



Crown Melbourne Limited

Standard Operating Procedures
Cheque Cashing Facilities & Credit Facilities
(Incorporating Debt Collection and the Discharge of Patron Debts)



Victorian Commission for
Gambling and Liquor Regulation

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1 Definitions

1.1 In these Standard Operating Procedures (SOPs) the following meanings apply: -

‘Application for a Cheque Cashing Facility or Credit Facility’ means a form submitted by a patron, requesting approval to operate a Cheque Cashing Facility or Credit Facility at Crown. At a minimum, this form will allow for the following information to be recorded:

- (a) Category of the applicant i.e. International or Domestic (note that a Credit Facility is not permitted for a Domestic Patron);
- (b) Applicant details including: name, address and contact details;
- (c) Applicant Cheque Account details including: bank name, branch name, branch address, cheque account name, BSB and Account Number (trust cheque accounts not permitted);
- (d) Facilities held at other casinos by the applicant;
- (e) Facility limit requested;
- (f) Applicant signature and date;
- (g) Amount the facility is approved for and date of approval;
- (h) Authorising signatures, including ID Number;
- (i) Type of Identification presented and relevant details; and
- (j) All relevant Terms and Conditions.

‘Application for a Cheque Cashing Facility or Credit Facility Limit Change’ means a form submitted by a patron, requesting a limit change to his/her Crown Cheque Cashing Facility or Credit Facility. At a minimum, this form will allow for the following information to be recorded:

- (a) Patron number and date of request;
- (b) Applicant details including: title and name;
- (c) Revised limit details including: current limit, new limit, restricted facility, permanent or TTO;
- (d) Applicant signature and date;
- (e) Authorising signatures; and
- (f) All relevant Terms and Conditions.

‘Appropriate ID’ means identification as defined in the *AML/CTF Act 2006* (Cth), which includes by way of example: passport or driver’s licence.

‘Approval Matrix’ means a list of personnel who have authorisation to approve Cheque Cashing Facilities and Credit Facilities (both permanent, TTO’s and restricted).

‘Cage Management’ means a person qualified to perform the functions of a Cage Area Manager (or above).

‘Central Credit’ means ‘Central Credit LLC’ which is an International Gaming Bureau based in Las Vegas. Casinos worldwide subscribe to Central Credit to source credit information to ascertain the suitability of patrons requesting a Cheque Cashing Facility or Credit Facility.

‘CEO’ means Chief Executive Officer.

‘CFO’ means Chief Financial Officer.

‘COO’ means Chief Operating Officer.

‘Counter Cheque’ means a Crown issued, bankable document, which states the patron’s banking details. A Counter Cheque is used by the patron in place of their own cheque. The Counter Cheque must be signed by the patron and cannot be drawn from a Trust Account.

‘Credit Marker’ means a non-bankable instrument issued by Crown to a patron, which is used to indicate an amount owed to Crown by that patron.

‘Credit Control’ means the Crown department responsible for the processing, monitoring and maintenance of Cheque Cashing Facilities, Credit Facilities and debt collection.

‘Crown’ means Crown Melbourne Limited.

‘Domestic Patron’ means a patron who is ordinarily resident in Australia.

‘Executive Management’ means those positions as stipulated on the Cheque Cashing Facility and Credit Facility Approvals Matrix.

‘Gaming Debt’ means a dishonoured cheque or overdue Credit Marker.

‘International Patron’ means a patron who is not ordinarily resident in Australia.

‘Junket’ means an arrangement whereby a person or a group of people is introduced to a casino operator by a junket organiser or promoter who receives a commission based on the turnover of play in the casino attributable to the persons introduced by the organiser or promoter or otherwise calculated by reference to such play.

‘Partial Settlement’ means a settlement for only part of a Gaming Debt.

‘Patron Credit Profile’ means a summary of a patron’s cheque cashing or credit history (including history at other Australian and international casinos) and relevant business information.

'Premium Player' means a player who is a party to a Premium Player Program Agreement.

'Restricted Facilities' means a Cheque Cashing Facility or a Credit Facility which is restricted in use to, well known, high profile individuals known to Crown.

'Returned Cheque and Outstanding Debt Report' means a report listing all dishonoured cheques and overdue Gaming Debts.

'SMS' means short messaging service.

'SYCO' means Crown's Casino Management System.

'TTO' means This Trip Only.

'VCGLR' means Victorian Commission for Gambling and Liquor Regulation.

2 PATRON CHEQUE CASHING FACILITIES AND CREDIT FACILITIES

2.1 Patron Cheque Cashing Facilities and Credit Facilities

2.1.1 Credit Facilities are only available to International Patrons participating in a Premium Player Program or Junket with Crown.

- (a) Once approved to operate a Credit Facility, patrons will be issued Credit Markers, in the currency that the patron's Premium Player or Junket Program is opened and which is available for customer transactions
- (b) The credit period for a Credit Marker is normally twenty (20) banking days from the date of issuance, unless approval is given by Executive Management to extend or reduce this period.

2.1.2 Patrons approved to operate a Cheque Cashing Facility and as applicable, a Credit Facility will (providing Appropriate ID has been provided) automatically qualify to operate a Crown Deposit Account as described in the Standard Operating Procedures for Casino Cage.

- 2.1.3 Patrons may operate their Cheque Cashing Facility by utilising a Crown Counter Cheque.
 - 2.1.4 Where an International Patron uses a personal or company cheque (cheques cannot be drawn from a Trust Account) or Counter Cheque, the cheque will be banked no later than twenty (20) banking days after issuance unless redeemed beforehand or approval is given by Executive Management to extend this period.
 - 2.1.5 Where a Domestic Patron uses a personal or company cheque (cheques cannot be drawn from a Trust Account) or Counter Cheque, the cheque will be banked no later than five (5) banking days after issuance unless redeemed beforehand or approval is given by Executive Management to extend this period.
 - 2.1.6 Verbal instructions received from a patron in relation to his/her Cheque Cashing Facility or Credit Facility may be acted upon but must be documented via a file note or similar. For example: where telephone instructions are given by a Junket Operator to Crown whilst he or she is overseas, written confirmation will be forwarded by Crown to the Junket Operator.
 - 2.1.7 Patron Cheque Cashing Facility and Credit Facility files are maintained by Credit Control. Records of transactions and balances are maintained on the SYCO system.
- 2.2 Initial Application for a Cheque Cashing Facility or Credit Facility
- 2.2.1 When applying for a Cheque Cashing Facility or Credit Facility, a patron must submit an Application for Cheque Cashing Facility or Credit Facility.
 - 2.2.2 Where available, copies of the following will be appended to the Application for Cheque Cashing Facility or Credit Facility:
 - (a) Passport
 - (b) ID Card
 - (c) Drivers Licence
 - (d) Business Card

- (e) Personal or company cheque (cheques cannot be drawn from a Trust Account)

2.2.3 Having consideration for the conditions of clause 2.3.4, once completed and signed, and relevant documents described in clause 2.2.2 appended, the Application for Cheque Cashing Facility or Credit Facility will be forwarded to Credit Control for processing.

2.3 Processing Applications for Cheque Cashing Facilities or Credit Facilities

2.3.1 Except as described in clause 2.3.4, Applications for Cheque Cashing Facility or Credit Facility both International and Domestic, are processed by Credit Control.

2.3.2 Credit Control will prepare a Patron Credit Profile. The minimum requirements for inclusion in a Patron Credit Profile are:

- (a) For International Patrons - results of a Central Credit check must be obtained from Central Credit and details of the check included in the patron's file even where the patron has not indicated that a Cheque Cashing and/or Credit Facility is held at another casino.
- (b) For Domestic Patrons – results of a domestic credit reference check.

A Patron Credit Profile may also include:

- (c) Results of other casino checks (both Australian and International).
 - (d) Other credit reference checks.
 - (e) A recommendation from a Crown Marketing Office Manager.
- 2.3.3 Once all relevant information has been obtained, the Patron Cheque Cashing Facility or Credit Facility file and/or the Patron Credit Profile will be forwarded to the relevant authoriser(s) for approval as set out in clause 3.1.

2.3.4 From time to time, an Application for Cheque Cashing Facility or Credit Facility may be processed by the Casino Cage. A member of Cage Management will:

- (a) Undertake the required Central Credit check and other casino checks, as applicable.
 - (i) Where the patron is known to Crown, the Central Credit Check may be completed, by the Cage Manager prior to the end of his/her shift.
- (b) Once the Central Credit Check has been completed, communicate the results of these checks to the authoriser(s); and
- (c) Prepare and sign a Patron Credit Profile and forward it to Credit Control for inclusion in the patron's Cheque Cashing Facility and / or Credit Facility file.

2.4 TTO Increases

2.4.1 A TTO increase is a temporary Cheque Cashing Facility or Credit Facility limit increase, requested by a patron for a current visit.

2.4.2 When applying for a TTO increase, an Application for a Cheque Cashing Facility or Credit Facility Limit Change will be prepared by Cage Management. Such applications will only be processed when completed and signed.

2.4.3 A member of Cage Management must obtain the relevant approval from the authoriser(s) listed in the Approvals Matrix described in clause 3.1. Once approval has been obtained, the TTO increase will be entered into SYCO for the relevant period (i.e. number of days).

2.4.4 A new Application for a Cheque Cashing Facility or Credit Facility Limit Change must be completed and signed each time a TTO increase is requested.

2.5 Permanent Increases

- 2.5.1 A patron may request a permanent increase in his/her Cheque Cashing Facility or Credit Facility.
- 2.5.2 When applying for a permanent increase, the patron must submit, at a minimum, an Application for a Cheque Cashing Facility or Credit Facility Limit Change to Credit Control for processing.
- 2.5.3 Permanent increases are processed in accordance with clause 2.3 above.

2.6 Permanent Decrease/Cancellation

- 2.6.1 A patron's Cheque Cashing Facility or Credit Facility may be reduced or cancelled as deemed appropriate.
- 2.6.2 Any reduction or cancellation of a patron's Cheque Cashing Facility or Credit Facility limit will be entered into SYCO in accordance with clause 3.5 and within two business days of the reduction or cancellation occurring.
- 2.6.3 Instances where a patron's Cheque Cashing Facility or Credit Facility may be cancelled include, but are not limited to:
 - (a) Notification of dishonoured cheque;
 - (b) Overdue Credit Marker;
 - (c) Receipt of derogatory information; and
 - (d) Inactivity.
- 2.6.4 A cancelled Cheque Cashing Facility or Credit Facility may only be reinstated by completing the procedures required for the establishment of an initial facility as described in clause 2.2.

2.7 Suspension

- 2.7.1 A patron's Cheque Cashing Facility or Credit Facility may be suspended as deemed appropriate.
- 2.7.2 Cheque Cashing Facilities or Credit Facilities for International Patrons will be suspended after each visit. Suspended facilities may be reinstated, following a review of the relevant file. A Central Credit check will be undertaken where deemed appropriate.

3 APPROVALS - CHEQUE CASHING FACILITIES AND CREDIT FACILITIES

- 3.1 Approval for initial Cheque Cashing Facilities and Credit Facilities, permanent increases and TTO increases must be authorised in accordance with the Approvals Matrix.
- 3.2 Verbal or SMS authorisation may be obtained from the authoriser(s) listed on the Approvals Matrix however, the signature(s) of the authoriser(s) must be obtained as soon as practical after the verbal or SMS approval, is received.
- 3.3 Each category of signatory listed on the Approvals Matrix may be substituted by an employee 'acting' in that position during periods of absence.
- 3.4 Approvals for TTO increases must not exceed more than 50% of the authoriser(s) maximum Cheque Cashing/Credit Facility approval limit as described in the Approvals Matrix.
- 3.5 Once approval has been obtained from the relevant authoriser(s), the Cheque Cashing Facility or Credit Facility limit will be entered into SYCO, together with the licence number of the authoriser(s).
- 3.6 Only Credit Control personnel and members of Cage Management have the authorisation to enter Cheque Cashing Facility and Credit Facility limits into SYCO.
- 3.7 The Approvals Matrix is approved by **the CEO - Australian Resorts or his/her delegate when the CEO is not available.**
- 3.8 A current copy of the Approvals Matrix will be provided to the **VCGLR** on-site inspectorate twice annually.

4 CHEQUE CASHING FACILITIES AND CREDIT FACILITIES MAINTENANCE AND REVIEW

- 4.1 Cheque Cashing Facility Maintenance Report
 - 4.1.1 Credit Control will generate the Cheque Cashing Facility Maintenance Report on a daily basis. This report verifies that all Cheque Cashing and Credit Limit changes have been approved and that the relevant documentation has been received, where necessary.

4.2 Patron Stop Code Activity Report

- 4.2.1 Credit Control will run the Patron Stop Code Activity Report to review Stop Codes added or deleted on patron's SYCO files.

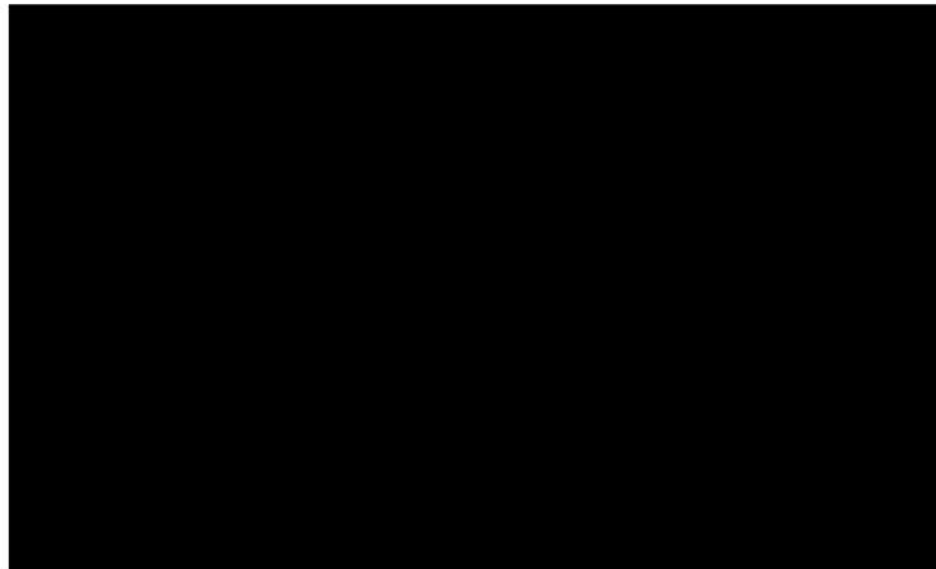
5 GAMING DEBT COLLECTION

5.1 Cheque Dishonours

- 5.1.1 When advised of a dishonoured patron cheque by Crown's bank or Agent, Credit Control will:

- (a) Place a [k]omment on the patron's SYCO file;
- (b) Where applicable suspend or cancel the patron's Cheque Cashing Facility and / or Credit Facility;
- (c) Place a copy of the dishonour notice along with a file note on the patron's file;
- (d) Advise Executive Management of the dishonour, where necessary; and
- (e) After updating SYCO accordingly, forward the notification to the Casino Cage. The cheque will also be forwarded to the Casino Cage once received.

5.2 Follow-Up of Gaming Debts



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5.2.5

5.2.6

5.2.7

5.2.8



5.2.9

5.2.10

6 RELEASE OR DISCHARGE OF A GAMING DEBT

6.1 Release or Discharge of a Gaming Debt

6.1.1 As provided in section 68(2) of the *Casino Control Act 1991* (Vic) Crown or its Agents are not permitted to wholly or partly release or discharge a Gaming Debt without approval from the **VCGLR**.

6.1.2

6.1.3

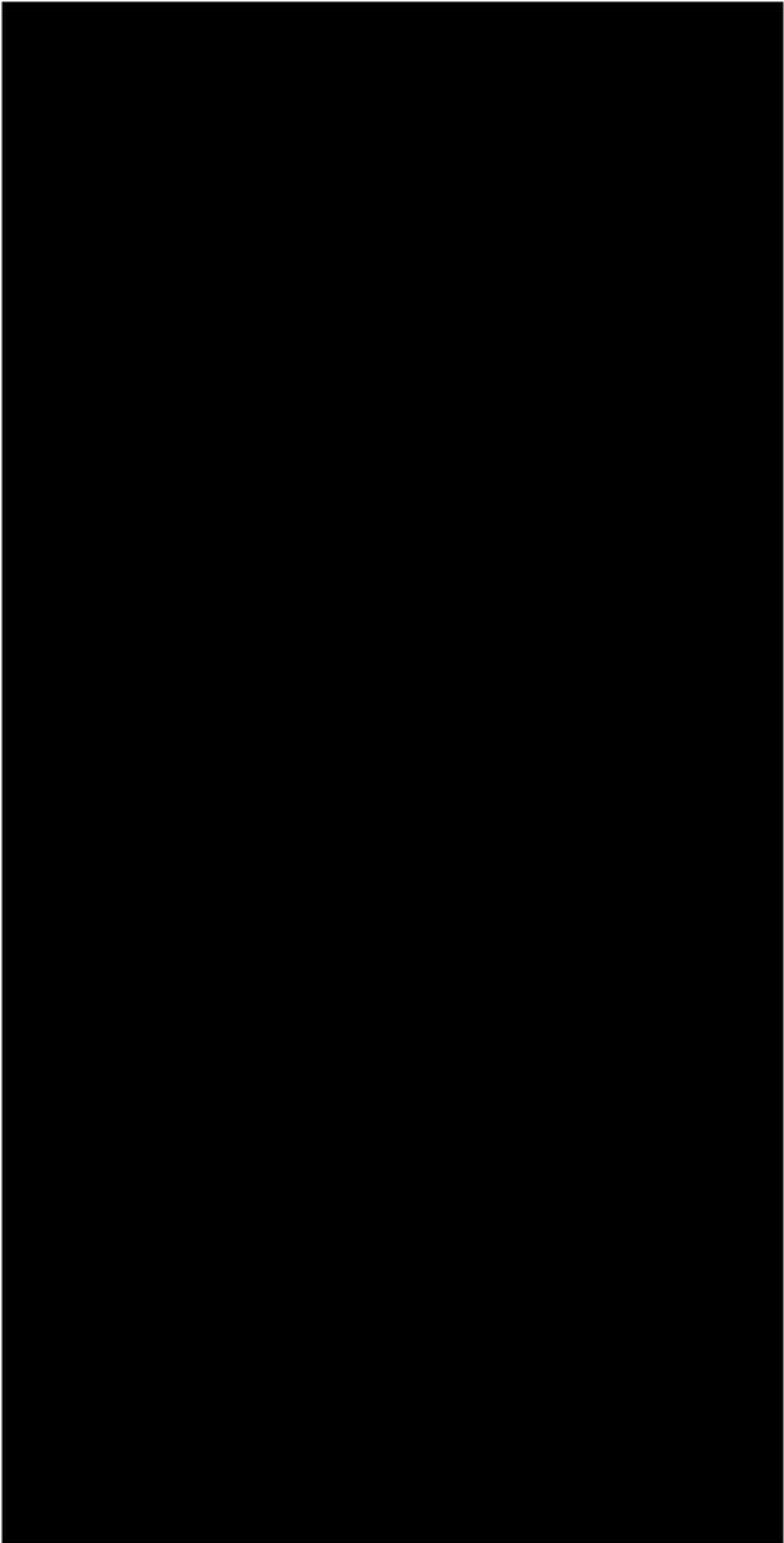
6.1.4

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7 RESTRICTED FACILITIES

- 7.1 A Restricted Facility may be used in instances where a patron is either known to, or referred to Crown and where Executive Management considers that the full application details described in procedure 2 are not required.
- 7.2 A Restricted Credit Facility is only available to patrons who do not ordinarily reside in Australia and who participate in a Premium Player arrangement with Crown.
- 7.3 To open a Restricted Facility, the minimum requirement is an Application for a Cheque Cashing Facility or Credit Facility signed by the patron.
- 7.4 Each transaction issued under the Restricted Facility will be recorded on an Application for a Cheque Cashing Facility or Credit Facility Limit Change as applicable, and will be signed by the approved authoriser(s) in accordance with clause 3.1.