



Crown Resorts Limited Significant Cash Transactions (Source of Funds)

Crown Resorts Limited ACN 125 709 953
A public company limited by shares

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1. Background

1.1. Application of this Policy

This Policy applies to all employees of a Crown Group Business who may facilitate Cash Threshold Transactions at Crown Perth, Crown Melbourne or Crown Sydney casinos which triggers a SOF form to be completed.

1.2. Definitions

Crown means Crown Resorts Limited ACN 125 709 953 and/or its related bodies corporate, that is all companies and other entities within the Crown Group Business or any of those entities, as the context requires.

Crown Group Business means any majority owned business of Crown from time to time, including specifically for this Policy, the:

- (a) Crown Melbourne casino and entertainment complex, operated by Crown Melbourne Limited;
- (b) Crown Perth casino and entertainment complex, operated by Burswood Nominees Limited; and
- (c) Crown Sydney, operated by Crown Sydney Gaming Pty Ltd and Crown Sydney Property Pty Ltd.

SOF Form means the Source of Funds Form as provided in Appendix A.

Cash Threshold Transactions means a cash transaction at a cage for \$10,000 or more, or a cash buy-in for \$10,000 or more.

2. Statement of Crown Policy

The purpose of this Policy is to set out the circumstances in which Cash Threshold Transactions at Crown Perth, Crown Melbourne and Crown Sydney must be:

- accompanied by a SOF Form from a customer (refer to Appendix A); and
- approved in accordance with this Policy.

3. Policy

If a customer wishes to undertake a Cash Threshold Transaction, all Cash Threshold Transactions made by that customer on the same calendar day must be reviewed by the relevant Table Games or Cage staff member.

If the value of the Cash Threshold Transaction, or the cumulative value of the customer's Cash Threshold Transactions for a calendar day, are within prescribed ranges, a completed SOF Form must be obtained and reviewed, and approved, in accordance with this Policy before the Cash Threshold Transaction may proceed.

4. Procedure

- 4.1 If a Cash Threshold Transaction is within Range 1 (as defined in Appendix B), or the total value of all Cash Threshold Transactions for that customer on a calendar day is within Range 1:
- (a) The customer must complete a SOF Form;
 - (b) The SOF Form shall be reviewed by the relevant First Approver (in accordance with Appendix B) to ensure:
 - the SOF Form has been fully completed; and
 - the customer has signed the form.
 - (c) The First Approver shall sight evidence supporting the information provided by the customer on the SOF Form, as outlined in Appendix C; and
 - (d) On the satisfactory completion of the review by the First Approver as outlined above and if the First Approver reasonably satisfied that the information in the SOF Form supports the Cash Threshold Transaction(s) to be made by the customer based on the information provided and verified, the First Approver may approve the SOF Form and the Cash Threshold Transaction may be conducted. The details of the reviewer and First Approver shall be recorded on the SOF Form.
- 4.2 If a Cash Threshold Transaction is within Range 2 (as defined in Appendix B), or the total value of all Cash Threshold Transactions for that customer on a calendar day is within Range 2:
- (a) The Customer must complete a SOF Form, unless a SOF Form has already been completed on that calendar day by that customer in which the requirement for a SOF Form is at the discretion of the relevant Second Approvers (as defined in Appendix B);
 - (b) If a second SOF Form is not completed by the customer, the customer shall be asked to re-sign the original SOF Form to acknowledge that the information in the form remains accurate and complete, and provide additional evidence as outlined in Appendix C to support the further transaction, if available;
 - (c) The Cash Threshold Transaction must be reviewed by the relevant First and Second Approvers (as defined in Appendix B) in accordance with paragraph 4.1b) and c); and
 - (d) On the satisfactory completion of the review by the First and Second Approvers as outlined above, and if the Second Approvers are reasonably satisfied that the information in the SOF Form supports the Cash Threshold Transaction(s) to be made by the customer based on the information provided and verified, the Second Approvers may approve the SOF Form and the Cash Threshold Transaction may be conducted. The details of the reviewer and Second Approvers shall be recorded on the SOF Form.

4.3



4.4

4.5

- 4.6 Threshold Transaction Reports must be made for all cash transactions of \$10,000 in accordance with Crown's Anti-Money Laundering/Counter Terrorism Financing Program.

5. Standard Operating Procedure

Up to date operating procedures which accurately reflect this Policy must be maintained by the Cage and Table Games departments at each Crown Group Business.

6. Enforcement

Failure to comply with this Policy may result in disciplinary action up to and including termination of employment.

7. Policy Responsibility

- (a) The Chief Financial Officer – Australian Resorts has responsibility for maintaining this Policy.
- (b) This Policy must be reviewed from time to time to ensure it remains consistent with Crown's objectives, existing regulatory requirements and recommendations.

8. Revision History

Issue Date	Version	Author Initials	Section Change	Change Details

9. Certification

Responsibility	Name	Business Unit	Signature	Date
Reviewed and Approved By	Janod Campbell	Cage Management	[Redacted]	19/5/2021
Reviewed and Approved By	Steve Hancock	Cage Management	[Redacted]	21/5/2021
Reviewed and Approved By	David Brown	Cage Management	[Redacted]	21/5/2021
Reviewed and Approved By	John Salomone	Chief Financial Officer - Australian Resorts	[Redacted]	19/5/2021
Reviewed and Approved By	Lonnie Bossi	Chief Executive Officer - Perth	[Redacted]	20/5/2021
Reviewed and Approved By	Xavier Walsh	Chief Executive Officer - Melbourne	[Redacted]	19/5/2021
Reviewed and Approved By	Peter Crinis	Chief Executive Officer - Sydney	[Redacted]	21/5/21.

This Policy and any other material or information related to or connected with this Policy is the property of Crown Resorts and must be used for internal purposes only in the interest of and related to Crown Resorts.

All such information is strictly confidential and may be subject to legal professional privilege.

You must not distribute or disclose this Policy or any other material or information related to or connected with this Policy unless authorised by Crown Resorts or required by law.

Any unauthorised use is unlawful and may result in disciplinary action and legal action being taken.

Crown Resorts Limited
May 2021

Appendix A: Source of Funds Form



SOURCE OF FUNDS declaration form

Given Names: _____

Surname: _____

Residential Address: _____

Crown Rewards Number: _____

How much cash are you presenting/seeking to use at Crown? _____

Where did you get this cash? A bank A company or business Another individual Other

If other, please specify: _____

If received/withdrawn from a bank, please complete these details:

Name of Bank: _____

Branch Location: _____

Date of withdrawal: _____

Name of account holder: _____

Your relationship to the account holder: _____

How did this money come into the bank account: _____

Why was an electronic transfer not used: _____

If received from a company or business (or other non-natural person like a trust or association), please complete these details:

Name of company/business: _____

The company's/business' contact details: _____

Why did it provide you with this cash: _____

Date cash obtained: _____

Your relationship to the company/business (if any): _____

If received from an individual, please complete these details:

Name of individual: _____

The individual's contact details: _____

Why did the individual give you this cash: _____

Date cash obtained: _____

Your relationship to the individual: _____

Occupation, Employer and Industry or Business Ownership Details:

Please provide Occupation or Business Interests. Include business name. _____

Please continue next page

Annual Income:

\$0 - \$100K \$100 - \$250K \$250K - \$500K 500K - \$1M \$1M - \$5M >\$5M

Income Source(s):

Business earnings, investments (i.e. income generating assets, including superannuation or pension income or dividends, real estate, fixed deposits, bonds, equities/shares etc), private or family trust income, savings, inheritance or gift, legal settlement

Salary Business Earnings Investments Trust Income
 Inheritance Gift Legal settlement Other (Please state)

Wealth: <\$500K 500K - \$1M \$1M - \$2.5M \$2.5M - \$5M >\$5M

Wealth Source(s):

Business ownership, investments (i.e. income generating assets, including superannuation or pension income or dividends, real estate, fixed deposits, bonds, equities/shares etc), private or family trust income, savings, inheritance or gift, legal settlement

Business Ownership Investments Trust Income Inheritance
 Savings Gift Legal settlement Other (Please state)

PATRON DECLARATION

AML/CTF

Due to Australian anti-money laundering and counter-terrorism financing (AML/CTF) requirements, Crown Sydney Gaming Pty Ltd (ACN 166 326 843), Crown Melbourne Limited (ACN 106 973 262) and Burswood Nominees Limited (ACN 078 150 307) together (Crown) is required to collect and verify information regarding patrons and their transactions, in particular, the source of funds and wealth. Crown reserves the right to request such information as is necessary to meet this obligation. You must provide us with all additional information and assistance that we may request in order for us to comply with any AML/CTF law or regulation.

You acknowledge that Crown may decide to delay or refuse any deposit, request or transaction if you refuse to provide us with the information requested in this form or any other information reasonably requested or if Crown is concerned that the deposit, request or transaction may breach any obligation of, or cause Crown or its affiliates to commit or participate in an offence under, any AML/CTF law or regulation, and Crown or its affiliates will incur no liability to you if they do so.

You represent that the cash you have presented to Crown is from legitimate sources. You are not aware and have no reason to suspect that the cash has been derived from or related to proceeds of crime, money laundering, terrorism financing or similar activities illegal under applicable laws or regulations or otherwise prohibited under any international convention or agreement.

Privacy Collection Statement

Where applicable, Crown collects your personal information for the purposes of Crown's customer identification processes and related purposes. If you do not provide this information Crown may not be able to provide you with casino services or Crown Rewards membership services including access to VIP and member rooms. Your personal information may be disclosed to Crown's associated entities, government agencies and to companies acting on Crown's behalf including without limitation, banks and related services providers which may be located overseas. Crown will collect, use and disclose your personal information in accordance with its Privacy Policies which are available at www.crownsydney.com.au, www.crownmelbourne.com.au and www.crownsperth.com.au. Please refer to Crown's Privacy Policies for full details including how you may access your personal information and/or complain about a privacy breach.

PATRON DECLARATION (CONT'D)**Terms and Conditions**

1. I acknowledge and consent to Crown using personal information forming part of this Declaration or otherwise provided by me in order for Crown to provide gambling and related services to me.
2. I declare that all information provided to Crown is complete, true and accurate.
3. I consent to Crown disclosing my personal information including this Declaration:
 - a) to any third party (including a third party located overseas) that provides banking or related services to Crown;
 - b) to government agencies to comply with applicable laws, regulations and requirements of any applicable regulatory body; and
 - c) for internal Crown purposes and to any third party for the purpose of undertaking "Know Your Customer" and "Enhanced Customer Due Diligence" checks.

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

Signature: _____

Time & Date: _____

Subsequent Transaction Acknowledgement

4. I confirm that the information provided in this form continues to be accurate and complete in relation to the subsequent transaction I have requested.

Signature: _____

Time & Date: _____

OFFICE USE ONLY**Transaction 1:**

Proposed Transaction Amount:
 Time and date:
 Form reviewed by:
 Evidence sighted:
 Transaction approved by (name):
 Transaction approved at (date and time):
 Transaction conducted by (name):
 Transaction conducted at (date and time):

Transaction 2:

Proposed Transaction Amount:
 Time and date:
 Form reviewed by:
 Evidence sighted:
 Transaction approved by (name):
 Transaction approved at (date and time):
 Transaction conducted by (name):
 Transaction conducted at (date and time):

