

Crown Resorts Limited Responsible Gaming Policy

Crown Resorts Limited ACN 125 709 953 A public company limited by shares

COMPLIANCE_643830.1

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1. Background

1.1. Application of this Policy

This Policy applies to all employees and contractors of Crown Group Businesses working in its Australian Resorts.

1.2. Definitions

Crown means Crown Resorts Limited ACN 125 709 953 and/or its related bodies corporate, that is all companies and other entities within the Crown Group Business or any of those entities, as the context requires.

Crown Group Business means any majority-owned business of Crown from time to time, including as at the date of this Policy:

- (a) Crown Melbourne casino and entertainment complex, operated by Crown Melbourne Limited;
- (b) Crown Perth casino and entertainment complex, operated by Burswood Nominees Limited;
- (c) Crown Sydney, operated by Crown Sydney Gaming Pty Ltd and Crown Sydney Property Pty Ltd; and
- (d) Together known as Australian Resorts.

2. Statement of Policy

The aim of this Policy is to provide an understanding of Crown's commitment to ensuring that gaming is delivered in a responsible manner, with a focus on harm minimisation.

Crown's entertainment and gaming experiences are enjoyed by the vast majority of our customers. However, we recognise that some of our customers may at times experience difficulties in their relationship to gaming and this may cause them personal and financial detriment, and potentially their family, friends, the wider community and their financial security may also be adversely impacted.

3. Policy

- 3.1 Crown is committed to minimising gaming-related harm and providing gaming in a responsible manner.
- 3.2 The provision of responsible gaming programs and services for customers and employees; delivered via an extensive Responsible Gaming framework at our Australian Resorts, supports this commitment.
- Crown's responsible gaming message, 'Awareness Assistance Support', is deployed as part of the Crown Responsible Gaming logo throughout its Australian Resorts. This is the commitment to harm minimisation and support for customers and employees. The message entails:
 - Awareness supporting harm minimisation by building awareness of responsible gaming programs and services for customers and employees;

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- Assistance contributing to harm minimisation by providing assistance to customers in managing their gaming behaviours; and
- Support delivering a supportive environment where the potential for harm is minimised and a culture of responsible gaming support is embedded in the organisation.
- 3.4 Crown complies with relevant regulation and industry standards to ensure gaming services are delivered responsibly in accordance with the intent of regulations and standards, while at all times striving to achieve industry best-practice.
- 3.5 Crown operates a Responsible Gaming Code of Conduct at all Australian Resorts.
- 3.6 Crown will maintain Responsible Gaming Centres at each Australian Resort, located within each Crown Group Business to provide a range of support services and programs to customers and other relevant stakeholders.
- 3.7 As a major stakeholder in the gaming industry, Crown is a member of and participates in a number of Industry Peak Bodies and Consultative and Government Groups to enable it to be alert to relevant responsible gaming concerns, practices and procedures.
- 3.8 Crown will consult with external responsible gaming subject matter experts and professionals to regularly review Crown's programs and services to ensure best practice as Crown strives to be recognised as an industry leader in world's best practice in responsible gaming.

4. Obligation

- 4.1 Crown complies with all relevant legislation pertaining to responsible gaming.
- 4.2 Crown employees participate in responsible gaming training and relevant Crown employees complete refresher training. Training provided meets state competency standards and is subject to ongoing review.
- 4.3 Crown is committed to the responsible service of alcohol and will not knowingly allow a person who is in a state of intoxication to gamble or bet at casinos within its Australian Resorts.
- 4.4 Crown's responsible gaming programs and services include:
 - i. Responsible Gaming Centres, with programs and services available 24 hours a day, seven days a week when gaming operates;
 - ii. Responsible Gaming Advisors and Responsible Gaming Psychologists, delivering responsible gaming programs and services;
 - iii. Responsible Gaming information and assistance in several community languages;
 - A Self Exclusion Program available to customers who wish to voluntarily prohibit themselves from entering or remaining in the gaming areas at all Australian Resorts;
 - v. A Third Party Exclusion Program, including remote access and revocation, available for family and friends who are concerned about a customer's gaming;

- vi. Operation of a voluntary pre-commitment program for relevant Electronic Table Games (ETG), Play Safe Limits, at all Australian Resorts and the state-wide program required for Electronic Gaming Machines (EGMs) in the state of Victoria, YourPlay;
- vii. Player Activity Statements available for play on relevant ETGs and EGMs; and
- viii. Referral to relevant Crown professional and community assistance services, government provided gambling help and other welfare and community organisations.
- 4.5 Crown employees are not permitted to gamble at the Australian Resort of their employment or at an Australian Resort in another jurisdiction if the employee holds a gaming licence issued in that jurisdiction during their employment or within 6 months (or for any alternate period stipulated in their employment contract), from the cessation of their employment contract. Crown also has policies in place which restrict certain employees from gaming at affiliated properties. Please refer to Crown's 'Gambling by Employees Policy' for further information.
- 4.6 Crown recognises that some employees, like other members of the community, may develop difficulties associated with their gaming behaviours, outside of their employment at Crown. Crown employees so affected are encouraged to seek professional assistance through Crown's Employee Assistance Program. This is a free service for all employees and their immediate family, which is run by professional counsellors independent of Crown and details of all discussions are treated confidentially.
- 4.7 Where appropriate, employees and contractors are also encouraged to seek professional assistance from external support services and Responsible Gaming Centre employees can provide relevant information.

5. Enforcement

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

6. Policy responsibility

- (a) The Group General Manager Responsible Gaming has responsibility for maintaining this Policy.
- (b) This Policy must be reviewed from time to time to ensure it remains consistent with Crown's objectives, existing regulatory requirements and recommendations.

7. Revision History

Issue Date	Version	Author Initials	Section Change	Change Details
17/12/2020	1.0			Group Policy approved.
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8. Certification

Responsibility	Name	Business Unit	Signature	Date
Prepared By	Jacqueline Couch	Regulatory & Compliance		14/12/2020
Reviewed and Approved By	Sonja Bauer	Responsible Gaming		18/12/2020

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All such information is strictly confidential and may be subject to legal professional privilege.

You must not distribute or disclose this Policy or any other material or information related to or connected with this Policy unless authorised by Crown Resorts or required by law.

Any unauthorised use is unlawful and may result in disciplinary action and legal action being taken.

Crown Resorts Limited December 2020

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