



Crown Resorts Responsible Gaming



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Crown Resorts Responsible Gaming (Social Safeguards)

Introduction

Crown Resorts Limited (**Crown**) is the ultimate owner of the Crown Melbourne (in the state of Victoria) and Crown Perth (in the state of Western Australia) Resorts in Australia. As a provider of world-class Resorts offering gaming and entertainment facilities, Crown is committed to providing gaming services to customers in a responsible manner.

Crown is renowned for excellence in all aspects of its services and facilities, and our commitment to providing gaming services for our customers in a responsible manner is no exception.

Our entertainment and gaming experiences are enjoyed by the vast majority of our customers. However, we recognise that some of our customers can at times experience difficulties in their relationship to gaming and this may cause them personal and financial difficulties, and potentially their family, friends and the wider community may also be impacted. In recognition of this, Crown has been committed to extensive Responsible Gaming (**RG**) programs and services since inception and has led the way in RG initiatives.

Crown's responsible gaming and harm minimisation initiatives are focused on minimising the potential for risk for customers who may develop difficulties associated with their gaming behaviours.

Responsible gaming is exercising control and informed choice to ensure that gambling is kept within affordable limits of money and time, is enjoyable, in balance with other activities, and avoids gambling related harm (Prof. N. Hing, 2016).

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

Responsible Gaming Board Committee

In 2010, the Crown Resorts Board established the Responsible Gaming Board Committee (**Committee**) dedicated to overseeing responsible gaming at both Australian Resorts. The Committee is chaired by Crown Independent Director, Professor John Horvath.

Professor Horvath was the Australian Government Chief Medical Officer from 2003 to 2009. He is currently continuing to advise the Commonwealth Department of Health and Ageing and the School of Medicine, University of Sydney, and holds the position of Honorary Professor of Medicine.

The role of the Committee is to monitor, review, promote and recommend responsible gaming programs and policies at each of Crown's wholly owned businesses.

The Committee meets regularly to:

- monitor and review the operation and effectiveness of responsible gaming programs at each of the Company's wholly owned businesses;
- recommend policies and procedures and consider recommendations from management which may enhance the effectiveness of responsible gaming programs at each of the Company's wholly owned businesses;

- promote and support continuous improvement in the responsible gaming performance of the Company's wholly owned businesses; and (
- encourage and promote awareness of responsible gaming and related welfare issues at the Company and its wholly owned businesses.

Responsible Gaming Centres

In March 2002, Crown Melbourne introduced a world first in responsible gaming initiatives by establishing the Responsible Gaming Centre at its Resort. A similar facility was opened at the Crown Perth Resort in 2010.

These Responsible Gaming Centres (or **Centres**) operate 24 hours a day, seven days a week and provide the focal point for interacting with customers who may need support.

Crown's Responsible Gaming Centres are fully funded by Crown and are unique in the volume and breadth of the responsible gaming programs and services they offer. The Centres are located away from the casino gaming floor in a position that is close to the casino gaming floor for ease of access, yet at a distance and with a discreet façade that ensures privacy. Each Centre comprises a reception area, private counselling rooms and an office area. A wide range of information materials and contact details for problem gambling and other support service providers is stocked at each Responsible Gaming Centre – many of which are available in languages other than English. All services are provided on a confidential basis and are free of charge. These services and programs include:

- Making available specially trained staff to assist customers 24 hours a day, seven days a week;
- Assisting customers with strategies in managing their gaming behaviours;
- Providing responsible gaming information and assistance in preventing difficulties from arising;
- Offering support, assistance and referral, which is available 24 hours a day, seven days a week;
- Facilitating referrals to government funded problem gambling and financial counselling support services, welfare services and providing contact with and information about these bodies;
- Providing information regarding self exclusion for customers who wish to exclude themselves from the casino gaming floor and managing Crown's Self Exclusion Program;
- A Third Party Exclusion Program, where a family member, friend or other person, can apply to have Crown review a person's gaming behaviour due to concerns about the effects the person's gaming may be having on themselves and/or others;
- Assisting with information about Crown's Play Safe Limits program, a time and loss limit setting program available to loyalty club members;

- Assisting with information about the Victorian government's state-wide voluntary individual time and money limit setting scheme, 'YourPlay'(Crown Melbourne);
- Providing the ability to access and provide information in selected community languages;
- Offering the services of Psychologists with experience in problem gambling that can assist customers, as well as to third parties who may require support as a result of a person who may be experiencing difficulties. These trained professionals will refer them to the relevant government support services (Crown Melbourne);
- Delivering Responsible Gaming Centre presentations to interested parties including government agencies, Gaming Regulators, Community Agencies, Problem Gambling Support and other Welfare Services and Industry;
- Providing referral information for Crown employees to the Employee Assistance Program;
- Providing a non-denominational Chaplaincy Support Service for customers and employees (Crown Melbourne); and
- Providing all services 24 hours a day, seven days a week, free of charge.

Crown's Responsible Gaming message:



- Awareness – supporting harm minimisation by building awareness of responsible gaming programs and services for staff and customers;
- 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.

Responsible Gaming Advisors

Crown's Responsible Gaming Centres are staffed by Responsible Gaming Advisors (**RGAs**).

They are aligned in their roles at each Resort and each are professionally supported through regular debriefs and ongoing and continuous learning and improvement procedures in place at both Resorts. At Crown Melbourne, Responsible Gaming Psychologists and an on-site Chaplain are also able to support and assist those customers who may be experiencing difficulties.

Responsible Gaming staff interact with customers and employees on the casino gaming floor and are specially trained in all aspects of Crown's responsible gaming programs and services. They are available 24 hours a day, seven days a week to provide immediate assistance.

Responsible Gaming Psychologists

Crown Melbourne employs highly experienced Responsible Gaming Psychologists (**RGPs**), who provide professional services including counselling, support and referral to problem gambling and welfare services to customers.

Additionally, RGPs assist with the development and delivery of responsible gaming training and provide training, support and supervision of RGAs.

RGPs regularly interact with problem gambling and other welfare support agencies.

Chaplaincy Support Service

In recognition that from time to time some people may feel they need, or would benefit from, some form of spiritual support, a Chaplaincy Support Service was established at Crown Melbourne in 2007 and is available for employees and customers.

This service is an Australian Casino first, and no other casino offers this service at this point. The Chaplaincy Support Service is available free of charge through the Responsible Gaming Centre.

Customer Contact

Crown facilitates referrals to Government funded problem gambling and financial counselling support services and welfare organisations and provides contact with and information about these bodies.

Australian State and Territory governments fund various bodies to provide problem gambling and financial counselling help services under the umbrella names 'Gambler's Help' or 'Gambling Help'. For Crown Melbourne, this is 'Gambler's Help', for Crown Perth, this is 'Gambling Help WA'.

These services provide information, assistance and counselling. This can be conducted via a 24 hour helpline, on-line and face to face.

The contact information for the 24 hour helpline and on-line counselling are the same in all Australian States and territories. Services are free of charge and confidential.

Customers who engage with the Responsible Gaming teams at Crown's Resorts are provided with contact information for Gambler's Help/Gambling Help WA Services using brochures or business cards detailing contact information.

At Crown Melbourne, customers can also be referred to a 'Peer Connection' Program, funded by Gambler's Help in Victoria. This program is coordinated by Gambler's Help staff using community volunteers to provide another point of contact for people who may be

experiencing difficulties with their gambling behaviours. At Crown Perth, Gambling Help WA offers a Group Program, where people wishing to gain skills and confidence to control gambling behaviour in a supportive group environment may access this program. The Group Program is run over 10 weeks and provides participants with the opportunity for personal development, insight and learning through structured exercises.

At times, a customer may request, or it is obvious from discussions with the Responsible Gaming team member that the customer may benefit from being provided with other welfare organisation's details. This may include Salvation Army (emergency accommodation), mental health assistance i.e. Beyond Blue; Men's Helpline (male focussed general counselling sessions); Hanover House and Sacred Heart Mission (emergency housing and material aid) and the Asylum Seeker Resource Centre. Responsible Gaming team members at Crown Melbourne will use the Victorian based 'Community Referral Directory', which lists all free and confidential services. Crown Perth also has access to referral information for various welfare organisations.

Self Exclusion Program

Self exclusion is a legally binding process, whereby a customer effectively bans themselves from entering or remaining on the casino gaming floor at either Crown Resort.

Responsible Gaming staff are responsible for facilitating the Crown Self Exclusion Program. Crown has established robust internal procedures that are followed in progressing self-exclusion arrangements for customers who wish to ban themselves. This service is available to customers 24 hours a day, seven days a week. A Self Exclusion is active at both Crown Resorts.

Where a customer indicates that English is not their preferred language, Crown uses the services of its multi-lingual employees to assist in the translation.

Whilst the onus is on the self excluded person to stay away from the casino as per their Self Exclusion Order, Crown and its staff will offer assistance by way of detection where possible and assistance in the event of a breach of their self-exclusion.

When a person is detected breaching or attempting to breach their Self Exclusion, a Responsible Gaming staff member will attend to offer assistance and. The staff member will discuss with the person the reasons for breaching their Self Exclusion; the assistance available through the Responsible Gaming Centres and with other external support services.

Where necessary, Crown interpreters are sourced to assist in translations for both Crown employees and Government Inspectors.

Where a person who has been the subject of a Self Exclusion seeks to revoke that Self Exclusion, Crown has a rigorous process in place to consider and then either deny or approve the revocation.

All applications for revocation are dealt with on an individual basis and are considered by Crown's Self Exclusion Revocation Committee at each Resort.

Applications for Self Exclusion and Self Exclusion Revocation are available on each Resorts' website.

Third Party Exclusion

In cases where customers experience problems with their gambling behaviour, but may not recognise that their gambling behaviour may have become problematic; a person who has a personal relationship or interest in the welfare of that customer may approach staff at each Resort and apply to have the customer excluded. A rigorous process applies to each application, and these are assessed on an individual basis.

Applications for Third Party Exclusion Revocation are available on each Resorts' website.

Crown's Voluntary Time and Loss Limit Program

Crown led the industry with its voluntary time and loss limit setting (pre-commitment) program which was introduced at Crown Melbourne in 2003 and Crown Perth in 2010. The program, called Play Safe Limits, allows members to voluntarily set, in advance of play, individual time and spend limits relating to their gaming machine activity (Crown Perth) or Fully Automated Table Game activity (Crown Melbourne).

In November 2015, the Crown Melbourne voluntary pre-commitment program for gaming machines was replaced by the Victorian government's state-wide voluntary individual time and money limit setting scheme, 'YourPlay', as required for all gaming machines in the state of Victoria.

The Play Safe Limits Program is still available at Crown Perth and for Fully Automated Table Games at Crown Melbourne.

Crown's voluntary pre-commitment program is conducted through the Resort's loyalty program whereby members who play gaming machines can set the following limits:

- A daily limit on time spent playing gaming machines/FATGs; and/or
- A daily limit on spend when playing gaming machines/FATGs; and/or
- An annual limit on spend when playing gaming machines/FATGs (this can only be set if a daily spend limit has been set). (Crown Perth)

Members make their own decision based on their own circumstances when setting limits. Crown does not advise members on the quantum of their personal time and spend limits.

When a limit set by a member is reached, an audible warning sounds and a message appears on the point display of the gaming machine/FATG, indicating that a limit has been reached. Once this occurs for daily limits, loyalty reward points can no longer be accrued until 6am the following day.

A member can request a change to or removal of any or all limits at any time. To change or remove any limits, the member must visit any of the relevant Resorts' loyalty club information desks or their Responsible Gaming Centre.

The availability of Crown's Play Safe Limits program is advertised on the casino gaming floor and Play Safe Limit brochures, which are on display at loyalty club information desks and at Responsible Gaming Centres.

Player Activity Statements

Player Activity Statements (**PAS**) provide Crown loyalty club members who play gaming machines or Fully Automated Table Games using their membership card, with a summary of their activity.

A PAS can be viewed on a VIK or can be collected from any of the Resort's loyalty club information desks. At Crown Melbourne a member can elect to have it mailed to them and gaming machine players must view it annually.

Responsible Gaming - Customer Information

Crown's Resorts make available a comprehensive range of responsible gaming information to customers and advertise extensively responsible gaming programs, services and information availability to customers, including in languages other than English.

Crown's Responsible Gambling logos and each of their Responsible Gaming Centres and Gambler's Help/Gambling Help WA contact numbers are displayed throughout each Resort. For example, at Crown Melbourne, information is displayed in places such as:

- On gaming machines;
- At table games (including FATGs);
- At Automatic Teller Machines;
- On relevant advertising material;
- On the back of loyalty club membership cards;
- At loyalty club information desks;
- At Cashier desks;
- At casino gaming floor entrances;
- On motion trans; and
- At Ticket Redemption Terminals and printed on the reverse of tickets.

Crown Melbourne has available a 'Responsible Gaming' button on VIKs. When accessing this function, the customer has access to (including being able to print) information about: the Responsible Gaming Centre, 'YourPlay' and the Responsible Gambling Code of Conduct. This is accessible for loyalty club members and non-loyalty club members alike.

Crown Perth has available Gaming Information Terminals throughout the casino gaming floor. These terminals provide customers with a variety of information, including responsible gambling information.

There is a variety of responsible gaming brochures available at each Resort's Responsible Gaming Centre and at each Resort's loyalty club information desks, as well as at casino gaming floor entrances.

The Responsible Gaming Centres also have available a comprehensive suite of Gambler's Help/Gambling Help WA and other welfare service brochures. Many brochures are available in languages other than English.

Crown uses its extensive network of electronic screens (motion trans) at machine bank ends to communicate responsible gaming information and messages. This includes listings of services, information about Crown's responsible gaming programs and services, and at Crown Melbourne, a reminder 'Have you had a break?'. The break reminder is also shown on gaming machines and electronic table games.

The Responsible Gaming web page on Crown's websites provides comprehensive information relating to Crown's responsible gaming programs and services, as well as other useful information. Crown Responsible Gaming brochures are able to be downloaded. Crown Responsible Gambling Codes of Conduct are also available via the website including in community languages: Chinese (traditional and simplified), Vietnamese, Arabic, Greek, Italian, Cambodian and Hindi (at Crown Melbourne).

Responsible gaming information is further available in casino gaming floor bathrooms.

Responsible Gambling Code of Conduct

Crown's Responsible Gambling Codes of Conduct (**Codes**) represent Crown's commitment to our customers and employees concerning responsible gaming. They are specific to each Resort.

Code brochures are widely available throughout each Resort, on each Resort's website, and at Crown Perth, via Gaming Information Terminals located throughout the casino gaming floor.

Employee training and education at all levels

Crown has an outstanding record in employee training and education at all levels in both Resorts and invests heavily in training to meet its high service standards.

The Responsible Gaming department at each Resort, together with the renowned Crown College, deliver training using modern learning techniques which include on-line and facilitator led training.

Crown's extensive Responsible Service of Gaming Training programs commence for each employee on their first day at each Resort, and include:

- Induction training: Where all new employees are instructed on Crown's responsible service of gaming, Crown responsible gaming programs and services, observable signs that may be displayed by customers who may be experiencing problem gambling behaviours, Codes, and various assistance available to customers and employees including those at each Responsible Gaming Centre;

- Responsible Service of Gaming Training¹: A comprehensive online program for all employees. This was developed by Crown Melbourne in 2004 (prior to the introduction of legislation requiring Responsible Service of Gaming training for employees working with gaming machines) and developed by Crown Perth in 2008. This training is reviewed annually and updated as required;
- Senior Manager Training program: This aims to assist Managers to support employees in understanding what their responsibilities are in relation to the responsible service of gaming. This includes training in relation to Codes, the Responsible Gaming Centres and its programs and services, observable signs that may be displayed by customers who may be experiencing problem gambling behaviours and options for employees who may be experiencing difficulties with their gambling behaviours. This training has been delivered to relevant Gaming, Surveillance, Security and Services, Cage, VIP International and VIP Sales, Marketing, Hotels and F&B staff;
- Casino Awareness Training: An online training course in Casino Awareness is completed by all employees. This relates to specific casino, gaming and other related topic policies; and
- Refresher Responsible Service of Gaming training: This training is completed by relevant employees every two years.

Responsible Gaming - Employee Information

Crown is renowned for providing exceptional working facilities and benefits for its employees.

Whilst gambling restrictions for employees at Crown exist, some may develop problem gambling behaviours. Crown has a variety of information and services available to assist and refer employees who may be experiencing difficulties with their gambling. These include:

- Crown Resorts provides an independent Employee Assistance Program for all its employees, a free and confidential service;
- Crown also has available the Chaplaincy Support Service, a facility that is available to, and is utilised by, both employees and customers (Crown Melbourne);
- All new employees attend Crown's Induction day, where the Responsible Gaming Department delivers a session highlighting Crown's responsible gaming programs and services, employees are provided with a copy of the Code and are briefed on ways they can seek help should they be experiencing any difficulties with their gambling behaviours;
- Information about Crown's responsible gaming programs and services is communicated regularly via Crown's employee publications and noticeboards;
- Employees are provided with information on Crown's Employee Assistance Program at Induction and on an ongoing basis. In accessing this Program, employees can raise any difficulties with gambling they may have and receive support and referral information;
- During Gambling Harm Awareness Week (Victoria)/Responsible Gambling Awareness Week (Perth) (described in the section 'Engagement with Government, Community and Academia'), Crown ensures a comprehensive communication program about the Week is delivered to employees via employee Kiosks, an information table at Crown's

¹ Crown Melbourne's Responsible Service of Gaming Training is approved by the Victorian Commission for Gambling and Liquor Regulation.

employee restaurants, information in employee communications and notes for employee briefing sessions; and

- No employee of Crown Resorts is permitted to gamble at the property at which they work (certain positions cannot gamble at any property). This is regularly communicated by the Compliance Department. Any employee located gambling at the property is subject to disciplinary action, including termination of their employment and sanction by the Gaming Regulator.

VIP Gaming Entry Standards

Security Officers man entry points to the casino gaming floor, checking for entry criteria such as legal age, signs of intoxication and exclusion status. In addition, Crown continuously works on improving the experience in its exclusive membership only VIP gaming areas.

VIP members of Crown's loyalty program who have access to various VIP gaming areas are required to swipe their membership cards at the VIP gaming area entry point) or present their membership card to reception staff This allows staff to check for valid entry status; namely that the card is valid and that the person holding the card is verified by virtue of photographic identification already obtained and recorded in Crown's systems. A check is also made that the person is the legitimate holder of the card, is of age and is not excluded for any reason. Guests must be in the company of a member to gain access and must produce identification.

Engagement with Government, Community and Academia

Crown conducts Professional Development and information sessions at the Responsible Gaming Centres for counsellors, social workers and others working with problem gambling support services. These have included, variously at each Resort's Responsible Gaming Centre, presentations and information sessions for Gambler's Help, Turning Point, Gambling Help WA, Gaming Regulators, Peer Connection Programs, University Welfare office representatives and other interested welfare organisations.

Industry representatives throughout the world have visited Crown's Responsible Gaming Centres to discuss Crown's vast array of responsible gaming programs and services and learn from Crown's extensive experience in this area.

Senior managers from Crown have participated as members of the Victorian Government's Responsible Gambling Ministerial Advisory Council (**RGMAC**). This has also included participating in various RGMAC Working Groups and Steering Committees (Crown Melbourne).

Crown Melbourne works closely with the Victorian Responsible Gambling Foundation, a government organisation that helps people affected by problem gambling behaviours, as well as their families and friends. They are also responsible for fostering a greater understanding and awareness of the concept of responsible gambling in the wider community. Crown has provided information sessions, assistance with the development of materials and maintains regular contact.

Crown is a member of the National Association for Gambling Studies (**NAGS**), an organisation that aims to promote discussion and research into all areas of gambling activity. Crown

representatives have attended annual NAGS Conferences for many years and Crown has presented papers at a number of conferences.

Gambling Harm Awareness Week/Responsible Gambling Awareness Week is an annual event held in many states in Australia as a partnership with local government, the gaming industry and community groups. The Week promotes the concept of responsible gambling at an individual, gaming industry, government and community level. Crown has participated in the Week since inception in 2006 and for many years has hosted an event in support of the Week's activities. Each Resort is a member of Steering Committees for the Week in their state.

Glossary of Terms

DRGL means the Department of Racing, Gaming and Liquor, which is responsible for regulating and maintaining the integrity of lawful racing, gambling and liquor activities for Western Australians to participate in.

Exclusion means a process that requires the person subject to the exclusion not visit the casino in its entirety or the casino gaming floor (in the case of a Self-Exclusion). The casino operator and the relevant Gaming Regulator facilitate these processes and the requirements and implementation of processes around exclusions are specified in relevant local legislation, such as in Melbourne via the *Casino Control Act (Vic) 1991*.

FATGs are fully automated table games which are table games that comprise multi-terminal stations that deliver casino games via the use of a fully automated, animated or electronic system.

Gaming means all forms of gaming permitted by specified legislation at the casino and operated via Government licence by an operator such as Crown and **Gambling** has the same meaning.

Loyalty Program means the membership program that Crown operates at its resorts that entitles members to certain benefits and privileges and is known as Crown Rewards .

Problem Gambling/Gambling Harm Harm from gambling isn't just about losing money. Gambling can affect self esteem, relationships, physical and mental health, work performance and social life. It can harm not only the person who gambles, but also family, friends, work places and communities. (Gambler's Help Website 2019)

Responsible Gaming Exercising control and informed choice to ensure that gambling is kept within affordable limits of money and time, is enjoyable, in balance with other activities, and avoids gambling related harm. (Professor Nerilee Hing 2016)

Self Exclusion means a process where a customer voluntarily requests the relevant venue to assist them in the decision to exclude and remove themselves from the casino area. Crown facilitates this process and it is enforced under relevant local legislation.

VCGLR means the Victorian Commission for Gambling and Liquor Regulation and is the Regulator in the State of Victoria for all matters gaming and liquor related. There is a similar Regulator in each State in Australia. It is this Regulator that monitors each operator's compliance with delivery of the service of gaming and liquor in a responsible and sustainable manner.

Appendix A

Government funded Problem Gambling and Financial Counselling Support Services and Welfare Organisation

Crown facilitates referrals to Government funded problem gambling and financial counselling support services and welfare organisations and provides contact with and information about these bodies

Australian State and Territory governments fund various bodies to provide problem gambling and financial counselling help services under the umbrella names 'Gambler's Help' or 'Gambling Help'. For Crown Melbourne in the state of Victoria, this is 'Gambler's Help', for Crown Perth, which is in the state of Western Australia, this is 'Gambling Help WA'.

These services provide information, assistance and counselling. This can be conducted via a 24 hour helpline, on-line and face to face.

The contact information for the 24 hour helpline and on-line counselling are the same in all Australian States and territories. Services are free and confidential.