



RESPONSIBLE GAMING

GAMING MACHINES ADDITIONAL FOCUS
Refresher





SESSION OVERVIEW

Welcome to this session on Responsible Gaming - Gaming Machines Additional Focus.

Throughout this session you will learn key aspects of Crown Melbourne's (**Crown**) approach to Responsible Gaming including:

- Understanding and communicating the nature of gambling and gambling harm;
- Understand and communicate responsible gaming practices and policies;
- Understand and communicate roles and responsibilities relating to gambling, and how to identify and respond to potential gambling harm;
- Understanding and communicate regulatory requirements in relation to financial transactions; and
- Understand and communicate regulatory requirements relating to brochures, signage and advertising.

Your training will be a combination of classroom training, practical exercises, group exercises and assessments. Your trainer is here to help you along the way, so if you have any questions please do not hesitate to ask.

GAMBLING AND GAMBLING HARM





RESPONSIBLE GAMING AND GAMBLING HARM

Responsible gaming occurs in a regulated environment where the potential for harm associated with gambling is minimised as customers are informed and can therefore make sensible and rational choices based on their individual circumstances.

The responsible gambler:

- Is in control
- Sees gambling as entertainment, not a job
- Doesn't take gambling too seriously
- Only gambles with the money set aside for entertainment, not for household essentials
- Never borrows money to gamble
- Sets limits on the amount of time and money they will spend
- Sticks to these limits and walks away when they are reached
- Doesn't chase losses
- Takes frequent breaks

ACTIVITY: In groups, using the butchers paper supplied, brainstorm the potential risks associated with gambling and the impact of gambling harm and mythical thinking.



GAMBLING STATISTICS

<p>Australian Casinos</p> <p>As at 2016-17 financial year there are 13 Casinos in Australia with a combined total of 1645 Tables and 13583 EGM's. All 13 of Australia's casinos have self exclusion programs available for customers.</p> <p>IAGA Best Practices Institute at G2E 2019 – Nadine Grinblat - AGC www.auscasinos.com</p>	<p>Pre-commitment & Responsible Gambling messages</p> <p>Your Play – a jurisdiction-wide system commenced in Victoria from 1 December 2015 which allows EGM players to track time and money spent across all Victorian venues and receive reminders at 70% and 90% of their limit set.</p> <p><i>As at 30 April 2018:</i> Your Play has delivered over 10.5 million responsible gambling messages to players and has been used in 5.2 million EGM sessions.</p> <p>IAGA Best Practices Institute at G2E 2019 – Nadine Grinblat - AGC</p>
<p>Gambling Participation</p> <p>An estimated 39% of Australian adults - 6.8 million people - gambled in a typical month of 2015 (i.e., regularly).</p> <p>www.aifs.gov.au</p>	<p>Expenditure</p> <p>Typical monthly expenditure by the 6.8 million regular gamblers amounted to an estimated \$8.6 billion dollars nationally for 2015. Lotteries (42%), EGMs (21%) and race betting (15%) accounted for most of this.</p> <p>www.aifs.gov.au</p>
<p>Problem Gamblers</p> <p>1.1% or 193,000 of Australian adults could be classified as "problem gamblers" (PGSI scores of 8+) - those with the most severe problems and most at risk of further problems.</p> <p>www.aifs.gov.au</p>	<p>Electronic Gaming Machine (EGM) Expenditure</p> <p>On 26 July 2019, the Victorian Commission for Gambling and Liquor Regulation released figures on EGM expenditure for the 2018-2019 financial year. In total, \$2.69 billion was lost in Victoria on EGM's between 1 July 2018 and 30 June 2019</p> <p>www.responsiblegambling.vic.gov.au</p>
<p>High risk gamblers</p> <p>Households containing higher risk gamblers experienced a much higher rate of stressful financial events than those of lower risk gamblers. 51% of problem gamblers lived in households where someone had to ask for financial help; 27% were unable to pay the mortgage or rent on time.</p> <p>www.aifs.gov.au</p>	<p>National Casino Gambling Expenditure</p> <p>Casino gambling expenditure in Australia for the 2016-2017 period totalled over \$4.7 billion.</p> <p>Source: Government Statistician, Queensland Department of Treasury and Trade (2018) Australian Gambling Statistics 2016-17, 34th Edition</p>



ELECTRONIC GAMING MACHINES





HOW DO ELECTRONIC GAMING MACHINES (EGMs) WORK?

EGMs provide patrons with the opportunity to gamble using automated electronic gaming formats which do not require a dealer to manage the game or game rate.

Patrons select a game of their choice and play by inserting either cash, a game ticket with a value attached or a membership card with funds deposited.

Patrons play by selecting options on the EGM for the number of lines they would like to play and the stake per line. The multiple of the two equal the bet per spin.

EGMs are linked to an electronic system and have a number generator that randomises pay outs within legislative requirements.

GROUP QUESTION: What risks would be associated with playing an EGM?



EGM PRODUCTS AT CROWN MELBOURNE



At Crown, we have a variety of EGM products from a range of manufactures which includes:



GAMING MACHINE PRODUCTS AT CROWN MELBOURNE



Restricted Machines:	Refers to EGMs that have a maximum bet of \$10; a maximum bank note acceptance of \$50 and a maximum cash payout of \$2000
Unrestricted Machines:	Refers to EGMs (up to 1000) that are located in a specified area where the maximum bet can be greater than \$10; the maximum bank note acceptance is \$100 and the cash payout can be greater than \$2000. Players are required to have set a time and spend limit via the YourPlay scheme.
Pay in:	Refers to how patrons load credits onto the EGM to commence game play. Patrons can pay in using cash, ticket in ticket out (TITO) game ticket with value or a membership card with card play enabled.
Payouts:	Refers to how patrons collect their money from an EGM, 1) TITO ticket, 2) transfer to membership card and 3) manual handpay slip by Attendant. Payment of winnings and accumulated credits can be made at the Cage via cash/cheque for amounts not exceeding \$2,000. For pay outs exceeding \$2000 on a restricted EGM, the patron will be required to take part or full payment via cheque. The maximum cash value cannot exceed \$2000 on a restricted EGM. Pay outs exceeding the pre-determined limits are manually paid by an Attendant via a handpay slip.
Paytables:	Paytables provide patrons with information detailing how a winning combination is paid in credits. Paytables are displayed on EGM artwork or accessible through the machine Player Information Display (PID).
Game Features:	Game features may vary from EGM to EGM, and include (but are not limited to) free spin features, substitutes features and scatter wins (non line wins) etc. Information must be available on an EGM to assist patrons being informed of the features of the game. This information is accessible through the artwork or PID.
Jackpots:	Jackpots are accumulated amounts of money that progressively increase with play on the jackpot product. Jackpots can be Mystery (randomly won), linked Progressive and Standalone Progressive (both won through symbols). Information must be made available to patrons to ensure they know the game rules and how a jackpot can be won.
Reels:	Most EGMs in Victoria have five 'reels' and three visible rows of symbols. Each time you play an EGM, the computer program controls which symbols appear. Nothing you can do can influence the symbols that appear.
Return to Player:	As per the <i>Casino Control Act 1991</i> (Vic) Section 115 (2)(a) - the Return to Player must not be less than 87 percent.

THE RESPONSIBLE GAMBLING CODE OF CONDUCT



RESPONSIBLE GAMBLING CODE OF CONDUCT



The Responsible Gambling Code of Conduct (**Code of Conduct**) outlines our approach to responsible gaming.

The Code of Conduct covers key items including, but not limited to:

- Crown's commitment to Responsible Gaming
- Responsible Gambling Information
- Gambling Product Information
- Customer Loyalty Program Information
- Pre-commitment
- Interaction with Customers
- Interaction with Staff
- Problem Gambling Support Services including Chaplain and psychologists
- Customer Complaints
- Financial Transactions
- Responsible Advertising and Promotions.



YourPlay



YourPlay is a voluntary pre-commitment program which enables patrons to track their playing activity and set time and/or money limits.

YourPlay plays a vital role in the service of Responsible Gaming by providing patrons with the opportunity to know their gaming history and set time and/or monetary limits to stay in control.

Patrons can access YourPlay online at yourplay.com.au or head to a Rewards location at Crown for more information or to sign up.

In line with the National Privacy Principles, patrons' details remain completely anonymous.

As part of your induction, you will complete the four (4) YourPlay online modules to learn the full details.



Crown Rewards



Crown Rewards is our loyalty program which enables patrons to earn points and status credits for their spend across Crown.

Crown Rewards consists of 5 memberships tiers, each with its own benefits, which could include free parking, special member offers and more.

To experience the benefits of each tier, members need to earn the required number of status credits in order to qualify for the tiers.

In order to earn points or privileges in respect of EGMs, a member must consent to receiving a Player Activity Statement relating to EGM play.





Player Activity Statements (PAS)

PAS enables patrons to review and monitor their gaming history over a period of time. Much like a bank statement, a PAS allows patrons to be informed of their gaming activity and spend and helps them stay in control.

GROUP DISCUSSION

As a group, discuss the benefits of patrons reviewing their PAS and how they can help patrons stay in control of their gaming habits.



EGM REQUIREMENTS

At Crown there are multiple different locations to play EGMs. Products may operate differently in different locations. Mahogany Room is an example.

Mahogany compared to the Main Gaming Floor:

REQUIREMENT	MAIN GAMING FLOOR	MAHONGANY ROOM
TRT (Ticket/Cash Redemption Terminal)	Maximum \$2,000	Maximum \$5,000
Maximum bets	\$10.00 per bet unless YourPlay enabled and playing an unrestricted EGM	\$10.00 per bet unless YourPlay enabled and playing an unrestricted EGM
Pay outs requiring attendant intervention	\$10,000.01 and above	\$75,000.01 and above
Spin rates	Minimum of 2.14 seconds between spins	Minimum of 2.14 seconds between spins, unless playing on an unrestricted EGM



EGM GAME INFORMATION

It is a requirement that certain game information must be displayed to help keep patrons informed.

Gaming information that must be displayed on an EGM includes:

- Amount of credits on the EGM monitor
- Maximum bet
- Denomination of the EGM
- The time (clocks)
- Responsible Gaming information displayed on EGM talkers and displays.





PLAY PERIODS

Crown's real time monitoring, 'Play Periods', is a program that identifies continuous ratings without appropriate breaks during a 24 hour period.

- Action alerts regarding customers' activity
- Remind customers to take a substantial break
- Monitor customers for observable signs
- Ensure customers do not exceed 24 hours continuous play without a substantial break
- Partnership with the Responsible Gaming Advisor (**RGA**) in ensuring customers leave the gaming floor prior to breach of policy

GROUP DISCUSSION

As a group, discuss how Play Period monitoring may be used to assist in the service of responsible gaming.



DATA ANALYTICS AND CCTV SURVEILLANCE



Crown has a sophisticated CCTV and Surveillance structure which is used to monitor the gaming spaces.

CCTV and surveillance may be used to identify patrons who are the subject of an exclusion order, to monitor patrons displaying concerning behaviour and track their location in the complex and to review incidents that may occur.

Data gathered by the Responsible Gaming team may be analysed to determine trends and can be used to assist/identify an responsible gaming matter (e.g. passage of time)

GROUP DISCUSSION

As a group, discuss how CCTV and surveillance may be used to assist in the service of responsible gaming.



LIGHTING AND PASSAGE OF TIME



PASSAGE OF TIME

All individual EGMs at Crown must have a visible clock displayed. A visible clock allows patrons to be aware of the passage of time.

LIGHTING

Crown provides adequate lighting on the gaming floor which is compliant with relevant gambling legislation.

GROUP QUESTION:

What should you do if you notice an area of the gaming floor appears darker than usual?



INTOXICATED PERSONS



As part of Crown's commitment to Responsible Gaming and the Responsible Service of Alcohol (**RSA**), Crown does not permit intoxicated patrons into the complex, including gaming areas.

If you identify a patron who is displaying signs of intoxication you should immediately contact your manager and/or security who will manage the situation to ensure intoxicated patrons are removed from the complex.

Casino Control Act 1991 (Vic), Section 81AAC states: 'A casino operator must not knowingly allow a person who is in a state of intoxication to gamble or bet in the casino.'

As part of your induction, you will be required to complete your RSA certification which provides specific details of Crown's policies and procedures for managing the responsible service of alcohol.





GROUP QUESTION



Are employees of
Crown permitted to
accept gratuities?

GRATUITIES



Section 79A of the *Casino Control Act 1991* (Vic) prohibits a Licensed Employee from soliciting or accepting from a patron of the casino any gifts, tips or gratuities related to their duties as a Licensed Employee, unless specifically exempted by the Victorian Commission for Gambling and Liquor Regulation (**VCGLR**).

Please refer to the Intranet (Compass) for the Gift, Benefits and Gratuities Policy.



CUSTOMER COMPLAINTS – ROLES AND RESPONSIBILITIES



From time to time patrons may express their dissatisfaction. It is important that we aim to resolve patron complaints as they arise and should be done so in line with Crown's Customer Complaints Policy.

Employees should aim to resolve a complaint at first point of contact if receiving the complaint directly from the patron.

If you cannot resolve the complaint you should escalate to your Area Manager and/or Responsible Gaming (where appropriate).

Crown's Customer Complaints Policy is located on our Intranet (Compass) or via the Crown website.

CONFIDENTIALITY AND NATIONAL PRIVACY PRINCIPLES



Crown manages confidential and personal information of employees and patrons in line with the National Privacy Principles.

Personal information for patrons may be collected via the following (but not limited to):

- The Crown website when signing up for Crown Rewards, making reservations etc
- Crown Rewards locations when signing up for, or enquiring about Crown Rewards accounts
- When making a complaint

Crown's policy regarding the handling of personal information can be accessed via the Crown website and our Privacy Policy is available on the Intranet (Compass).

These principles apply also to the Responsible Gambling Register, which is maintained by the RGC and audited by the VCGLR.

OUR COMMITMENT TO RESPONSIBLE GAMING



Crown is committed to providing gaming services in a responsible manner and provides services and programs for both customers and employees to support this commitment. Responsible Service of Gaming is achieved through several initiatives which include:

- The Responsible Gaming Centre
- Employee training
- The Self Exclusion Program
- Code of Conduct
- Counselling
- Chaplaincy Support Service
- PID
- Player Activity Statements
- Voluntary Pre-commitment – YourPlay and Play Safe Limits
- Location of ATMs (50 metres from the gaming floor)



OUR COMMITMENT TO RESPONSIBLE GAMING



Crown is committed to providing responsible gaming services by making available information, assistance and resources regarding responsible gaming matters.

We have a Code of Conduct which describes and demonstrates how we execute this commitment.

Our commitment to Responsible Gaming is also reinforced through our organisational value 'We do the right thing'.





GROUP QUESTION



Are employees of
Crown permitted
to gamble?



GAMBLING AS AN EMPLOYEE OF CROWN

It is a condition of employment that employees of the Crown Group do not gamble at or with the property or business at which they are ordinarily employed (nor may any employee cause other persons to gamble or place bets on their behalf) during their period of employment and for a period or six months (or for any alternate period stipulated in their employment contract), after their employment ceases.

Failure of employees to comply with this policy may result in disciplinary action up to and including termination of employment.

For further information regarding gambling as an employee, refer to:

- Crown Resorts Gambling by Employees Policy located on the Intranet (Compass); and
- Code of Conduct - Interaction With Staff (Page 17).

**For employees experiencing problem gaming:
For any employee who may be experiencing problem gaming and gaming harm can contact our Employee Assistance Program provider, Benestar, for confidential support and assistance.**

RESPONDING TO POTENTIAL GAMBLING HARM



IDENTIFYING AND RESPONDING TO POTENTIAL PROBLEM GAMBLING



As a Gaming Machine Employee, potential problem gambling can be identified through the behaviours you observe patrons demonstrate on the gaming floor.

Observable Signs are seen or reported behaviours or patterns of behaviour which are potential indicators that a person may be experiencing problems with their gaming behaviours.

When you observe these behaviours, you have a responsibility to act in accordance with the Code of Conduct.

Refer to the Code of Conduct – Page 15 for the list of observable signs that could be potential indicators of problem gambling.





IDENTIFYING AND RESPONDING TO POTENTIAL PROBLEM GAMBLING

Observable signs can be grouped into categories of related signs. These include the below:

Loss of Control	Money Seeking	Intensity/Duration	Mythical	Emotional	Social
<p>Self - disclosure of a problem with gambling or request to self - exclude</p> <p>Secretive or embarrassed about being at the casino or stays on to gamble when friends leave the venue</p>	<p>Frequent visits to the ATM</p> <p>Witnessed or heard that a customer was trying to borrow money for gambling</p>	<p>Often gambles for long periods without a break</p> <p>Gambles without reacting to what is going on around him/her and avoids contact or conversation with others</p>	<p>Complains to staff about losing or blames the casino or gambling product for losing</p> <p>Unrealistic remarks about gambling</p>	<p>Gets angry while gambling or shows signs of distress during or after gambling</p> <p>Threats of self harm</p>	<p>Requests assistance from family and or/ friends concerned about an individual's gambling behaviour</p> <p>Significant decline in personal grooming or appearance</p> <p>Observed conflict over gambling between family members or friends</p> <p>Children left unattended whilst parent/guardian gambles</p>



IDENTIFYING AND RESPONDING TO POTENTIAL PROBLEM GAMBLING

ACTIVITY: In groups, using the butchers paper supplied, consider the below actions and brainstorm the following:

- What behaviours might you observe that may/may not indicate problem gaming?
- What is your responsibility and how should you respond?
- If appropriate, who should you refer the matter to?

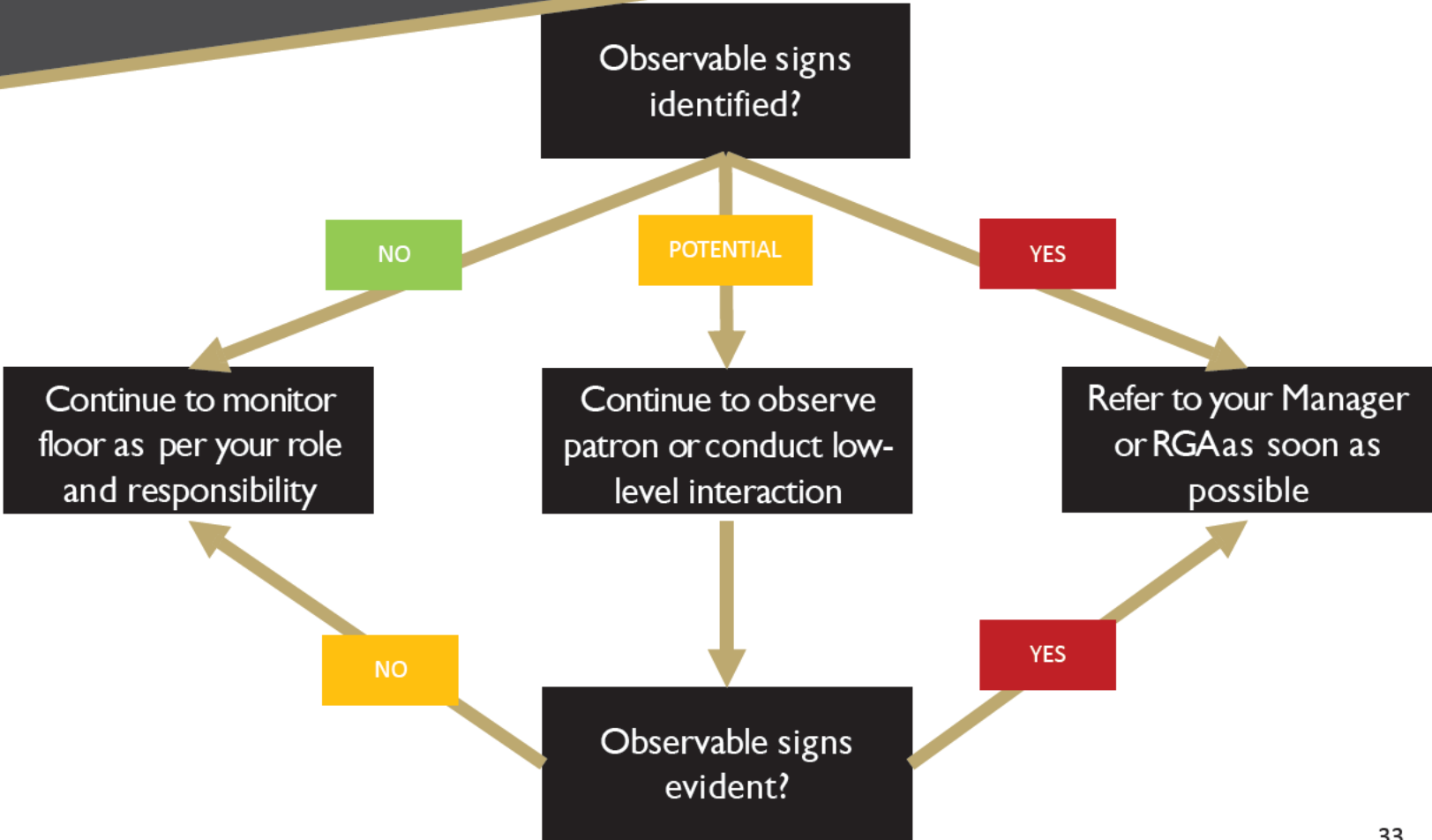
No observable signs identified

Potential observable signs

Identified observable signs



RESPONDING TO POTENTIAL PROBLEM GAMBLING ROLES AND RESPONSIBILITIES



RESPONDING TO POTENTIAL PROBLEM GAMBLING ROLES AND RESPONSIBILITIES



Observable Signs Identified?	Potential	Yes
Refer	<p>Continue to observe patron or conduct low-level interaction to determine if there are signs of problem gambling which may include:</p> <ul style="list-style-type: none"> ▪ Introducing yourself; ▪ Engaging in small conversation; and ▪ Offer a free non-alcoholic beverage <p>Refer to Manager or RGA if observable signs are identified.</p>	To Manager or Responsible Gaming Advisor (RGA)
Record	Notate interaction and action taken and pass on information to your Manager	Manager or RGA to record referral on the RG register
Review	Review if there is anything you could do better and help identify signs of problem gaming	RGA to review register to review trends and assist in the service of RG

IDENTIFYING AND RESPONDING TO POTENTIAL PROBLEM GAMBLING



GROUP ACTIVITY:

Watch the following video and identify all the potential signs of problem gambling and gambling harm. In your groups, categorise these signs into the groups of 'Loss of Control', 'Money Seeking', 'Intensity/Duration', 'Mythical', 'Emotional' and 'Social'.





ACCESSING RESPONSIBLE GAMING AND GAMING HELP MATERIALS

As a Gaming Machine Employee, it is important you know where you and our patrons can access materials relating to Responsible Gaming and help services at Crown.

Information relating to Responsible Gaming and help services can be located at:

- The Responsible Gaming Centre (**RGC**)
- Crown Rewards locations
- Casino entry points
- Crown website
- Displayed on EGM talkers and displays.
- Cage / Cashiers





ACCESSING GAMBLING PRODUCT INFORMATION

Crown displays signs at the Crown Rewards locations advising customers that upon request, Crown will provide information on the Rules of all Table Games and EGMs offered for play at the Casino.

Gambling product information can also be located at:

- Crown website
- PID screens



REGULATORY REQUIREMENTS FOR FINANCIAL TRANSACTIONS





PAYMENT OF WINNINGS

The Code of Conduct covers financial transactions which includes cheque cashing facilities and payment of winnings.

By law, all winnings or accumulated credits exceeding \$2,000 from EGMs at Crown must be paid by cheque or EFT (where applicable) unless the relevant EGM is operating in unrestricted mode within an area specified with the consent of the VCGLR.

Refer to the Code of Conduct – Page 23 for full details of Financial Transactions, including payment of winning.

CASHING CHEQUES



A Cheque Cashing Facility may be made available to customers who have completed an Application for Cheque Cashing Facility Form and are approved to operate such a facility in accordance with Crown's internal processes and relevant Regulatory Rules.

Patrons can find further details on the Crown website or be directed to a Cashier location.

For EGMs, any cheques issued by Crown for a payout won from EGM play will not be cashed by Crown.

Refer to the Code of Conduct – Page 23 for full details of Financial Transactions, including payment of winning.

PROVIDING CREDIT AND LENDING MONEY



Crown does not provide credit or lend money to Australian resident customers for the purpose of gaming.

Refer to the Code of Conduct – Page 23 for full details of ‘Credit’ facilities.





GROUP QUESTION



What distance
from the gaming
floor are ATMs
located and why?

REGULATORY REQUIREMENTS FOR BROCHURES, SIGNAGE AND ADVERTISING



ADVERTISING, BROCHURES AND INFORMATION



The advertising or promotion of EGMs to the general public outside the Casino is prohibited by law in Victoria.

All permitted advertising and promotions must meet the requirements of the **Code of Conduct – Page 26 ‘Responsible Advertising and Promotions’**.

Brochures and materials relating to Responsible Gaming, the Promotion of YourPlay and gambling support services must be made available throughout the Casino. Information can be located across the casino in any of the following locations:

- On EGM displays
- On EGM talkers
- Crown Rewards locations
- Casino entry points
- Cashier locations
- Toilets



GROUP ASSESSMENT





QUESTION 1

Name two documents which describe our commitment to Responsible Gaming.



QUESTION 2



True or False:
Employees of
Crown are
permitted to
gamble at Crown?



QUESTION 3

True or False: A cheque paid for EGM winnings can be cashed at Crown?



QUESTION 4



Describe two ways
patrons can lodge
a complaint with
Crown.



QUESTION 5



How far from the
gaming floor are
ATMs located?



QUESTION 6



Describe 3 signs
of potential
gambling harm.



QUESTION 7

What should you do if you observe potential signs of gambling harm?



QUESTION 8

What is your role and responsibility if you identify signs of gambling harm?



QUESTION 9

■ ■ ■ ■ ■ ■ ■ ■ ■ ■

True or False: All winnings and accumulated credits over \$2,000 from an EGM must be paid by cheque or EFT (where available)?



QUESTION 10



Who should employees experiencing problem gambling and gambling harm contact?

FURTHER INFORMATION





POLICIES AND PROCEDURES

Crown has a variety of Policies and Procedures to support the service of responsible gaming at Crown.

- Code of Conduct
- Gaming Floor Integrity Policy
- Crown Resorts Gambling by Employees Policy

Policies and procedures are available via the Intranet (Compass).





WHERE CAN I GO FOR MORE INFORMATION?

Resources regarding Responsible Gaming can be located online, in a printed format or you can view them:

ONLINE

- The Code of Conduct can be located on the Crown website and is available in a variety of languages
- Crown Policies and Procedures can be located on Compass

PRINTED RESOURCES

- Printed copies of the Responsible Gaming brochures and associated materials can be located at gaming floor entry points, Crown Rewards locations, the RGC and Back of House.

IN PERSON

- For any questions please contact your Manager or a member of the Responsible Gaming team.

QUESTIONS





THANK YOU

