

INTERNATIONAL**CROWN MELBOURNE AND CROWN PERTH****APPLICATION FOR: DEPOSIT ACCOUNT, CHEQUE CASHING, CREDIT FACILITY / FUNDS ADVANCE FACILITY**

PATRON No: Crown Melbourne: _____ and/or Crown Perth: _____

1. Personal Details of Applicant	
Title:	Surname:
Given Names:	
Passport No:	Country:
Date of Birth:	
Phone Home:	Business:
Phone Mobile:	
Email:	
Residential Address:	
Country:	Postcode:
2. Business Details (attach business card)	
Position Held:	Years:
Business Name:	
Type of Business:	
Business Address:	
Country:	Postcode:
Business Website:	

3. Personal Cheque Account Details		
Bank Name:		
Branch Name:		
Branch Address:		
Country:	Postcode:	
Cheque Account Name as it appears on cheque (attach copy):		
BSB / Account No:		
4. Facilities at Other Casinos		
Casino	CUR	Limit
5. Facility Limit Requested		
AUD\$		or HKD\$
Privacy Collection Statement: Please see clauses 11-14 of the attached terms and conditions for Crown's Privacy Collection Statement and privacy clauses.		

I confirm that I have read and understood the Credit Reporting Policy of Crown Melbourne Limited and Burswood Nominees Limited attached to this application and that I have read and understood and agree to be bound by the attached terms and conditions including the Privacy Collection Statement and privacy clauses in clauses 11-14.

Applicant Signature:

Date:

OFFICE USE ONLY

Facility Limit Approved: AUD\$

or HKD\$

Date Approved:

Crown Melbourne Management			
Employee No			
Crown Perth Management			
Employee No			
Type of ID (attach copy)	Document No.	Country / State	Expiry Date
Passport			
Identity Card			
Drivers Licence			

Please carefully read the following terms and conditions before signing this application.

General Terms & Conditions:

- 1 These General Terms and Conditions apply to Cheque Cashing Facilities, Credit Facilities, Funds Advance Facilities and Deposit Accounts provided by Crown Melbourne and/or Crown Perth. The Facility Limit approved on page 1 is the total combined limit across a single property or across both properties (where applicable).
- 2 The Applicant declares that all information provided in this application is true, complete and correct and acknowledges that it will be relied on by Crown in assessing this application.
- 3 "Applicant" means the Applicant described on page 1 of this document; "Crown" means Crown Melbourne and/or Crown Perth (as applicable); "Crown Melbourne" means Crown Melbourne Limited (ABN 46 006 973 262) licensed in accordance with the Casino Control Act 1991 (Vic); and "Crown Perth" means Burswood Nominees Ltd (ABN 24 078 250 307) licensed in accordance with the Casino Control Act 1984 (WA).
- 4 Where related solely to Crown Melbourne, this Agreement is governed by the laws of Victoria. In such circumstances, all parties to this Agreement irrevocably agree that the courts of Victoria shall have non-exclusive jurisdiction to hear and decide any suit, action or proceedings, and/or to settle any disputes, which may arise out of or in connection with this Agreement or its formation or validity and, for these purposes, each party irrevocably submits to the jurisdiction of the courts of Victoria and courts of appeal from them. Where this Agreement relates to both Crown Melbourne and Crown Perth, Crown will decide the governing law if necessary based on which jurisdiction is most appropriate in the circumstances.
- 5 Where related solely to matters concerning Crown Perth, this Agreement is governed by the laws of Western Australia. In such circumstances, each of the parties to this Agreement irrevocably agrees that the courts of Western Australia shall have non-exclusive jurisdiction to hear and decide any suit, action or proceedings, and/or to settle any disputes, which may arise out of or in connection with this Agreement or its formation or validity and, for these purposes, all parties irrevocably submit to the jurisdiction of the courts of Western Australia and courts of appeal from them. Where this Agreement relates to both Crown Melbourne and Crown Perth, Crown will decide the governing law if necessary based on which jurisdiction is most appropriate in the circumstances.
- 6 Cheques from trust accounts will not be accepted by Crown.
- 7 The Applicant agrees that service of any legal process may be effected by Crown posting it to the postal address on this application. This does not exclude any other means of service permitted by the laws of Australia.
- 8 The Applicant indemnifies Crown against any claim, action, damage, loss, liability, cost or expense (including legal costs on a full indemnity basis) which Crown pays, suffers, incurs or is liable for, in respect of:
 - a) any breach by the Applicant of the terms and conditions applying to the facility or account;
 - b) the dishonour of any cheque drawn by the Applicant on Crown;
 - c) the enforcement, protection or waiver of, or the attempted enforcement or protection of, any rights or powers by Crown under, or in connection with the facility or account; and
 - d) any tax (including goods and services tax), duty, charge, impost, or withholding incurred, payable or deducted by Crown under, or in connection with, the facility or account.

For the purposes of this clause, a reference to "Crown" includes its employees, agents, officers and contractors.
- 9 If at any time Crown receives or recovers any amount payable by the Applicant for any reason and the payment currency is not Australian dollars, the Applicant indemnifies Crown against any shortfall between the amount payable in Australian dollars and the amount actually received or recovered by Crown after the payment currency is converted into Australian dollars by Crown itself or through its bankers.
- 10 The Applicant authorises Crown, in its sole discretion, to apply any and all gaming chips redeemed and/or any funds held in any accounts with Crown in the following order:
 - a) first, towards meeting the amount of any uncleared cheque deposited under the cheque cashing facility (if any) or any amount owed to Crown pursuant to any credit facility or funds advance facility;
 - b) with the remainder (if any) to be returned to the Applicant.
- 11 The information provided by you in this application is for the

purpose of approving your application and providing you with the products and services you have applied for, as well as other associated services including, without limitation, taking action to recover amounts owing by you, marketing, product development and other commercial purposes. We may contact, receive and disclose information about you (including a copy of this application form and your credit information) with third parties, including without limitation, related parties, parties acting on behalf of Crown Melbourne or Crown Perth, banks, financial institutions, credit agencies and other casinos for these purposes and for the purpose of assessing your credit worthiness. Accordingly, we may disclose your details (including information we receive from third parties) to third parties which may be located overseas including without limitation in the United Kingdom, America, Vietnam, Thailand, Indonesia, Singapore, Malaysia, Cambodia, Japan, Korea, India, Macau, China, Philippines and Taiwan. By submitting this application, you authorise third parties to provide Crown with the information Crown may seek from time to time for the purposes listed. If you do not provide the information requested, we may not be able to approve your application or provide you with other services contemplated by this application.

- 12 Crown Melbourne's Privacy Policy can be accessed at www.crownmelbourne.com.au Crown Perth's Privacy Policy can be accessed at www.crownperth.com.au. Each Privacy Policy contains information about how you may access and seek correction of your personal information and how you may complain about a privacy breach by Crown. You may contact Crown Melbourne at Crown Melbourne Limited, 8 Whiteman Street, Southbank 3006 Australia, telephone +618 9292 7511, fax +618 9292 7742. Should you have queries regarding Crown Perth, please contact the Crown Perth Privacy Officer by phone on: +618 9362 7777 or fax +618 9362 8625.
- 13 The Credit Reporting Policy of Crown Melbourne and Crown Perth is attached to this application and contains information about how you may access and seek correction of your credit information, Crown's complaints processes and whether your credit information is likely to be disclosed overseas.
- 14 Pursuant to the Credit Reporting Agencies Act 2010 ("Act"), you hereby give consent to Crown to obtain and/or disclose any Credit Information (as defined in the Act) relating to you from and/or to RAM Credit Information Sdn Bhd ("RAMCI") or any source deemed appropriate to verify your credit history as Crown and/or RAMCI or any source deemed appropriate may deem fit under any applicable law, regulation, guidelines, regulatory requirement or directive in relation to your credit application or transaction with Crown for the following purposes (but not limited to) opening of account, credit evaluation, credit/account review, credit/account monitoring, debt recovery purposes, scoring solutions, legal documentation and/or action consented to a contract or facility granted. Such consent shall remain applicable as long as you maintain an account/loan/credit/any transaction with Crown.
- 15 If the Applicant's request for a facility or account is approved by Crown, Crown will notify the Applicant of the approval and the facility limit which applies.
- 16 The Applicant acknowledges and understands that Crown may, in its absolute discretion, without being obliged to provide any notice or reason, terminate or reduce the facility.
- 17 If the Applicant wishes to increase his or her facility limit, a request must be made in writing and approved by Crown.
- 18 Crown reserves the right to waive or vary any of these conditions but only to the extent that the waiver or variation operates to the benefit of the Applicant at the time of the waiver or variation.
- 19 Crown is authorised to accept and act upon all verbal and written instructions given to Crown by the Applicant.
- 20 If any overdue amount remains unpaid Crown may, without being obliged to provide any notice to the Applicant, report the Applicant to credit agencies including Central Credit Inc.
- 21 At its discretion, Crown may set off and apply any winnings due to the Applicant as a result of play at any Crown property against any amount owed to Crown. In this clause, "Crown" means Crown Melbourne, Crown Perth or Crown Aspinalls.

Terms & Conditions for Cheque Cashing Facility:

- 1 The Applicant's cheque cashing facility limit will be reduced by the aggregate value of any uncleared cheques.
- 2 Crown will accept from the Applicant a cheque payable to "Crown Melbourne Limited" or "Burswood Nominees Ltd" (as applicable) under the facility and the applicant will receive chip proceeds via cheques, chips or cash in exchange for the

equivalent in value to the amount of the cheque.

- All personal cheques will be held by Crown in accordance with either the *Casino Control Act 1991 (Vic)* or *Casino Control Act 1984 (WA)* (as applicable).

Terms & Conditions for Credit Facilities and Funds Advance Facilities:

- Funds are made available under the facility by Crown providing chips or chip purchase vouchers to the Applicant. The total value of the chips and chip purchase vouchers provided under the facility cannot exceed the approved credit limit.
- Crown will accept from the Applicant a marker in the currency approved under this application only payable to "Crown Melbourne Limited" or "Burswood Nominees Ltd" (as applicable) under the facility and the Applicant will receive chip purchase vouchers, chips or cash in exchange for the equivalent in, value to the amount of the marker/promissory note.
- The Applicant agrees to repay all credit made available under the facility no later than 20 days after the issuance date of each marker.

I confirm that I have read and understood and agree to be bound by the terms and conditions printed above.

I declare that the information provided by me in this application is true and correct in every respect and that where I cannot read and understand English; I have been provided with a translation of these terms and conditions and have understood that translation. Where there is any inconsistency between the English version of these terms and conditions and the translated version, the English version prevails.

Applicant Signature: _____

Date: _____

An accurate translation of terms and conditions was provided by me to the Applicant as the Applicant cannot read and understand English.

Authorised Crown Employee: _____

Date: _____

Credit Reporting Policy

This is the credit reporting policy of Crown Melbourne Limited (ABN 46 006 973 262) ('**Crown Melbourne**') and Burswood Nominees Ltd (ABN 24 078 250 307) as trustee for the Burswood Property Trust trading as Crown Perth ('**Crown Perth**'). It describes the practices of Crown Melbourne and Crown Perth in relation to personal information collected in connection with a credit application, or a credit facility. In this policy, we refer to this credit-related information as credit information. References in this policy to "Crown" and "we" refer to both Crown Melbourne and Crown Perth.

What credit information do we collect and hold?

When you apply for a credit facility with Crown, we collect identification information from you when you complete and submit your credit application form, including your name, date of birth, address, phone number(s) and email address.

When we're checking your credit worthiness, we may also obtain a report from Central Credit Inc. (**Central Credit**) in relation to any activity you have had at other casinos. We obtain that report by logging into Central Credit's system as a Subscriber. That report includes the following information which is known as "credit eligibility information":

- information requests: whether any other casino has made an enquiry in relation to your activity at other casinos;
- default information: whether any other casino that has provided you credit has recorded any defaults in relation to the repayment of that credit;
- payment information: if another casino has recorded default information about you and the overdue amount is paid, a statement that the payment has been made.

We also collect the following information about you from other credit providers or service providers that we subscribe to for the purpose of checking your credit worthiness:

- court proceedings information: any Australian court judgment relating to your credit;
- personal insolvency information: information relating to your bankruptcy or your entry into a personal insolvency agreement or debt agreement;
- publicly available information that relates to your activities in Australia or overseas and your credit worthiness; and

- No interest, charge or fee is payable to Crown in relation to the provision of the Funds Advance Facility or Deposit Account.

- The Applicant warrants that he or she is a person who is not ordinarily resident in Australia.

Additional Terms & Conditions for Deposit Account:

- If the Applicant provides Crown with appropriate identification as required by the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth)* ("AML/CTF Act"), Crown may establish a Deposit Account in the name of the Applicant with Crown.
- The Applicant may deposit cash or cash equivalent including bank cheques into the Deposit Account held with Crown.
- At the request of the Applicant, Crown will issue chip purchase vouchers or cash or cash equivalent to the Applicant and debit to the Deposit Account the value of the vouchers or cash or cash equivalent.
- Interest does not accrue on the balance of the Deposit Account

- any credit limits and/or outstanding debts you have pursuant to credit facilities at other casinos.

The purpose of collecting this credit information is to assess your credit application and your credit worthiness.

Who do we disclose your credit information to?

Central Credit

We may disclose credit information about you to Central Credit if you obtain credit from us. When we give your credit information to Central Credit, it may be included in reports that Central Credit provides other casinos to help them assess your credit worthiness. Some of that information may reflect adversely on your credit worthiness, for example, if you fail to make repayments owed to us or commit a serious credit infringement (like obtaining credit fraudulently). That sort of information may affect your ability to obtain credit from other casinos.

Other companies acting on Crown's behalf

We may also share your credit information with other companies acting on Crown's behalf such as debt collectors, accountants, lawyers and other external advisers (such companies or advisers may be located in Australia or in overseas countries).

Associated entities and other casino operators

We may also share your credit information with an associated entity of Crown or other casino operators to help them assess your credit worthiness (such entities or operators may be located in Australia or in overseas countries).

Regulatory agencies

Crown Melbourne may also disclose your credit information to the Victorian Commission for Gambling and Liquor Regulation if they request to audit your file. Crown Perth may also disclose your credit information to the Gaming and Wagering Commission of Western Australia, or the Western Australian Department of Racing, Gaming and Liquor if they request to audit your file.

How do we take care of your credit information?

Crown takes steps to protect the credit information it holds against loss, interference, unauthorised access, use, modification or disclosure and against other misuse. These steps include password protection for electronic files, securing paper files in locked cabinets, secure off-site storage, physical access restrictions and confidentiality requirements of our employees.

How do you access your credit eligibility information we hold about you?

Where you request access to credit eligibility information that we obtained from Central Credit (or based on that information), subject to the exceptions below, we must:

- provide you access to the information within 30 days of the request unless unusual circumstances apply;
- present the information clearly and accessibly and provide reasonable explanations; and
- advise you to check with Central Credit what information they hold about you to ensure it is accurate and up to date.

We are not required to give you access to this information if:

- it would be unlawful; or
- it would prejudice the activities of an enforcement body such as the police; or
- it would jeopardise the confidentiality of Crown's commercial information.

If we refuse to give access to any credit eligibility information, we will tell you why in writing. If you have concerns you can complain to our external dispute resolution scheme or the Office of the Australian Information Commissioner.

How do you correct your credit information?

You can contact us if you think there is something wrong with the credit information we hold about you and we'll try to correct it if it is misleading, irrelevant, inaccurate, incomplete or out of date.

If you believe we have given incorrect information to a third party, you can ask us to tell them about the correction. We will try and assist where possible, otherwise we will notify you in writing.

Where we correct information

If we're able to correct the information, we'll advise you within 5 business days of deciding to do this. We'll also let any relevant third parties know as well as any other relevant third parties you tell us about. If there are any instances where we can't do this, we'll let you know in writing.

If we can't correct information

If we're unable to correct your information, we'll advise you in writing within 5 business days of making the decision. You can access our external dispute resolution scheme or make a complaint to the Office of the Australian Information Commissioner if you have any concerns.

Time frame for correcting information

If we agree to correct your information, we'll do so within 30 days of your request or a longer period if you agree. If we cannot make the corrections within the agreed time frame or 30 days, we must:

- advise you of the delay, the reasons for it and when we expect to resolve it;
- ask you to agree in writing to give us more time; and
- advise you that you can complain to our external dispute resolution scheme or the Office of the Australian Information Commissioner.

Individuals can obtain further information about how to request access or changes to the information Crown holds about them by contacting it (see details below).

Complaints

If you have a complaint about your credit information, you can submit it in writing to Crown's Privacy Manager (using the address in the "How to Contact Crown" section of this policy set out below). Any complaint should set out in as much detail as possible, all the relevant particulars relating to the complaint.

If your complaint relates to how we handled an access or correction request, you can refer your complaint directly to our external dispute resolution scheme or the Office of the Australian Information Commissioner. You do not need to allow us to try and resolve the complaint first.

Upon receiving a written complaint about your credit information, Crown will acknowledge receipt of the complaint in writing within 7 days. Crown will investigate the matters described in the complaint and then provide a substantive written response within 30 days from the date the written complaint was received by Crown or any longer time frame agreed with you. You can complain to our external dispute resolution scheme or the Office of the Australian Information Commissioner if you have any concerns.

If we can't resolve your complaint within 30 days, we'll let you know the reason and how long we think it will take to resolve. We will also ask you for an extension of time to resolve the matter. You can complain to our external dispute resolution scheme or the Office of the Australian Information Commissioner if you have any concerns.

Contact details for Central Credit Inc.

As outlined above, when we're checking your credit worthiness, we might collect information about you from, and give it to, Central Credit. Central Credit's contact details are below:

- Mail - Central Credit LLC, Suite 100, 7250 South Tenaya Way, Las Vegas, Nevada, 89113
- Phone – 702 262 5000
- Online - <http://www.gcainc.com/solutions/integrated-solutions/central-credit/>
- Privacy policy – <http://www.gcainc.com/privacy-policy/>

If you believe you have been, or are likely to be, the victim of fraud (including identity fraud), you can request a credit reporting body such as Central Credit not to use or disclose the information they hold about you.

You can also contact credit reporting bodies such as Central Credit to advise that you don't want your information used for the purposes of pre-screening of direct marketing by a credit provider.

How to contact Crown

Individuals can obtain further information in relation to this credit reporting policy, or provide any comments, by contacting Crown:

Crown Melbourne

☎	+61 3 9292 8888
✉	Privacy Manager Crown Melbourne Limited 8 Whiteman Street Southbank 3006 Melbourne, Australia
☎	+61 3 9292 5515
@	comments@crownmelbourne.com.au

Crown Perth

☎	+61 8 9362 7777
✉	Privacy Officer Crown Perth PO Box 500 Victoria Park 6979 Western Australia, Australia
☎	+61 8 9362 8866
@	comments@crownperth.com.au