

23 April 2021

Hon. Ray Finkelstein AO QC
Commissioner and Chairperson

Dear Sir

Re: The Royal Commission into the Casino Operator and Licence

I wish to submit my story regarding Crown Casino (Melbourne) and the harm that the Pokies have had on my life, in the hope that this will help bring about major changes to Pokies operators and for them to understand the effects their product has had on myself and the wider community. Through this submission you will see that I use the words "playing" the pokies but as I know now it was the pokies that were "playing" me. The ongoing damage they have caused to my life is what Crown and the Royal Commission need to understand to bring about change.

Harm:

- In 2016 at the age of 64, I was sentenced to 18 months in prison and a further 2-year Correction Order after prison for stealing money from my employer (I finally became free from having to report to Corrections in October 2019)
- \$400,000.00 over 7 years all went into the pokies
- My father passed away in October 2015 and my inheritance from the sale of his house and all my superannuation of \$100K paid the balance back to the Company
- I have nothing to show for all my years of hard work, nothing to leave for my family and nothing to show how hard my father worked to make my life easier after his passing (my mother had passed when I was 18)
- This has left me with a broken heart, one for losing my father and the other for wasting all this money in the pokies
- The vision of the hurt I caused my family and friends who were in the court room when I was sentenced is something that I don't know if I will ever forget it was one of shock, disbelief and above all concern for my welfare
- The disappointment in myself that I could hurt my family and friends by not letting them know how much I had to play the pokies and that I had taken money to do so
- I now live on the pension and rent a one-bedroom unit instead of having money in the bank and my own unit which I would have been able to purchase with my inheritance
- The mental anguish this causes me everyday is insurmountable to describe
- Until I went to prison, I would not have put myself in the category as addicted until the counsellor I had in prison explained how these EGM's are set up to addict vulnerable people
- The addiction is one that cannot be seen by others and I understand this addiction can resurface at any time as it is no different than drugs or alcohol
- **I met many other women in Prison who had gambled a lot more than me at Crown and other venues. One woman told me she would go to Crown Casino in Melbourne, play poker downstairs, have a win, and then put all that money through the EGM's before going home. She had taken over \$1M from her employer to Gamble.**

Reasons I went to Crown Casino:

- I would go with friends and my employer after work for a friendly night out

- If my employer was going to the football, I would wait for him at Crown playing the pokies and then after the football would stay longer as he would play the pokies as well
- At weekends I would go to Crown by myself as they had more EGM's than anywhere else
- Loneliness is a major factor of why I went to Crown, no one ever questioned me or approached me to see if I was alright, even though I would spend hours playing the EGM's and would be on my own. Never socialising with anyone.

Incentives that kept me going to Crown:

- Free parking from the time you sign up on day one with them validating your parking and with no limits on how much money or time you waste in Crown on your first day
- Free drinks with the points you have on your Loyalty card
- Money back with the points from your Loyalty card to use as in the EGM's but not be able to withdraw actual cash. Wins using points go back onto the Loyalty card and you can only get the cash out if over the points used
- Free meals with the points from the Loyalty card
- Free entry into the more exclusive rooms within Crown with the points from my Loyalty card
- My membership increased twice in the time I spent gambling at Crown, and this is based on how much money I spent during my time gambling at crown:
- **SILVER TIER - 5 STATUS CREDITS Access to Riverside Room**
- 24-hour free multi-level parking / Birthday offer - sparkling wine and chocolates / Member pricing and offers at selected restaurants / 10% discount at Crown Spa and hotels / Hotel privileges – hotel welcome gift
- **GOLD TIER - 25 STATUS CREDITS Access to Teak Room and Riverside Room**
- Free multi-level and basement parking / Discounted valet parking (The Mahogany Room valet entrance) / Birthday offer - sparkling wine and chocolates / Member pricing and offers at selected restaurants / 15% discount at Crown Spa and hotels
- **Back when I was gambling in the Teak Room you were allowed at certain machines to smoke which was an incentive to smokers to spend more within Crown to reach this level.**

I would like to emphasise again that during my time as a Crown Member and gambling at Crown not once did anyone approach me to see if I was gambling too much. I could sit there all day and the only contact I received from staff was to ask me if I needed another drink. When I signed up at Crown, I was asked to fill in a form and nominate how much I would allow myself to spend per day which would be placed on my card. I nominate \$1 Million per day and was not questioned about this.

I would like to ask the Commission to ask the Crown Board how they could justify allowing people like myself sitting at the EGM's all day and not questioning if I was alright or even asking me questions about my life to try to ascertain if I could really afford wasting this type of money. If one employee of Crown had asked, then maybe they could have helped me to either slow down my spending or stop.

I am now working with various organisations telling my story to try and help others understand that there is help if they need to stop gambling. I perform my story with a group of Lived Experience People called (Three Sides of the Coin) to showcase the harm gambling has caused in my life. I am also a speaker for Respin and a volunteer with the Alliance for Gambling Reform (Voices for Gambling Reform). If you google my name, you will see more about myself as I have had articles

published in the Age, Inside Gambling, That's Life Magazine and other Video, TV, and printed articles. I can forward copies of these if it would help with the Royal Crown inquiry.


I am willing to speak with anyone that is interested in hearing more about my journey and the harm gambling has caused and if the Royal Commission would like me to speak, please feel free to call me on the number below or contact me via email. (See Below)

I look forward to a favourable outcome from the Royal Commission.

Yours faithfully

Carolyn Crawford

Confidential

A solid black rectangular redaction box covers the text below the signature.