



MEMORANDUM

To: Group Executive; Business Operations (Sydney, Perth, Melbourne); Financial Crime team; Compliance Team; Responsible Gaming Team

From: Steven Blackburn, Chief Compliance, Financial Crime & Responsible Gaming Officer

Date: 23 July 2021

Subject: New Executive Appointments – Armina Antoniou and Daniel Rule

Dear All,

I'm very pleased to announce the following appointments to the Group Financial Crime and Compliance team:

Armina Antoniou

Armina has been appointed to the role of Executive General Manager (**EGM**), Financial Crime Risk (**FCR**). In this role, Armina will be focused on building and maintaining the financial crime program, providing advice and training to the business, establishing and maintaining risk methodologies and assessments and developing intelligence to improve the detection and reporting of financial crime.

Armina Antoniou has over 20 years' experience as a Risk and Legal professional with a broad cross section of Australian and Global companies. Armina joins Crown from Tabcorp, where she is the General Manager of FCR and leads a team of financial crime specialists who oversee Tabcorp's AML/CTF and Sanctions programs. Armina has very relevant experience, having led Tabcorp through its litigation with AUSTRAC, at the same time as leading the engagement with law enforcement and AUSTRAC – including through the Fintel Alliance. Armina has also led and sponsored significant financial crime work programs, including to ensure standardized training, operational and systems-based compliance procedures across more than 50,000 staff.

Armina's previous experience has been as a senior lawyer, spending most of her legal career working at Herbert Smith Freehills. As a seasoned litigator, Armina appeared in trials before regulatory body investigations, anti-corruption commissions and significant commercial litigation in Australia's Federal Courts, including for financial services and gambling industry clients.

Armina will be based in Sydney but will spend considerable time in Melbourne and Perth. Her first day with Crown will be determined shortly.

Armina is also one of Tabcorp's Inclusion Ambassadors, a soccer mum and big sports fan. As part of joining my team, Armina has agreed to forgo any past team affiliations and become exclusively dedicated to the Melbourne Football Club. Go Dees.



Daniel Rule

Dan has been appointed to the role of EGM, Financial Crime & Compliance (**FC&C**) Operations. In this role, Dan will be focused on building out the financial crime transaction monitoring and investigations function, the customer due diligence function, third party requests, and the FC&C Solutions function. The FC&C Solutions function will, in turn, focus on supporting FCR, Compliance and Responsible Gaming through a shared data analytics function, technology oversight and evergreen technology improvement and change management.

Dan joins Crown from National Australia Bank (NAB), where he is currently the General Manager of Financial Crime Remediation. In this role Dan is responsible for driving all group financial crime remediation activities including leading a large team which includes operations (onshore and offshore), technology, enterprise data, project delivery and quality assurance. Prior to this role Dan was the Global Head of Financial Crime Solutions responsible for overseeing the group financial crime operations team, technology, financial crime change program and regulatory breach management. Dan has also led the financial crime operations team at American Express as the Head of the AML Centre of Excellence (APAC).

While based in Melbourne, Dan will spend time in both Perth and Sydney. His first day with Crown will be 1 September 2021.

Dan lives in Mount Martha with his wife and three young boys. In his spare time, you will find him fishing, playing golf and watching his sons playing sports on the weekends. Dan moved to Melbourne from Sydney two years ago and he now enjoys AFL, though he admittedly aligned himself with the wrong team, which he now deeply regrets. Like Armina, Dan has agreed to forgo any past team affiliations and become exclusively dedicated to the Dees.

Please join me in welcoming Armina and Dan to the Crown team!

Kind regards,

Steve Blackburn

(Sent via electronic mail)