

My life has been forever changed and destructed by gambling addiction at Crown and this is my story.

I was happily married in 2017 but it was short lived when I lost my job that year and started gambling on races and sports at the Crown owned online betting company Betfair. The marriage later broke down in 2018 partially due to gambling. To avoid the negative effects and emotions associated with the breakdown, I frequently visited the gambling site and gambled for fun on Blackjack table at first but I was later lured to their high end VIP Room called Mahogany Room and lost my savings I could not afford.

After the breakup, I became seriously addicted to gambling, the situation became even worse when their casino's marketing personnel ^{Confidential} [REDACTED] lured me to gamble at their high-end Mahogany Room and promoted their product known as commission play as a form of non-harm entertainment. He promoted this product as a no-harm program and made false representations that gamblers can play at all and stop at any time if they decide to, what he did not tell me is the hundreds and thousands of gamblers whose lives have been ruined by such product. I personally saw a gambler lost \$2 million in a very short span of time betting \$150,000 per bet and Crown did nothing but let him gamble all his money away. The next day he was betting \$2,000 attempting to win his loss back.

To engage in the commission play program was a terrible decision which resulted in losses that I could not afford. The most devastating experience took place between November 2019 and January 2020 before the Covid 19 pandemic swept the globe. During the two months, I lost more than \$90,000 in savings as I used the proceeds from the sale of my home in Brisbane to gamble after my marriage breakdown. The loss was well documented in their paperwork given to me by the end of the period. Before that, I also lost about \$100,000 to an online gambling company Betfair owned by Crown. Although I banned myself from Crown owned online gambling site, Crown still wanted me to lose more at their casino by not sharing such self exclusion information.

Over time, I develop some insights into how casino makes money and how their gambling games work. The casino always maintains a mathematical house edge to make money from *each bet on average from the gambler* so the more and longer one gambles the more money casino will make. For example, a bet on the single zero roulette game has a house edge of 2.7% meaning for each \$100 bet on an Red or Black, on average the casino makes 2.7% or \$2.70 from that bet. The casino relies on a concept called the law of large numbers so it can make significant profit from the total turnover. Pokies are the worse form of gambling because the house edge can be as high as 12%.

The house edge is not the only way Crown robs the public, the property is designed in a way to keep gamblers gambling 24/7 and its games are highly addictive. The nature of gambling is such that when gamblers lose they will chase the loss with higher stake activating a downward spiral until they lose everything unless they can control their behavior, some gamblers can develop serious addiction problems because they lose all they have due to their repeated

chase loss behaviors. On the hand, even if gamblers can win, there is a temptation to win more, especially people tend to remember what they lost in the past and stay longer to gamble. In addition, all the games are designed in a way to activate addictive biological responses in a way that gamblers anticipate the results of the game in the release of good feeling chemical called dopamine and other addictive chemicals within the brain. This release is reinforced every time a result is produced and there can be 100 to 1000 games gambled each hour. Either way, the casino takes advantage of the public's vulnerability when they lose and chase loss, or win and stay longer. I personally experienced such an 'out of control behavior' in chasing losses and I gambled more and more to chase previous losses with further losses and the downward spiral reinforced. I stayed at Crown for two months to chase that \$90,000 loss and I could only remember one time that a Crown employee approached me about responsible gambling but it was not helpful at all, there is an inherent conflict of interest as the responsible gambling team is part of the their own operation.

Although Crown calls itself a provider of entertainment in the hospitality industry, its main products and source of revenue according to their financial reports are nothing but addicting the public with their purposefully designed gambling environment, robbing the public hundreds of millions or even billions each year in revenue, which are the gambling losses from the general public. Then, the senior management and the Board redistribute the profit to shareholders making them the ultimate 'winners' without taking any responsibility for the gambling addiction inflicted on the community at large. What senior management did in light of Bergin Report was to resign while keeping their salaries and bonuses they obtained over years, this can be one of the great social injustices.

Personally, It has been an unpleasant experience EVERY time I visited Crown Melbourne even when I occasionally won money at the property. The addictive potential of the gambling games is so powerful that it drives me to gamble despite of these unpleasant experiences. I also know gamblers who have lost majority if not all of their wealth to the casino. I have seen drug money and money earned from illegal means being laundered through their gaming floors.

The business has to be regulated in many if not all of its addictive aspects including the frequencies of all the games, the internal design of the property aimed to keep gamblers play longer and causing more harm, the integrated nature of the property meaning people can gamble and stay at their hotel 24/7 without leaving, more resources devoted to identify and assist with problem gambling to the point that addictive gamblers can return to the community as normal people rather than gambling addicts, the list goes on and on. The greed to maximize its corporate profit from the top level including Helen Coonan is so pervasive that the casino operation, the most profitable part of the business, willfully turns a blind eye to the harms inflicted on the vulnerable part of the community and exploits them using their games and gambling environment. However, the State Government and its Regulator also turn a blind eye to such exploitation and allow it to take place due to the nature of their arrangement

with Crown such as local employment, GST and other taxes related to gambling and tourism.

I look forward to findings from this Royal Commission in August that will discover wrongdoings and illegal activities that have certainly taken place at Crown. I also expect the Regulator to enforce stricter regulation of its operation to minimize significant community harm and the unconscionable conduct its staff have engaged in promoting their addictive games.

I can be contacted on Personal Information for further assistance.