company.

Rebecca Pow: Fine, thank you.

Arron Banks: Can I return to the point of the £77 million into Southern Rock? It was money that went from one company I own to another company I owned, so if you look at someone like Aviva, you look at someone like Direct Line, they would have had a subsidiary that trades and because of widespread losses in the UK motor market, virtually every UK insurance company had to put more capital into their insurance companies. I am struggling here.

Q3539 **Chair:** Just to clarify, the answer to the question seems to be there was a payment from the balance sheet of one company to the other and for that amount of money.

Arron Banks: Correct, yes. Obviously it is just: where did the £77 million come from? I will answer that for you before you get to the question, if that is the question.

Q3540 **Rebecca Pow:** You tell me. I am assuming it came from ICS Risk Solutions.

Arron Banks: Or from Russia.

Rebecca Pow: Maybe it came from somewhere else. We will get to that in a minute. We have not come to Russia yet.

Arron Banks: Siberian gold mines. No, no, no; so, effectively the deal that was done, in fact when you mentioned it went from one balance



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sheet to another, in fact the deal was that the insurance broker at the end of that transaction, Eldon, sold some of its forward income on the sale of policies back to the insurance company, so there was not £77 million of cash that just went “bosh” into a bucket. It was a structured deal over four years, where the income was paid in month by month in accordance with the deal we did with the regulator. There was no lump sum payment of £77 million going in.

Q3541 **Rebecca Pow:** Can we move on to a company called Rock Services Limited? Can you explain that involvement and where that comes in?

Arron Banks: Rock Services is a UK company that provides a treasury facility around the group.

Q3542 **Rebecca Pow:** It does what? It provides a—

Arron Banks: A treasury service to various different things.

Q3543 **Rebecca Pow:** Funding?

Arron Banks: This is where a lot of misunderstanding has come in. For instance, *The Guardian* gloriously wrote an article saying that we had a turnover of £21 million and administrative expenses of £19.8 million. That was the payroll, so it settles group-wide all of the salaries every month. It pays reinsurers and it pays a whole host of suppliers. It is a kind of service company that sort of settles bills, if you like.

Q3544 **Rebecca Pow:** Did it settle bills or give money or loans to Better for the Country Limited, which I believe is another of your companies?

Arron Banks: Yes, this is disclosed in the Electoral Commission filing. When Better for the Country, we lent money across to that, the Rock Services lent—sorry, I lent the money to the company, but the money was delivered by Rock Services.

Q3545 **Rebecca Pow:** Rock Services were not identified as a loan provider on Leave.EU’s return to the Electoral Commission, because you chose to do it through Better for the Country?

Arron Banks: I think you may have missed the Chairman’s opening comments, because we obviously do not approve of the Electoral Commission’s interpretation of all of this and, at 9.00 am today, we filed an appeal in the courts against all of the findings of the Electoral Commission, so we are straying into territory that is—

Chair: Rebecca was not here at the very beginning. Because of the appeal that has been lodged, those matters need to be considered sub judice, so we are not going to pursue questions on that area.

Q3546 **Rebecca Pow:** Am I allowed to ask this, then? Why did you transfer money from Rock Services to Better for the Country, or we are not able to go into those questions now?



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Arron Banks: No, I will cover it, although obviously our appeal against the Electoral Commission findings has been lodged today. Effectively, the loan agreement was between Better for the Country and me, okay? As we just discussed, Rock Services is a treasury function, it just delivers the cash. It is just a service company. The actual loan came from another one of my companies that was delivered in. From my perspective, I am a UK taxpayer. I have made the loan out of my own funds or company funds to Better for the Country.

That is what was disclosed to the Electoral Commission. They say in their actual finding that, on the loan, I wasn't wholly untransparent. Actually, if you take the opposite of what is not wholly untransparent, it means it was transparent. They say that I should have said that the money came from Rock Services, whereas it said it came from me. Now, I am sorry, but usually it is the other way around. It is people trying to hide behind companies, not say who it is. This is where the money came from.

Can I just say, I think because of the legal action—and this is part of the legal action with the Electoral Commission—all of the documents are available, or should be shortly, in our submission to the court, where we are basically challenging the fairness of that hearing or those findings.

Chair: I think we will probably leave it there on that for now. Are there any other questions you had?

Q3547 **Rebecca Pow:** It was just a general observation that all these different companies and names and tortuous, complicated arrangements that people now seem to be trying to unravel, journalists or whoever, suggest that you do have something to hide in all of this that might somehow have some connection to influencing politics across the world.

Arron Banks: I like to think I am an evil genius with a white cat that controls the whole of western democracy, but clearly that is nonsense.

You keep mentioning different names. This is another *Guardian* wonderful piece of fake news where they have been through every file that has been made to Companies House and Companies House, by the way, frequently make mistakes as I know to my cost. What *The Guardian* said was, "There are seven different versions of Arron Banks at Companies House." The most common misspelling is two As, Aaron and Arron, and so when you say "different names" it is my name. It is not like John Smith or Roger or Brendan O'Hara. It is literally my name on the documentation, so I cannot see where this comes from.

Just as Arron Banks—or in one case it uses my middle name. It says Arron Fraser Banks or it uses Arron Fraser Andrew Banks and each one is counted as a separate version of my name. You have just brought it up because that is exactly how fake news works. You make a comment. You say, "You use seven different versions at Companies House". It was just different versions of my name or my middle name and, by doing that, *The Guardian* writes a story, "He does not file his paperwork correctly. He



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does this” and then they write the story. Then the fake news gathers pace and you have repeated that I think two or three times. It is a complete non-story.

Q3548 **Rebecca Pow:** This is why you are here today so that you can give your side.

Arron Banks: I jolly well am, aren't I?

Q3549 **Rebecca Pow:** Finally, can you be quite clear that any money from your overseas business interests has never formed part of your political donations?

Arron Banks: No.

Q3550 **Rebecca Pow:** You can't be clear.

Arron Banks: I can be clear. I live in south Gloucestershire. I pay my taxes in south Gloucestershire and I pay a shed-load of tax, probably more than the entire Committee put together, okay. I am not going to be lectured about my business interests. I structure everything legally. If you do not like the tax law pertaining to this country, get out there and change that. I would support that in many ways, and you can change the tax for Google, change it for Starbucks, change it for all these different structures but do not lecture me about offshore tax structures and complexities. You set the law. You make the law.

Q3551 **Rebecca Pow:** Are you quite clear about what sources of finance are permitted in order to donate to political parties or campaigns?

Arron Banks: I am crystal clear.

Q3552 **Rebecca Pow:** So we will not find anything untoward?

Arron Banks: No, and I am frankly sick and tired of this. The reason I went into the referendum was because I have a different version of what the future of this country is. I respect your right to disagree with that. I know that you are all Remainers; I think. All Remainers, hands up. Yes, I think so. You have a vested interest in trying to discredit the Brexit campaigning. When I look at the fact that you have not called any witnesses from the Remain campaign to hammer them, when I am sitting here you have George Osbourne, he is editor of *The Evening Standard*. If he did not have lunch with or go to the hospitality of Putin's first man in Russia, he is certainly working for Putin's second man. This is the guy that ran the campaign, so I am just glad to get it off my chest.

Q3553 **Chair:** With this inquiry, what we have been looking at is the role of data targeting and people made allegations about Leave.EU and Vote Leave as a consequence of what we were doing and that is why—if similar allegations had been about Britain Stronger in Europe or Conservatives In, we would be equally asking them the same questions.



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Arron Banks: But the guy leading the Remain campaign is working for a Putin oligarch in London. If you cannot see that there are some double standards being applied here, I don't know.

Q3554 **Ian C. Lucas:** Mr Banks, before July 2011, was Southern Rock investigated by the Gibraltar Finance Services Committee?

Arron Banks: No, I am now not going to answer any more questions on the insurance business. I have covered it with—is it Rebecca? You can read what you like from that, but I have given the explanation to a pretty full list of questions.

Q3555 **Ian C. Lucas:** I just want to know, is that the case? Why don't you answer the question?

Arron Banks: I have given you an answer.

Q3556 **Ian C. Lucas:** You have not given me answer. You are avoiding.

Arron Banks: I have said, I have answered the question.

Q3557 **Ian C. Lucas:** You are not answering a straight question.

Arron Banks: I have answered the questions on my financial affairs. I am not going to answer any more questions.

Q3558 **Ian C. Lucas:** Are you going to answer any questions about your financial affairs?

Arron Banks: I just have, in full.

Q3559 **Ian C. Lucas:** I am asking you another question about your financial affairs.

Arron Banks: Well, you can ask away. I am not going to answer any more questions on that.

Q3560 **Ian C. Lucas:** I just want to be clear, so you are—

Andy Wigmore: What relevance has this to do with fake news?

Q3561 **Ian C. Lucas:** I am speaking to Mr Banks.

Andy Wigmore: I don't care. I am speaking as well. What relevance has this to do with the referendum and fake news? What relevance has it go to do with it?

Q3562 **Chair:** Order. Sorry, if we just bring the session to order. I don't propose that we keep going over ground that has already been answered. The specific point that Mr Lucas has raised was not covered before. I would be grateful if you could answer that, even if it is just "yes" or "no" and then we can move on.

Arron Banks: I have said I am not going to answer it and I have answered all the—



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Q3563 **Ian C. Lucas:** Okay. I am going to ask the question. I am going to ask the next question—

Arron Banks: Well, hold on a second.

Q3564 **Ian C. Lucas:** I am going to ask the next question and the next question is—

Arron Banks: What has this to do with the referendum and fake news?

Q3565 **Ian C. Lucas:**—the Gibraltar Financial Services Committee discovered that the company had been trading while technically insolvent for three years. Is that correct?

Arron Banks: I am sorry that is just not correct.

Q3566 **Ian C. Lucas:** It is not correct?

Arron Banks: No.

Andy Wigmore: Where did you get that?

Arron Banks: That is not how insurance companies work, okay.

Q3567 **Ian C. Lucas:** You deny that the Gibraltar Financial Services Committee found that the company had been trading insolvent for three years.

Arron Banks: It had not been trading insolvently for three years. If it had been, the regulator would not have allowed it to. This is what happens. You have parliamentary privilege. You can make a full statement; and this is exactly how things start. How on earth can an insurance company trade insolvently for three years? You are using Parliament—

Q3568 **Chair:** I think this question on the solvency of the business and the transfer of cash to the business has been covered now, unless in fact there is more you want to say about it.

Arron Banks: Damian, I am sorry but this Committee is meant to be investigating fake news and the role of it in politics. What Mr Lucas is doing is using parliamentary privilege to make a reckless allegation, which he knows is going to be reported elsewhere, and that is why he is doing it and, frankly, it is pretty disgraceful.

Q3569 **Ian C. Lucas:** Mr Banks, all I am doing is asking you questions. You are not answering.

Arron Banks: No, you are not. No, you are not.

Chair: The question has now been asked. You have answered it, and I think we should now move on to the other issues we want to cover.

Q3570 **Ian C. Lucas:** Is it correct that you do not currently have FCA approval to carry out an operational executive role in Eldon Insurance Services?

Arron Banks: What is this? If you just have another list of questions—



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Q3571 **Ian C. Lucas:** Is that correct?

Arron Banks: Are you the MP that got drunk in the House of Commons and harassed a woman and got drunk on a karaoke evening?

Ian C. Lucas: No.

Arron Banks: Good, but one of the Committee is. I just don't know who. What do you want me to do? Do we want to sit here and throw bread rolls at each other?

Q3572 **Ian C. Lucas:** Mr Banks, I think this is a serious issue.

Arron Banks: Why?

Andy Wigmore: Why are you asking a question that is as clear as day? Go and check with the FCA. It will tell you.

Arron Banks: What has this got to do—

Q3573 **Ian C. Lucas:** Why does he not answer the question?

Arron Banks: Well, I am asking you, what has this to do with fake news and the question of political interference?

Q3574 **Ian C. Lucas:** Because it is about money. It is about money and it is about where the funding came from for an individual who made substantial donations to a hugely important referendum campaign in the UK. That is why it is relevant.

Arron Banks: For a start, an insurance company cannot be technically insolvent for three years.

Ian C. Lucas: You keep saying that, but it cannot be—

Arron Banks: As a point of fact that cannot be the case.

Ian C. Lucas: You keep saying that, but I cannot—

Arron Banks: Since you have asked that—

Ian C. Lucas: That is why I am referring—that is why I asked you the question.

Arron Banks:—the reason I am slightly vexed about it was because I answered the question to Ms Pow, in that the entire UK motor insurance industry suffered—I think it was—a £2.5 billion loss at that time, so what happens in insurance companies is not that they are insolvent. It is what is called the loss ratio that sits at the heart of the business that is on the claims you pay, versus the premium you take in gets reassessed. When it is reassessed then they will say, "There is a shortfall of X and, therefore, you need to inject more money into that company to continue trading." What we did, through the transaction that you brought up, was inject more money into the insurance company for it to continue to trade normally, as it should have done.



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Do you think the regulator is going allow a company that has been insolvent to continue on trading? If you thought about your question, it might go back to the question of: do MPs understand the complexity of businesses? The fact of the matter is, when we identified what had to be injected in, we injected it—in along with, I might add, most of the UK insurance industry.

I will tell you why it happened. It happened because of personal injury claims that were coming out of the woodwork, because of accident management companies and, essentially, what you had was a whole scandal around lawyers making cash for crash claims, and then basically ringing people in industrial numbers and generating personal injury claims that subsequently had to be recognised by the insurance company. When that occurred we did the right thing. We injected the money in from our holding company and we carried on. I don't know if that answers your question.

Q3575 **Ian C. Lucas:** I would still like you to tell me whether you had FCA approval to carry out an operational executive role at Eldon Insurance Services.

Arron Banks: I don't have an operational role within my insurance companies.

Q3576 **Ian C. Lucas:** So you do not have authority.

Arron Banks: I don't have an operational role within my insurance business. I own it. I have a chief executive.

Q3577 **Ian C. Lucas:** Thank you for answering my question.

Arron Banks: Oh, is that what you do? You asked the question, "Do you have FCA approval?" and then when I try to answer the question you say, "No" because that is the little sound bite you want.

Q3578 **Chair:** Mr Banks answered the question fully. If there is more you want to add then you are more than welcome to.

Arron Banks: The only reason you have asked these questions is to try to create some sort of shadiness around the whole thing.

Q3579 **Ian C. Lucas:** Mr Banks, all I am trying to do is follow the facts.

Arron Banks: What facts?

Q3580 **Ian C. Lucas:** The fact that I just told you.

Arron Banks: What does this have to do with the referendum?

Q3581 **Ian C. Lucas:** It has a lot to do with the referendum.

Arron Banks: Why? Because I am a UK taxpayer.

Q3582 **Ian C. Lucas:** Because you are the biggest financial donor in British political history.



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Arron Banks: Yes.

Q3583 **Ian C. Lucas:** That is what it is to do with the referendum. That is why you are here.

Arron Banks: Yes, and that is what you hate more than any of the other facts.

Q3584 **Ian C. Lucas:** No, it is not what I mean. It is not what I mean. I just want people to be open. I want people to be open and I want you to tell us the truth.

Arron Banks: I answered the question and then you went ahead and asked it again in a second one.

Q3585 **Ian C. Lucas:** What do you think first attracted the Russian Embassy to Arron Banks, the biggest political donor in political history. Do you think it was anything to do with the fact that you were involved in the referendum campaign?

Arron Banks: No. Have we started on Russia now? Are we finished the—

Chair: I think we have to get into a routine where the questions are asked and the witnesses answer it, rather than just providing a commentary on the questions.

Ian C. Lucas: I did ask a question and he has not answered it.

Andy Wigmore: Why do we think the Kremlin were interested in us?

Q3586 **Ian C. Lucas:** I asked why the Russian Embassy was interested in you.

Andy Wigmore: I will tell you why they were, because I asked to meet them. We met them at a UKIP conference. I was a diplomat and we thought it would be quite a nice thing to go and chat to them. Why? Because his wife is also Russian. She has never ever engaged much with the Russian diaspora, and we thought it would be nice to have a chat with him. I had met him and his people in the diplomatic community many times. You do. That is what you do, so it was not unusual when you meet somebody and say, "We would like to come and have a chat with the ambassador. It would be nice to see him." There was no other reason. In fact we instigated, not the other way round.

Arron Banks: Ian, if the French Ambassador phoned you up this afternoon—it is possible, it may happen—and said—

Ian C. Lucas: He never has. I am not as important as you.

Arron Banks: No, but frankly if he did and said, "Would you like to come round for lunch on Thursday?" of course you would go.

Ian C. Lucas: Yes, but he never has.

Arron Banks: By the way, this is—

Q3587 **Ian C. Lucas:** But the Russian Ambassador wanted to.



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Arron Banks: But, Ian, this is with hindsight. Before that—

Ian C. Lucas: It is not with hindsight. It is a fact, so why do you think he wanted to meet you?

Arron Banks: What I am saying is that we now have a full scale Russian witch hunt going on. Before that all occurred there was no issue.

Andy Wigmore: Can I tell you why we wanted to see him? I was a diplomat for a small country called Belize. We had a couple of issues in relation to—

Ian C. Lucas: Probably bananas and sugars.

Andy Wigmore: No. From bananas and sugars, and the initial conversation I had with this gentleman at the UKIP conference, I was trying to find investors to look at perhaps buying a banana farm, which was in trouble because there was a kingpin-designate person that owned it and, as a consequence, Belize could not sell its bananas to places like the United States and the United Kingdom. It needed someone to buy them, so one of the conversations we had was about that. There was a myriad of things that we wanted to talk about. It was not anything to do with politics.

Q3588 **Ian C. Lucas:** Mr Wigmore, in answer to a certain question you mentioned about Belize. Have you ever taken any visitors into British military bases in Belize?

Andy Wigmore: No.

Q3589 **Ian C. Lucas:** Never?

Andy Wigmore: No.

Q3590 **Ian C. Lucas:** Thank you.

Andy Wigmore: Can I tell you why that it is? It is because BATSUB—which is British Army Training Support Unit—only came back a few years ago. It was out of the jurisdiction for about 10 years and if it was not for the wonderful ambassador there, a guy called Peter Hughes, and the ambassador previously, who lobbied Parliament to bring in BATSUB, the training and support unit, back into Belize. I have never been to the training centre in Belize, where the British Army are now, never.

Arron Banks: I think it is important to remember as well Andy was the Trade Minister for Belize in London.

Andy Wigmore: My job was to go and sell the country and try to get foreign investment into my tiny country.

Arron Banks: I do think Ian is correct in the sense that, if we had not been involved in Brexit, we would obviously not have been invited for lunch.



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Andy Wigmore: Perhaps.

Ian C. Lucas: Do you want me to go on to the Cambridge Analytica and UKIP?

Q3591 **Chair:** Yes, I do. There is one question I want to ask on that. I think it has been shown that Nigel Farage met the Russian Ambassador in May 2013, were either of you present at that meeting?

Andy Wigmore: He only ever meets ambassadors in the European Parliament. He is very sensitive and careful about things like that. He would never meet them socially.

Q3592 **Ian C. Lucas:** Can you describe the work that Cambridge Analytica did for UKIP?

Arron Banks: I did, earlier. I am not going to answer questions a second time.

Andy Wigmore: No, but UKIP you didn't really know anybody—

Arron Banks: The bottom line is UKIP data was sent to Cambridge Analytica. We sparred over the invoice. I have given the answer.

Q3593 **Ian C. Lucas:** It was some kind of assessment, did you say or—

Arron Banks: They took the data and they wanted to do a pilot on that and then, as I said, the pilot ended up in an invoice of I think—whatever the number was—£41,500. UKIP decided that the work was not worth a single penny or there was not any work and they did not pay it.

Q3594 **Ian C. Lucas:** Did you make a donation to UKIP of £42,000?

Arron Banks: I did, and then they did not use it—that was a source of some irritation for me—to settle the invoice. They just kept it.

Q3595 **Chair:** That was the purpose of the donation?

Arron Banks: Yes.

Q3596 **Ian C. Lucas:** You gave the invoice specifically to UKIP to pay the bill from Cambridge Analytica but they did not do that.

Arron Banks: Correct.

Q3597 **Ian C. Lucas:** Was that your decision or was it their decision?

Arron Banks: That was UKIP's decision. I think they were short of funds and they decided it was better to be used elsewhere.

Q3598 **Ian C. Lucas:** You do not know why UKIP did not pay the bill.

Arron Banks: I just do not think they wanted to. They said the work was not of any use.

Q3599 **Ian C. Lucas:** When did you first hear about AggregateIQ?



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Arron Banks: We covered this earlier on. I am not familiar with AggregateIQ.

Q3600 **Ian C. Lucas:** You are not familiar with them?

Arron Banks: No.

Q3601 **Ian C. Lucas:** Were you aware of them when you were discussing matters with Cambridge Analytica, when you were talking about—

Andy Wigmore: No. I think the first time I heard it was watching one of your committees.

Arron Banks: We are not familiar with AIQ. We thought we were dealing with Cambridge Analytica. I did not have any—

Q3602 **Ian C. Lucas:** What is interesting with AIQ is that they not only had a relationship with Cambridge Analytica but they subsequently came to have a relationship with Vote Leave concerning data. It is interesting that Cambridge Analytica and Leave.EU, which was connected as we know, to AIQ, both had a relationship with Vote Leave.

Arron Banks: I think you are going to have to drag Dominic Cummings into the Chamber to ask that question. We did not deal with AIQ.

Q3603 **Ian C. Lucas:** Yes. You don't know why AIQ is so special.

Arron Banks: I don't think it is. I think it is an ad agent. From what I gather, I think Vote Leave used to place Facebook adverts and used Twitter.

Q3604 **Ian C. Lucas:** Yes. It seems to be to do with data and their—

Arron Banks: How?

Q3605 **Ian C. Lucas:** That is what we are trying to find out, which is why I am asking you about it. I appreciate that you may not know and that is the gist of what you are saying. Can I also ask you a question about—I think it was Mr Wigmore who said earlier—you wanted to bring the skills of the insurance industry to the campaign—

Andy Wigmore: Marketing.

Arron Banks: My skills, I am a good marketer usually.

Ian C. Lucas: In terms of marketing how did you do that? You made it clear earlier that you did not use the same employees. Did you use different people to do the same type of work? Can you explain that?

Arron Banks: I will answer that question. You have two parts of the referendum. You have the short period and then you have the run-up to when the spending limits were. They do not kick in. You have to notify it but it is open season effectively—that is the right description. Within our office we had an office set up that was for Leave.EU. It was a call centre, and we were getting a tremendous number of phone calls, obviously from



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the website, from Twitter, from Facebook, and for the whole thing. As part of that we had a creative department that basically created Facebook tiles and Twitter. One of the reasons we were so successful—as you will appreciate in politics—we were able to create some of the stuff that was in real time and was topical quicker than anybody else.

Effectively, what we would do is take someone who was being talked about and turn it into relevant material. I think that is much more relevant to how you get traction on social media. We had one video that had 14 million views. If I look through the campaign statistics, we got more traction than Labour, Conservative and Liberal social media put together. If you look at our top 10 videos, the top one was over 10 million and then there were a whole sequence of videos that got even bigger traction.

I can understand why you cannot get to the truth. It is quite confusing. You have this idea in your head that data is driving some magical profiling that said, “Look into my eyes. Look into my eyes.” You have been drawn in and the truth of it is that is just not true.

Q3606 Ian C. Lucas: Mr Banks, I have been elected five times to my position. Since 2001, I have seen the political world transformed by the advent of social media and, in particular, 2015 and 2017, the social media had a massive impact on both general elections at the time, and I was a sceptic. In 2015, I did not use social media very much and, as a result, it had a negative impact on me, so I used it in 2017. I think it is important and very valuable. Why I am asking you about it is because you said, right at the outset, about where you were using social media in Leave.EU—which is entirely legitimate and entirely appropriate—but what I want to know is: in what way were you using it? You have explained that partially. There are two things: there is the creative aspect—in other words the content that you use, which you have touched on—but there is also the data, who to reach, which is also extremely important.

Andy Wigmore: There is a simplicity to this. I have just given you a bit of colour. I sat on a Select Committee and gave evidence to the Transport Select Committee about how claims management companies marketed and abused data. I was involved in the Compensation Act 2006, which was trying to control and regulate claims management businesses. What they were brilliant at was how they used the internet, Google, Google ads, click ads, all the rest of it, and to market their products. When you take knowledge like that, it is not difficult to understand, in our instance, what we needed to do to try to create ads and all the rest of it. The knowledge of marketing and the knowledge of social media are quite mature.

Q3607 Ian C. Lucas: Did you use staff who had previously worked in the insurance business in Leave.EU?

Andy Wigmore: No.



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Q3608 **Ian C. Lucas:** Where do these people come from?

Arron Banks: We created a team of people, as you would do in a business. We just put people together and we—

Q3609 **Ian C. Lucas:** They had the skills already.

Arron Banks: How does social media get traction? That is what you have to consider. You are saying, "How did the message get out to all these people?" It must have been data. My experience of social media is it is a firestorm that, just like a brush fire, it blows over the thing. Our skill was creating bush fires and then putting a big fan on and making the fan blow. We were prepared to and if you could criticise us for anything—and I am sure you would—we picked subjects and topics that we knew would fly. When we sat back and said, "We are going to create this campaign, how do we make it fly?" what was absolutely clear was you had to figure out what the pressure points were that made things fly and that is what we did.

Andy Wigmore: Unfortunately, Ian—and I know you may bring this up—when you take a look at what President Trump did, he was in a similar situation. No one paid any attention to him. He knew he was going to have a huge battle against the mainstream leader. How was he going to get attention? The more outrageous he was, the more attention he got; the more attention he got, the more outrageous he was. That is how he operated. There was a similarity in that. I do not absolutely apologise for it, because that was the only way we were going to try to infiltrate the mainstream media and the political parties was to try to be all of those things.

Arron Banks: There has been a lot talked about it, but the truth is that right at very beginning, and we did some polls on what were the big issues, it all came back to one thing. It was open-door mass immigration, then it was the health service, then education, quality of life, it was discontent around these issues. We took a decision at the beginning of the campaign. We were still talking about the economy in the last week of the campaign and we had to keep on topic. That is why in the end two campaigns were quite effective because you had Boris and Gove talking to people about sovereignty, which was all very important to us as well, but the immigration issue was the one that set the wild fires burning.

Andy Wigmore: Yes. Why we fell out is because the Vote Leave team did not want to go down that road. They wanted to airbrush Farage to help on the immigration bit because they thought it would turn people off. We thought differently because this was an emotive issue that people wanted to hear about.

Arron Banks: I can say as well, if you look at why we got into business in the first place, it was because Nigel and UKIP were terrified; well, not terrified but they were worried. They were waiting for David Cameron to come back and do the renegotiation of it, "Yes, Prime Minister. No, Prime



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Minister." If the campaign did not start much earlier, we would be in an awful lot of trouble, so what we were given the job of was effectively pushing Vote Leave to get their campaign started. They hated us for it because we terrorised them, Elliott and Cummings and all those people. In the end, you ended up with two campaigns; one that was pushing the other as hard as it damn well could. The truth of it is that immigration was the thing that we were going to stick to and a lot of people said that our message or campaign was chaotic and disorganised. We ruthlessly stuck to message.

Q3610 **Ian C. Lucas:** Did you believe what you were saying on immigration?

Arron Banks: Of course. If you can go back to, "Why have we had Trump?", "Why have we had Brexit?", I think you have had open-door mass immigration, which has undoubtedly affected communities and my belief is there should have been moderated, normal immigration at the long range of 50,000 to 75,000 a year, and it is not totally political. That successive Labour Governments and Conservatives just did not care, and Labour did not care because it was voters for them and the Tories did not care because it was cheap labour for them. In the end, both political parties came to a complete consensus on immigration and the fact is Brexit occurred and a lot of people did not see it coming because they did not sense the anger that was underneath. I think we understood the anger.

Did we at sometimes go a little bit over the top? Probably. But, remember, we were given the job of keeping Nigel and UKIP in the game, because Vote Leave were going to try to Tory-ise the entire thing. It came back to the political dynamic that has been playing out for the last 15 years with UKIP and the Tories, and then Labour came into it latterly because more Labour voters started to swing toward UKIP over immigration. To think it was a chaotic campaign would be wrong. It was ruthlessly executed in a business like way and we stayed on message.

Q3611 **Jo Stevens:** Mr Banks, I want to go back to the insurance data and, correct me if I am wrong, you have been very categoric that no insurance data from either Eldon or GoSkippy was used by Leave.EU during either the pre regulated spending period or during the regulated spending period. That is correct.

Arron Banks: Correct.

Q3612 **Jo Stevens:** Yes. How about data from leads from insurance comparison websites that were received?

Arron Banks: No. Absolutely not. In fact, we have been through this in that our insurance businesses are separately run and they have separate compliances around them and separate boards of directors. This idea that you could just toss it around, there is a whole team of people who work just on compliance. We categorically denied it and, by the way, no one has produced one shred of evidence to say that this happened. This is part of my issue with the Committee—that questions get raised and then



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it turns into some sort of fact. In fact, if we go to that very question, there was a big article by Carole Cadwalladr.

Andy Wigmore: She is over there. Hi, Carole.

Q3613 **Jo Stevens:** Perhaps you could go back to my questions please.

Arron Banks: I am just answering your question.

Q3614 **Jo Stevens:** You have answered that one, thank you.

Arron Banks: No, I have not answered the question. There was a big article by Carole that basically accused of us using price comparison website information. What Carole did was say, "Oh, we hold your data"—sorry, her data is on it because she did an information request. We quote on 35 million people a year. In other words, Mr Collins, if you submitted your details to any comparison website, we would have quoted on it. We would have quoted for you, everybody. The fact is she wrote a completely fallacious argument about Moneysupermarket, but it was completely untrue. She was saying, "Well, there it is. You have got my data therefore, you must have used it."

Q3615 **Jo Stevens:** I want to read out to you evidence that we have heard in committee from Brittany Kaiser. I want your response to it. She says, and I quote, "I visited the Eldon Insurance and Leave.EU headquarters, which was in the same building with the same staff. When a senior data scientist and I spent time with their phone bank I was told by the people using the phone bank that the individuals they were calling were from the insurance database".

Arron Banks: A flat lie. Then again, I would refer you back to my initial comments that Brittany Kaiser also said to the Committee that we had sent data to Mississippi, which I think we are going to try to get on to later. That is not true either and, in fact, we had only ever met anyone from Mississippi after the referendum.

Q3616 **Jo Stevens:** Thank you. I have asked you questions about data going from insurance to Leave.EU. Can I ask you questions about any data going in the opposite direction? Was any data gathered by Leave.EU or UKIP and shared with your insurance companies?

Arron Banks: I do not believe so, no.

Q3617 **Jo Stevens:** You do not believe so.

Arron Banks: No.

Q3618 **Jo Stevens:** Have you ever checked?

Arron Banks: I cannot be categorical about everything, but I have never seen any evidence of that, no.

Andy Wigmore: Would be very surprised.

Jo Stevens: Sorry?



Andy Wigmore: I would be very surprised.

Arron Banks: There are two separate data controllers for these businesses and I would not ask for it. I want to return to Brittany Kaiser for a second because she has been quoted from the Committee with Mississippi data. We know our first contact with Mississippi was after the referendum. The University of Mississippi, where it was meant to have been sent, has flatly denied the allegation as well. I go back to what she said subsequently about having visited Julian Assange and handed over cryptocurrency. She gave a testimony that was not wholly truthful.

Q3619 **Jo Stevens:** Mr Wigmore, you told Dr Emma Bryant in evidence that the Committee had published that the insurance companies' actuaries used data to determine what 12 regions Nigel Farage needed to visit. Was the work of those actuaries, from what you have described, accounted for in the spending return?

Andy Wigmore: No, I was wrong. I apologise because that was completely misinterpreted and that was incorrect. What we did—

Q3620 **Jo Stevens:** Wrong or misinterpreted?

Andy Wigmore: Both, but it was wrong. What we did—how you find places in clusters to market to—the actuaries did not sit down and do it for us. It is that knowledge. We took that knowledge and then applied that. We did not have someone physically sitting down and doing that for us specifically on the referendum. We knew how to target marketing-wise and we just borrowed the same principles they would have used for marketing insurance to market for the referendum, so that is what it was.

Arron Banks: Originally Gerry Gunster, his original strategy was to do what he called targeted marketing of—I think he used the word “marketing” of what areas would be most effective and that is why Farage was sent out to various places where he would have most impact.

Q3621 **Jo Stevens:** Can you see why there is a question mark over work that was done before the regulated spending period using information or, for example, the work that Cambridge Analytica did, during the regulated spending period because you had seen that work, you could use it, why there are concerns about that?

Arron Banks: I think it is a fair question. I am not wishing to sidestep it, but one of the sections in the appeal to the Electoral Commission today is in fact about Gerry Gunster and that issue.

Q3622 **Jo Stevens:** Can I go back to Eldon and GoSkippy? I think, Mr Wigmore, you have said in interviews that the large donation that you made—Mr Banks, the source of that income was the sale of NewLaw, a law firm that you were involved in.

Andy Wigmore: I was not involved in NewLaw.

Q3623 **Jo Stevens:** Was it Mr Banks?



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Andy Wigmore: Mr Banks, yes. What would I know about where he came into money? It was a suggestion. I said, "Well, he did sell a law firm." They were questioning whether or not they had the money. Well, it is public record.

Arron Banks: One of the things I would say on that is there has been a number of reports, I think by openDemocracy. They have questioned the source of my wealth. I think that is where that—

Q3624 **Jo Stevens:** It is a lot of money that you gave to the referendum and we would be most interested in where it came from.

Arron Banks: I felt very strongly about it. I think that is probably clear. But NewLaw was a personal injury law firm that I set up. It was sold to various shareholders to Helphire for, I think, £36 million, so I think in relation to the questions we have been bombarded with there are random answers.

Q3625 **Jo Stevens:** No, I am just interested. I think it was April 2018, Mr Wigmore, you said that the sale of NewLaw Legal was how money was generated for the referendum.

Andy Wigmore: It would have been as an idea. You talk about Arron Banks's wealth. I don't know his true wealth, but if you were asking me, "Does he have any money?", one of my responses would have been, "Well, he just sold a law firm for X."

Q3626 **Jo Stevens:** So we have a misrepresentation, we have something wrong and we have an idea—fine, okay. At the time of the sale, Mr Banks, you were not a shareholder or a director, were you, of NewLaw Legal?

Arron Banks: It is not a misrepresentation. I was the founder of NewLaw and it was sold.

Q3627 **Jo Stevens:** No, I was not talking about that. I was talking about Mr Wigmore's previous answer to me. At the time of the sale, Mr Banks, you were not a shareholder or a director, were you, in NewLaw Legal?

Arron Banks: I had sold some of the shares I owned before the big sale.

Q3628 **Jo Stevens:** Can I ask through what vehicle you were paid then?

Arron Banks: In the UK and I paid my tax on it.

Q3629 **Jo Stevens:** But what vehicle, which company?

Arron Banks: Myself.

Q3630 **Jo Stevens:** No, what company was it paid to you through?

Arron Banks: It was paid to me.

Q3631 **Jo Stevens:** Directly?

Arron Banks: Yes. I was a shareholder of NewLaw and I received a cheque for it. *[Interruption.]* Yes, I was.



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Q3632 **Jo Stevens:** But you were not at the time of sale? You were not at the time of sale, were you?

Arron Banks: No. Ultimately, there was a sale of the company to a company called Helphire. By that stage I was not a shareholder in the business and I had sold my shares prior to that. I was one of the founding shareholders of the business, along with John Gannon and Helen Molyneux, and some others. We were all business partners in it and I had sold my shares of it.

Q3633 **Jo Stevens:** Why did you sell up?

Arron Banks: Why shouldn't I?

Q3634 **Jo Stevens:** I am just interested, is all, the reason why. Can I go on to the official Labour Leave campaign? Did you have any relationship with them?

Arron Banks: Yes.

Q3635 **Jo Stevens:** What was the nature of that relationship?

Andy Wigmore: We did not have an official—but what happened, they fell out with Vote Leave and they were going to come over to join the Grassroots Out movement, so Kate Hoey jumped ship. Brendan Chilton jumped ship. John Mills did and he didn't. They still had Gisela Stuart, I think, and a couple of others. Vote Leave still owned the Labour Leave issue but the individuals, because they recognised what impact Nigel might have in the Labour heartlands and areas, they were quite happy to work with Nigel in the Grassroots Out movement and anything else that we were doing. That was the relationship. Officially they were very much Vote Leave's gang.

Q3636 **Jo Stevens:** Did Rock Services loan any staff to the campaign?

Arron Banks: Not Rock Services but I think Leave.EU in London; what happened was I think it was John Mills who was chairman of—

Andy Wigmore: Labour Leave.

Arron Banks: He was the chairman of Vote Leave. Kate Hoey fell out with Vote Leave and then the Labour people working within the Vote Leave offices, which was essentially a pretty Tory sort of operation, did not get on particularly well with them and we gave them an office opposite us in Millbank.

Q3637 **Jo Stevens:** I have a couple of questions on Eldon again. How successful was Eldon Insurance as an insurance company?

Arron Banks: Is successful, yes.

Jo Stevens: Is successful.



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Arron Banks: Yes. I think we have about half million customers, 1,000 staff. We employ 300 in Bristol, 400 in Durban in South Africa and 300 in Newcastle.

Q3638 **Jo Stevens:** I was just interested because in 2015, for example, it achieved a profit of less than £300,000 on a turnover of over £33 million.

Arron Banks: That is right.

Q3639 **Jo Stevens:** Did you attempt a £250 million fundraising for Eldon.

Arron Banks: No. If you go back to the original question from Rebecca, Eldon Insurance Services sold certain of its revenue streams back to Southern Rock in the deal that was £77 million over five years. By definition, if you sell some of the revenue sources, the money had gone back on to the balance sheet of Southern Rock.

Q3640 **Jo Stevens:** Why do that if Eldon is successful? What is the thinking behind that?

Arron Banks: Yes, because its earning capability was putting the £77 million back into Southern Rock and that is how you go back in a full circle.

Q3641 **Jo Stevens:** I looked at some consumer reviews and comparison websites about the insurance company and the products, both for Eldon but particularly for GoSkippy, and you have one of the worst rankings in the country, haven't you, on GoSkippy?

Arron Banks: I do not believe that is correct.

Jo Stevens: It is on the ones I looked at.

Arron Banks: I don't know what ones you have looked at, probably the most detrimental one. One thing I would say on that is that if you take a wander through the companies that rate customer satisfaction for insurance companies, it is a grudge purchase, and so you look at anybody's feedback, it is not usually very favourable.

Q3642 **Jo Stevens:** Going back to your earlier evidence, you said you made the donation of £42,000 to UKIP so that they could pay the invoice because you were getting badgered about the invoice I think, weren't you?

Arron Banks: Yes.

Q3643 **Jo Stevens:** Did you declare that £42,000?

Arron Banks: Yes.

Jo Stevens: You did?

Arron Banks: Yes.

Q3644 **Jo Stevens:** In your spending return?

Arron Banks: That's right. No. I declared it to UKIP as a donation.



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Q3645 **Jo Stevens:** As a donation, but it was not declared in the spending return.

Arron Banks: There was no spending return. It was before the short period but I think what happened was we gave it to UKIP so it was a donation to UKIP. We did not receive the work.

Q3646 **Jo Stevens:** Yes, I see. It goes back to my point I was making earlier, which is about work that is done pre-regulated spending period but using what has been learned from that during the regulated spending period, but I appreciate you said you do not want to answer that question because of the appeal.

Arron Banks: The governance thing is under appeal.

Jo Stevens: Thank you.

Q3647 **Chair:** I wanted to pick up on one of your answers to Jo's questions, just on this issue of the areas that were selected for Nigel Farage to campaign in. I think, if I am right, Mr Wigmore, you said that the team had learned from the experience of the way data was used in insurance and then applied that to the data that they held within Leave.EU and tried to develop the same techniques. Is that correct?

Arron Banks: Gerry Gunster is one.

Andy Wigmore: Gerry Gunster's, yes. Gerry Gunster helped us.

Arron Banks: We paid Gerry Gunster £20,000 a month to look at how you win a referendum and it was him that originally said, "You have to look at three or four issues—"

Andy Wigmore: Then find the areas to do that.

Arron Banks: Yes, but I think where Andy's overegged the pudding is to say that there were data scientists working on it and so on. Throughout the campaign we did polling. We did all sorts of stuff, gathering information and it was pretty apparent where he had to be sent. He was everywhere—

Andy Wigmore: Just so you know how that worked, people who phoned up and joined would pay money to join Leave.Eu as a campaign. That ended up with 50,000 people—

Arron Banks: No, miles more than that.

Andy Wigmore: It is a chunk, and that chunk can be analysed and we used that very much for our own polling purposes and mapping.

Arron Banks: One of the big issues was not just targeting, but the referendum was won on getting the turnout of the people that felt strongly about Leave. Dominic Cummings would argue that Farage was toxic. That might have been true in the home counties or somewhere



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where he was not very popular but, by sending him to somewhere where he was, that was designed to drive the turnout numbers.

Q3648 **Chair:** Therefore, there are two elements of the campaign. There is the creative messaging that is slightly persuading. Then there is a data that directs you as to who you should advertise to and it is the way advertising works. No great mystery about that. In this case, what were the datasets you were using that enabled you to determine where Nigel Farage—

Andy Wigmore: Our members. That is why I mentioned our members. Our members that signed up, they were all over the country, but you could get them in spikes of what they thought in certain areas. You could see it very clearly and you could see exactly what parts of the country those came from, so they were the most motivated to join Leave.EU's campaign.

Arron Banks: Don't forget as well we had at this stage over one million people following us, and campaign videos were attracting 12 million or 13 million views.

Andy Wigmore: You can see where those are.

Q3649 **Chair:** So you were using location data based on the people that have signed up?

Andy Wigmore: We were using Google Analytics, which everyone uses in the consumer marketing sector. It was not sophisticated at all, really.

Arron Banks: I will accept that in some of the PR, marketing, or spin, or whatever you like, if we had our time again some of the statements I think would have been slightly different.

Andy Wigmore: We would not have been so boastful.

Q3650 **Chair:** Did you acquire any commercially available data sets to help—

Arron Banks: You mean buying lists?

Q3651 **Chair:** Yes.

Arron Banks: No, we had data coming out of our ears in terms of what was going on with the campaign. Leave.EU, if you looked at the daily email inbox, it was coming in like crazy.

Q3652 **Chair:** Given your experience with Leave.EU have you been asked about being involved in anti-EU campaigns in other countries?

Arron Banks: Well, I do not think we have but I think Nigel is extremely connected to just about every eurosceptic campaign in Europe. When I say "connected" he would know the Swedish Democrats, he is very friendly with the new Italian people, and virtually every European eurosceptic campaign Nigel would know them extremely well.



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Q3653 **Chair:** I do not think there is any secret about that, but what I was asking is, you have developed with Leave.EU a successful and sophisticated approach to identify campaigning.

Andy Wigmore: It was for one referendum and one referendum only. The experiences were enough. We did not then offer those services to other countries.

Q3654 **Chair:** Have people approached you about it? Have people approached you with a view to doing it?

Andy Wigmore: Weirdly, this was way back, we were approached but did not do anything about it, by someone in France—I cannot even remember who—but we were not interested in expanding this knowledge into some political machine that we would then sell and offer to other people. We were not interested in that.

Arron Banks: Before the referendum, one of the people from our office went to visit the Five Star Movement in Italy. We were interested—as you would be—in what people were doing.

Q3655 **Chair:** Did you say France just before?

Andy Wigmore: It was someone in France, yes. I will find out. I probably do have it somewhere. It was nothing; I do not think I even contacted them back.

Arron Banks: Frankly, even if there is a second referendum, I don't think it is going to be me involved in it. If I had my time again, I probably would not have done all this in the first place.

Q3656 **Chair:** There are quite established anti-EU movements particularly in eastern Europe. Has anyone from those countries approached you at all?

Arron Banks: No. What, the Ukrainians, that sort of thing?

Q3657 **Chair:** The Ukrainians or other Soviet republics?

Andy Wigmore: We were not the official Leave campaign. Although we made a lot of noise and all the rest of it, I don't think outside of a small group of people in our back yard we were very credible to others. While we might have been effective as a campaign, fine, but Nigel is very different. We are not Nigel Farage.

Arron Banks: Thank the Lord.

Andy Wigmore: I would be very surprised if anyone came knocking on our door. I would be quite flattered if they did, but they haven't, apart from this one incident, but that was about it.

Chair: That is clear.

Q3658 **Giles Watling:** One thought that occurs to me, if you would not mind, I am going to try desperately to ask original questions, but do you think that the break-up of the rest of the EU is in Britain's best interests now?



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Arron Banks: That is a very good question. I think my belief is it is. I think half the problem we are struggling with is there has been a tumultuous movement across Europe and in America where there is this desire for change. When we talk about, "We voted to leave the European Union; we must stay in a single market," it is almost like a prisoner where the door is open but the prisoner is scared to leave the prison cell. It has been 45 years of institutionalised brainwashing about the European Union. What is going to happen is that it will ultimately collapse underneath the pressure that it puts on itself.

Q3659 **Giles Watling:** Do you believe the fact that the UK is leaving the EU is an active catalyst in the break-up of the rest of the European Union? What I am trying to say is, would the European Union start to fragment without Britain?

Andy Wigmore: The last brick in the wall.

Arron Banks: I am not even sure about that because I think the historic relationship between Europe and the UK has always been one of not quite fitting a square peg into a round hole. I think with the change of Government in Italy, which is a massive thing, it is clear that they are going to cause all sorts of trouble and I think we are seeing the eurosceptic vote is rising in countries, not falling, so I think you have had all this global disturbance but sometimes you need a shakeup.

Q3660 **Giles Watling:** You are not actively involved in any of those campaigns?

Arron Banks: No, not to date.

Q3661 **Giles Watling:** A lot of the questions I was going to ask have been covered, but I would like to move on to big scary Russia, if I may. Clearly I get the point that if the Russian Ambassador says, "Come round and have a drink," then you go. I understand that, but there are emails that were exchanged backwards and forwards. This relationship went on for quite some time. What were you hoping to gain? What were you going to get out of this?

Arron Banks: I was hoping for a good lunch and that is what I did gain from it.

Giles Watling: Many good lunches or—

Andy Wigmore: The first one was the best.

Arron Banks: The first one was the best, but *The Sunday Times* wrote four pages, the front page and pages 2, 3 and 4, on the back of the fact that I had a lunch with the Russian Ambassador initially and that was followed up after we had seen Mr Trump, President Trump and the infamous golden apartment doors, and so I would have thought, given that we had met the Russian Ambassador, he'd say, "Come back and see me."

Q3662 **Giles Watling:** Was there any exchange of information on that, political



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information?

Arron Banks: What political information?

Q3663 **Giles Watling:** Well, it gives an ideal opportunity, doesn't it?

Arron Banks: The only thing we gave in the second meeting was the telephone number of the transition team, because the Russians wanted to get hold of the transition team. We have been to visit Trump Tower. It was utter chaos. We arrived there and there were 40,000 demonstrators outside Trump Tower. We were locked in for six hours in Trump Tower—a bit like the Russians, same length—so we ended up in Kellyanne Conway's office. She popped down and said, "Do you want to see the boss?" and we said, "Of course we do."

Andy Wigmore: The idea that this whole meeting was planned to go and see Trump; it wasn't. Nigel had gone to do a speech in Florida. We thought it would be fun to go up to New York to meet him and see if we could meet some of the people we had met, just have a drink and a thank you with them. They said, "Yes, come and see us." We walked down Fifth Avenue, 40,000 people coming, swearing and everything they could possibly say about Trump. We get locked in. The Secret Service locks us in—"You have to stay here." There was obviously chaos because they had suddenly won. We were sitting in Kellyanne Conway's office.

I tell you what happened. This young girl who was on the transition desk, and she had obviously been there a while, said, "You are British. Do you have the telephone number for No. 10 Downing Street because they called and I do not have a number for them?" I looked at her and said, "Why?" She said, "Because we have had no relationship with the British or many of these Governments because they did not think we were going to win," so I gave it to her with astonishment and said, "That is the number I have." She asked me about a number of other embassies, which I did have numbers for, and I gave her those. I said to her—

Q3664 **Giles Watling:** That was the extent of your exchange of information?

Andy Wigmore: Yes. I said to her, "What if someone wants to get in touch with you?" She said, "Here is the number. You can give them that," so two days later I came back and the first thing I went to was an event at Buckingham Palace for the Queen's Canopy project.

Q3665 **Giles Watling:** Can I come back to Russia, sorry?

Andy Wigmore: This is relevant, because you need to understand the process because this is important. I met lots of the diplomatic community who I have known very well for a long time. They asked me exactly the same question. They had obviously seen the picture and they wanted to know what happened, so I told them. Without exception every single one of them said, "How do we get in touch with the Trump transition team because our Government has done no preparatory work for him



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becoming President?" That is how shocking it is. They were not prepared for him. I said, "This is the number I have."

When we went to see the Russian Ambassador and he could not believe Trump had won he was very explicit. He said, like everyone else, "We have done no preparatory work. We did not think he was going to win and we do not even know how to get in touch with them. Do you have a number?" and I said, "It just so happens, yes, I do." So I gave him the number and he disappeared and he said, "Can I pass this back?" I said, "Well, of course." He disappeared for about 10 minutes, and then he came back and said, "Thank you very much for that." I said, "I am astonished. What do you mean?" and he said, "Nobody thought he would win." What people seem to forget is that nobody thought Trump would win the election.

Q3666 **Giles Watling:** You do appreciate that, from the outside point of view, it does look extraordinary that you went to meet these two very powerful, influential people and that was all that happened?

Andy Wigmore: Of course.

Arron Banks: What do you mean, "all"? We gave them the telephone number. That is what they asked for.

Andy Wigmore: You have to remember meeting President Trump was not planned. Kellyanne Conway saw Nigel, gave him a "Hi" and a big hug, saw me and Arron. We had a chat and she said, "Shall we go and see the boss?" It was not planned, so we went up and saw him on literally the spur of the moment because she thought it might be a nice idea for the President to see Nigel, and so we then spent a lovely hour and a half with the President-elect two days after this extraordinary experience, having a chat.

Q3667 **Giles Watling:** Can we put one question to bed? Did you ever accept money from the Russian Government to run the referendum?

Andy Wigmore: No.

Arron Banks: No.

Q3668 **Brendan O'Hara:** Who are Big Data Dolphins?

Arron Banks: As I said, we have a team who work on artificial intelligence and big data in Bristol on the insurance side. Effectively, what happened was I think when we met the Governor of Mississippi, so we met the Governor of Mississippi, which was at the Republican National Convention, and we started talking about the fact that we had a data analytic—just talking about business interests and what you do—and he said, "Why don't you start part of it in Mississippi?" We said, "That sounds really interesting", so we created a company called Big Data Dolphins and we were going to do a project in Mississippi with the university on insurance, FinTech, so essentially creating artificial intelligence to be used



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in the insurance industry. That is how the Big Data Dolphins stuff comes about. Let's put it this way, Big Data Dolphins is our artificial intelligence unit for use in the insurance industry.

Q3669 **Brendan O'Hara:** Are you the owner of Big Data Dolphins?

Arron Banks: Probably. I am the owner of all of it, aren't I?

Brendan O'Hara: Sorry?

Arron Banks: I own all of it, yes.

Q3670 **Brendan O'Hara:** What is the relationship between Big Data Dolphins and Eldon Insurance?

Arron Banks: Eldon Insurance is a UK insurance broker; Big Data Dolphins is a company set up to do artificial intelligence and big data analytics in the insurance industry. The plan was to take some of the concepts we had in the UK, take it to the University of Mississippi and to hire graduates and different people like this to work on our insurance big data project.

Andy Wigmore: Trying to get them to explore and understand the—

Arron Banks: Artificial intelligence can be used in such a way that you can know whether someone is likely to renew a policy by the profile of the person. There are all sorts of things you can learn from the data using artificial intelligence that is helpful for the insurance business.

Q3671 **Brendan O'Hara:** What is the current nature of the operation at Mississippi University?

Arron Banks: If I have a gripe, this is coming towards it, so can I talk about it?

Q3672 **Chair:** If we can follow responding to Mr O'Hara's question, so if at the end of that there is something not covered that you want to talk about, then, fine.

Arron Banks: Basically there is nothing in Mississippi. We have no staff. We have an empty office, which effectively we have just recently, last month, signed a lease on. Essentially, there is a project with the university that was meant to go live about a year ago that has been delayed and delayed and at the moment it is not operational.

Q3673 **Brendan O'Hara:** If there is nothing happening in Mississippi why, Mr Wigmore, did you tell Dr Emma Briant in October 2017, "It has been going for nine months. We have been testing for 12 months now, testing all the insurance against it and it's extraordinary"?

Arron Banks: Mr Wigmore got mixed up. This is our Bristol operation.

Q3674 **Brendan O'Hara:** Bristol and Mississippi got mixed up?



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Andy Wigmore: No, just saying the operation is live and it has been going for a while. It is just it has not managed to move over into Mississippi.

Arron Banks: I want to be absolutely clear on that. There is no operation in Mississippi. The University of Mississippi have been in a court of law, which we will come on to later, and have stated under oath that there is no operation in Mississippi and we have said the same, and Mr Wigmore got it wrong, unfortunately.

Q3675 **Brendan O'Hara:** There is nothing happening in Mississippi?

Arron Banks: He was referring to our Bristol operation and the fact that we had plans to open up a data unit in Mississippi, but we have not done it yet.

Q3676 **Brendan O'Hara:** Why did you sign a lease for premises in Mississippi?

Andy Wigmore: Because we were going to open it up. That was the plan.

Arron Banks: If we want to go back to the sequence of events, we met Governor Phil Bryant, or you did, Andy and Nigel, at the Republican National Convention, which was after the referendum, re data. We were then invited to Jackson, Mississippi, where Nigel gave a speech for Trump at a campaign rally, 20,000 people in a baseball stadium somewhere, and we had a number of conversations afterwards. With the timeline it is quite impossible for us to have had an operation in Mississippi. We had not even met up to that point, but I can accept that there is confusion. We have a Bristol operation that deals in artificial intelligence and big data and we have plans to open one up in Mississippi in the insurance industry. We only signed the lease on the building last month.

Andy Wigmore: It has taken us that long to get to that stage because of the various legal loopholes you have to go through working with Mississippi and starting a company in the United States. It took longer than we thought.

Arron Banks: As it stands right now there is an empty office in Mississippi and I do want to cover some of what has been said down there, particularly in view of this is a Committee looking into fake news.

Q3677 **Brendan O'Hara:** You will forgive me if I pursue this a bit longer.

Arron Banks: No, go ahead.

Q3678 **Brendan O'Hara:** Again, in 2017 you are on the record, quoted, as saying, "We have started an operation in Ole Miss University in Mississippi, which is a centre for artificial intelligence in the world."

Andy Wigmore: I was wrong.

Q3679 **Brendan O'Hara:** There is not an awful lot of wiggle room there between



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a misunderstanding of an operation in Bristol and saying quite categorically that you have started—

Andy Wigmore: I was wrong. The person who was delivering this project was someone else. I was explaining how I viewed it and what our intentions were.

Arron Banks: Andy is head of communications and PR and he did not know what he was talking about.

Andy Wigmore: Basically.

Q3680 **Brendan O'Hara:** The plan for Mississippi is what?

Andy Wigmore: I don't think it is going to happen now. It keeps getting killed in the long grass. The idea was to have somewhere where you could absolutely look at artificial intelligence.

Arron Banks: What it was is that most insurance companies in the UK, by the way, deploy artificial intelligence, machine learning and various big data analytics. I would go as far as to say if they are not, they are going to be out of business in the next year or two. Every insurance company is doing this. I can see where you are coming from with the question, but the fact of the matter is that the project at the University of Mississippi did not go forward and we have only recently signed the lease on the building, last month, and Ole Miss University themselves had got up in a court of law under oath and said, "This project has not started."

Andy Wigmore: Why did it all come about? Because someone on this Committee had given you evidence suggesting that she was convinced this was happening, or might have happened. As a consequence of that the newspapers in Mississippi and the United Kingdom started reporting on this idea that we had used Mississippi and data in the referendum. We had not even met them during that period.

Arron Banks: If I can clarify that, I think it was Brittany Kaiser that said, "Oh, and they sent the data down to Mississippi," because she had read it somewhere else, and that was complete hearsay. What has happened now is there is a group called the Fair Vote Project who are a pro-Remain second referendum group, and they have gone down to Mississippi and they have used evidence from this Committee, mainly from Brittany Kaiser—

Andy Wigmore: Also Emma Briant.

Arron Banks: Yes, to say that we have an artificial intelligence unit and the data from the referendum had been inappropriately used in that centre. Now, as part of that court hearing the university have got up and said, "I am sorry. This is completely wrong." The person we allocated to run the project, who has not started, got up on the stand and said, "There are no staff. There are no servers. There is no business there."



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Q3681 **Brendan O'Hara:** Can I ask you, then, why if it is so dead in the water did you sign a lease last month?

Andy Wigmore: It is now.

Arron Banks: It is dead in the water in the sense that it is a university and it has taken a long time to get to where we wanted to get with it, so we have signed the lease, and it is a live project.

Q3682 **Brendan O'Hara:** It is a live project, so there are plans—

Andy Wigmore: After this, it will probably kill it.

Arron Banks: We are just saying that I think after all of this that the University of Mississippi PR communications area have had calls from the *Sydney Morning Herald* on it, they are probably not going to go ahead with it.

Q3683 **Brendan O'Hara:** Have any of your companies ever scraped data from your customers or followers on Facebook?

Arron Banks: No, other than the Vote Leave allegation that they scraped Google data and sent it to a physicist.

Q3684 **Brendan O'Hara:** Was it ever the intention of the project in Mississippi to scrape the data?

Arron Banks: We certainly looked at whether that was feasible to do; because I think even Facebook itself had had a venture with Admiral Insurance—

Andy Wigmore: In the United States, yes.

Arron Banks: No, in the UK, where Facebook itself had teamed up with Admiral to basically look to see how you could scrape Facebook data and how you could use it in the insurance industry. I have to say, again, that it goes back to the point of what is your intention and what is your action? This project has not even started, so even if we may have had intention to look at Facebook scraping, we have not done it.

Q3685 **Brendan O'Hara:** In her evidence to the court in Mississippi last week, Vanessa Sena was asked under what circumstances has Eldon ever scraped data from personal Facebook and so on, and she said it has not done that. "Neither company has done it?" and she replied, "Neither. It is illegal, so we would not do it for that reason," but yet I have an email from 15 October in which again it is quite clear that, "We would like to acquire masses of data and it is our plans to use software we have purchased to scrape social media data, Facebook profiles from our customers for starters and it would fit in well with what is expected from Mississippi".

Arron Banks: I can understand why you are concerned, but as I say when you are in business you go through all of the possible things that you might look at. As I say, Admiral Insurance had a project with



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Facebook to scrape the data and then to analyse it. My understanding of this whole issue is that multiple commercial interests have, first, done it and, secondly, thought about it. Going back to my point, the project in Mississippi has not started. You can say, "What was your intention? Why did you want to do it?" but the fact of the matter is we have not.

Q3686 Brendan O'Hara: So was it your intention to use scraped Facebook data and use it in Mississippi?

Arron Banks: I have just answered the question.

Q3687 Brendan O'Hara: But that was the intention?

Arron Banks: We would have looked at a whole range of commercial applications. Then to say, "Well, you intended to do it." You are in business. You go through everything. Quite often we get faced with ethical dilemmas of what we should and should not do, and you hope you make the right decisions.

Q3688 Brendan O'Hara: Would that not be a legal dilemma if it was UK citizens' data that was then being sent to be processed in Mississippi?

Arron Banks: No data has been sent to Mississippi. We would have lawyers go through all this; we would work out what the legal framework was. The project has not even started.

Q3689 Brendan O'Hara: So you can categorically tell me that no British citizens' data was ever sent outside of the UK by you?

Arron Banks: Categorically. We had not even met with people from Mississippi until the Republican National Convention after the referendum. We have not sent data anywhere. By the way, it is interesting with all of this, because I have seen no evidence other than hearsay of what Brittany said, and she said and he said. Where is the evidence of this?

Q3690 Brendan O'Hara: The evidence of what, sorry?

Arron Banks: The evidence that we sent data to Mississippi.

Andy Wigmore: Based on something that I said.

Q3691 Brendan O'Hara: You are quite a good source.

Andy Wigmore: I am a good source.

Q3692 Brendan O'Hara: You are a well placed source. We have seen so often from this Committee very well placed sources, when faced with an accusation, throw their hands up and say, "I have got it spectacularly wrong," or in other cases, "I have lied through my teeth," and that is the problem.

Andy Wigmore: As a PR person you are an agent provocateur, not the underwear, but that is what you are. You are there to provoke, you are there to sell, and you are there to put a good face or whatever it is to a



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situation. What I was talking about to her was general conversation about what we were doing and why we were doing it.

Arron Banks: I mean, you guys will all have assistants and you spin like crazy.

Q3693 **Brendan O'Hara:** This Committee is charged with getting to the truth. The problem we have in getting to the truth is every time we get close to somebody who has gone on the record, and is then in fear of being caught, they throw their hands up in horror and say, "I was wrong," or, "I lied," and that is the problem.

Arron Banks: Can I just say there is a court case going on now in Mississippi? It is in front of a judge who has heard the evidence from the Fair Vote Project. One of my concerns is that this Committee released a bit of information to Emma Briant to say it came from a parliamentary Committee.

Q3694 **Chair:** That explains the process of it, yes.

Arron Banks: I would like to finish off. If there is an innocent explanation, brilliant, but the fact is that it was released a couple of days or the day before the court case. We cannot understand why the Committee has to release the tape recording when she had it herself, so why could she not just release it to the court herself? We know as well that the ICO wrote a letter of support to the Fair Vote Project, which is a second referendum campaign.

You can see it from our point of view, Damian, that we feel slightly got at and, accepting the fact that Andy caused the problem, that information has come from Brittany Kaiser, and she is a fantasist. We have seen that from her remarks on Julian Assange and various other things, but information was sent from this Committee to be used in the court case and the Fair Vote Project put on their website, "Thank you very much DCMS Committee for your support," and then they tweeted out. I am sure there is an innocent explanation—

Andy Wigmore: By the way, in Mississippi they picked up on that, that is what she has done and it has been used in court to help credibility.

Arron Banks: The final comment, you can see it from my point of view, we are obviously passionate Brexiteers. The Committee is less keen on the referendum result. This Fair Vote Project is demonstrably a second referendum campaign and what business does the ICO have supporting a second referendum campaign in Mississippi? If they were so concerned about it, why did they not take out their own legal case as a regulator rather than backing a second referendum campaign? That is my big issue and I think—

Q3695 **Chair:** Clearly, I am going to say that Emma Briant gave us the recording of the transcript of Andy Wigmore's interview, the relevant piece. She gave it to us a couple of weeks before it was published. It was obviously



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of interest to us because your interview appears to support in some way what Brittany Kaiser had said, certainly taking it on face value what you had said and, therefore, it was of relevance to the work of the Committee. It was published on the Monday last week simply because the House had been in recess for the Whitsun recess, so that was the first opportunity we had had to consider and publish it, otherwise it would have been done probably the previous week if not slightly earlier.

Arron Banks: If you can see it from my point of view, the Committee sending evidence to be used in a court in Mississippi.

Q3696 **Chair:** We did not send it to them. We published it on our website and they took it.

Arron Banks: They are publicly thanking you for the information.

Andy Wigmore: The ICO is even thanking you and it said, "I refer to your letter of 4 June addressed to Mr Collins in respect of your investigation into Eldon Insurance and their representation of data from the University of Mississippi". That was conveniently given to the court at exactly the same time as this data, her evidence, was then released. Again, looking at it from our perspective, it is just rather odd.

Q3697 **Chair:** The ICO will intervene if they feel that the case is relevant and important to them. I believe that this is a data preservation case, so if the ICO feel that they want to go and inspect that data, then they could do that. You are quite right, the ICO could bring its own legal action to do that, but I cannot really speak to the motivation of the ICO. All I would say on this is that the idea that you have referred to in your newspaper article today, that we were somehow working with this campaign group, is not true. Our involvement in this was with Emma Bryant giving evidence to us, which we published as part of our inquiry that they then subsequently used as part of their legal proceedings, and it is no more complicated than that.

Arron Banks: But you can see it from my point of view that the Fair Vote Project is a second referendum campaign. It is backed by a byline that had been repeatedly and viciously attacking us and *The Guardian* and all the rest of it. From that point of view, the fact that they suddenly produce evidence from the DCMS Committee the day before the court hearing—they produce a letter from the ICO saying you communicated with them—it does not look very good. From my point of view—and I kind of accept what you are saying—all of this gets dreadfully complicated, doesn't it? But you have to say it is a second referendum campaign.

Andy Wigmore: You look like you are supporting it.

Q3698 **Chair:** We have no involvement with that campaign. That campaign is of no interest to the work of this Committee.

Andy Wigmore: But they publicly thanked you.

Q3699 **Chair:** They may have done. Our involvement with this was purely with



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Emma Briant and Emma Briant approached the Committee with a transcript and the recording that we published.

Andy Wigmore: Was she compelled to do that?

Q3700 **Chair:** No.

Andy Wigmore: She was not. In the evidence she gave she was compelled to give evidence. That is the exact statement she made.

Q3701 **Chair:** I am sorry, you are quite right. She made us aware of the existence of the evidence. We did order it. Yes we did.

Arron Banks: She made a big thing in the court in Mississippi of saying this is evidence from the Committee and they based that whole case around evidence from this Committee. My point is: where does the role of the Committee investigating what has happened turn into an active participant in a legal case?

Q3702 **Chair:** All I can say is we would not have accepted or published the evidence unless we felt it was relevant to our inquiry. We felt it was relevant to our inquiry because that interview appeared to corroborate what Brittany Kaiser had said. Therefore, we considered it to be important and that is why we published it. It was only published on the Monday, the day before.

Arron Banks: Did they ask you to publish it when you published it?

Q3703 **Chair:** No. We were not in a position to be able to publish anything because the House was in recess. We said we would consider the evidence when we had the chance to meet after the recess on Monday, so it would not have been possible for us to publish evidence while the House is not sitting.

Arron Banks: I accept what you say. That is fine, but I think for the ICO to actively support a legal case against a referendum campaign for a second referendum is outrageous. The regulator should be above all this and they should lodge their own court case.

Q3704 **Chair:** That is very much a matter for the ICO. I have explained the reason the Committee published that evidence and why we published it on the day we did.

Arron Banks: In the letter the ICO thanked you.

Q3705 **Chair:** You have just said that no work has been done there, you have nothing to hide, there is no data being held there, so in some ways, whatever the verdict of this court case in Mississippi, if what you are saying is correct, then nothing will come of it because there is nothing to investigate. There is nothing to see.

Arron Banks: It is an injunction against the data they say is held at the University of Mississippi, who have denied that under oath.

Q3706 **Chair:** If it is an injunction not to destroy data that does not exist, then it



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is not going to cause anyone any harm, is it?

Arron Banks: I completely agree, but there is a political aspect to it because our friends over there in the corner love to conflate this kind of thing into great news stories.

Q3707 **Chair:** Can I ask a question following Brendan's questions on this? Vanessa Sena went out from Bristol to go and work in Mississippi on this project. The email from David Taylor at Rock Services that Brendon referred to earlier and quoted from was sent to her. That was sent in October. When did Victoria go out to Mississippi?

Arron Banks: She has not been living in Mississippi. She has just been going—it is a project that is not up and running so she has made a number of visits to Mississippi to talk to the university. But half of our problem is the university is very slow moving. It is a big institution. She has been over there. She has come back. She has had communication with the university. I am just trying to think when Victoria started.

Andy Wigmore: I was just trying to find out the same thing. We can find that out.

Arron Banks: She was a Clerk on the Treasury Select Committee.

Q3708 **Chair:** This email was produced as evidence in the court hearing.

Arron Banks: When is the email dated?

Q3709 **Chair:** 15 October 2017.

Arron Banks: That sounds about right.

Q3710 **Chair:** At that point was she just travelling out on an ad hoc basis or was she based there for prolonged periods?

Arron Banks: No. She has been going out on an ad hoc basis and spent a little bit of time there working with the university, then comes back.

Q3711 **Chair:** You have been asked several times about whether the data was transferred out there and you said no. Is it possible that people working in this university could have remote access to any data?

Arron Banks: No. They have denied that under oath as well. The transcript from the court case is available, so you can see what the University of Mississippi had to say on that, and if you want us to submit it as evidence we can send it in.

Chair: Ultimately it is now a matter for the judge in Mississippi as to what happens next and that is that. Rebecca Pow, you had a question.

Q3712 **Rebecca Pow:** Just a clarification about Eldon, which I asked a question about. Did you loan any of those staff to the Labour Leave campaign?



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Arron Banks: No. The Labour Leave campaign, if it had any involvement, would have been with Leave.EU staff in the Millbank London office. There were you and about three or four other people.

Andy Wigmore: Yes.

Q3713 **Rebecca Pow:** I am led to believe that an Eldon Insurance employee registered a domain that was labourleave.org.

Andy Wigmore: We registered hundreds of domains so that would have been someone in the marketing department—"Just register these, please." I don't know when they registered them.

Q3714 **Rebecca Pow:** So they did work for you?

Arron Banks: Registering domains, we probably have an area of the business that registers domains and we would have said, "Register these domains."

Q3715 **Rebecca Pow:** Is that a normal thing for your staff to keep doing and you not to know anything about?

Arron Banks: You have literally me on that one. I would have to go and find out which area of the business registers domain names.

Q3716 **Rebecca Pow:** We have the name of the person that was but then it was quite interesting that Labour Leave on its website changed that domain very slightly from .org to org.UK. I wondered if that suggested trying to hide registrations.

Arron Banks: If I remember correctly the Labour Leave emails and websites were blocked by Vote Leave in an attempt to try to make them come back to their offices.

Andy Wigmore: Brendan Chilton and the other staff could not get their emails.

Arron Banks: They locked them out of their emails and websites and everything. If you want to give me the details I will look into who registered the domains, but off the top of my head I cannot tell you.

Q3717 **Julian Knight:** You said before about Brittany Kaiser that she was a fantasist. What is it about her evidence do you think was indicative of that fantasism?

Arron Banks: I think the subsequent press conference she called after the appearance here. The following day she appeared at a press conference the launch of part of a business called Rest in Peace Personal Data. She had the motivation to create sensational testimony and then she launched her campaigning data thereafter.

The thing for me that I wonder whether it is fantastical is it was reported in the *Financial Times* that she said she went to visit Julian Assange, at the behest of Cambridge Analytica, essentially to help with the US



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elections and to provide Wikifunds with crypto currency to fund their efforts. In the weird and wonderful world of politics, all things are possible, but it struck me that she was presented to this Committee as an honest whistleblower employee that was fighting for truth and justice.

Q3718 **Chair:** We called her because she was relevant to the inquiry. She had worked on the project with Leave.eu. She had worked with Cambridge Analytica and, as you know from the testimony if you have either read or seen, we covered a very wide range of topics.

Arron Banks: I am not saying it was not correct that she was called. I am saying I find it quite strange behaviour, if she was an honest employee of the company that was shocked by the behaviour of the management, to then say she went to visit Julian Assange in the Ecuadorian Embassy.

Q3719 **Julian Knight:** What about the evidence pertaining to your company that she provided?

Arron Banks: The evidence she supplied was wholly wrong.

Q3720 **Julian Knight:** When you say "wrong" what do you mean by wrong? Do you mean incorrect?

Arron Banks: The Mississippi bit and also the Eldon Insurance staff were working on the campaign when she came to the call centre. We had clearly demarked it and hired staff into that campaign.

Andy Wigmore: Most of Eldon is in Newcastle anyway.

Arron Banks: This is quite critical to it. She said she visited an insurance call centre and the staff were mingling and working between the two. But our actual insurance call centre is in Durban, South Africa. Our Bristol office is an administrative head office with accountants, actuaries; it is a very dull place.

Andy Wigmore: She never went to Newcastle and she never went to South Africa.

Q3721 **Julian Knight:** I do have some experience of that. It isn't a rock and roll lifestyle.

Arron Banks: I am saying she specifically said she visited an insurance call centre. It is not possible to have done that in Bristol, because a few years ago we outsourced the customer service to Durban, South Africa, where we have 400 employees and there are no operational calls taken in Bristol. So, we take that point along with she had obviously heard something about Mississippi and pumped out that information. That bit of it is possibly reasonable because misleading statements were made.

Can I also say, because you mentioned Brittany Kaiser, Carole's other wonderful key witness was Christopher Wylie, you will remember with the pink hair and earrings and all the rest of it. He is saying that three



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months ago he had e-mails that were stolen from us that apparently Isabel Oakeshott said were stolen and then passed on to a third party. That went to the *The Guardian* and Byline and various other people that then used it to create the Sunday story. So, yet again if these people are honest whistleblowers, why would he say he had our emails and had supplied them to British and US intelligence?

Q3722 **Chair:** I am very clear on that from what Mr Wylie has told me certainly that he was aware of additional emails. He said he did not have copies of them at that point.

Arron Banks: On Twitter he said he passed them to US and British intelligence.

Q3723 **Chair:** I think he made them aware but he did not physically have them, as far as my understanding, but I am sure Mr Wylie can put a statement out himself.

Arron Banks: If I go back to the genesis, I can accept we are to blame partially for this because I can see why misunderstandings have arisen. But if you look at the sequence of events where you investigate Cambridge Analytica, Facebook, the whole thing, and you move through the sequence of events, the Electoral Commission then investigate us off the back of all this data and then the ICO, but it all really comes from two witnesses that really do lack credibility.

Q3724 **Chair:** I remember how this started as well. That was a story about a data breach of Cambridge Analytica that has been validated by Facebook itself.

Arron Banks: Fair enough. I understand the two key whistleblowers did present themselves as honest, decent employees of the company that would not ever do anything. As we have seen that is not quite the case.

Q3725 **Julian Knight:** What do you think of Cambridge Analytica's activities?

Andy Wigmore: The Channel 4 thing?

Q3726 **Julian Knight:** No, I do not refer to that but in terms of more generally about their use of data.

Andy Wigmore: In campaigning, when you go and get yourself elected, you knock on someone's door and you take a canvass return and things like that. That is an analogue way of doing exactly what Cambridge Analytica were doing in a digital way, and that is how things are moving. What they were doing in politics is not unusual. By the way, there are 100 different Cambridge Analyticas out there. You could blame any of them. What they were doing in consumer marketing was no cleverer than any of the other organisations that do—

Arron Banks: You are in politics. These groups claim to all have the black boxes to success or whatever it is. My view of life goes back to what I said originally. I think it was an ad agency with a very slick story.



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I think also they obviously got themselves involved in elections overseas and did all sorts of nefarious things. No one can approve of that, can they?

Q3727 **Julian Knight:** My final question: I am taking that line of your answer effectively and you feel your campaign was just a little bit smarter when it comes to data than, say, the Remain, the Stronger In campaign. Do you think that is really what the root is?

Andy Wigmore: It is a mixture of things.

Arron Banks: If you look at Obama, he won off the back of his Facebook and social media campaign.

Andy Wigmore: He pioneered it.

Arron Banks: All the liberal and left-leaning people thought that that was a fabulous thing and that he had discovered gold dust. When it goes the other way it is not quite the same.

Chair: We have a vote on the European Union (Withdrawal) Bill. We may have to break for a few minutes while we go and vote. If you bear with us we do not have too many more questions after this, so we will have one or two after we get back.

Sitting suspended for a Division.

On resuming—

Q3728 **Chair:** I will bring the Committee back to order and we will resume the proceedings. Thank you for your patience during the vote. We just have a few more questions to ask. I am sure you will be pleased to know that the programme motion on the European Union (Withdrawal) Bill was passed. We will be debating the timetable over the next two days.

There is one thing I want to pick up from some of the earlier evidence, Mr Banks. You said you made the donation to UKIP so they would have the funds to settle the invoice Cambridge Analytica sent in. Why did you believe that invoice should be paid?

Arron Banks: I think the data had been sent to Cambridge Analytica to analyse. It was basically handed over to UKIP so I thought they had done some work for UKIP. Hence the invoice, but then UKIP turned round and said, "Well, we do not believe this is of any value."

Q3729 **Chair:** You felt the honourable thing to do was to settle the invoice; it had been done.

Arron Banks: It worked the other way round. I had made the donation to UKIP to settle the bill and they rather decided that it wasn't worth the money but they kept the donation anyway.

Q3730 **Chair:** You did not ask for the money back.

Arron Banks: No.



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Q3731 **Chair:** You obviously felt for you to make the donation for that express purpose, so the bill could be paid without it being a draw on UKIP's reserves you must have felt the work had been done, that something had been done that deserved to be paid for.

Arron Banks: What little remained of UKIP's resources, yes. Put it this way, we knew they had sent the data to Cambridge Analytica and they were meant to be doing a scoping exercise that they said they had done.

Q3732 **Chair:** Why did you not say this is a matter for UKIP and Cambridge Analytica?

Arron Banks: I think that's not quite the sequence of events. I may be wrong about this, Andy, but I think they were looking at rebranding UKIP and how it could reposition itself. I made the donation, but it was UKIP that had to settle the bill. They then just didn't do it.

Andy Wigmore: Also, in context, there had just been a general election so they had not done very well, so part of this re-genesis of UKIP was absolutely a topic that they were looking into extensively. That was where part of this had come from and no one was sure there was going to be a referendum if you remember at that time, just after the general election. They said it, but still no one was sure whether it was going to be a long way or a short way across, so they went—

Arron Banks: No, I think that's wrong. It was after the general election, with Mr Nuttall, they didn't—

Andy Wigmore: Well, yes, different leaders—

Q3733 **Chair:** It's interesting, because obviously your connection is that you have a relationship with UKIP, as a UKIP supporter and your support for Nigel Farage. You have a relationship with Cambridge Analytica because you were discussing working with them on the referendum. But this UKIP project really has nothing to do with you so you felt you should step in effectively and help UKIP settle the bill.

Arron Banks: I thought Cambridge Analytica was going to do some scoping work for UKIP. That is what they were meant to be doing. That is why I made the donation. But then UKIP for whatever reason decided not—I think it was at a time, by the way, when relationships were frayed and Nigel was on the way out. There were all sorts of things going on, so I think it just fell between that kind of period.

Q3734 **Chair:** Yes, but to repeat the question, you could have had nothing to do with it and just said Cambridge Analytica could pursue this if they want to.

Arron Banks: I chose to make a donation. I donated it to UKIP. Whether they disclosed it or did not disclose it, I have no visibility. But we know that we gave the donation, and there we are.

Q3735 **Chair:** Why did you not just pay Cambridge Analytica yourself?



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Arron Banks: I don't know. That is just the way it was.

Q3736 **Chair:** I want to ask you a few final questions relating to Russia and obviously the story at the weekend. We have touched on this a bit already, so we do not want to go over old ground on that. I imagine you can probably see that one of the reasons this has attracted the attention it has is because it discloses events, contact that had not previously been discussed that was not included in your book. Why was it that particularly in your book, "Bad Boys of Brexit", and I appreciate some of these meetings take place after the book finishes, but why was more of this not discussed in the book?

Arron Banks: The book ends with us in Jackson, Mississippi. That is the last page of the book. At that stage, my sole involvement really with the Russians was the lunch with the ambassador and this follow-up meeting with the six gold mines and the consolidation of that.

Andy Wigmore: Also Russia was not really interesting. With everything that went on, it was just a snapshot of all sorts of things we—

Arron Banks: Did we want to hide it? What I wrote about it in the book, I gave the emails that were stolen from Isabel Oakeshott, I gave all this information in there, if I was intent on hiding my involvement with the Russians I did a pretty bad job of it.

Andy Wigmore: We removed nothing.

Arron Banks: We have two final things to say, so I don't know if you want to leave it until the end or whether we can—

Q3737 **Chair:** If it is relevant to this.

Arron Banks: It is very relevant. It is about the level of contact with the Russians and *The Sunday Times* story that is quite an extravaganza. They say I went to Moscow in February following the meeting. When they contacted me I was at a cricket match on Friday afternoon and I was struggling with dates and times. They were throwing everything at me.

I have subsequently gone back through my two passports and looked up what Russian visas I have in the passports. If someone wants to photocopy the passports, they are quite welcome to do so. The second one is completely blank. There is a reason for that and if anyone wants to ask me I can explain. There are two Russian visas—so effectively, the first one was March 2015 and the second one was October 2014. I was not in Moscow in February 2016, so *The Sunday Times* article that said I travelled to Moscow, I have fairly definitive proof here that I did not and there we are.

Also on the Monday, when I got into the office I printed out a copy of my office diary that you are very welcome to have a copy of. In fact, the only thing of note in the office diary was on 17 February we had a donation from Peter Hargreaves of £3.3 million for the Leave campaign where he



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wrote to 10 million people personally in an attempt to contact people. That was when he said he was going to donate it, sorry. So, we went off skiing in Wengen.

You are very happy to have a copy of the office diary, my passports. The reason I have a blank passport is my PA keeps that because on one occasion my Russian wife stole my passport when I was about to travel abroad because she did not like the trip I was going on, so my PA has always kept a blank passport in case this should ever happen again.

Q3738 Chair: If your wife didn't know about that, she does now. You have offered those and we would be more than happy to publish that as written evidence if you want to give it to the Committee.

Arron Banks: I have no issues with it at all.

Q3739 Giles Watling: Are they the only two passports you have?

Arron Banks: I knew you were going to say that. These are the only two passports I have.

Q3740 Chair: How do you explain this mix-up around the supposed trip to Moscow that you said you have no records that you were on? How do you account for this mix-up in that case? If this allegation has come from the contents of the emails is it possible that you were represented by other people at that meeting?

Arron Banks: No, absolutely not. In fact I mention the fact I went to the Kremlin. I did. I wandered round and had a look at the historical sites. I went to the museum and I went for a trip down the river, but that was in 2015. I am sorry about that, but I was at a cricket match. I was bounced. I had about 10,000 questions about Lord Guthrie, Goldfinger—

Andy Wigmore: He'd just fallen off his horse, hadn't he?

Arron Banks: And a whole range of other things so on Monday, when I went back to the office and checked the facts, I did not travel to Moscow in 2016. I don't know if anyone wishes to take that.

Q3741 Chair: We can take that and we will publish those.

Andy Wigmore: Just so you know because I can remember teasing many journalists when they asked, "Where is Arron?" I would often say, "He's in Moscow. He's in Russia" because the variety of stuff that had just come out about Arron being an agent from a document that is called the Atlantic Council document accusing him of being absolutely all of those things. We teased people about it.

Arron Banks: Leaving that to one side, because I do want to go through that, the origins of where the allegations of Russian dark money came from. I just wanted to know one thing. I was not in Moscow in February 2016. My passports clearly show it and no, I do not have a third passport, I can assure you.



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Chair: If it is just an email where Andy has said to a journalist, "You are in Moscow; you are in Russia", that is just Andy being Andy?

Ian C. Lucas: Are you being Andy today?

Andy Wigmore: My job is to be provocative. That is my job. I am trying to give you—I have this sense of humour.

Q3742 **Jo Stevens:** What is the difference between provocation and lies, Mr Wigmore? Is there any difference?

Andy Wigmore: There is a difference. If you are trying to sell something or put a good case over to somebody, you will tell the best story. If that is provocation or "a lie", if you want to call it that—

Q3743 **Christian Matheson:** Is that how your side, the Leave campaign, won the referendum?

Arron Banks: I'm sorry, but you are allowed to have a sense of humour. You seem to be quite humourless but you are allowed to have a sense of humour. I had these allegations of Russian dark money—"Oh, he's in Moscow."

Andy Wigmore: It's a joke, because it's so absurd.

Chair: It is not for the first time that these hares have been running by your press man, who is spreading confusion. If he always told the truth, we would not be here.

Arron Banks: Damian, I am willing to accept that as a reasonable premise, but the fact is we were not in Moscow. If anyone has evidence I was in Moscow please, bring it forward.

Q3744 **Julian Knight:** You were at a cricket match.

Arron Banks: I was at a cricket match on Friday when *The Times* called me and bombarded me with all this stuff.

Q3745 **Chair:** One of the questions we have to ask you about is what was in the papers, particularly with regard to discussions around business deals and the like is did you do business in Russia as a consequence of these meetings you had?

Arron Banks: I have no business interests in Russia and I have done no business deals in Russia. In fact, the sequence of events, which were somewhat sensationalised in *The Sunday Times*, was that the ambassador introduced us to this guy that had—I cannot remember his name now—the six Russian gold mines he thought would be interesting to consolidate. What we did was we met with him—I am a businessman; why shouldn't I? I thought it was interesting.

I then approached Lord Guthrie, who was an international expert on Russia. He was non-executive director of one of the largest London listed gold mines. Effectively, he said, "Be very careful dealing with Russia",



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which is probably wise and prescient advice. He said, "But if you are interested, you have to go and see my friend Peter Hambro, who is chairman of the largest listed Russian gold-mining company on the London Stock Exchange."

We went and saw Peter Hambro for 40 minutes. He said, "It is fraught with issues. I wouldn't recommend you go ahead with that" or to is problematic. At that point it dropped away. I see as well in one of the other papers, in *The Guardian* today says the deal had gone ahead and things happened 15 days after the referendum. *The Guardian* newspaper did not say what deal, who it was and who was involved. No transparency whatsoever, so I don't have a clue what they are talking about. What I know is we saw Lord Guthrie, who we knew. He said, "Be circumspect about Russia, refer this to Peter Hambro," and the deal didn't go ahead.

Q3746 **Chair:** Mr Hambro confirmed that to the *Financial Times*?

Arron Banks: Yet again, it is a case of you meet with someone and, therefore, it has to be nefarious because you met with them.

One final thing, and then we are done. In respect of the Russian allegations. We had lunch with the Russian Ambassador originally. We met after the Trump visit and I met once with this businessman. That is the extent of it.

In the meantime we were slightly worried—not worried, but subsequently thinking that we ought to make sure that we absolutely keep people informed of what we are doing.

Andy Wigmore: I think you missed a bit. This is quite important, and, Chairman, I am sorry about this, but I think it is important. I will happily submit this as evidence as well. What happened, a document was published by the Atlantic Council in the US, and this document went through all what they believed about Russian influence across the European Union and the European states, and who the actors were and who the principal people were. In it they spent a lot of time looking at Nigel Farage, Arron Banks, Douglas Carswell, of all people, and a few others, and they made very specific claims.

They then did a press conference where they absolutely reiterated the point that Arron Banks was a Russian agent and a man of influence controlled by the Kremlin. They made that statement.

Arron Banks: I was called the Kremlin's Trojan horse.

Andy Wigmore: Which we obviously then had to take action about. We got our lawyers, Mishcon de Reya, to write not just to them but to three MPs who had been saying this to United States officials, "Arron Banks, you must be careful of him, he's a Russian agent." They did and they wrote a very comprehensive defence that we will allow you to see, and please publish. What then subsequently happened, we got accused of all



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sorts of things in relation to Russia. Ben Bradshaw stood up in Parliament, Chris Bryant stood up in Parliament, dark money—dark Russian money—all came back to this man and various other Leave Campaign groups or organisations. It is at that point then you start to take the Mickey or start to think, “This is absurd,” and do what I did with journalists because you cannot take it seriously. How on earth could they conceive that?

With that in mind, it then became something that we became quite sensitive to, so when you have the Governor of Mississippi as one of your friends, you have met the new President-elect and so on. We thought it was important, if we were going to be invited to the White House or even be entertained in any way, shape or form by the new President’s team, we needed to be pretty open about what we have done and how we have done it because of this allegation.

I made a point of reaching out to a few of my contacts who I had known in the security industry anyway, which is absolutely fine, but the person who gave us the best advice was the former chief of staff of David Cameron’s office, Alex Deane. He said, “You really need to go and see the United States Embassy’s people and you need to tell them things, you need to tell them everything.” So I reached out, I got in touch with this particular individual and these emails I have here for you, you can read them for yourselves, and we met on numerous occasions.

He was interested then in two other things. He wanted to meet Paul Nuttall. He went up to the Stoke by-election to look at what was going on there—had a very good time, he said—and he wanted to meet Nigel Farage. He wanted to introduce the big London boss to Nigel, so Nigel could explain to him some of the allegations that were made about him.

I arranged that meeting, it is all in there. They had a good chat. We continued in communication at any time that we thought there was something sensitive they needed to know. It is not like we were not aware of the sensitivities of this.

I will absolutely give to your Committee every email I have that went between me and the various individuals and the Russian Embassy. You can see them for yourselves. A lot of them are very boring and dull, inviting us to various cultural events. This information I have here, which I put in a brown envelope marked “Top Secret”, that is all the emails. I have redacted the names; I have informed the US Embassy that I am going to do this for you because I think it is important, in relation to everything that we have been accused of, that you see this. If you want to speak to the security services, the United States Embassy, please do because we have been pretty open about everything that we have done. We have done nothing sinister. We have had a couple of great lunches.

By the way, the Ambassador of Russia, he was very generous to us. His wife cooked us the food, which is fantastic. He is one of the seasoned



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diplomats of London. He gets on with pretty much most of the diplomatic—

Arron Banks: What we are trying to say is, we briefed the American security services on everything that had transpired.

Q3747 **Chair:** Yes, so you are saying in there is the record of your contact with the Americans and also with the Russian Embassy as well?

Andy Wigmore: No, I will do that separately. I have redacted the names so you know.

Arron Banks: We have left the titles and the embassies so you know who they are.

Q3748 **Chair:** Yes, okay, and that is all there. There is one question I want to put to you, Andy, based on something I have been told about the contents of the emails, and hopefully this will be answered when you supply the evidence to the Committee.

Andy Wigmore: The stolen emails, did you say?

Q3749 **Chair:** Yes, well that is the question, who stole them? That is a matter of debate.

Arron Banks: Bearing in mind we are probably concerned with the theft of data and the theft of emails, it is a somewhat ironic position to be quoting stolen material that was stolen from Isabel Oakeshott then regurgitated in *The Guardian* and Byline, I am not sure it is even appropriate to be asking a question about that.

Q3750 **Chair:** I am not intending to quote from emails.

Andy Wigmore: The emails that appeared in *The Sunday Times*, by the way, I gave *The Sunday Times* those emails. Just so you know.

Q3751 **Chair:** I just want to ask you anyway. You said you passed on a telephone number for the Trump transition team to the Russians. Did you routinely pass on information, documents to the Russians?

Andy Wigmore: No.

Q3752 **Chair:** On any other occasions?

Andy Wigmore: Nothing; absolutely nothing. What documents?

Arron Banks: I categorically say that, no, we did not but—

Andy Wigmore: I gave them a copy of my book. By the way, if that is an encyclopaedia of what went on during the Brexit campaign, then that is an absolute—

Arron Banks: We had no sensitive information from which to pass—

Q3753 **Chair:** It does not have to be sensitive; it could be things that people



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might find interesting.

Andy Wigmore: You mean gossip. I will tell you what we talked about. I will tell you exactly what we talked about because this also relevant. My dad had just died. My dad worked in Berlin during the Cold War in a place called the Berlin Air Safety Centre, which was an organisation that looks after the air corridors. They worked with the Soviets 24/7. My dad interacted with the Soviets. I grew up in that environment in Berlin. I met many of the Soviets; I was fascinated by everything that went on in Berlin during the Cold War. We talked about what my father did, who my father interacted with and so on.

This is a time when the last spy swap on Glienicke Bridge happened, Dr Zakharov, the Russian Jewish dissident. The building that my father worked in, which was the Allied Control Authority Building was fascinating. The Soviets used to use this as a benchmark of why West Berlin and East Berlin—all those things, all the political things that were going on.

We talked about that at length. We talked about the fact that my Dad dragged me out of bed at some ungodly hour to go and watch a piece of history, which was the last spy swap at Glienicke Bridge. When I was there, when I was experiencing it, it meant nothing. In hindsight, it means everything. It is fascinating.

I saw all of that in the early days and the ambassador was genuinely interested because he was very familiar with East Berlin and the Cold War. Why wouldn't we discuss that? There is nothing secret about that. I am writing a book about my dad's experiences. I have photographs and letters when he died that are fascinating. I was talking to him about that, and talking to him about the Soviet officers that were there and what they did. For instance, my father invited them for the very first time to the Queen's birthday parade in Berlin. It had never happened before. The way that they communicated and the way that they interacted with the Soviets was what we talked about mainly, wasn't it?

Arron Banks: Yes.

Andy Wigmore: Gossip like that. There was nothing sensitive that we had.

Arron Banks: Once the function gets going, you talk.

Andy Wigmore: And we got trolleyed. It was brilliant.

Q3754 **Chair:** You are saying that you are going to supply us with your emails.

Andy Wigmore: Yes, please.

Q3755 **Chair:** Okay, that is—

Arron Banks: I want to be absolutely clear that I attended two lunches and the one meeting with the person I was introduced to. I don't regard



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this, the way it was portrayed, as constant contact with the Russians. It wasn't.

Andy Wigmore: By the way, the last time I saw him was at a Christmas do with my wife. He was very generous. It was a pianist and it was fantastic. I saw Peter Osborne there, a variety of other eminent politicians and what-have-you. It was not unusual for politicians and journalists to go to the embassy. At the time, people were not so forensically worried about Russian activity. It had not been talked about and none of the issues and instances that happened had occurred. I do not feel comfortable about any of those things and it worries me, but at that time we did not think like that. There wasn't this witch hunt towards the Russian state. You had a different feeling about it.

Arron Banks: Inside there is all the correspondence and the meetings we had with the Americans. We fully briefed them.

Q3756 **Chair:** Your position is, in terms of the nature of these emails that you are going to give us with the Russian Embassy, that they principally discuss social events, social meetings and—

Andy Wigmore: It was diary arrangements. "Would you like to come to this cultural event?"

Arron Banks: The thing that separates it out is Andy is a diplomat and I am not, or was not, so what basically happened was that I had a couple of meetings but obviously he, at that time, was diplomatically seeing—

Andy Wigmore: I was looking for someone to invest in my small country. Another conversation we had with Lord Michael Ashcroft, who was involved in this, we were trying to get someone to buy and invest in the port that his bank owned, which had gone bankrupt. We were trying to get some Russian investors to do that. Naturally, if you are a diplomat for trade and industry and you are sitting in front of the Russian Ambassador, "Do you know anyone who would be interested in investing in a port?"

Arron Banks: As another example, we hosted at The Ritz a dinner for all of the high commissioners from the Caribbean.

Andy Wigmore: Yes, we briefed them.

Arron Banks: We briefed them. They wanted to know about Brexit, so you might as well say we saw the entire Caribbean diplomatic corps.

Andy Wigmore: There was the Ambassador of Venezuela, the Ambassador of Cuba, the Ambassador of Colombia; you pretty much had Central America, essentially, and they were all there. We invited a gentleman called Mark Boleat, who was an ardent Remainer, the former City of London chief executive. He explained to them how he viewed it and then we had on the other side someone who explained how they viewed it. We did this kind of briefing for diplomats.



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Q3757 **Chair:** That was Brexit. You talk about the George Cottrell's arrest in Chicago and I think you were standing right next to him when he was arrested.

Andy Wigmore: Right next to him, yes.

Q3758 **Chair:** Nigel received from the FBI the charge sheet against him and you discussed in the book you were quite shocked about that.

Andy Wigmore: Genuinely.

Q3759 **Chair:** Did you discuss George Cottrell's arrest with the Russian Embassy?

Andy Wigmore: It never came up. While at the time it probably seemed a big thing, there was so much else going on at the time it just was not an issue. It never came up.

Q3760 **Chair:** You did not share any information with them about it?

Andy Wigmore: We didn't know anything, was the other thing. All we had seen was exactly what was in the press about George Cottrell. That was it.

Q3761 **Chair:** We are grateful for the written evidence you will supply us and we look forward to receiving your copies of the emails with the Russian Embassy as well.

Andy Wigmore: Yes, you can have full access.

Q3762 **Christian Matheson:** Mr Wigmore, if you are a diplomat—

Andy Wigmore: Former diplomat. I got sacked by Boris.

Christian Matheson: A former diplomat, and, if you were representing another country, why was it appropriate for you to get involved in—

Andy Wigmore: I am passionate about the Commonwealth, I always have been. Belize is a Commonwealth nation, a realm country. The Queen is still head of state. My mother is Belizean. I have spent most of my entire life, apart from travelling with my parents, who were in the forces, in this country. I love this country, I love Belize and I had the ability to help my small country, which I equally love. When you are a diplomat and when you try and make the best for your country, you do.

For me, the EU could mean huge great big things and opportunities for tiny countries like Belize, who rely on all sorts of issues that they find difficult—selling sugar, selling bananas, and aquaculture. Belize is banned from selling aquaculture into the EU. Why? God knows. But you try and help that small country lobby yourselves and MEPs to try to make them understand. The Commonwealth was a fantastic conduit for doing that. My motivation for being involved in Brexit was purely a very selfish one and not the broad picture. I had very specific views.



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Arron Banks: In answer to the question, you are British as well, are you not?

Andy Wigmore: I am British; I am a dual citizen, yes.

Q3763 **Christian Matheson:** Mr Banks, do you have a Belize passport?

Arron Banks: No. I was at one point the Belizean honorary consular to Cardiff—

Andy Wigmore: It was Wales, actually. But why is this important? And by the way, when he gave 1 million quid to UKIP, we were holding an event at his house for the Belize Children's Trust. Why? Because he had helped build a children's hospital in Belize, way before any of this. He had helped try to encourage people to invest in the country. They saw businessmen like that, "We need people like you to sell our country." That is how they viewed him.

Arron Banks: You do not get a passport for honorary consular.

Andy Wigmore: No, you don't, you are not a citizen.

Q3764 **Christian Matheson:** When you were having some of these business dealings with Russia, and looking at possibly investing in there and suchlike, did you ever have any brushes—and I mean threatening brushes as opposed to collaborative brushes—with Russian organised crime?

Arron Banks: I think I have been very clear. I have had no involvement in Russian business or any investments. My only discussion was the one meeting with the guy mentioned in *The Sunday Times*. We then took the opportunity to Lord Guthrie. He said, "Be very careful of the Russians" and there is a Russian expression, "What is mine is mine and what is yours could be mine". It is quite a difficult place to do business. He then passed this on to Peter Hambro that was chairman of a major listed gold company and that is where it fizzled out.

I do accept the point you say that you link all the things together but in business you have many conversations, a lot of them never lead to anything. My point would be just because you have lunch with someone, or have a discussion, does not then lead on to—

Q3765 **Christian Matheson:** Can we just take it from—

Arron Banks: I have not had any dealings with Russian organised crime, if that is the question.

Q3766 **Christian Matheson:** No, a threat is what I thought.

Arron Banks: What, threatening to me?

Q3767 **Christian Matheson:** No, you were the one being threatened.

Arron Banks: No, I did not get threatened.



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Q3768 **Christian Matheson:** Let's just take it away from the Ambassador a minute; of course there were other employees at the Russian Embassy. Would you have had meetings lower down?

Andy Wigmore: No. The last time I went to the embassy was to help him get his passport stamp. That was because I lived nearby and he said, "Could you go and stand in a queue?", which I did, for a very long time, to get his son's passport.

Arron Banks: My three children have Russian passports and British passports because they have dual nationality.

Q3769 **Christian Matheson:** How did the two of you meet? You seem to be on very good terms.

Arron Banks: We have been working on the referendum for two and half years.

Q3770 **Christian Matheson:** Who introduced you?

Andy Wigmore: Who introduced us? The Happy Hippy?

Arron Banks: Jimbo, wasn't it?

Andy Wigmore: Yes. My old friend is a guy called James Prior, who used to work with the Tory Party central office and used to work for Jimmy Goldsmith.

Arron Banks: He ran the referendum campaign.

Andy Wigmore: Yes, so he was doing some work with him. I was also doing this regulatory consultative group work with the Ministry of Justice on the controlling of claim management companies and what-have-you. I have worked in a number of insurance companies anyway so we naturally met ages ago, whenever it was, I can't even remember. I like him.

Q3771 **Christian Matheson:** Yes, that is clear. Can I just ask, Mr Banks, how much money did you give in donation to the Leave side of the referendum?

Arron Banks: That is in our submissions to the Electoral Commission. It went in in different forms, so I do not have the information to my fingertips but the Election Commission's submission is accurate.

Q3772 **Christian Matheson:** £9.6 million, I think, is the figure there. Does that sound about right?

Arron Banks: Honestly, I would have to go back and check the Electoral Commission submission.

Q3773 **Christian Matheson:** Your favourite newspaper, *The Guardian*, made a suggestion that there was an additional £12.4 million for services provided to Leave.EU from Better for the County.



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Arron Banks: You raise a very valuable point, because *The Guardian* newspaper had to print three corrections in response to their ludicrously poor reporting. One of those was the headline that you are referring to that, if you go online and check, they had to take down and change. We have a letter from Mishcon, from *The Guardian* accepting the correction and printing the correction.

Q3774 **Christian Matheson:** The £12.4 million edition is not correct?

Arron Banks: It is certainly not correct. I know the difference between 22 million and 9 million.

Q3775 **Christian Matheson:** Can I just ask you a couple of questions about your own—

Arron Banks: Can I just say that does rather illustrate the point, doesn't it? You read the *Guardian* report that has a wilfully misleading headline in it. I don't blame you, you read it and so you are entitled to believe that it is probably true. Of course, then what happens is they bury the correction on page 55. They put it at the bottom of the website and they do not publicise the website. You are asking me a question that you have seen. That is how fake news spreads in many cases. You are interested in the subject but a lot of your constituents that open a newspaper read the headline. It is not just us; it could relate to an article about any of you. You read it and you think it is true; therefore, the body of allegations finally in the end builds up to something that is—

Q3776 **Christian Matheson:** I take that but earlier you both talked about the fact that you like to tease or embellish or—

Andy Wigmore: You think of the attacks that we have had and the accusations, is it any wonder we turn around and stick two fingers up occasionally and laugh at it? It is so absurd some of it.

Arron Banks: If we did not approach this with some sense of humour, we would be locked up in a prison cell.

Q3777 **Christian Matheson:** I hope you do not think I am humorous. That was a rather unfair slur on my colleagues.

Andy Wigmore: At least Ian has read the book, Chris.

Arron Banks: I am sorry, I do not want to be rude but Mr Collins did say it was 20 minutes and we have other places to be, I am afraid.

Chair: Just Ian Lucas and then I think that will be it.

Andy Wigmore: Do you want us to sign the book, Ian?

Q3778 **Ian C. Lucas:** Can I just—

Andy Wigmore: Chairman, you said 20 minutes and I genuinely do have another appointment that I do not want to be late for.

Chair: Is it just one or two questions, Ian?



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Arron Banks: I am sorry, I really have to insist. I was told a certain time and we have a luncheon appointment that we do not want to be late for.

Andy Wigmore: You can join us if you want, we will be in the—

Q3779 **Chair:** Could you just give us five minutes?

Arron Banks: No, you said when you left 20 minutes and now we have run way past 20 minutes, so I am sorry but I am afraid that it is time to go. We have been as open as we could be with the issues you have raised.

Q3780 **Chair:** I appreciate the time, but I would be grateful if you could just give us five minutes so Mr Lucas can finish his question.

Arron Banks: The word is no. When you went out you said 20 minutes, and I think we have run past 20 minutes and I am sorry but there it is.

Chair: Mr Lucas said he does not wish to pursue his question, so we will leave it there.