VIP INTERNATIONAL
CREDIT AND DEBIT CARD CASH OUT POLICY
October 2014

Please refer below for key steps in relation to credit and debit card cash outs:

1. International Sales / Service staff to confirm that patron requesting facility is an International patron, has an open program and is a staying at a Crown Hotel. Patron is to be made aware that:

   o Crown is unable to ascertain card issuer limits (if any) on values of transactions.
   o Only personal credit / debit cards can be used (i.e. corporate / company cards are not permitted).
   o The name on credit / debit card must match patron passport and syco program name.
   o There is a maximum withdrawal of AUD $500k per transaction.

2. International Sales / Service staff to complete the transaction detail table below and then submit to an appropriate approver from the list below.

   Transaction detail:

Patron Full Name	
SYCO Patron ID	
Estimated date of transaction	
Crown Towers booking reference	
Cash out amount requested	
Card type	
Passport nationality & number	

   (Purchase)

   Approver:

Transaction value (AUD)	Approver
Less than or equal to $200k	Peter Lawrence, Heidi Huang, Veng Anh, Indran Subramaniam, Philip Leong, Michael Whytcross or Phillip Batsakis.
Less than or equal to $500k	Jason O'Connor, Roland Theiler, Jacinta Maguire or Neil Spencer.

3. Once approved, International Sales / Service staff to email approval to Hotel Duty Manager, Front Desk Supervisor, Andrew Cairns and Stephen Hancock with transaction and approval details.

4. Processing the transaction:

   I. International Sales / Service staff to notify Crown Towers Duty Manager at least 30 minutes prior to the transaction.
   II. Patron must be present for transaction with a credit /debit card in their name and a matching valid passport.
   III. Crown Towers Duty Manager to take copy of patron's passport and raise charge on patron's room including amount requested and card processing fee of **1.65%.**
   IV. Crown Towers Duty Manager process card transaction for full amount (i.e. including card processing fee). Note, patron (card owner) must sign relevant forms and enter a valid pin number.

Last reviewed date: 18/06/2015 11:25:20 AM

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V.   If transaction declined, reverse charge on the patron hotel room (no further action required).
VI.   If transaction approved, patron to sign credit / debit card receipt and relevant opera forms.
VII.   Hotel to provide patron with copy of approved credit / debit card transaction receipt and Opera invoice to present to Mahogany Room (MR) cage staff.

5. Cage to validate customer for AML purposes. Upon presentation at the Cage of the approved credit / debit card transaction receipt and Opera invoice, the Cage will raise a cage payout voucher for the amount and charge Crown Towers via account - 112540 and department code – 40085010

6. MR Cage will deposit the approved funds (excluding card transaction fee) into patrons DAB account for use as required by patron.