



Responsible Gambling Code of Conduct

Version 3 November 2012



RESPONSIBLE GAMING
STAY IN CONTROL

Crown Responsible Gaming Support Centre: 1800 801 098
Gambler's Help: 1800 858 858

Responsible Gambling Code of Conduct - Overview

This section is intended to provide an overview of the Crown Melbourne Limited ('Crown') Responsible Gambling Code of Conduct ('Code').

The full version of the Code follows and is available at various locations throughout the Casino as well as on the Crown Melbourne website www.crownmelbourne.com.au

Chinese (Simplified and Traditional), Vietnamese, Arabic, Greek, Italian, Cambodian and Hindi versions are also available online or on request at any Crown Signature Club information desk.

For further information, please contact any member of staff or phone the Responsible Gaming Support Centre on 1800 801 098.



Crown's Commitment to Responsible Gambling

Crown is committed to providing responsible gambling services by making available education, information, assistance and resources concerning responsible gambling matters. Crown's responsible gambling message is 'STAY IN CONTROL'.

Gambling Product Information

The rules of all Table Games and Electronic Gaming Machines ('EGMs') offered at Crown are available upon request or by visiting the Crown website. Player Information Displays on all EGMs and Fully Automated Table Games can provide further information including the odds of winning.

Crown Signature Club (Customer Loyalty Program) Information

The Crown Signature Club terms and conditions (including how to join, account balances and the accrual and redemption of benefits) are provided to all new members. Further information is available at any Crown Signature Club information desk or by calling the Crown Signature Club Information Hotline on (03) 9292 7222.

Crown's Play Safe Limits (a time and loss limit setting program))

Crown's Play Safe Limits allow Crown Signature Club members to set limits on the time and money spent playing EGMs and Fully Automated Table Games. Brochures are available throughout the Casino and on request.

Interaction with Customers

All relevant Crown staff complete approved Responsible Service of Gaming training. Training is regularly reviewed to ensure that customers can be provided with the most appropriate service(s) for their individual circumstances.

Responsible Gambling services available to customers include (but are not limited to):

- * Responsible Gaming Support Centre;
- * Responsible Gaming Liaison Officers;
- * Self Exclusion;
- * Play Safe Limits;
- * Information and assistance (including in Languages other than English);
- * Referral to other support providers;
- * Responsible Gaming Psychologists;

- * Chaplaincy Support Service; and
- * Brochures (including Languages other than English).

All services are provided confidentially and free of charge, 24 hours a day, 7 days a week.

Interaction with Staff

Crown employees are not permitted to gamble at the Casino at any time. A free, confidential Employee Assistance Program is available to any staff member requiring assistance.

Problem Gambling Support Services

Crown maintains regular contact with a number of problem gambling support services. This is achieved via email, attendance at meetings, professional development sessions, seminars and/or conferences.

Customer Complaints

Crown has a comprehensive complaint handling process.

Complaints may be made in person, via telephone, fax, email, or by letter. All complaints will be acknowledged and responded to promptly.

Complaints about the Code can be raised with a Responsible Gaming Liaison Officer on tel: 1800 801 098.

Prohibition on Gambling by Minors/Persons under 18 Years

The Casino is an adult environment and as such, no person under the age of 18 is permitted entry to the Casino. If any doubt exists, appropriate identification will be requested. If appropriate identification cannot be provided, entry is refused.

Any parent or guardian bringing a child to any part of the Complex must ensure that the child is not left unattended. If a child is unattended, the parent or guardian may be banned from entering the Complex and the matter may be referred to the police.

The Gambling Environment

A number of features exist within the gaming areas of the Casino which are aimed to encourage responsible gambling. These include (but are not limited to):

- * Responsible gambling information (brochures, posters etc.)
- * Clocks
- * Adequate lighting
- * Responsible Service of Alcohol
- * Locating ATMs away from the Casino in accordance with relevant legislation

Financial Transactions

A number of restrictions apply to financial transactions. These restrictions include matters such as cheque cashing, payment of winnings and identification requirements.

Full details are available by contacting staff at any Cashier's location.

Responsible Advertising and Promotions

Advertising and/or promotions will comply with the Australian Association of National Advertisers Code of Ethics and applicable laws.

Implementation and Review of the Code

The Code is reviewed regularly. All customers and staff are welcome to provide feedback at any time by writing to:

General Manager
Responsible Gaming
Crown Melbourne Limited
8 Whiteman Street
SOUTHBANK, VIC 3006

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RESPONSIBLE GAMBLING CODE OF CONDUCT

FOREWORD

Crown Melbourne Ltd (**Crown**) is the operator of the Crown Integrated Resort ('Complex') and the appointed Victorian Casino Licence holder. The Complex is one of the world's largest and most diverse entertainment destinations. 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. This Responsible Gambling Code of Conduct is an important reflection of that commitment.

Our entertainment and gaming experiences are enjoyed by the vast majority of our customers. However, we recognise that some of our customers have difficulties with gambling responsibly and this may cause them personal and financial difficulties, and potentially their family, friends and the wider community may also be impacted.

While the decision to gamble lies with the individual and represents a choice based on an individual's circumstances, we recognise that to make that choice responsibly, our customers need to be informed about our gaming products and information regarding the services and support available to them should they need or seek help with their gambling.

As the industry's and community's understanding of the causes of problem gambling and the appropriate responses further develop, our Code will be reviewed and updated over time. It is our goal to work with all interested sections of the community including Government, counsellors and gaming customers themselves to ensure that there is appropriate input into such developments.

This Code represents our commitment to our customers and employees concerning responsible gambling. We want you to enjoy your experiences with us.

As always, we welcome your feedback on any issue at any time and particularly with respect to our continued efforts to ensure that our gaming services are enjoyed by all who choose to participate.

Greg Hawkins
Chief Executive Officer

Crown Melbourne Limited

CROWN'S COMMITMENT TO RESPONSIBLE GAMBLING

Responsible Gambling

Responsible gambling occurs in a regulated environment where the potential for harm associated with gambling is minimised, as customers are informed and can therefore make sensible and rational choices when they participate in gambling, based on their individual circumstances.

Responsible gambling is the shared responsibility and actions of individuals, communities, the gaming industry and the Government, working in partnership to achieve socially responsible outcomes which are responsive to community concerns.

Crown's responsible gambling initiatives are focused on minimising the potential for risks for the small number of customers who may develop difficulties associated with their gambling behaviours.

Crown's Responsible Gambling Commitment

Crown is committed to providing responsible gambling services by making available education, information, assistance and resources concerning responsible gambling matters.

Crown's Responsible Gambling Code of Conduct ('Code') describes and demonstrates how we execute this commitment. It is our objective to ensure that Crown remains a world leader in responsible gambling practices and, at a minimum, that we comply with the legal requirements regarding responsible gambling as contained in the *Casino Control Act 1991* (Vic) and the *Gambling Regulation Act 2003* (Vic).

Crown's commitment to the responsible service of gambling extends to include a Responsible Gaming Support Centre ('RGSC'), a purpose built facility from which a unique array of services and resources are available, including a dedicated and specially trained team of staff, managers and professionals all tasked with implementing Crown's responsible service of gambling initiatives and for providing a focal point for interacting with customers who may need support.

Crown's Responsible Gambling Message

Crown's responsible gambling message is simple yet meaningful – 'STAY IN CONTROL'. The accompanying 'traffic lights' logo reinforces this message. Our message is found clearly visible throughout the Casino, including being placed on electronic gaming machines ('EGMs'), table games and near Automatic Teller Machines ('ATMs') throughout the Complex.

Crown's responsible gambling message is printed on all gaming related advertising.



RESPONSIBLE GAMING
STAY IN CONTROL

Crown Responsible Gaming Support Centre: 1800 801 098
Gambler's Help: 1800 858 858

AVAILABILITY OF THE CODE

The Code is available to customers, in written form, on request and copies are available at Crown Signature Club information desks, at brochure stands near Cashier locations and at the RGSC or by contacting a Responsible Gaming Liaison Officer ('RGLO') on 1800 801 098. The Code is also available on Crown's website at www.crownmelbourne.com.au

Customers are notified about the Code and how to access it, via signage placed at the RGSC and Crown Signature Club information desks. An example of that signage follows:

The Crown Responsible Gambling Code of Conduct is available at the Crown Responsible Gaming Support Centre, at Crown Signature Club information desks, upon request and via the Crown Melbourne website at www.crownmelbourne.com.au



Our Code is also made available on our website (and in written form on request) in the following community languages:

- * Chinese (*Traditional and Simplified*)
- * Vietnamese
- * Arabic
- * Greek
- * Italian
- * Cambodian
- * Hindi

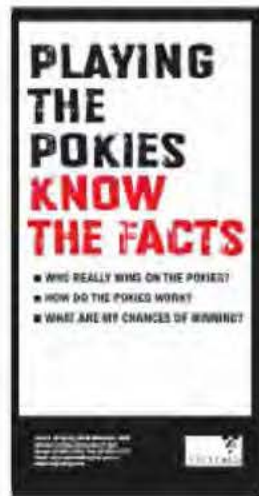
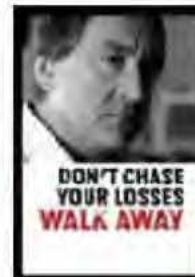
Crown employs staff from linguistically diverse backgrounds capable of interpreting this Code to assist customers. We encourage our customers to ask for this assistance if they require it.

RESPONSIBLE GAMBLING INFORMATION

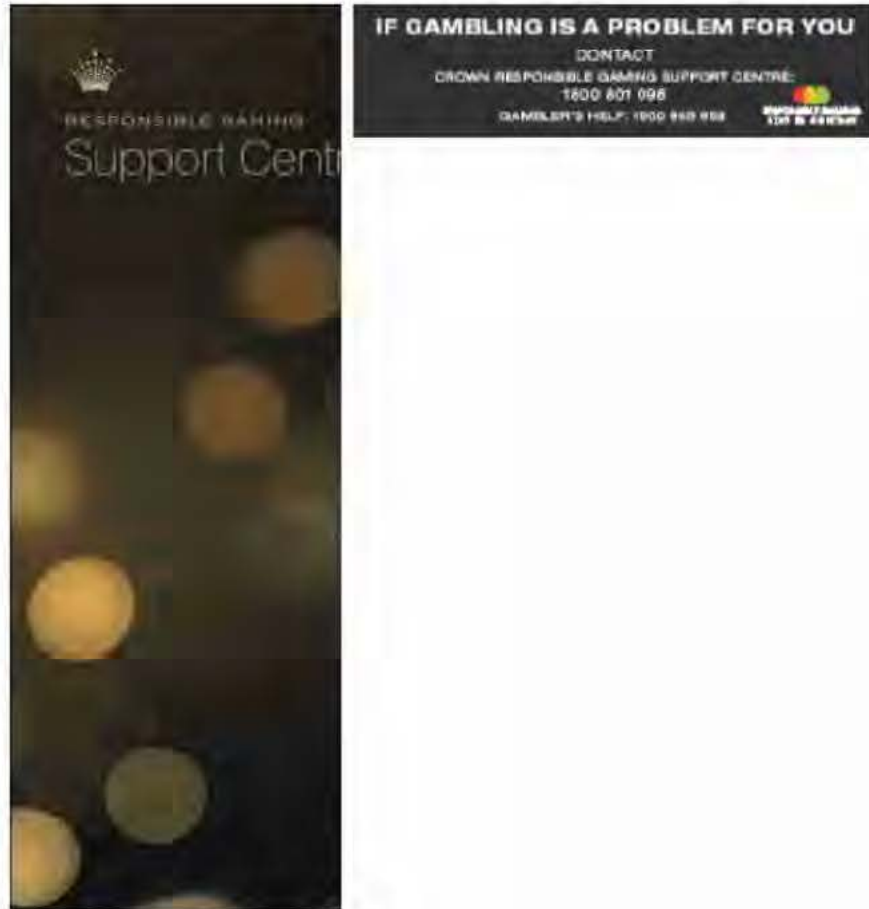
In addition to our own responsible gambling message, Crown displays responsible gambling information throughout the Casino in a variety of forms including brochures, posters, in-house TV and on screen Player Information Displays (PIDs) on EGMs and FATGs. We also include responsible gambling messages in our Crown Signature Club newsletter that is sent to member customers. For further information or assistance, customers are encouraged to contact the RGSC or a RGLO on 1800 801 098.

Information and some examples of key Crown and Government responsible gambling messages found at the Casino follow.

(a) *How to gamble responsibly*



(b) *Availability of gambling support services and Crown's RGSC*



(c) *Payment of winnings, credit and lending*

Except for lawful exceptions, EGM winnings or accumulated credits above \$2,000 must be paid by cheque and not made out to cash. Crown will not provide credit or lend money to Australian customers for the purpose of gambling.

Crown may provide chips on credit to non-Australian residents in circumstances prescribed by legislation and in accordance with controls and procedures approved by the Victorian Commission for Gambling and Liquor Regulation (**VCGLR**).

Customers have the opportunity to take large winnings payments in part or full by cheque.

More detailed information is available on request.

(d) *Crown's Self-Exclusion Program*

In addition to observing its existing legislative requirements regarding Exclusion orders, Crown has a Self-Exclusion Program. Self-Exclusion is a process available to customers to ban themselves from the Casino. This may be an option useful to those customers who may be experiencing difficulties as a result of their gambling behaviours.

Self-Exclusions are:

- * facilitated by trained staff in the RGSC;
- * available 24 hours a day, 7 days per week; and
- * provided free of charge.

Crown will not disclose information gathered during the facilitation of a Self-Exclusion to any third party unless legally obliged to do so or with the customer's consent.

Crown will not knowingly send any advertising or other promotional material relating to gaming to Self-Excluded or excluded customers.

Brochures containing information about Self-Exclusion are provided to customers on request, and made available at various locations throughout the Complex and at the RGSC.

Additional Information

Crown's responsible gambling programs include:

- * The establishment of the Crown RGSC as a world first responsible gambling initiative, which operates 24 hours a day, 7 days a week;
- * A Self-Exclusion Program available for customers to ban themselves from the Casino, that encourages applicants to seek counselling and assistance;
- * The operation of Play Safe Limits (Crown's voluntary pre-commitment strategy) for EGMs and FATGs, and the provision of Player Activity Statements (see "Customer Loyalty Program" information in this Code);
- * The availability of Psychologists experienced in the field of problem gambling to assist customers and family members;
- * A robust process that applies to the application by a customer for the revocation of their Self-Exclusion. This process includes satisfying criteria whereby the applicant demonstrates the ways in which they have addressed their gambling behaviours, such that they are back 'in control';
- * A Gambling Resumption Information Program ('GRIP'), designed for customers who are successful in satisfying the criteria for revoking their Self-Exclusion, to assist them in developing strategies when resuming gaming at Crown; and
- * A Chaplaincy Support Service.

Additionally, customers may attend the RGSC in person or ring on free-call 1800 801 098 to speak to our experienced staff or obtain more information about any of the services or information contained in this Code.

Crown complies with all relevant government legislation pertaining to the Responsible Service of Gambling.

Crown wants its customers to enjoy their gaming in a responsible manner and encourages customers to gamble within their means and budget.

Customers can obtain free information on household budgeting from websites such as the Commonwealth Government's website 'Understanding Money' www.moneysmart.gov.au

In addition, the State Government's problem gambling support website can be found at www.problemgambling.vic.gov.au

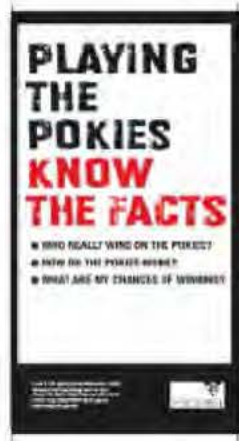
GAMBLING PRODUCT INFORMATION

Signs are displayed in the Casino at Crown Signature Club information desks advising customers that, upon request, Crown will provide information on:

The Rules of all Table Games and EGMs offered for play at the Casino.

Those Rules are also available on Crown's website at www.crownmelbourne.com.au

The following Brochure explains the chances of winning on EGMs and is available at the Casino..



EGM and FATG game information, including the chances of winning, is accessible via PID screens on each EGM and FATG, which allows players to keep informed about their gaming machine and FATG play. Information on how to access and view the PID screens is available from a member of staff or PID brochures (for gaming machines), are available at Crown Signature Club information desks and the RGSC. Below is an example of the kind of brochure that is available.



CUSTOMER LOYALTY PROGRAM INFORMATION

Crown operates a Loyalty Program called Crown Signature Club that entitles its members to certain benefits and privileges. The EGM Loyalty Scheme that forms part of Crown Signature Club is provided to customers in accordance with relevant legislation.

Customers can obtain information on how to join or resign from the Crown Signature Club, benefits they may accrue, account balances and the manner in which points may be redeemed for rewards:

- * at any Crown Signature Club information desk;
- * by contacting the Crown Signature Club Information Hotline on 03 9292 7222; and
- * in the terms and conditions available on application for membership (or on request).

When joining Crown Signature Club, EGM customers are supplied with the required information and be given the opportunity to set Play Safe Limits, relevant to EGMs.

Further information regarding Play Safe Limits is provided in this Code under 'Play Safe Limits'.

Crown will not knowingly send or direct any advertising or other promotional material relating to gaming to any person who is excluded or Self-Excluded from the Casino.

At least once a year, Player Activity Statements are made available to EGM Crown Signature Club members. Members who play FATGs are able to collect a Player Activity Statement on request, at any Crown Signature Club information desk. Player Activity Statements provide information on each member's EGM or FATG play, including all wins and losses for the period of the statement. Crown's responsible gambling message 'Stay in Control', as well as information regarding the availability of the Code, is incorporated in and forms part of Player Activity Statements.

PLAY SAFE LIMITS (CROWN'S PRE-COMMITMENT PROGRAM)

A pre-commitment decision is a choice a person makes, before commencing a session of gaming, to set themselves a limit on their expenditure and/or time spent gaming. Crown encourages and supports customers who play EGMs and FATGs to set individual time and spend limits by providing the Play Safe Limits brochure to all customers joining the Crown Signature Club. Staff are also available to provide information regarding Play Safe Limits at locations throughout the Casino, including at the Crown Signature Club information desks and the RGSC.

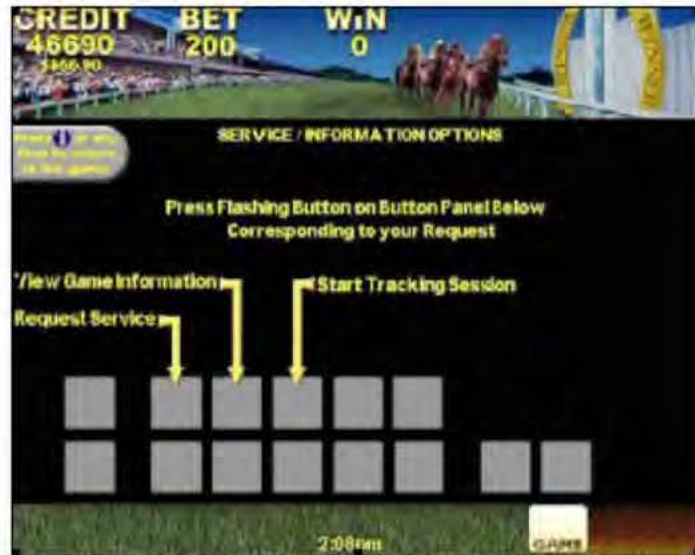
Crown's Play Safe Limits allow our Crown Signature Club members to set a time and loss limit according to their individual circumstances. Crown cannot advise members on the quantum of their personal time and spend limits. Play Safe Limits brochures are available throughout the Casino and on request.



RGLOs are available on request to assist and support a customer on strategies for keeping within their Play Safe Limits or any other pre-commitment strategy.

In addition, all EGMs and FATGs enable a player to use the PID to track the time and the net loss or win during a session of play. Information on how to activate session tracking is available from staff and the PID brochure (for EGMs) is available on request.

Example PID screen information follows:



INTERACTION WITH CUSTOMERS

Crown is committed to providing a world-class entertainment experience for our customers and exceptional levels of customer service in all areas. This includes being aware of our customers and our responsibility to foster responsible gambling. All relevant staff, including Crown management, are trained in the responsible service of gambling both when they are inducted into the business and on an ongoing basis. Crown's staff training meets national competency standards and is approved by the VCGLR. Training is subject to ongoing review so that any proven initiatives or programs in responsible service of gambling are included, ensuring relevant staff, are at the forefront of responsible gambling.

Crown employees are instructed that, when approached by customers who have requested information or assistance with a gambling problem; requested information on Self-Exclusion; or display observable signs of distress that may be related to their gambling behaviours, to refer them, as soon as practicable, to Crown specialist assistance via their supervisor/manager to the RGSC.

Crown's RGSC, located within the Complex but away from the Casino, provides a range of services to customers and others.

The RGSC is staffed by RGLOs who are specially trained in all aspects of Crown's responsible gambling programs, including recognising the observable signs of distress, which may be related to problems associated with a customer's gambling behaviour. The RGLOs are supported by Psychologist(s) and a Chaplain to assist those customers who may be distressed and/or experiencing difficulties with their gambling behaviours.

The RGSC:

- * provides strategies to assist customers in managing their gambling behaviours, to foster responsible gambling and prevent difficulties from arising;
- * offers professional support, assistance and referral, which is available 24 hours a day, 7 days a week;
- * facilitates referrals to problem gambling and financial counselling support services and welfare organisations and provides contact with and information about these bodies;
- * ensures its assistance and referral service are conducted on a strictly confidential basis;
- * has available Psychologists experienced in the field of problem gambling to assist customers and family members;
- * provides information regarding Self-Exclusion for customers who wish to exclude themselves from the Casino and manages Crown's Self-Exclusion Program;
- * is able to access and provide information in selected community languages;
- * provides a Chaplaincy Support Service for customers and staff; and
- * provides all services free of charge, 24 hours a day, 7 days a week.

As part of delivering exceptional customer service, our staff are encouraged to engage with our customers. A customer displaying signs of distress or unacceptable behaviour will be approached by a staff member who will offer assistance and referrals to specialist support as required.

Observable Signs are seen or reported behaviours or patterns of behaviours which are potential indicators that a person may be experiencing problems with their gambling behaviours. These are seen or reported in context and usually more than one is displayed to indicate potential problems with gambling. Observable signs are included in Crown's Responsible Service of Gaming training and may include, but are not limited to*:

- * Self disclosure of a problem with gambling or problems related to gambling
 - * Request to self-exclude
 - * Distorted and irrational attitudes about gambling
 - * Barely reacting to surrounding events
 - * Intolerance to losing, displayed as bad temper or distress
 - * Significant variation in mood during a gambling session
 - * Children left unattended whilst parent/guardian gambles
 - * Regular complaints to staff about losing or blaming the venue/staff for their losses
 - * Requests to borrow money for gambling
 - * Showing a pattern of gambling for long periods without a break
 - * Progressive reduction of self-care e.g. appearing unkempt or fatigued
- Requests for assistance from family and/or friends concerned about an individual's gambling behaviour

The assistance offered by staff may take the form of:

- * interaction with the customer and encouraging them to take a break from gambling;
- * offering the customer non-alcoholic refreshments such as a cup of tea or coffee in a quieter and more private area such as our lounge areas or the RGSC.

Our RGLOs or senior management, who have undergone advanced responsible gambling training, will be referred to for persons displaying these types of behaviours.

Responsible gambling interactions are recorded in the Responsible Gambling Incident Register. This register and all personal information recorded by Crown is held in accordance with Australian privacy laws.

* These signs are adapted from 'Identifying Problem Gamblers in Gambling Venues', Delfabbro et al, 2007 and 'Current Issues related to identifying the problem gambler in the gambling venue' various authors, Australian Gaming Council, 2002.

INTERACTION WITH STAFF

Crown employees are not permitted to gamble at the Casino *at any time*. Crown also has policies in place which restrict certain staff from gambling at affiliated properties.

Crown recognises that some employees (like other members of the community) may develop difficulties associated with their gambling 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 non-Crown employed professional counsellors and details of all discussions are treated confidentially.

Where appropriate, employees are also encouraged to seek professional assistance from external support services and RGSC staff can provide relevant information.

PROBLEM GAMBLING SUPPORT SERVICES

As a major stakeholder in the gaming industry, Crown is a member of and participates in, a number of industry peak bodies and consultative groups to enable it to remain alert to relevant responsible gambling issues, practices and procedures.

Crown maintains regular contact with problem gambling support services. This is achieved through professional development sessions, emails and face-to-face meetings, in addition to attending seminars and/or conferences with support service staff.

Examples of these may include:

- * participation in working group meetings with Gambler's Help Centres occurring when Gambler's Help agree (Crown will request such meetings at least annually);
- * various Gambler's Help Centre meetings arranged and held as required;
- * National Association for Gambling Studies - occurring at an annual conference;
- * Problem Gambling Research and Treatment Centre – information sessions as requested or provided by Monash and Melbourne Universities; and
- * telephone contact with Gambler's Help and other support agencies as required.

Details of all meetings with problem gambling support services are retained in a Responsible Gambling Register located in the RGSC and attendance details include:

- * time and date of the meeting;
- * attendees at the meeting;
- * topics discussed;
- * outcomes/action items for the meeting (where applicable); and
- * next meeting/attendance date (where applicable).

Gambler's Help contact number is 1800 858 858, online assistance is available at www.gamblinghelponline.org.au



problemgambling.vic.gov.au

CUSTOMER COMPLAINTS

Crown has comprehensive processes in place for managing and resolving issues relating to customer complaints received by Crown, including complaints related to the provision of gaming and this Code.

All relevant staff are trained to manage and resolve customer complaints.

Complaints from customers may be received by Crown's Customer Relations Department, other Crown Departments directly, or frontline staff.

To register a complaint, customers may:

- * contact Crown by telephone;
- * send a fax, letter or email; or
- * do so in person.

Any complaint received are:

- * managed and responded to in a timely and appropriate manner;
- * investigated sensitively;
- * recorded in the Crown Customer Relations system; and
- * managed and resolved in accordance with Australian Standards.

All customer complaints are acknowledged, where possible, within 48 hours of receipt of the complaint and resolution will be attempted at first point of contact or within 10 working days.

During the investigation of a complaint, a Crown manager may seek information from the staff member concerned on the subject matter of the complaint.

The appointed Crown manager will seek to establish whether the customer has been treated reasonably.

Where contact details have been provided to Crown, the customer will be informed of the outcome of their complaint.

In the management and resolution of customer complaints, Crown will comply with relevant legal obligations, including our obligations to protect the customer's privacy.

Complainants in all unresolved gaming disputes will be advised of the presence of and their right to consult, a VCGLR Inspector.

Information about complaints will be provided to the VCGLR if requested. Customer complaints relating to gaming matters will also be received and investigated by the VCGLR as an independent body for investigations and resolution.

COMPLIANCE WITH THE PROHIBITION ON GAMBLING BY MINORS/PERSONS UNDER 18 YEARS

Gambling by persons under 18 years is prohibited by law. Signs are located at every entry point to the Casino prohibiting minors from entering. Casino entry point staff are located at all entrances 24 hours a day, 7 days a week and are vigilant and responsible for monitoring Casino customers and will request appropriate proof of age documentation if they are uncertain whether a customer is at least 18 years. Entry is refused if appropriate identification is not produced upon request.

In addition, all staff share the responsibility of asking for proof of age when they are uncertain whether a customer is a minor and all staff members are trained to alert a Security Services Representative in these circumstances. If the relevant identification cannot be produced, the customer will be asked to leave the Casino, or removed as the situation requires.

Unattended Children

A parent or guardian who brings a child or young person to the Complex must not leave the child or young person unattended in or around the Complex

Crown's staff and tenants are instructed to monitor and report the presence of any unaccompanied child or young person in or around the Complex to a Security Services Representative.

Where a parent or guardian leaves a child or young person unattended (particularly in order to participate in gambling activities) Crown may ban the customer from the Complex.

The RGLO with the support of a Security Services Representative will attempt to:

- * ascertain the identity of the child or young person;
- * establish the whereabouts of the parent or guardian in order to reunite them; and
- * require proof that the located adult is the parent/guardian of the child.

The RGLO may also refer the matter to the police.

THE GAMBLING ENVIRONMENT

Breaks in Play

Customers are encouraged to take regular breaks from gambling. This encouragement may take various forms including:

- * announcing a draw, including those relating to a trade promotion;
- * the announcement of any entertainment occurring;
- * 'Have you had a break?' reminders on the displays of EGMs and FATGs and EGM bank end advertising;
- * the opportunity to take large winnings payments in part or full by cheque.;
- * lounge facilities, available throughout the Casino and Complex; and
- * the availability of our RGSC located away from the Casino.

Clocks

Clocks are displayed on individual EGMs so that customers can be aware of the passage of time. Staff will mention the time when making announcements about entertainment activities occurring in the Casino.

Lighting

Adequate lighting is provided in the Casino and complies with relevant gambling legislation.

Responsible Service of Alcohol

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 in the Casino. Under relevant legislation, a person is intoxicated if his or her speech, balance, co-ordination or behaviour is noticeably affected and there are reasonable grounds for believing that this is the result of the consumption of alcohol.

ATMs

ATMs are located away from the Casino and are positioned and/or restricted in accordance with relevant legislation.

Credit

Crown will not provide credit or lend money to Australian resident customers for the purpose of gambling. Non Australian resident customers may be approved to operate a credit facility after the completion of an Application for Credit Facility form and subsequent approval of that facility in accordance with procedures approved by the VCGLR.

Agencies

Crown has a TAB agency (and TAB Electronic Betting Terminals) in the Casino, and the TAB is required to adhere to its own Tabcorp Wagering Responsible Gambling Code of Conduct. Customers can ask the TAB agency about accessing Tabcorp Wagering's Responsible Gambling Code of Conduct.

FINANCIAL TRANSACTIONS

Cheque Cashing Facilities

A Cheque Cashing Facility may be made available to customers who have completed an Application for Cheque Cashing Facility form and are approved to operate such a facility in accordance with Crown's internal processes and the relevant Regulatory Rules.

A summary of the rules that apply to Cheque Cashing Facilities can be found on the relevant Application Form. Customers can enquire about applying for a Cheque Cashing Facility with Crown Staff at any Cashier's location.

Accepting Cheques other than through a Cheque Cashing Facility

Customers of Crown may cash negotiable instruments including, but not limited to, Bank Cheques, Bank Drafts and personal cheques (collectively referred to as **cheques**) under certain circumstances. Customers who wish to cash cheques at Crown may open their own Casino deposit account. The following (for example) can be credited as a deposit to that account:

- * money;
- * a cheque payable to Crown; or
- * Traveller's cheques.

Customers may withdraw from their deposit account by way of Crown issued chip purchase vouchers or withdrawals of money up to the value of the amount in the customer's deposit account.

Customers can enquire about opening a deposit account and cashing cheques with Crown staff, at the Cashier's location.

Customer cheques are cashed in accordance with Casino legislative requirements. Customers attempting to cash such cheques will be advised of Crown's policy by staff at the Cashier's location, at the time they present the relevant cheque.

Any cheques issued by Crown for a payout won from EGM play will not be cashed by Crown. Any customer attempting to cash EGM payout cheques will be advised of Crown's policy by staff at the Cashier's location at the time they present that cheque.

All cheques cashed by Crown are recorded against the customer's name in Crown's confidential and secure customer database and/or a copy of the cheque is retained by Crown.

Payment of Winnings

Customers who are the recipient of wins may take payment in part or full by:

- * cash (or cash equivalent);
- * cheque;
- * chips; or
- * credits.

By law, all winnings or accumulated credits exceeding \$2,000 from EGMs at Crown must be paid by cheque (unless the relevant EGM is legally operated in an area specified with the consent of the VCGLR).

A customer can play an EGM in the specified area, when that customer is a member of and holds a valid Crown Signature Club card and has made a pre-commitment decision pursuant to Crown's Play Safe Limits Program.

RESPONSIBLE ADVERTISING AND PROMOTIONS

The advertising or promotion of EGMs to the general public outside the Casino is prohibited by law in Victoria.

All permitted advertising and promotions will:

- * Comply with the Advertising Code of Ethics, (as adopted by the Australian Association of National Advertisers ('AANA')) and all applicable laws.
- * Not give unrealistic expectations of the prospects of winning or encourage irresponsible gambling behaviour.
- * Not give the impression that gambling is a reasonable strategy for financial betterment.
- * Not be false, misleading or deceptive about odds, prizes or the chances of winning.
- * Have the consent of any person identified as winning a prize, prior to any publication of the result.
- * Not be offensive or indecent in nature.
- * Not overtly promote the consumption of alcohol while gambling.
- * Be in good taste and not offend prevailing community standards.
- * Not intentionally be directed at or expressed indirectly at minors or vulnerable or disadvantaged groups. Advertising or other promotional material relating to gaming will not knowingly be sent to excluded customers or customers suspended or removed from the Crown Signature Club.

Each prospective advertisement and promotion is checked by relevant marketing staff against a checklist developed by consulting the AANA Advertising Code of Ethics and also checked against relevant legal requirements by Crown's Legal department.

IMPLEMENTATION AND REVIEW OF THE CODE

The Code is provided to all new gaming staff when they commence employment at Crown.

Staff members who effectively implement and adopt the practices in the Code will be recognised by Crown management as part of our ongoing assessment of our staff in providing excellent customer service in all areas.

The Code will be internally reviewed, at least annually, to ensure that it complies with relevant legislation and any other relevant Ministerial Directions and Guidelines as they exist from time to time.

The content, operation and effectiveness of the Code for the preceding 12 months will also be reviewed at this time.

This review will involve seeking feedback from all relevant stakeholders, including Crown staff, customers and problem gambling support services. The Crown Responsible Gaming Department will obtain that feedback, collate and report on the data collected and where relevant, that report will include recommendations for improvement of the Code and/or its operation.

Within three months of the commencement of the relevant review, a meeting of the Crown Responsible Gambling Management Committee (**RGMC**) will be held to consider and review the report, and where relevant, agree to recommendations for change and/or improvement. The RGMC will also make a plan for actioning accepted recommendations. If the Code is updated it will be provided to the VCGLR.

The report and recommendations and all actions is recorded by the Chair of the RGMC.

Customers and staff are encouraged to provide feedback at any time and for inclusion into this annual review by writing to:

General Manager
Responsible Gaming
Level 6
8 Whiteman Street
Southbank Vic 3006

GLOSSARY

Complex	means the Crown Entertainment Complex and all parts of it including gaming and non gaming areas, hotels and retail tenancies, all located at the site known as 8 Whiteman Street, Southbank
Casino	means the area in the Complex licensed by the VCGLR to conduct gaming, known as the casino gaming floor
gaming	means all legal forms of gaming permitted at the Casino and operated by Crown and gambling has the same meaning
Loyalty Program	means Crown Signature Club, which is a membership program that entitles members to certain benefits and privileges
Loyalty Scheme	means the Crown operated EGM component of Crown Signature Club, operated in accordance with relevant legislation
Problem gambling	exists when a gambling activity results in a range of adverse consequences including, where the safety and well being of gambling customers, or their friends and families, is placed at risk and/or negative impacts extend to the broader community
Regulatory Rules	means those rules agreed to or imposed by the VCGLR with respect to Casino operations and processes
Responsible Gambling Management Committee	is an internal committee comprising Crown senior management, including Chief Operating Officer ; Executive General Manager Legal and Regulatory Services; Executive General Manager Gaming Machines, Executive General Manager Table Games and General Manager Responsible Gaming
RGLOs	(Responsible Gaming Liaison Officers) are Crown staff members who have undergone specific and advanced responsible gambling training and are experienced in the provision of responsible gambling services and identifying and dealing with signs of distress. RGLOs are directly involved and trained in Crown's Self-Exclusion process
Unacceptable Behaviour	means any customer behaviour that endangers the safety of any customer, themselves or others, or affects the enjoyment of others at Crown