

**From:** Xavier Walsh  
**Sent:** Thu, 12 Nov 2020 10:25:35 +1100  
**To:** Mary Gioras  
**Cc:** Alan McGregor; Nick Stokes; Roland Theiler; Claude Marais  
**Subject:** Re: TT Slip from the Star for CCW  
**Attachments:** image001.png, image002.png, image003.png, image004.jpg, image005.png, image006.jpg, image007.jpg, image008.jpg, image009.jpg

Thank you

Sent from my iPhone

On 12 Nov 2020, at 10:20 am, Mary Gioras <[REDACTED]> wrote:

Hi Xavier,  
The Star advised they will have an answer for us by COB today.

Regards,

**MARY GIORAS**

GROUP CREDIT MANAGER

CROWN RESORTS | MELBOURNE | PERTH | SYDNEY | LONDON

8 Whiteman Street, Southbank VIC 3006

w: [www.crownresorts.com.au](http://www.crownresorts.com.au)

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**From:** Mary Gioras  
**Sent:** Wednesday, 11 November 2020 1:12 PM  
**To:** Xavier Walsh <Xavier.Walsh@crownmelbourne.com.au>; Alan McGregor <[REDACTED]>; Nick Stokes <[REDACTED]>  
**Cc:** Roland Theiler <[REDACTED]>; Claude Marais <[REDACTED]>  
**Subject:** TT Slip from the Star for CCW

Hi Xavier,  
Further to your email below:

I have not been able to reach Michael Lam (who forwarded the transfer receipt) but was able to speak to Ricky Lee. Ricky was well aware of the transfer and history behind the transfer. Ricky stated that some time ago – in August when instructions were given to cease transfers via money changers – Chau asked if he could send money from his Star account to Crown. Ricky subsequently made contact with Roland to establish if Crown could accept a transfer from The Star. In accordance with the Prohibition on Third-Party Payments Policy, Roland advised Ricky funds from other Casinos were acceptable in principle if the ultimate transferor and the ultimate transferee are the same person. The information was passed back to Chau and nothing further transpired until Michael Lam receiving the receipt earlier this month. There was no prompting or follow up by either Ricky or Michael.

On your second point, contact has been made with The Star to establish if the transferred funds were winnings. They have come back to me today stating they are in the process of obtaining legal advice to establish if they are in a position to share that information. My contact is hopeful we will have an answer today.

I will advise once I receive information from The Star.

Regards,

**MARY GIORAS**

GROUP CREDIT MANAGER

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8 Whiteman Street, Southbank VIC 3006

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**From:** Xavier Walsh <[REDACTED]>  
**Sent:** Monday, 9 November 2020 5:40 PM  
**To:** Alan McGregor <[REDACTED]>; Nick Stokes <[REDACTED]>  
**Cc:** Mary Gioras <[REDACTED]>; Roland Theiler <[REDACTED]>; Claude Marais <[REDACTED]>  
**Subject:** RE: TT Slip from the Star for CCW

Sorry last email on this from me.

Mary will make enquiries to get a little more background detail, so we can make a more informed decision, including:

- What prompted the transfer from Chau?, and
- Were the funds winnings?

Regards

Xavier

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**From:** Xavier Walsh  
**Sent:** Monday, 9 November 2020 5:30 PM  
**To:** Alan McGregor; Nick Stokes  
**Cc:** Mary Gioras; Roland Theiler; Claude Marais  
**Subject:** RE: TT Slip from the Star for CCW

Hi again

Further to my email below, I spoke with Claude this afternoon and have a few queries I will call to discuss with you Mary.

Regards

Xavier

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**From:** Xavier Walsh  
**Sent:** Monday, 9 November 2020 5:21 PM

**To:** Alan McGregor; Nick Stokes  
**Cc:** Mary Gioras; Roland Theiler; Claude Marais  
**Subject:** RE: TT Slip from the Star for CCW

Hi all

Given the money has come from the Star and the Star email says the money has come from Chau Cheok Wa (refer extract below), so it is not a third party transfer, I would have thought we can accept payment.

However, I am available to discuss if you have a different view Nick.

Regards

Xavier

<image001.png>

Regards

Xavier

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**From:** Alan McGregor  
**Sent:** Monday, 9 November 2020 3:02 PM  
**To:** Nick Stokes  
**Cc:** Xavier Walsh; Mary Gioras; Roland Theiler; Claude Marais  
**Subject:** RE: TT Slip from the Star for CCW

Hi Nick, one of the attachments (the email) states, from the Star, that the funds are coming from the account of Chau – have a look at that attachment, not sure if that alleviates any of the concern around SOC?

Thanks

Alan McGregor  
Chief Financial Officer  
Crown Resorts Limited

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<image003.png>  
<image004.jpg>  
<image005.png>

<image006.jpg>  
<image007.jpg>

Please consider the environment before printing this email

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**From:** Nick Stokes <[REDACTED]>  
**Sent:** Monday, 9 November 2020 2:57 PM

**To:** Alan McGregor <[REDACTED]>  
**Cc:** Xavier Walsh <[REDACTED]>; Mary Gioras  
<[REDACTED]> Roland Theiler  
<[REDACTED]>; Claude Marais  
<[REDACTED]>  
**Subject:** RE: TT Slip from the Star for CCW

Hi Alan,

+ Claude

Yes, apologies.

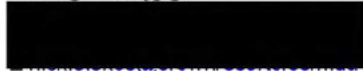
Two things on this:

1. Can I ask what the Board's / RMC's appetite is on receiving such repayments given, I believe, evidence put to ILGA that Crown will no longer deal with Sun City / CCW? And have we received advice from Minters or Allens on this point?
2. If the appetite is to accept such repayment and assuming no issues from our external lawyers, the next question is how confident are we that the money actually has come from CCW (SOURCE OF FUNDS) – i.e. it is not a third party payment?

Regards

Nick

**Nick Stokes**  
Group GM Anti-Money Laundering  
<image008.jpg>



W [crownresorts.com.au](http://crownresorts.com.au)

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**From:** Alan McGregor <[REDACTED]>  
**Sent:** Monday, 9 November 2020 2:25 PM  
**To:** Nick Stokes <[REDACTED]>  
**Cc:** Xavier Walsh <[REDACTED]>; Mary Gioras  
<[REDACTED]> Roland Theiler  
<[REDACTED]>  
**Subject:** FW: TT Slip from the Star for CCW

Hi Nick, don't know if you have had a chance to look at this one – it looks like it has come from the account of Alvin Chau at the Star to us so no issues from my perspective.

Can you please review and confirm.

Thanks

Alan McGregor  
Chief Financial Officer  
Crown Resorts Limited

[<image002.png>](#)

[<image003.png>](#)

[<image004.jpg>](#)

[<image005.png>](#)

[<image006.jpg>](#)

[<image007.jpg>](#)

Please consider the environment before printing this email

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**From:** Mary Gioras <[REDACTED]>  
**Sent:** Wednesday, 4 November 2020 6:28 PM  
**To:** Nick Stokes <[REDACTED]>; Travis Costin <[REDACTED]>; Xavier Walsh <[REDACTED]>  
**Cc:** Ken Barton <[REDACTED]>; Roland Theiler <[REDACTED]>; Alan McGregor <[REDACTED]>; John Salomone <[REDACTED]>; Stephen Hancock <[REDACTED]>; VIP Banking <[REDACTED]>; Jacinta Maguire (Careri) <[REDACTED]>

**Subject:** TT Slip from the Star for CCW

Good afternoon,

As discussed in this afternoon's meeting and further to Michael Lam's email below, The Star have confirmed they have sent a transfer for \$1,233,600 to credit the account of Chau Cheok Wa. Gabby has also confirmed the funds have come out of Chau Cheok Wa's account at The Star (refer attached confirmation). The funds have appeared in our bank account and a copy of the ANZ Bank Statement is attached. The ANZ Transaction details report narrative includes the wording "Transfer FCO CHAU 02510755 From the Star PL" noting that CHAU's full name has not been identified in the transfer.

Please confirm if we are able to accept the transfer from The Star for part redemption of CHAU's debt at Crown and whether we need anything further for the ANZ?

Regards,

**MARY GIORAS**

GROUP CREDIT MANAGER

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8 Whiteman Street, Southbank VIC 3006

**w:** [www.crownresorts.com.au](http://www.crownresorts.com.au)

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**From:** Michael Lam <[REDACTED]>  
**Sent:** Tuesday, 3 November 2020 2:12 PM  
**To:** Roland Theiler <[REDACTED]>; Credit Control <[REDACTED]>  
**Cc:** Ricky Lee <[REDACTED]>; Joe Lok <[REDACTED]>  
**Subject:** TT Slip from the Star for CCW

Dear Roland and CC team,

We've received the attached TT slip regarding a funds sent from the Star for CCW. Can we please check if this has hit our account? Thank you

<image009.jpg>

Best Regards,

Michael Lam | Assistant Director | Crown Resort Pte Ltd

  
w: [www.crownmelbourne.com.au](http://www.crownmelbourne.com.au)