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TRANSCRIPT OF PROCEEDINGS (Private Session)

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**COMMISSIONER: HON. RAY FINKELSTEIN AO QC**

**IN THE MATTER OF A ROYAL COMMISSION  
INTO THE CASINO OPERATOR AND LICENCE**

**MELBOURNE, VICTORIA**

**11.52 AM, TUESDAY, 04 MAY 2021**

**Counsel Assisting the Commission  
(instructed by Corrs Chambers Westgarth  
as Solicitors Assisting the Commission)**

**MR ADRIAN FINANZIO SC  
MS PENNY NESKOVICIN QC  
MS MEG O'SULLIVAN  
MR GEOFFREY KOZMINSKY**

11:52 1  
11:52 2  
3  
11:52 4 COMMISSIONER: Thank you. Sit down, please.  
5  
11:52 6 Mr Kozminsky?  
11:52 7  
11:52 8 MR KOZMINSKY: Mr Commissioner, I call Elizabeth Mitchell  
11:52 9 who is attending by video.  
11:52 10  
11:52 11 COMMISSIONER: I think we'll get to see her in a minute.  
11:52 12 Here we go, we can see Ms Mitchell now.  
13  
14 ASSOCIATE: Hi, Elizabeth, can you hear me?  
15  
16 MS MITCHELL: Yes I can, can you hear me?  
17  
18 ASSOCIATE: Yes I can. Are you going to take the oath this  
19 morning? I've been told ---  
20  
21 MS MITCHELL: I can take an affirmation, I haven't got a Bible  
22 with me.  
23  
11:52 24 ASSOCIATE: Okay, you'll make an affirmation.  
11:52 25  
26  
11:53 27 **MS ELIZABETH JOY MITCHELL, AFFIRMED**  
11:53 28  
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30 COMMISSIONER: Thank you, Mr Kozminsky.  
31  
11:53 32 MR KOZMINSKY: Thank you, Mr Commissioner. I'm just  
11:53 33 noticing, on the transcript, these things aren't coming up, so I just  
11:53 34 want to check there are no issues. When Ms Mitchell speaks,  
35 because ---  
36  
37 COMMISSIONER: We're just --  
38  
39 MR KOZMINSKY: See how we go.  
40  
11:53 41 COMMISSIONER: --- getting the equipment ready, Ms Mitchell.  
11:53 42 Won't be a minute.  
43  
11:53 44 A. That's okay.  
11:53 45  
46 MR KOZMINSKY: Mr Commissioner, what I might do is I  
47 might start and we might see what happens with the transcript.

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2

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**EXAMINATION-IN-CHIEF BY MR KOZMINSKY**

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5

11:54 6 MR KOZMINSKY: Good morning. What is your name?

11:54 7

11:54 8 A. My name is Elizabeth Joy Mitchell.

9

11:54 10 Q. Would you please tell the Commissioner a little bit about  
11:54 11 your tertiary or educational qualifications?

11:54 12

11:54 13 A. I have --- I was --- I have a --- trained secondary teacher in  
11:54 14 Domestic Arts and a Bachelor of Education in human  
11:54 15 development and health and consumer issues.

11:54 16

11:54 17 Q. Would you also briefly outline your employment history,  
11:54 18 including volunteer work?

11:54 19

11:54 20 A. Yes. I was a teacher for the first 12 years. You know,  
11:54 21 adulthood. I left teaching and went into real estate where I  
11:54 22 worked in real estate for four or five years. And then I opened  
11:55 23 a recycling factory in the recession of the 1990s, and established  
11:55 24 that and ran that for three years, then had a private consultancy in  
11:55 25 recycling. By that stage my addiction had come to the fore and I  
11:55 26 wasn't too good for a few years. I continued as a retail operator  
11:55 27 of a shop, or a couple of shops, and then I worked in the Western  
11:55 28 Australian remote communities as a teacher and manager of the  
11:55 29 community. Then I retired and looked after my father for five  
11:55 30 years at home. By that stage I was very involved in the gambling  
11:56 31 reform advocacy sector. I am still doing that now. I have worked  
11:56 32 along as a volunteer with the Alliance for Gambling Reform since  
11:56 33 inception in 2015, and prior to that when it was Stop the Loss. I  
11:56 34 also speak as a community speaker with Risk-ing which is run  
11:56 35 through the Victorian Responsible Gambling Foundation.

36

11:56 37 Q. Thank you. Mr Operator, I would like to bring up a  
11:56 38 document, SUB.0004.0026.0029.

11:56 39

11:56 40 COMMISSIONER: Before you go there, Mr Kozminsky, I  
11:56 41 wanted to inform Ms Mitchell that I have made a non-publication  
11:56 42 order, so for the time being at least, the evidence that she gives  
11:56 43 will be kept confidential. In due course I will go over the  
11:57 44 transcript and see whether it is okay that it can be published. I  
11:57 45 want to read the transcript first before that happens.

11:57 46

11:57 47 MR KOZMINSKY: Thank you.

1  
11:57 2 A. Thank you.  
11:57 3  
11:57 4 MR KOZMINSKY: Mr Operator, if you could bring up that  
11:57 5 document? Do you need the document ID again?  
6  
11:57 7 Ms Mitchell, are you able to see a document on your screen?  
8  
11:57 9 A. Yes I can, "My story of Gambling Addiction".  
11:57 10  
11:57 11 Q. That is a story you filed with the Commission, is that right?  
11:57 12  
11:57 13 A. Yes, it is.  
14  
11:57 15 Q. Is what is set out there true and correct.  
16  
17 A. Absolutely.  
18  
11:57 19 MR KOZMINSKY: Mr Commissioner, I tender that submission.  
11:57 20  
11:57 21 COMMISSIONER: Will I just describe it as a submission made by  
11:57 22 Ms Elizabeth Mitchell.  
11:57 23  
11:57 24 MR KOZMINSKY: It might be worthwhile --  
11:57 25  
11:57 26 COMMISSIONER: Has it got a date?  
11:57 27  
11:57 28 MR KOZMINSKY: It doesn't. It might be worth including the  
11:58 29 title as Ms Mitchell has filed a number of submissions and it is  
11:58 30 this particular one we are dealing with today.  
11:58 31  
11:58 32 COMMISSIONER: Okay. The one headed "My Story of  
11:58 33 Gambling Addiction".  
11:58 34  
35  
36 **EXHIBIT #RCPH0007a/b - SUBMISSION BY MS**  
37 **ELIZABETH MITCHELL - "MY STORY OF GAMBLING**  
38 **ADDICTION"**  
11:58 39  
11:58 40  
11:58 41 MR KOZMINSKY: Ms Mitchell, I want to direct your attention  
11:58 42 to certain parts of this submission ---  
43  
11:58 44 A. All right.  
45  
11:58 46 Q. --- and to tell the Commissioner about them in your own  
11:58 47 words and to elaborate on what's there.

1  
11:58 2 A. All right.  
3  
11:58 4 Q. The first paragraph of the submission deals with what you  
11:58 5 describe as a 52-hour roller coaster gambling session. I'm just  
11:58 6 wondering if you can tell the Commissioner about that particular  
11:58 7 incident.  
8  
11:58 9 A. Yes, I can. At that time I was working in Melbourne and  
11:58 10 I was running my own business --- I actually forgot to say this  
11:58 11 before --- I had a social networking agency and I worked very  
12 much at the weekends and at night, so it meant that during the  
11:59 13 week I had spare time. So I decided to go to Crown Casino on  
11:59 14 a Tuesday morning at 10 o'clock and I thought I would only be  
11:59 15 there for a couple of hours. I had money in my account, extra  
11:59 16 money, because I had sold a house in Mount Eliza and I had been  
11:59 17 planning to rebuy in Melbourne with the money that I had, it was  
11:59 18 --- you know, at that stage. I had become increasingly worried  
11:59 19 because I had by that stage gone through all but \$5,000 from the  
11:59 20 sale of my home. So I had the last of my money and was feeling  
11:59 21 desperate. I went to Crown Casino with the misguided hope that  
11:59 22 I might win all of what I had lost back, which was gambling.  
23  
11:59 24 Q. Pausing there. How much money did you have to start with  
12:00 25 when you got down to the last 5,000? What was the starting  
12:00 26 amount?  
27  
12:00 28 A. After the sale of my home, I had about 120,000. Don't  
12:00 29 forget we're talking 1998, 1997.  
30  
31 Q. Yes.  
32  
12:00 33 A. So the reality is that I had 120,000 but I didn't spend all of  
12:00 34 that on gambling, I spent about 55,000 on gambling. The rest I  
12:00 35 used to establish a business and I also needed money to live. So  
12:00 36 --  
12:00 37  
12:00 38 COMMISSIONER: Can I just interrupt you, Ms Mitchell, and  
12:00 39 take you back before this incident at Crown. Can I assume that  
12:00 40 you had been gambling either a lot or on and off for some time  
12:00 41 before this Crown incident?  
42  
12:00 43 A. Yes, that's right, Commissioner. I started gambling in  
12:00 44 1993, and I obviously didn't face the fact that I had a gambling  
12:01 45 addiction. I was managing reasonably. Until I moved to  
12:01 46 Melbourne I had managed it, but I was certainly spending all that  
12:01 47 I had earned. When I sold my home, I suddenly had a lot more

12:01 1 money and by that stage I was living in Melbourne so my  
12:01 2 gambling became much more extensive then.  
12:01 3  
12:01 4 COMMISSIONER: Whereabouts did either all or most of the  
12:01 5 gambling take place? Was it at Crown or somewhere else?  
12:01 6  
12:01 7 A. No, it wasn't only at Crown. It was --- probably the biggest  
12:01 8 contender would have been the Royal Oak in Richmond. I tended  
12:01 9 to go there because I lived in Camberwell and there were no local  
12:01 10 venues, or not ones I wanted to go to. Hawthorn and Royal Oak  
12:02 11 were probably the local venues. But when I had more money,  
12:02 12 especially if I'd had a win at a local venue, I tended to go to  
12:02 13 Crown very often late at night, or I would go during the week in  
12:02 14 the mornings, because that was when I was free, because I was  
12:02 15 working from Thursday to Sunday.  
12:02 16  
12:02 17 COMMISSIONER: Again, by way of background, was the type  
12:02 18 of gambling that you were engaged in table games or electronic  
12:02 19 machines?  
12:02 20  
12:02 21 A. Only ever EGMs, never table games. I may have played  
12:02 22 once in my life, but the reality is it was poker machines. That  
12:02 23 was my product of choice.  
12:02 24  
12:02 25 COMMISSIONER: All right. Can I take you back then to the  
12:02 26 occasion in Crown to which this paragraph in your statement  
12:03 27 relates.  
12:03 28  
12:03 29 I think, Mr Kozminsky, you can pick it up from there.  
12:03 30  
12:03 31 MR KOZMINSKY: Thank you, Mr Commissioner.  
12:03 32  
12:03 33 Ms Mitchell, the 52-hour session I think you said you had gone  
12:03 34 there on a Tuesday morning at 10 o'clock with \$5,000.  
12:03 35  
12:03 36 A. Yes, the last \$5,000 from my house money.  
12:03 37  
12:03 38 Q. Yes, and so could you pick up the story from there, please,  
12:03 39 Ms Mitchell.  
12:03 40  
12:03 41 A. I can tell you that I certainly went in and played poker  
12:03 42 machines, used poker machines. In all of that time I did win and  
12:03 43 lose. At one stage I remember people standing around because I  
12:03 44 won \$1,700 and that seemed a huge amount at that stage. Of  
12:03 45 course by that stage then it would go down again. At one stage I  
12:03 46 lost 2,500. Again that caused a little bit of local activity,  
12:03 47 watching, other people watching. I didn't like to tell them that

12:04 1 that was nothing like what I had spent. In all of that time I can  
12:04 2 genuinely say I sat at a poker machine, or a number of poker  
12:04 3 machines, I'd go from one to another, and I only remember going  
12:04 4 to the toilet and going and getting tomato toastie sandwiches and  
12:04 5 coffee, and I lived on that for the two days, or the 52 hours. In  
12:04 6 that time, I saw people, staff members, come in. They would  
12:04 7 obviously do their shift, I wasn't really concentrating completely  
12:04 8 on them, but I remember seeing them come back in again. And  
12:04 9 from memory, it was about like three or even four times that they  
12:04 10 were coming back, within that time, to the point where at one  
12:04 11 point one lady said to me, "Are you still here?" "Are you still  
12:04 12 here?" And I was too embarrassed, I just nodded and smiled and  
12:05 13 said "Yes, I am. This is my time off", tried to make light of it.  
12:05 14 By that stage I had lost pretty well all of the \$5,000 and I was  
12:05 15 really, underneath, feeling very, very upset but I was trying to  
12:05 16 pretend that it was all just normal. And she was the only person  
12:05 17 who came to approach me in all of that time. Never ever did one  
12:05 18 other person come and approach me, certainly never to say "Are  
12:05 19 you okay?" I don't think they approached me at all in that time  
12:05 20 because afterwards I thought to myself, and when I heard about  
12:05 21 the fact that people are meant to --- staff are meant to be watching,  
12:05 22 I can tell you I wasn't approached, and I find that now quite  
12:05 23 extraordinary. This woman did notice, that whatever happened,  
12:05 24 obviously it didn't translate into any type of help or any ability or  
12:05 25 any trying to draw me away from the machine. I left when I had  
12:06 26 no money left and I had to work that night.

12:06 27  
12:06 28 COMMISSIONER: Can I ask you a few questions about Crown.  
12:06 29 Were you a member of Crown having a form of loyalty card?  
12:06 30

12:06 31 A. I was aware of that, but, no, I wasn't, because I was worried  
12:06 32 if I were a Crown member at that stage, that I would go there  
12:06 33 even more. I certainly was aware of the loyalty program but at  
12:06 34 that stage I wasn't aware of the fact that the loyalty program  
12:06 35 would include any type of record of spending. So, (a), I don't  
12:06 36 remember if that was actually in at that stage --- to be honest,  
12:06 37 Commissioner, I don't know if I was aware about the loyalty  
12:06 38 program then or whether I heard about that coming in later.  
12:07 39 Probably I'm guessing around about, say, 2004. I'm just  
12:07 40 wondering. I'm sorry I don't remember. I certainly had no one  
12:07 41 come up and try and encourage me to join. I probably wouldn't  
12:07 42 have joined because I would be always telling myself, "This is the  
12:07 43 last time I'm going to gamble." By then I realised I had a problem  
12:07 44 but I hadn't told anyone, and I was probably trying to stop myself  
12:07 45 from going, and becoming a member might have made me think  
12:07 46 that I was even more likely to gamble and I probably would have  
12:07 47 resisted it at that time. By that stage I was heavily addicted but

12:07 1 not facing it and not telling anybody else. That's one thing. If it  
12:07 2 were ever offered to me at that time. And I'm sorry I don't  
12:07 3 remember.

12:07 4  
12:07 5 COMMISSIONER: How often would you go to the casino?  
12:07 6

12:07 7 A. I went there --- between 1997 when I started my business  
12:08 8 and then 2000, which is the period I'm talking about going to  
12:08 9 Crown Casino, I would go there at some stages maybe once  
12:08 10 a week or once a month would have been more likely. I had  
12:08 11 a couple of clients who also we thought --- all of us were  
12:08 12 recreational gamblers and I used to see them in there, they were  
12:08 13 going in there, I knew they were going to be there at the same  
12:08 14 time and I would meet up for coffee. We wouldn't gamble  
12:08 15 together, but we would chat and meet up for coffee or something  
12:08 16 like that because we were all in the same sort of space. Sadly,  
12:08 17 one of those friends committed suicide. It's sad. I know his name  
12:08 18 and I can give it to you, but I don't know whether you want to  
12:09 19 hear his name, but I can give it to you.

12:09 20  
12:09 21 MR KOZMINSKY: That's all right, Ms Mitchell.  
12:09 22

12:09 23 A. All right.

12:09 24  
12:09 25 COMMISSIONER: When you went there, just so I get a general  
12:09 26 feel of the place back then, did you find it a comfortable, inviting  
12:09 27 place to go or be at, that is quite apart from the gambling that you  
12:09 28 might get involved in when you were there?  
12:09 29

12:09 30 A. No, I didn't. I was always a bit worried about going to the  
12:09 31 carpark because I was approached in the carpark once when I was  
12:09 32 leaving. Somebody asked if I wanted to sell my car. Ironically,  
12:09 33 when they saw my car they probably changed their mind, but the  
12:09 34 reality is I was just a little bit dubious because parking was  
12:09 35 always desolate, and I was quite often there late at night. The sort  
12:09 36 of thing that would happen is I would go there when I had more  
12:09 37 money. It was worthwhile driving in because I had more money.  
12:10 38 So when I went there I had the intention of spending longer and  
12:10 39 probably spending more, going in that way. When I went there, I  
12:10 40 noted, walking from the carpark, it was not a pleasant experience  
12:10 41 even then. Even then it was like almost walking along an airport  
12:10 42 corridor, type of thing. Going inside was very miserable with the  
12:10 43 poker machines. Always quiet. But when you are addicted, you  
12:10 44 want that quiet. When you are addicted, you don't care who is  
12:10 45 around you. You really are caring more about your relationship  
12:10 46 with the poker machines and nothing else matters. So I do  
12:10 47 remember there were places where people could mix at a bar.



12:10 1 They could perhaps have lunch but I never used those. I only  
12:10 2 used the snack areas for, as I said, coffee and toast. I don't drink  
12:10 3 and didn't drink, and so I wasn't looking for alcohol. Probably  
12:11 4 people would have been standing around at those bars. I don't  
12:11 5 remember that gambling area being pleasant and I certainly don't  
12:11 6 remember the gaming tables being pleasant either because I used  
12:11 7 to have to walk through that area to go to one set of toilets that I  
12:11 8 went to. I have a feeling the set of toilets was more near the main  
12:11 9 entry. The table games looked just as miserable, but they  
12:11 10 certainly weren't appealing to me because I didn't like the idea --  
12:11 11 that gambling didn't attract me at all. I was really probably going  
12:11 12 in to escape, to desperately hope that I could have a magical win.  
12:11 13 I would have been going in there to relax, or try and relax,  
12:11 14 because I was worried about my gambling. My reasons for going  
12:11 15 were not social. My reasons for going were probably desperation  
12:12 16 but I wasn't telling people. And so if someone said, "I'm going to  
12:12 17 Crown", I was more likely than to say "I'll see you in there", that  
12:12 18 type of thing. But ---  
12:12 19

12:12 20 COMMISSIONER: I understand.

21

12:12 22 A. --- my real reason to go was to go, to be on my own.

12:12 23

12:12 24 COMMISSIONER: Thank you for that.

12:12 25

12:12 26 MR KOZMINSKY: Ms Mitchell, can I clarify one thing you  
12:12 27 said. You talked about during the 52-hour gambling session  
12:12 28 a Crown staff member asking if you were still there. I know it  
12:12 29 was a long time ago, but was that towards the end of the 52-hour,  
12:12 30 in the middle? Do you any sort of recollection about when that  
12:12 31 might have occurred?  
12:12 32

12:12 33 A. I do. That was definitely towards the end, because it wasn't  
12:12 34 long after that that I did have to leave, when that woman asked  
12:12 35 me, and she also obviously had seen me on previous shift. So it  
12:12 36 was definitely towards the end of that session. If I had to guess I  
12:13 37 might say four hours before I left.

38

12:13 39 Q. And you left when you had lost all the \$5,000; is that  
12:13 40 correct?

41

12:13 42 A. I left when I had lost the last of the \$5,000. Don't forget I  
12:13 43 had won again during that time, so I was re-spending cash that I  
12:13 44 had won, and then the final straw was, you know .....

12:13 45

12:13 46 Q. Mr Operator, could we go to page 0030. Ms Mitchell, if  
12:13 47 you look at the third last paragraph there you talk about trips to

12:13 1 the ATM and waiting until after midnight to be able to withdraw  
12:13 2 money from the ATMs, and I'm wondering if you can elaborate  
12:13 3 on that paragraph for the benefit of the Commissioner.  
12:13 4

12:13 5 A. I can. I've got a notice saying that my internet is unstable.  
12:14 6 I hope you can hear me. Can you hear me?  
12:14 7

12:14 8 Q. Yes, we can, Ms Mitchell.  
12:14 9

12:14 10 A. Right. I'm reading it through. Sometimes I would go after  
12:14 11 work to a local venue and then I would find that maybe about 11,  
12:14 12 11.30 I had maxed out as much as I could withdraw per day. I  
12:14 13 often used the time between that and midnight for driving into  
12:14 14 Crown so that I could then get more being --- after 12 o'clock  
12:14 15 midnight. So there was often that experience.  
12:14 16

12:14 17 The other times I had more money with me or I would withdraw  
12:14 18 quite significant amounts at Crown, more than I would probably  
12:14 19 spend at local venues at times. What was your question again?  
12:14 20 That's all I can really --  
12:15 21

12:15 22 Q. That's fine, Ms Mitchell. Thank you. I was hoping you  
12:15 23 might be able to --- the next two paragraphs talk about a very sad  
12:15 24 incident and before you tell the Commissioner about that incident,  
12:15 25 which is when you were driving on the Westgate Bridge, I was  
12:15 26 hoping you might be able to put that into a timeline for us. Did  
12:15 27 that incident occur after your 52-hour session or at another time?  
12:15 28 Are you able to place that incident?  
12:15 29

12:15 30 A. It is interesting you ask that because I wish I'd found it  
12:15 31 before, I did find a receipt from the Royal Melbourne Hospital  
12:15 32 which would have dated that exactly. I have a feeling that that  
12:15 33 was towards the end of 1999 when that particular instance  
12:15 34 happened. It may have been 2000.  
12:15 35

12:16 36 Q. Okay.  
12:16 37

12:16 38 A. It was in my feeling it was after. I lost the money from my  
12:16 39 house but then kept gambling with what I'd earned. And I do  
12:16 40 believe that the experience there was after the time when the  
12:16 41 woman, you know, when I was there for 52 hours.  
12:16 42

12:16 43 Q. Now --  
12:16 44

12:16 45 A. That was really, I would have to say that was at the very  
12:16 46 end because the doctors at the hospital, I pleaded with them not  
12:16 47 to --- I said "Please, I'm not safe". I realised by then I was totally

12:16 1 sick, and I said "I really am not safe to go home" and they let me  
12:16 2 stay overnight which they didn't want to at first but I think they  
12:16 3 realised that I was pretty close to the edge.

4

5 Q. Yeah --

6

12:16 7 A. That was after.

8

12:16 9 Q. Sorry, I interrupted you. You finish.

12:16 10

12:16 11 A. I went to Crown Casino, I had lost money. I was absolutely  
12:17 12 desperate and I had no money left, and by that stage I was really,  
12:17 13 really aware of having lost everything. Don't forget I sold  
12:17 14 a home, I had two children in their early 20s, they were trusting  
12:17 15 that we were going to rebuy. I was only going to rebuy a unit in  
12:17 16 Camberwell, but they were trusting that we were going to do that.  
12:17 17 And without telling them, I had spent all the moneys from the  
12:17 18 house sale. So, you know, I had already been through the  
12:17 19 experience of --- they were aware of my gambling but I was  
12:17 20 pretending to play it down. By the time I went to the bridge --- I  
12:17 21 in fact went to another bridge. I went --- from there I went to  
12:17 22 another bridge but it wasn't high enough off of the ground, and I  
12:18 23 thought "No, the only one that will work is Westgate". I was  
12:18 24 definitely ready to end my life, and I can remember there was no  
12:18 25 parking area on Westgate Bridge, I just stopped in the left-hand  
12:18 26 lane. I didn't care if there was a car behind me. I wasn't thinking.  
12:18 27 All I wanted to do was get over to the side of the bridge and I was  
12:18 28 going to leap over.

29

12:18 30 When I went to the bridge, in those days it was just a railing, and  
12:18 31 it was probably just high above my waist, around my diaphragm  
12:18 32 area, and I was trying to work out how to get my leg over to even  
12:18 33 get over this railing, and all of a sudden, below me, way, way  
12:18 34 below me in the darkness, came the bow of a ship which I then  
12:18 35 saw from under the bridge.

36

12:18 37 I saw the lights on the ship and I got such a fright, the first thing I  
12:18 38 saw was how high up I was. I'm terrified of heights and I really  
12:19 39 didn't realise how high I was because it was black. I thought  
12:19 40 I was jumping into nothingness. But the ship made me realise  
12:19 41 exactly how high I was, and in the very next instant it gave two or  
12:19 42 three very loud blasts of the horn, and the sound absolutely hit me  
12:19 43 in the face. It was quite an experience. It was like being brought  
12:19 44 --- it really was like being brought out of a trance. And that shook  
12:19 45 me into reality. Don't forget I had had a reasonable training, only  
12:19 46 a teacher's type training, in physical and mental health, and so by  
12:19 47 that stage I realised how very sick mentally I was. And I quickly

12:19 1 ran back to the car, and I went straight to the Royal Melbourne  
12:19 2 Hospital.  
3

12:20 4 That was the very start of gambling counselling, because they directed  
12:20 5 me to a counsellor in south Melbourne, I think it was. That was  
12:20 6 really not a good experience, that counselling. I went two or  
12:20 7 three times but it just didn't hit the right spot, unfortunately, at  
12:20 8 that time. I then had counselling later.  
9

12:20 10 Q. Can I ask how old you were at that incident without asking  
12:20 11 a question that might be regarded as not appropriate?  
12:20 12

12:20 13 A. It doesn't matter. I was about 52. I was born in 1948.  
14

12:20 15 Q. I just wanted to ask one other thing about that incident  
12:20 16 before we move on. You said you had been at Crown beforehand  
12:20 17 and had lost. You also gave evidence that during your 52-hour  
12:20 18 stint you only had one person come along and say "Are you still  
12:20 19 here?"  
20

12:20 21 A. Yes.  
22

12:20 23 Q. At any time when you gambled at Crown throughout your  
12:21 24 life, has anyone come along and said to you, if you have been  
12:21 25 gambling for a while, maybe it's time for a break?  
12:21 26

12:21 27 A. I have got to tell you that never once in Crown. Definitely  
12:21 28 never at Crown, and I have got to say also, in any other venue, in  
12:21 29 all of the time.  
30

12:21 31 Q. Can I ask then after this incident, did you keep gambling,  
12:21 32 how long did you keep gambling for, have you stopped gambling,  
12:21 33 what is the gambling history that flows from this after that  
12:21 34 incident?  
35

12:21 36 A. I very definitely stopped gambling in October 2000 because  
12:21 37 I hit the wall totally. I could not complete my teaching year. I  
12:21 38 had to go on leave, which was serious because I was teaching  
12:21 39 Year 12. It was dreadful. I tried desperately to keep doing my  
12:22 40 work and I simply was in no condition to do it. I was homeless,  
12:22 41 effectively, by the end of 2000, that period. By that stage my  
12:22 42 children knew exactly what was going on because I had to tell  
12:22 43 them, and they contacted my father. And my father insisted that I  
12:22 44 come home, which I did. Had it not been for my father and my  
12:22 45 children, I don't believe I would have lasted through to this age.  
46

12:22 47 My father had a friend who was a retired psychiatrist, and the

12:22 1 fellow ironically treated me the same way as you would  
12:22 2 an alcohol addict. He didn't really know about gambling at that  
12:22 3 stage. And my father kept me on what I would call house arrest  
12:22 4 for six weeks. And in that time I was given quite heavy  
12:22 5 medication from the doctors, the psychiatrist spoke with the  
12:23 6 doctors, he was retired at that stage, but I was given quite heavy  
12:23 7 medication and for three weeks I really don't remember much.  
12:23 8 My father told me later that I was lying on the bed bouncing like  
12:23 9 a sausage. I do remember going through complete physical  
12:23 10 withdrawal, which people say doesn't happen with a behavioural  
12:23 11 addiction. I can assure you that I had no other reason to have  
12:23 12 a withdrawal, but I very definitely had every single thing apart  
12:23 13 from insomnia. I slept a lot. I had pains in the stomach, I had  
12:23 14 headaches, I had tearful moments, it was just awful.

15

12:23 16 I probably dried out after three weeks. This is late 2000. By  
12:23 17 Christmas 2000 I was feeling a lot better, and I was definitely not  
12:24 18 gambling at all by then. I started to become more socially  
12:24 19 engaged again. I can remember being invited to a party and  
12:24 20 suddenly I thought I wanted to go. Every other time I said "No,  
12:24 21 I'm busy" and I had made excuses. I had done that for years. I  
12:24 22 stopped doing things like going out to dinner. I couldn't  
12:24 23 concentrate on ordinary discourse by then. Don't forget I was  
12:24 24 a bit of a mess. I had time to recover in the six weeks, and I  
12:24 25 started to really address my addiction then. And my father helped  
12:24 26 me a lot, and I became more involved socially, and over the next  
12:24 27 few years that's when I went to gamblers help. I believe the best  
12:24 28 support I had was from my family.

29

12:25 30 Q. Have you gambled since that incident?

31

12:25 32 A. Yes, I have, but definitely --- I had a problem with what I  
12:25 33 call "busting". Some people will give up gambling and never go  
12:25 34 again. Unfortunately for me I probably had such a feeling of  
12:25 35 remorse at how much money I had lost, I kept going but not  
12:25 36 nearly as much. After that time, by 2005 I was still trying to stop  
12:25 37 gambling. I ended up applying for a teaching position in WA  
12:25 38 because I knew by then there were no poker machines in WA,  
12:25 39 and that was the turning point for me in 2006.

40

12:25 41 So I had a long, protracted time of trying to give up, I would say  
12:25 42 five years. During that time I became active in the gambling  
12:25 43 reform sector. My periods of non-gambling would have been  
12:26 44 very significant. When in the 1990s here, particularly the later  
12:26 45 '90s, I couldn't go a day without going near a poker machine. By  
12:26 46 the time the 2000s came I was able to last like first a week and  
12:26 47 then a month but then when I did go, I would still spend. So the

12:26 1 gambling was still there, I just wasn't going. I've since been --- it's  
12:26 2 been described to me as a period of being a dry drunk. You  
12:26 3 haven't fixed yourself, actually, but you are not actively gambling.  
12:26 4 So then that tapered off. By 2015 I hadn't been going much at all,  
12:26 5 and then I did have a bust in 2015. But I'm talking about years  
12:26 6 later, or months later, not days later.

12:26 7

12:26 8 Q. I understand.

9

12:26 10 Mr Commissioner, unless you have any further questions, I have  
12:26 11 no further questions.

12

13

12:27 14 **QUESTIONS BY THE COMMISSIONER**

12:27 15

16

12:27 17 COMMISSIONER: I do have a few.

12:27 18

12:27 19 I take it you can hear me okay Ms Mitchell?

20

12:27 21 A. Yes, I can, Commissioner.

12:27 22

12:27 23 COMMISSIONER: I'm interested to know whether in the work  
12:27 24 that you've done about gambling reform, putting to one side  
12:27 25 advocating for specific reforms that should be introduced, have  
12:27 26 you also been involved were other people who have had  
12:27 27 gambling problems or had gambling problems?

12:27 28

12:27 29 A. Yes, I have. When I realised how serious --- when I really  
12:27 30 realised what I wanted to do, and that is to try and raise  
12:27 31 awareness in the community, in 2003 and 2002 particularly, I  
12:27 32 joined up with two other girls, one from Sydney and one from  
12:28 33 Adelaide. Don't forget in those days it was very hard to even find  
12:28 34 other people who had the same problem. Nobody wanted to  
12:28 35 admit it. Anyway, we found each other and we formed Duty of  
12:28 36 Care and incorporated an association, and that was specifically to  
12:28 37 run public meetings to go out and try and get people to talk with  
12:28 38 us by saying we had a gambling addiction we were hoping they  
12:28 39 would come and talk to us. And that was to some extent  
12:28 40 effective. It wasn't as effective as we would have hoped. We ran  
12:28 41 public meetings and people used to go, but mostly from the care  
12:28 42 sector. There were some affected families who came along. But  
12:28 43 in that time, because I was working and advertising from  
12:28 44 Frankston, I was getting people in my local area who were  
12:28 45 contacting me. I remember a few of those people contacting me  
12:28 46 and they were --- one woman had a reverse mortgage, she had  
12:29 47 spent all the money --- her husband had died and ironically I had

12:29 1 known of him from earlier years, a vegetable grower. He died,  
12:29 2 she'd lost the money, terrified of telling the kids. Another man  
12:29 3 had lost his superannuation. Another woman who ran the history  
12:29 4 section of Hastings had spent the takings and was too scared to  
12:29 5 tell her employers that she had a gambling problem.  
6  
12:29 7 In meetings by that stage I also had joined --- there was nothing in  
12:29 8 Australia, but I had joined --- by that stage email was really  
12:29 9 efficient and so was the internet, and the first forum I joined was  
12:29 10 a forum from Gambling Therapy UK. And I was able to, by that  
12:30 11 stage, realise I wasn't alone, that there were a lot of people who  
12:30 12 had the same problem. So that really --- that came about from say  
12:30 13 2001 onwards there was a growing awareness, but definitely by  
12:30 14 2004 or 2005 I had started to meet a lot of other people and I had  
12:30 15 been helping them in their own issues. I was helping three  
12:30 16 prostitutes, ironically, whom I had met through a community play  
12:30 17 experience, and they were gambling addicts but also prostitutes.  
12:30 18 And they made it very clear that they basically had gone into --  
12:30 19 their gambling addiction fuelled their prostitution.  
20  
12:30 21 So I saw people from a wide range, but not like a counsellor who  
12:30 22 might see ten people a day. But I did have quite a lot of contact  
12:31 23 with people. And then of course once Stop the Loss, and I started  
12:31 24 a Facebook group, Gambling Action Group, and I joined another  
12:31 25 group on email originally. I came across researchers but I also  
12:31 26 came across people with the same addiction. And we helped each  
12:31 27 other.  
12:31 28  
12:31 29 COMMISSIONER: Thank you for providing that information.  
12:31 30 No more questions.  
12:31 31  
12:31 32 Thank you very much, Ms Mitchell. As I said --- you were going  
12:31 33 to say something, sorry?  
12:31 34  
12:31 35 A. I actually was. I would like to be able to make one thing  
12:31 36 clear.  
37  
12:31 38 My concerns with Crown Casino are mostly because people tend  
12:31 39 to spend so much more money there --- it could be considered  
12:31 40 double takings because of the number of machines they have.  
12:32 41 People spend a lot more money there, so I think we have to be  
12:32 42 more careful with Crown Casino. When people go gambling at  
12:32 43 Crown Casino, they need more protection, not just as gambling  
12:32 44 addicts, my concerns about gambling regulation, for example, and  
12:32 45 the public interest, comes from looking at gamblers as a group of  
12:32 46 consumers, and I believe the now defunct Fair Trading Act 1991,  
12:32 47 which had section 161(a) in it, that was actually watered down in

12:32 1 the Australian Consumer Laws, despite I was writing, pleading  
 12:32 2 that they continue with best practice, which was our Australian  
 12:32 3 law, which meant that every gambler should get a receipt. Then  
 12:32 4 that was changed.

5  
 12:32 6 Now, the consumer issues I speak of are nothing to do with just  
 12:33 7 gambling addiction. I'm talking about consumer safety for any  
 12:33 8 normal consumer of any normal product should have any normal  
 12:33 9 consumer safety set in place. So I'm looking at this situation with  
 12:33 10 Crown from a consumer perspective as well as from a gambling  
 12:33 11 addiction perspective. I just wanted to make that clear, that when  
 12:33 12 I'm speaking about the issues that I care about that need to be  
 12:33 13 reformed, I really want that to be considered that all consumers,  
 12:33 14 especially poker machines --- ironically now online gambler  
 12:33 15 consumers are better protected because they must mandatorily  
 12:33 16 register. We haven't got that for poker machine gamblers, and  
 12:33 17 therefore they have no access to private self-help tools, no  
 12:33 18 self-exclusion.

19  
 12:33 20 I find that the idea, I've got to say, of a mandatory registration  
 12:34 21 system, I would say, at Crown particularly, should be essential.  
 12:34 22 With \$450 million a year with 2,500 machines, even compared to  
 12:34 23 my own area with 522 machines, we have 45 million loss which  
 12:34 24 effectively is half the loss compared to what they've got at  
 12:34 25 Crown. So, clearly, people are spending much more there. It is  
 12:34 26 likely to be much more serious from the Government and the  
 12:34 27 community point of view. Okay, that's what I wanted to say.  
 12:34 28 Thank you.

12:34 29  
 12:34 30 COMMISSIONER: Thank you, Ms Mitchell. Thank you very  
 12:34 31 much. All right.

32  
 33

34 **THE WITNESS WITHDREW**

12:34 35  
 36

12:34 37 We'll adjourn for the time being. I'll adjourn until 2 o'clock.  
 12:34 38 Thank you.

12:34 39  
 40

12:34 41 **ADJOURNED** **[12:34P.M.]**

42  
 13:44 43

14:01 44 **RESUMED** **[2:01P.M.]**

14:01 45  
 46

14:01 47 COMMISSIONER: Thank you. Do you want to call your next



14:01 1 witness?  
14:01 2  
14:01 3 MR KOZMINSKY: Yes, I call Stuart McDonald.  
14:02 4  
14:02 5 COMMISSIONER: Can you hear us, Mr McDonald?  
14:02 6  
14:02 7 A. Yes, I can hear you. Can you hear me?  
14:02 8  
14:02 9 COMMISSIONER: Yes, I can. Thank you.  
10  
14:02 11 A. Great.  
14:02 12  
14:02 13 COMMISSIONER: I will ask counsel to introduce you.  
14:02 14  
14:02 15 MR KOZMINSKY: Mr Commissioner, I call Stuart McDonald.  
14:02 16  
17  
14:02 18 **MR IAN STUART McDONALD, AFFIRMED**  
14:03 19  
20  
21 **EXAMINATION-IN-CHIEF BY MR KOZMINSKY**  
22  
23  
14:03 24 MR KOZMINSKY: Thank you, Mr McDonald. Could you  
14:03 25 please tell the Commissioner your full name?  
14:03 26  
14:03 27 A. My full name is Ian Stuart McDonald. I'm known by Stuart  
14:03 28 as my middle name.  
29  
14:03 30 Q. Will you please tell the Commissioner your tertiary  
14:03 31 qualifications.  
14:03 32  
14:03 33 A. I have a Bachelor of Arts (Honours) in classics, Latin and  
14:03 34 ancient history, and a postgraduate diploma in education through  
35 --  
36  
37 Q. Thank you.  
38  
14:03 39 A. --- University.  
40  
14:03 41 Q. Sorry, from which university?  
14:03 42  
14:03 43 A. La Trobe. La Trobe in Melbourne.  
44  
14:03 45 Q. Would you please tell the Commissioner what it is you have  
14:03 46 done over the years by way of employment?  
14:03 47

14:03 1 A. For the last few years I have been a casual relief primary  
14:03 2 school teacher and a sports teacher.  
14:03 3

14:03 4 Q. Thank you. Mr Operator, if we could bring up  
14:04 5 SUB.0004.0026.0001.  
6

14:04 7 Mr McDonald, in a moment you should be able to see on your  
14:04 8 screen a document.  
9

10 A. Mm-hmm.  
11

14:04 12 Q. That should be a submission I think that you have filed with  
14:04 13 the Commission; is that right?  
14:04 14

14:04 15 A. That's right.  
16

14:04 17 Q. And is what is set out there true and correct?  
18

14:04 19 A. Yes, absolutely.  
20

14:04 21 MR KOZMINSKY: Mr Commissioner, I tender that submission,  
14:04 22 thank you.  
14:04 23

14:04 24 COMMISSIONER: It will be a submission by --- I will call it  
14:04 25 a statement by Stuart McDonald dated 26 April 2021.  
14:04 26  
27

28 **EXHIBIT #RCPH0008a/b - STATEMENT OF MR IAN**  
29 **STUART McDONALD DATED 26 APRIL 2021**  
30  
31

14:04 32 MR KOZMINSKY: Thank you.  
14:04 33

14:05 34 Mr McDonald, if I could just pick up on the first  
14:05 35 paragraph. You are someone who played on the pokies, so  
14:05 36 electronic gaming machines --  
14:05 37

14:05 38 A. (Nods head).  
14:05 39

14:05 40 Q. --- did you gamble on any other games, table games or  
14:05 41 otherwise?  
14:05 42

14:05 43 A. No, always the pokies.  
44

14:05 45 Q. Thank you, and the second paragraph of your submission  
14:05 46 says that you started gambling about 15 years ago at Crown,  
14:05 47 which is about 2006.

1  
14:05 2 A. Yep.  
3  
14:05 4 Q. When did that stop?  
14:05 5  
14:05 6 A. Well, I'm still gambling at Crown. I remember the last  
14:05 7 time, about five years. Maybe sooner than that. Let's say five  
14:05 8 years.  
9  
14:05 10 Q. Okay. I know that that is a long period of time.  
11  
12 A. Mm-hmm.  
13  
14:05 14 Q. But over that time, would you say that you gambled  
14:05 15 regularly, that is to say at least weekly or fortnightly over the  
14:05 16 journey?  
14:05 17  
14:05 18 A. Gambling itself at any venue, weekly, or twice weekly.  
19  
20 Q. Okay.  
21  
14:06 22 A. Gambling at Crown, I would say sporadically, every month.  
23  
14:06 24 Q. Okay. I would just like to start with the last paragraph of  
14:06 25 your submission, which talks about, really, something you did to  
14:06 26 test Crown's self-exclusion policy.  
27  
14:06 28 A. That's right.  
29  
14:06 30 Q. I wonder if you could explain to the Commissioner  
14:06 31 precisely what it is you did.  
32  
14:06 33 A. So, I had been gambling for a few years between about  
14:06 34 2010 and 2015. Having banned myself from all the venues in my  
14:06 35 local area, which is Arabin in Melbourne. I found myself at the  
14:06 36 Australian Hotels Association using their self-exclusion scheme,  
14:06 37 but I found that even though I was banned, self-excluded, those  
14:06 38 venues still allowed me in. So I was gambling heavily when  
14:07 39 I was banned and none of the staff ever challenged me.  
40  
14:07 41 So, rather annoyed at this, I wanted to highlight the fact that  
14:07 42 self-exclusion doesn't work. So, with a journalist from The Age I  
14:07 43 banned myself not only from all the poker machine venues in my  
14:07 44 area through the Australian Hotels Association, I also got  
14:07 45 a separate ban from Crown through their own self-exclusion  
14:07 46 scheme which just works for Crown, for the casino. So I went to  
14:07 47 the venue and asked where the self-exclusion office was. I was

14:07 1 sent down to the basement and I met with the staff there, I signed  
14:07 2 a whole lot of documents saying that I want to self-exclude from  
14:07 3 Crown, I don't want to gamble, if I'm caught entering the venue,  
14:07 4 I will be sent out. And I had my photograph taken and the whole  
14:08 5 process took about half an hour. After that I was told that I was  
14:08 6 immediately excluded from Crown.

7  
14:08 8 And I asked about their facial recognition technology, and they  
14:08 9 told me that yeah, they have --- unlike a normal poker machine  
14:08 10 venue like a local hotel, Crown has facial recognition technology  
14:08 11 which allows them to ban patrons whenever they walk in because  
14:08 12 the computer will recognise their face. Having done all that, I  
14:08 13 waited for about a week and then I went back to Crown and I  
14:08 14 went in and asked for a drink at the bar. I got some money  
14:08 15 changed, then I sat down at the machines and I gambled for about  
14:08 16 20 or 30 minutes. Maybe a bit longer. During that time I wasn't  
14:08 17 challenged so I walked out. I met up with the journalist again and  
14:08 18 --- a week later and we went through the whole process again. I  
14:08 19 did some undercover filming which you can see in The Age  
14:09 20 website of myself entering the venue, changing money, gambling,  
14:09 21 making myself known to staff, and actually looking at the security  
14:09 22 cameras from time to time. I didn't have my face covered. I was  
14:09 23 quite open in my transactions and again I wasn't challenged.

14:09 24  
14:09 25 Q. And --- sorry, I interrupted you.

26  
14:09 27 A. That's all I was going to say.

28  
14:09 29 Q. Just a few questions about that. When you walked in on the  
14:09 30 first and second occasions, were you wearing a hat or a beanie or

31 --  
32

14:09 33 A. No.

34  
35 Q. No?

36  
14:09 37 A. Nothing. You are not allowed to wear a hat or a beanie at  
14:09 38 Crown.

39  
14:09 40 Q. Pardon me?

41  
14:09 42 A. I don't think you are allowed to. No, I wasn't wearing a hat  
14:09 43 or a beanie.

44  
14:09 45 Q. The last page --- the last part of your submission refers to  
14:09 46 an article. I just want to bring that up.

47

14:09 1 Mr Operator, it is WIT.0003.0001.0010.  
2

14:10 3 Can you see that on the screen there, Mr McDonald?  
14:10 4

14:10 5 A. Yes, I can see that.  
6

14:10 7 Q. This article was published on 1 November 2019 by two  
14:10 8 people including Royce Millar. Was it Mr Millar who you were  
14:10 9 dealing with at The Age?  
14:10 10

14:10 11 A. That's right.  
14:10 12

14:10 13 Q. Okay. And the second paragraph of the article says that in  
14:10 14 September and October 2019, that is when you went through the  
14:10 15 venue after banning yourself. Do those dates ring true with  
14:10 16 yourself? I know it was a while ago, but is that about the right  
14:10 17 dates?  
18

14:10 19 A. That's right. That's when it happened.  
20

14:10 21 Q. Okay, and I'm not sure if you can see this on the page but if  
14:10 22 you scroll down, Mr Operator, just over the page, if you keep  
14:11 23 scrolling down, there should be a paragraph saying:  
24

14:11 25 *The Age has confirmed that earlier this year Crown*  
14:11 26 *installed facial recognition technology at all entrances to*  
14:11 27 *its Southbank casino.*  
28

14:11 29 Is that consistent to what you were told by the Crown staff  
14:11 30 when you sought to self-exclude, is that the origin of that ---  
31

14:11 32 A. I asked them specifically about facial recognition  
14:11 33 technology.  
34

14:11 35 Q. And they said it had been installed by that stage?  
36

14:11 37 A. Yes.  
38

14:11 39 MR KOZMINSKY: Mr Commissioner, can I tender that  
14:11 40 newspaper article?  
14:11 41

14:11 42 COMMISSIONER: Can you remind me of the date of the  
14:11 43 publication.  
14:11 44

14:11 45 MR KOZMINSKY: 1 November 2019.  
14:11 46

14:11 47 COMMISSIONER: I will refer to it as an extract from The Age

14:11 1 published on that day.  
14:12 2  
14:12 3 MR KOZMINSKY: Thank you.  
14:12 4  
14:12 5  
14:11 6 **EXHIBIT #RCPH0009a/b - EXTRACT FROM THE AGE**  
14:12 7 **DATED 1 NOVEMBER 2019**  
14:12 8  
14:12 9  
14:12 10 MR KOZMINSKY: Just one final thing, Mr McDonald, you  
14:12 11 gave evidence that you started gambling about 15 years ago and it  
14:12 12 ended about five years ago, so it's about 2006 to 2016. I think  
14:12 13 that is right if my maths is right.  
14:12 14  
14:12 15 A. (Nods head).  
14:12 16  
14:12 17 Q. And you gambled at Crown about --- sporadically once  
14:12 18 a month or so.  
14:12 19  
14:12 20 A. Right.  
14:12 21  
14:12 22 Q. I'm just wondering if, over the course of that journey, at any  
14:12 23 stage, were you or did you see someone who was gambling get  
14:12 24 spoken to by a member of Crown staff because they had been  
14:12 25 gambling for too long or because --  
14:12 26  
14:12 27 A. No.  
14:12 28  
14:12 29 Q. --- for any other --- no?  
14:12 30  
14:12 31 A. No.  
14:12 32  
14:12 33 Q. Never?  
14:12 34  
14:12 35 A. I think I saw somebody spoken to because they hit a  
14:12 36 machine, they started whacking the machine, you know, beating it  
14:12 37 up, but I didn't see anybody ---  
14:12 38  
14:12 39 Q. Other than that.  
14:12 40  
14:12 41 A. --- challenged for gambling too long.  
14:12 42  
14:13 43 MR KOZMINSKY: Okay. Mr Commissioner, I have no further  
14:13 44 questions for Mr McDonald.  
14:13 45  
14:13 46 COMMISSIONER: I don't have any questions either for you, Mr  
14:13 47 McDonald. Thank you very much for giving your evidence.

1  
2 MR KOZMINSKY: Thank you, Mr McDonald.  
3  
14:13 4 A. Thank you for listening to me.  
14:13 5  
6  
7 **THE WITNESS WITHDREW**  
8  
9  
10 MR KOZMINSKY: Thank you.  
11  
14:13 12 COMMISSIONER: We'll adjourn until 4.15.  
14:13 13  
14  
14:13 15 **ADJOURNED** [2:13P.M.]  
16  
17  
16:21 18 **RESUMED** [4:21P.M.]  
16:21 19  
20  
21 [Transcript unavailable due to technical difficulties]  
22  
23  
24 Personal Information **CALLED**  
25  
26  
27 **EXAMINATION-IN-CHIEF BY MR KOZMINSKY**  
28  
29  
30 MR KOZMINSKY: And could you tell the Commissioner just a  
31 bit about your educational background? So your high school,  
32 university ---  
33  
34 Personal Information  
16:21 35  
36  
37  
38  
39  
40  
16:21 41  
16:21 42  
16:21 43 MR KOZMINSKY: Personal Information  
16:22 44  
16:22 45 Personal Information  
46  
16:22 47 Q. Thank you. Once you became a host, what sort of hours

16:22 1 were you working?  
16:22 2  
16:22 3 A. So to start off with, we would start from 10 am in the  
16:22 4 morning and go through till 2 am ---  
16:22 5  
16:22 6 COMMISSIONER: Do you want to tell me first what a host  
16:22 7 does?  
16:22 8  
16:22 9 A. Sure. So a host is someone who basically had a portfolio of  
16:22 10 customers. Some were --- there is different levels of customers,  
16:22 11 you have your signature black customers, your platinum, your  
16:22 12 gold, silver and then your entry level for everybody basically who  
16:22 13 wants to sign up with Crown, which is a bronze level. My job  
16:22 14 was to basically wine and dine and encourage customers to keep  
16:22 15 coming in to gamble, to keep them happy, offer events, offer  
16:22 16 meals, offer hotel rooms. Basically sort of be on call for them if  
16:22 17 they needed anything around the property.  
16:23 18  
16:23 19 MR KOZMINSKY: Going back to my question, when you were  
16:23 20 a host, what sort of hours were you working?  
16:23 21  
16:23 22 A. When I first started it was from 10 am till 2 am, and then  
16:23 23 three years after that, so it would have been, I reckon it  
16:23 24 commenced in probably 2013 was when we all were given  
16:23 25 a Crown phone to take home with us as well, and they made us on  
16:23 26 24-hour call. They just thought that due to basically --- so it  
16:23 27 started off with if you were on shift, you would look after the  
16:23 28 customers, whoever needed something. But then they thought, to  
16:23 29 get a more personal, how do you say it, like a personal relation  
16:23 30 with the customers, they would allocate you a group of  
16:23 31 customers, give you a Crown phone, and you take that phone  
16:23 32 home with you, and you were asked to answer the phone even if  
16:23 33 you weren't on shift to build that relation with the customer to get  
16:23 34 to know them better.  
16:23 35  
16:23 36 COMMISSIONER: So they had your phone number so they  
16:24 37 could call you?  
16:24 38  
16:24 39 A. They did.  
16:24 40  
16:24 41 COMMISSIONER: I want to go back to the shift. 10 am till 2  
16:24 42 am.  
16:24 43  
16:24 44 A. 10 am till 2 am, that's what it started off with --  
16:24 45  
16:24 46 COMMISSIONER: That's a very long shift.  
16:24 47



16:24 1 A. Oh, sorry, hang on. Are you talking about shift hours?  
16:24 2  
16:24 3 MR KOZMINSKY: The time started and the time you ---  
16:24 4 (overspeaking) ---  
16:24 5  
16:24 6 A. It varies. I was rostered for an eight-hour shift ---  
16:24 7  
16:24 8 COMMISSIONER: Not a 15 or 16-hour shift.  
16:24 9  
16:24 10 A. No, sorry, I take that back.  
16:24 11  
16:24 12 COMMISSIONER: Okay.  
16:24 13  
16:24 14 A. I was rostered for an eight-hour shift every day, however  
16:24 15 but I could start at 10 am and finish at 6 o'clock on Crown time,  
16:24 16 but then a customer would say "Hey, look let's do dinner at 6.30",  
16:24 17 and I --  
16:24 18  
16:24 19 COMMISSIONER: But your formal shifts were eight-hour  
16:24 20 shifts?  
16:24 21  
16:24 22 A. Correct, yes.  
16:24 23  
16:24 24 MR KOZMINSKY: So, in terms of the customers, so you were  
16:24 25 looking after customers --- how many --- firstly, what level of  
16:24 26 customers are you looking after? Because you talked about there  
16:24 27 being different levels of membership.  
16:24 28  
16:24 29 A. So I would have probably 45 to 50 black customers,  
16:24 30 signature black customers, which are the top tier customers. And  
16:25 31 then I would have had sort of, I think it was about 125 platinum  
16:25 32 which were second level, and then those were the top tier  
16:25 33 customers I would be looking after. The rest were sort of  
16:25 34 managed by a few other hosts on the main floor.  
16:25 35  
16:25 36 COMMISSIONER: How many --- I don't know whether you  
16:25 37 know the answer, but do you know how many different patrons  
16:25 38 held a black card, how many held a platinum card?  
16:25 39  
16:25 40 A. They like to keep it to --- so there's two sides of the  
16:25 41 premium gaming room: there's table games and there's gaming  
16:25 42 machines. They like to keep it sort of no more than 400 either  
16:25 43 side, so 800 in total.  
16:25 44  
16:25 45 COMMISSIONER: Of black or platinum, or both?  
16:25 46  
16:25 47 A. Of black. Platinum would be, I'm going to say north of sort

16:25 1 of 8,500 to 9,000.  
16:25 2  
16:25 3 COMMISSIONER: Okay.  
16:25 4  
16:25 5 MR KOZMINSKY: So how would you know if one of your, call  
16:25 6 it, 50 black card players was gambling or not gambling? How  
16:26 7 would you be informed?  
16:26 8  
16:26 9 A. So when the customer was to come in and hand over their  
16:26 10 membership card, the gaming supervisor would swipe their card  
16:26 11 and would then send me a text message to my phone. It would  
16:26 12 alert me, because if I was upstairs in the office I could then make  
16:26 13 my way downstairs to say hello and have a chat with them and  
16:26 14 also see how they are going. So we were always alerted of when  
16:26 15 the customer was on site.  
16:26 16  
16:26 17 Q. So, I just want to go back to the memberships for one  
16:26 18 moment. How do you move from gold to platinum to black?  
16:26 19 What's the criteria?  
16:26 20  
16:26 21 A. So it is based on turnover, it's based on your average bet  
16:26 22 and the amount of hours that you do as well. You need to  
16:26 23 accumulate --- it's what they call stat credits.  
16:26 24  
16:26 25 COMMISSIONER: Can you just explain what that is?  
16:26 26  
16:26 27 A. So stat credit is basically a credit that you will earn --- a stat  
16:26 28 credit is a credit that you earn based on the amount of time you  
16:27 29 spend on the table and on your average bet as well.  
16:27 30  
16:27 31 COMMISSIONER: So it is a combination of money and time?  
16:27 32  
16:27 33 A. It's a combination. So you could be playing a higher bet,  
16:27 34 but less time, but then vice versa, you could do less, you could do  
16:27 35 more time but a smaller wage, bet a smaller wage.  
16:27 36  
16:27 37 MR KOZMINSKY: And just to clarify, when you talk about  
16:27 38 "stat credit", is that called "statistic credit", is that called "status  
16:27 39 credit"?  
16:27 40  
16:27 41 A. It's called a status credit.  
16:27 42  
16:27 43 Q. So what sort of turnover are people who are black  
16:27 44 cardholders? What is their sort of turnover on an annual basis at  
16:27 45 a guesstimate?  
16:27 46  
16:27 47 A. On an estimate, I mean, you are looking at a minimum for

16:27 1 a black card for six months is roughly about 75 to 80 million.  
 16:27 2  
 16:27 3 COMMISSIONER: Is that to become a black card member, or  
 16:27 4 once you become a black card member that is roughly what you  
 16:27 5 do to maintain the card?  
 16:27 6  
 16:27 7 A. Both. You need to --  
 16:27 8  
 16:27 9 COMMISSIONER: Both?  
 16:27 10  
 16:27 11 A. Yes, you will need to maintain that every six months as  
 16:27 12 well.  
 16:28 13  
 16:28 14 MR KOZMINSKY: And for a platinum?  
 16:28 15  
 16:28 16 A. For a platinum, it is a fairly big jump down. It wouldn't be  
 16:28 17 anything more than sort of 10 to 12 million.  
 16:28 18  
 16:28 19 Q. So people who are platinum, but in particular people who  
 16:28 20 are black card holders are gambling a lot. Is that fair to say?  
 16:28 21  
 16:28 22 A. Yes.  
 16:28 23  
 16:28 24 Q. And for those that aren't gambling, because you said you  
 16:28 25 can gamble high value and lower time or lower value and higher  
 16:28 26 time, but those doing lower value and higher time no doubt  
 16:28 27 gambling for extended periods of time?  
 16:28 28  
 16:28 29 A. Yes, absolutely.  
 16:28 30  
 16:28 31 Q. What does that mean? Does that mean 10 hours, 15 hours,  
 16:28 32 20 hours in a row? What --  
 16:28 33  
 16:28 34 Personal Information  
 16:28 35  
 16:28 36  
 16:28 37  
 16:29 38  
 16:29 39  
 16:29 40 Personal Information  
 16:29 41  
 16:29 42  
 16:29 43  
 16:29 44 Personal Information  
 16:29 45  
 16:29 46  
 16:29 47

16:29 1 **Personal Information**  
 16:29 2  
 16:29 3  
 16:29 4  
 16:29 5  
 16:29 6 MR KOZMINSKY: But in terms of how long people are  
 16:29 7 gambling for, irrespective of the frequency of the bet, are people  
 16:29 8 staying there, gambling for extended periods of time ---  
 16:29 9  
 16:29 10 A. Many hours --- many hours.  
 16:29 11  
 16:29 12 Q. I'm trying to understand what that means. Is it more than  
 16:29 13 10, more than 15, more than 20?  
 16:29 14  
 16:29 15 A. There's people --- yeah, no, there's definitely people in there  
 16:29 16 for more than 24 hours, absolutely. 24 hours, 26 hours, 28 hours.  
 16:29 17  
 16:30 18 Q. Is that happening infrequently? It's hard to put it --- and  
 16:30 19 obviously there is a changeover time, but ---  
 16:30 20  
 16:30 21 A. Look, I reckon you would probably find 10 to 15 people per  
 16:30 22 week would do those sort of hours in the Mahogany Room.  
 16:30 23  
 16:30 24 Q. In the Mahogany Room?  
 16:30 25  
 16:30 26 A. The Mahogany Room.  
 16:30 27  
 16:30 28 Q. Okay. Let's say I'm not a black card holder and I'm not  
 16:30 29 a platinum holder but --- I'm turning over volumes that are similar  
 16:30 30 to someone on the gaming floor. Sorry, Mr Commissioner --  
 16:30 31  
 16:30 32 COMMISSIONER: I'm just going to shift the microphone so  
 16:30 33 I can hear.  
 16:30 34  
 16:30 35 MR KOZMINSKY: Let's assume that I'm on the main gaming  
 16:30 36 floor and I'm not a black card holder but I'm turning over  
 16:30 37 Mahogany level bets or time.  
 16:30 38  
 16:30 39 A. Yes.  
 16:30 40  
 16:30 41 Q. Can I get invited upstairs?  
 16:30 42  
 16:30 43 A. You can.  
 16:30 44  
 16:30 45 Q. How does that work?  
 16:30 46  
 16:30 47 A. Okay, so that --- we rely on the gaming supervisors who are

16:30 1 in charge of those tables. If you are betting at a Mahogany  
16:31 2 level --- what they'd do is they normally call the host on shift,  
16:31 3 there will probably be about four of us on shift at the time and  
16:31 4 would say, "Hey, look, I've got this customer downstairs, they are  
16:31 5 currently holding a silver card or a gold card, they don't have  
16:31 6 access in to Mahogany, however they are playing \$2,500 to  
16:31 7 maybe \$5,000 per hand. Would you like to come down and make  
16:31 8 yourself known to them and maybe invite them up to  
16:31 9 Mahogany"? Then that's when we would go down and introduce  
16:31 10 ourselves, hand over a business card and give a temp card, which  
16:31 11 is just a plastic card, which had their membership card on it,  
16:31 12 the date --- the start date that they were allowed to access  
16:31 13 Mahogany and the end date, which is normally for a week, just to  
16:31 14 see how they were travelling and it would be signed off by the  
16:31 15 host with our Crown ID number.

16

16:31 17 Q. When you say it had their card on it, do you mean their  
16:31 18 membership card number?

19

16:31 20 A. Membership card number. Yes.

21

16:31 22 Q. So if we just focus on black and platinum holders, what are  
16:32 23 the benefits they might receive in the Mahogany Room itself?

16:32 24

16:32 25 A. On their card or from a host?

16:32 26

16:32 27 Q. We'll come to the host next. Let's start with standard things  
16:32 28 on their card.

29

16:32 30 A. Okay, so a platinum member is entitled to complimentary  
16:32 31 valet, they are entitled to two F&B vouchers which they  
16:32 32 accumulate over time, which is \$17.50, so they can hold roughly  
16:32 33 up to about \$35 on their card per day. They are entitled to two  
16:32 34 complimentary free nights in the Crown Towers or Promenade or  
16:32 35 Metropol. Those are the basic benefits that you are eligible for  
16:32 36 for a platinum member.

37

16:32 38 Q. And then for black?

16:32 39

16:32 40 A. For black, valet --- complimentary valet, two vouchers at  
16:32 41 \$50 for F&B, so you can hold \$100 per day, and it's three  
16:32 42 complimentary nights in the hotel.

43

16:33 44 Q. Thank you. If we then go and focus more a bit narrowly on  
16:33 45 the black members, tell me about your relationship with them, the  
16:33 46 people that you were looking after. Let's start with how often you  
16:33 47 contact them.

16:33 1  
16:33 2 A. Contact them minimum three times a week.  
16:33 3  
16:33 4 COMMISSIONER: Each one?  
16:33 5  
16:33 6 A. Each one. Minimum three times a week. To either ---  
16:33 7 reason for that is they wanted to see these people three times  
16:33 8 a week, minimum. Unless they were away on holiday or  
16:33 9 overseas, we needed to have a reason why they weren't coming  
16:33 10 in.  
16:33 11  
16:33 12 COMMISSIONER: This was an instruction to you, i.e., it's part of  
16:33 13 the job?  
16:33 14  
16:33 15 A. Correct. Yes.  
16:33 16  
16:33 17 MR KOZMINSKY: And when you are contacting them that  
16:33 18 frequently, is the idea to form personal relationships with them?  
16:33 19 Is that --  
16:33 20  
16:33 21 A. It was. It was to form a personal relationship with them  
16:33 22 and we were obviously --- the majority of the time we were  
16:33 23 contacting them as well was to offer them tickets to an event,  
16:33 24 football tickets, maybe come in for dinner if we had a quiet night  
16:34 25 on, you know, concerts. It was any sort of event that we could  
16:34 26 get them on to, basically to get them onsite, or get them onsite,  
16:34 27 even if we were taking them to the football, they would come to  
16:34 28 Crown and park anyway, so we have them onsite on the way  
16:34 29 back.  
16:34 30  
16:34 31 Q. And the purpose of getting them on site, just so I can  
16:34 32 understand, even if it's not the gaming floor, is what? Why is  
16:34 33 having them onsite an advantage?  
16:34 34  
16:34 35 A. Because I guess a gambler is a gambler, a punter is  
16:34 36 a punter. When they are onsite, a lot of the time they 're not just  
16:34 37 going to come in and park their car, jump on the bus and go to the  
16:34 38 football, they're going to come back and play.  
16:34 39  
16:34 40 Q. Yes, I understand. In terms of your relationship with these  
16:34 41 black cardholders and personal contacts and things like that, you  
16:34 42 talked about dinners and other benefits. Are you at least  
16:35 43 sometimes having those dinners with them, or is it dinners for  
16:35 44 them to go and have with their friends?  
16:35 45  
16:35 46 Personal Information  
16:35 47

1  
16:35 2 Q. Where are those dinners taking place?  
16:35 3  
16:35 4 A. All onsite at Crown.  
5  
16:35 6 Q. At Crown.  
7  
8 A. At Crown.  
9  
16:35 10 Q. Restaurants like?  
16:35 11  
16:35 12 A. Rockpool, Koko, Silks, Bistro Guillaume, et cetera.  
13  
16:35 14 Q. Did you know, for example, the details of the family  
16:35 15 members of your black card holders?  
16  
16:35 17 A. Absolutely.  
18  
19 Q. Children and wives ---  
20  
16:35 21 A. Children, birthdays, all that sort of thing. Absolutely. We  
16:35 22 were made to be very well over that so we didn't miss anything  
16:35 23 like that.  
16:35 24  
16:35 25 COMMISSIONER: Made to be by who?  
26  
16:35 27 A. Our managers. To make sure we didn't miss any ---  
16:35 28  
16:35 29 COMMISSIONER: Part of the instruction?  
16:35 30  
16:35 31 A. Absolutely, it was part of the instruction.  
16:35 32  
16:35 33 Personal Information  
16:35 34  
35  
16:35 36  
16:35 37  
16:35 38  
16:35 39  
16:35 40  
16:35 41  
16:35 42  
16:36 43  
16:36 44  
16:36 45  
16:36 46  
16:36 47 Q. So I understand, let's say you have a black card holder who

16:36 1 is turning over 75 million in 6 or 12 months, I can't remember ---  
16:36 2 was it 6 or 12 months?

16:36 3  
16:36 4 A. Six months.  
16:36 5

16:36 6 Q. So turning over, say, \$75 million in six months. And you  
16:36 7 go out for dinner at a fancy restaurant like Rockpool. And let's  
16:36 8 say your black cardholder's just lost \$300,000 or whatever it  
16:36 9 might be. What sort of amounts are we spending on dinner?  
16:36 10 What sort of wines and food, or is it anything goes, or are there  
16:36 11 budgets? How does it work?

16:36 12 Personal Information

16:36 13  
16:36 14  
16:36 15  
16:37 16  
16:37 17  
16:37 18  
16:37 19  
16:37 20  
16:37 21

16:37 22 Q. And so let's talk about your KPIs and your bonus --

16:37 23  
16:37 24 COMMISSIONER: Can I ask a few questions before you go on  
16:37 25 to that.

16:37 26  
16:37 27 MR KOZMINSKY: Sure.

16:37 28  
16:37 29 COMMISSIONER: I'm interested to know how much you knew  
16:37 30 about --

16:37 31  
16:37 32 MR KOZMINSKY: We might come to that.

16:37 33  
16:37 34 COMMISSIONER: You will come to that? All right. I will  
16:37 35 wait.

16:37 36  
16:37 37 MR KOZMINSKY: In terms of KPIs and bonuses, how were  
16:37 38 they structured for you?

16:37 39  
16:37 40 A. It was basically --- it was based on turnover. So the more --  
16:37 41 obviously we had a turnover target. It was --- predominantly I  
16:37 42 believe for our signature black members but I think platinum did  
16:37 43 contribute to it as well. But it was basically for our signature  
16:38 44 black members.

16:38 45  
16:38 46 Q. So does that mean turnover of your 45, 50, 55 customers?  
16:38 47



16:38 1 A. Together.  
2  
16:38 3 Q. As a pool?  
4  
16:38 5 A. As a pool.  
6  
16:38 7 Q. And you had KPIs or bonuses based on what the turnover  
16:38 8 was from that pool?  
9  
16:38 10 A. Yes, it was.  
11  
16:38 12 Q. Okay, and so does that mean, given what we've heard to  
16:38 13 date, the primary goal for you was getting people in?  
16:38 14  
16:38 15 A. Absolutely. The more turnover each week, the better for  
16:38 16 me.  
17  
16:38 18 Q. Understand.  
16:38 19  
16:38 20 COMMISSIONER: What percentage of your income was  
16:38 21 dependent on meeting a KPI?  
16:38 22  
16:38 23 A. It was ... from memory I think it was about 12.5 to  
16:38 24 15 per cent of my annual salary.  
16:38 25  
16:38 26 MR KOZMINSKY: Okay. We will come to people who might  
16:38 27 have issues with gambling in a moment, but was any part of your  
16:38 28 KPIs or bonuses linked to how you might deal with people who  
16:39 29 were displaying problems with their gambling?  
16:39 30  
16:39 31 A. No.  
16:39 32  
16:39 33 Q. I want to touch on the question of information. So you said  
16:39 34 you got an SMS when someone sat down.  
35  
16:39 36 A. Yes.  
37  
16:39 38 Q. But --  
16:39 39  
16:39 40 COMMISSIONER: Just a little bit more about your earnings.  
41  
16:39 42 A. Sure.  
16:39 43  
16:39 44 COMMISSIONER: In your last year there, or thereabouts,  
16:39 45 roughly how much --- what was your actual flat salary and then  
16:39 46 bonuses on top?  
16:39 47

16:39 1 Personal Information  
 2  
 3 COMMISSIONER: Yes.  
 4  
 16:39 5 Personal Information  
 16:39 6  
 16:39 7  
 16:39 8 COMMISSIONER: And was the bonus system one that was  
 16:39 9 built-up? So if you reached --- if the people you hosted reached  
 16:39 10 a certain level of turnover you got X dollars, if they reached  
 16:39 11 another level of turnover it was Y dollars and so on?  
 16:40 12  
 16:40 13 A. No, it was just one level. One flat rate.  
 16:40 14  
 16:40 15 COMMISSIONER: What was the rate?  
 16:40 16  
 16:40 17 A. As in how much I had to hit?  
 16:40 18  
 16:40 19 COMMISSIONER: Yes, well, was it a percentage of your  
 16:40 20 salary?  
 21  
 16:40 22 A. Percentage of my salary. Sorry, it was roughly --- I think it  
 16:40 23 was about --- Personal It was probably about 12.5 to  
 16:40 24 13 per cent on my annual salary.  
 16:40 25  
 16:40 26 COMMISSIONER: So it wasn't dependent on --- so if the group's  
 16:40 27 turnover who were aggregated for you to get your bonus, it didn't  
 16:40 28 matter how much above the figure it got, you still got your set --  
 16:40 29 whatever it was, around 12 per cent --  
 16:40 30  
 16:40 31 A. That's right.  
 16:40 32  
 16:40 33 COMMISSIONER: And --- and you were only entitled to one  
 16:40 34 per year?  
 35  
 16:40 36 A. Yes.  
 16:40 37  
 16:40 38 MR KOZMINSKY: Thank you, Mr Commissioner.  
 16:40 39  
 16:40 40 In addition to --- you told us about telephones and you got an SMS  
 16:40 41 coming in when one of your patrons is gambling. Did you have  
 16:41 42 access to any other information about your customer?  
 43  
 16:41 44 A. Look, we had the computer system at work, the Crown --  
 16:41 45  
 16:41 46 Q. Yes. So on the computer --  
 16:41 47

16:41 1 A. --- and it had everything on it, from the day they signed up  
 16:41 2 to comments on them, to if they had raised their voice before, or  
 16:41 3 if they had been --- if they had a withdrawal of licence, if they had  
 16:41 4 self-excluded, any incident, what events they had been to in the  
 16:41 5 past, what events they liked to go to. Basically everything that  
 16:41 6 they had done throughout the years.

16:41 7

16:41 8 Q. And did you have access to their --- so if they were  
 16:41 9 gambling the night before ---

16:41 10

16:41 11 A. Yes, again I had access to their figures, their average bet,  
 16:41 12 what table they were on, everything.

16:41 13

16:41 14 Q. I might show you an example just to make sure that what  
 16:41 15 we understand to be the information you saw is what you saw.

16:41 16

16:41 17 A. Sure.

16:41 18

16:41 19

16:41 20

16:42 21

16:42 22

16:42 23 **Personal Information** This is  
 16:42 24 a player trip report. Is this the sort of information you could have  
 16:42 25 seen on your computer?

16:42 26

16:42 27 A. Yes.

16:42 28

16:42 29 Q. So if we go through, ignoring the first few entries, **Personal**  
 16:43 30 and **Personal** what you can see is, for example, on **Per** **ormation**  
 16:43 31 **Personal** is a buy-in amount, average bet, hours and actual  
 16:43 32 win. Can you tell us, is the average bet accurate?

16:43 33

16:43 34 A. No.

16:43 35

16:43 36 Q. So does that work out?

16:43 37

16:43 38 A. Basically it's done on an average. So you could have  
 16:43 39 a starting bet of maybe, let's call it \$10,000 and your next bet  
 16:43 40 might be 2,000, third, 16, 20, so on. What it basically does is  
 16:43 41 they just give you an average of what they believe you're playing,  
 16:43 42 but that's entirely up to the supervisor.

16:43 43

16:43 44 COMMISSIONER: That is an average over a 24-hour period?  
 16:43 45 For each day?

16:43 46

16:43 47 A. No, no, that's an average of the time that they are actually

16:43 1 playing for. So they might have four bets at \$4,000 to start off  
 16:43 2 with, and then a supervisor says, okay, you are on 4,000. Then  
 16:44 3 they might drop to \$1,000 for the next hour. And if the  
 16:44 4 supervisor hasn't looked over and noticed that they've actually  
 16:44 5 dropped their bet down, they will still continue to get that average  
 16:44 6 of \$4,000 the entire time. So it is basically up to the supervisor.  
 16:44 7 This was one of the biggest complaints I actually had at Crown  
 16:44 8 on a daily basis, was "My rating is not correct. I may have started  
 16:44 9 off slow but I started winning and I increased my bet, however  
 16:44 10 you still have me rated down for the two hours I played for the  
 16:44 11 first bet that I actually placed."

12

16:44 13 Q. And if you drop down you can see a few of the entries have  
 16:44 14 a zero dollar buy-in?

15

16:44 16 A. Yes.

17

16:44 18 Q. So does that mean the patron has come along with chips?

16:44 19

16:44 20 A. With chips in his pocket and he's just started playing  
 16:44 21 straight away.

22

16:44 23 Q. That means you are not sure in that circumstance what the  
 16:44 24 buy-in was?

16:44 25

16:44 26 A. No.

16:44 27

16:44 28 COMMISSIONER: Can I have a --- can you give me a date

16:44 29 where I can find that? Personal Information

16:45 30 Personal

16:45 31

16:45 32 MR KOZMINSKY: Yes.

33

16:45 34 A. Yes, that's right.

16:45 35

16:45 36 COMMISSIONER: So it's a Personal but an average bet of

16:45 37 Personal  
 Information

16:45 38

16:45 39 A. That's right. Personal For Personal  
 Information

16:45 40

16:45 41 MR KOZMINSKY: So in those circumstances this document  
 16:45 42 doesn't show you what the buy-in amount was and the bet is  
 16:45 43 an estimate?

16:45 44

16:45 45 A. That's right.

46

16:45 47 Q. Can I just show you --

16:45 1  
16:45 2 COMMISSIONER: Can I just ask, is it an estimate or is it really  
16:45 3 an indication that the person had come in with chips rather than  
16:45 4 cash to swap for chips? In other words, if I have a zero buy-in  
16:45 5 and I'm gambling, I've got to gamble with something, and if I  
16:45 6 haven't converted my cash or bank --  
16:45 7  
16:45 8 A. Correct.  
16:45 9  
16:45 10 COMMISSIONER: --- funds to chips, it must mean I have some  
16:45 11 chips in my pocket?  
16:45 12  
16:45 13 A. It means you must have the chips.  
16:45 14  
16:45 15 COMMISSIONER: Otherwise I couldn't gamble with anything.  
16:46 16  
16:46 17 A. You always ask for your card if you are buying with cash  
16:46 18 over the table.  
16:46 19  
16:46 20 COMMISSIONER: So every time I see a zero buy-in but  
16:46 21 an amount of betting --- whether the average is accurate or not is  
16:46 22 irrelevant to the question --- that would indicate I must have come  
16:46 23 in with chips?  
16:46 24  
16:46 25 A. That's right.  
16:46 26  
16:46 27 COMMISSIONER: Okay, there is a few entries, and if it says  
16:46 28 zero and zero, if I can look down the page to the third or fourth  
16:46 29 last item, **Personal** zero buy-in, zero average, zero hours, that  
16:46 30 means what it says; that day this person didn't come in?  
16:46 31  
16:46 32 A. It means that they may have come in and parked their car,  
16:46 33 and it means that the valet --- because obviously they get free valet  
16:46 34 car parking, and when they do that they get a non-gaming comp.  
16:46 35 The casino comps it. It means they were on site that day.  
16:46 36  
16:46 37 COMMISSIONER: I follow. So if there is an entry on the date  
16:46 38 column, the person must have at least had some connection  
16:47 39 physically with the casino complex?  
40  
16:47 41 A. That's right.  
16:47 42  
16:47 43 COMMISSIONER: I see. I got it.  
16:47 44  
16:47 45 **Personal Information**  
16:47 46  
47

16:47 1 **Personal Information**  
 2

16:47 3 Q. Mr Operator, could can you go to page **Perso**. This is  
 16:47 4 a player yearly transaction report for **Personal**. It seems to  
 16:47 5 record that he had lost, because it's a positive sum, and it is  
 16:47 6 a casino document, **Personal** odd over **Personal**. Am I  
 16:47 7 understanding your evidence correctly that that is not --  
 16:47 8

16:47 9 A. It's not correct.  
 10

16:47 11 Q. It's an estimate.  
 12

16:47 13 A. It is an estimate like everything, like every day that **Per**  
 16:47 14 comes in and plays, it is an estimate. **son**  
 16:47 15

16:48 16 COMMISSIONER: Can you tell me why it is not correct? Is that  
 16:48 17 because the buy-in figure doesn't tell you the number of chips the  
 16:48 18 person had come in with, so if **Pe** walked in with \$100,000 worth of  
 16:48 19 chips and lost it all, then at least you would be able to say that the  
 16:48 20 losses were \$463,000, if you knew that outside these sheets? Or  
 16:48 21 is that more or less complicated?  
 16:48 22

16:48 23 A. It's basically what can happen a majority of the time is there  
 16:48 24 could be three or four people playing on the same table, and if the  
 16:48 25 supervisor hasn't --- if they haven't continued to watch everyone --  
 16:48 26 because no one's bet --- no one's bet is recorded for every hand  
 16:48 27 that they play, or every spin that they do, they get an average. So  
 16:48 28 what happens is at the end of the time, say five people walk off  
 16:49 29 the table at the same time, the casino allocate, okay, since he was  
 16:49 30 playing bigger than him, they will put down maybe he lost a little  
 16:49 31 bit more than that person. It is done on an average. So if you  
 16:49 32 play smaller than somebody, they will put you down for a smaller  
 16:49 33 loss. They will try and --- they won't try and work out how much  
 16:49 34 you came in with. It's all an estimate. If that makes sense.  
 16:49 35

16:49 36 COMMISSIONER: I was going to ask another question about  
 16:49 37 this sheet and what information I can take from the sheet.  
 38

16:49 39 A. Sure.  
 16:49 40

16:49 41 COMMISSIONER: If I look at the average bet, that tells me that  
 16:49 42 I might have had one or 100 bets, but the average is, I don't know,  
 16:49 43 \$4,600, whatever it might be, but it doesn't tell me the total  
 16:49 44 number of bets.  
 45

16:49 46 A. No.  
 16:49 47

16:49 1 COMMISSIONER: So to work out what I'm really doing, including  
16:49 2 to work out, I guess, how much I'm really losing or winning,  
16:49 3 wouldn't I have to use total number of bets, i.e. money spent, less  
16:50 4 winnings, and then work out the difference between the two?  
16:50 5 Like it might be a basic way of working out whether I win or  
16:50 6 lose, but it seems to me to be not a bad way if I had the data.  
16:50 7  
16:50 8 A. Right. Okay. Sorry, I'm not following that.  
16:50 9  
16:50 10 COMMISSIONER: Fair enough.  
11  
12 A. Sorry.  
13  
16:50 14 COMMISSIONER: I'm trying to work out, if all I know is the  
16:50 15 average bet ---  
16:50 16  
16:50 17 A. Yes.  
16:50 18  
16:50 19 COMMISSIONER: --- and say for the first day --- sorry, for  
16:50 20 2019 for the first year where there is any real figures, you know  
16:50 21 that I've bought in --- just assume this is me --- I've bought in  
16:50 22 2.1 million ---  
23  
24 A. Yes.  
25  
16:50 26 COMMISSIONER: --- I have had an average bet of \$416,000 ---  
16:50 27  
16:50 28 A. That's right.  
16:50 29  
16:50 30 COMMISSIONER: --- but it doesn't tell me how much I've  
16:50 31 actually bet. It just says the average of my bet is 400 ---  
32  
16:50 33 A. That's right.  
16:50 34  
16:50 35 COMMISSIONER: --- but I could have bet 4 million with the  
16:50 36 average coming to be 4,000.  
16:51 37  
16:51 38 A. Sorry, where are you getting that \$4 million figure from?  
16:51 39  
16:51 40 COMMISSIONER: It's a hypothetical.  
41  
16:51 42 A. Okay.  
16:51 43  
16:51 44 COMMISSIONER: So in the 2019 year --  
16:51 45  
16:51 46 A. If it's not reported.  
16:51 47

16:51 1 COMMISSIONER: --- it tells me my average bet.  
2  
3 A. --- (overspeaking) ---  
4  
5 COMMISSIONER: It doesn't tell me how much I bet.  
6  
7 A. Correct. That's right.  
8  
16:51 9 COMMISSIONER: And don't I need that to work out how much  
16:51 10 I've at least won or lost?  
11  
16:51 12 A. Correct, yes, you do.  
16:51 13  
16:51 14 COMMISSIONER: Do I get that information from any of these  
16:51 15 sheets?  
16:51 16  
16:51 17 A. No, it's not on there.  
16:51 18  
16:51 19 COMMISSIONER: Have I got that half right?  
16:51 20  
16:51 21 MR KOZMINSKY: I think, Mr Commissioner, the witness's  
16:51 22 evidence is sufficient to work it out.  
16:51 23  
16:51 24 COMMISSIONER: Okay.  
16:51 25  
16:51 26 MR KOZMINSKY: Could I take you then to --- we'll put aside  
16:51 27 the sheet --- you've got call it 50 black and 150-plus platinum  
16:51 28 players who you are looking after. Can you give us an idea about  
16:51 29 the number, percentage or number, whatever it might be, who  
16:52 30 might have been, based on your interactions with them, gambling  
16:52 31 more than they could afford to lose?  
16:52 32  
16:52 33 A. Yeah. I think I would say that I had at least 30 per cent of  
16:52 34 my signature black, so out of my 50, 45, 50, they were really  
16:52 35 stable customers. I knew their background and their business so I  
16:52 36 knew they could afford to play the way they were. But I reckon  
16:52 37 the other 70 per cent, maybe, look, it's a 40:60 sort of ratio, these  
16:52 38 people had either come in and won money before and we would  
16:52 39 basically find, maybe word of mouth from other casinos who had  
16:52 40 come down, or another customer in the room would say, "Hey  
16:52 41 look, I saw that person in Sydney last week and they won 150K",  
16:52 42 and they've come in and continued to use money that is probably  
16:52 43 not --- that they haven't earned to play at Crown. And since they've  
16:53 44 got that level of money, they are playing at a high, highest level.  
16:53 45 So I would say, yes --- to answer your question, about 60 per cent  
16:53 46 of the people in my black portfolio never could really maintain  
16:53 47 that card.



16:53 1  
16:53 2 COMMISSIONER: Does that mean you would have to know  
16:53 3 what their annual income was, what kind of assets they had ---  
16:53 4  
16:53 5 A. No.  
16:53 6  
16:53 7 COMMISSIONER: --- if they owned a house or mortgaged or if  
16:53 8 they had a business ---  
16:53 9  
16:53 10 A. If they had a business ---  
16:53 11  
16:53 12 COMMISSIONER: --- (overspeaking) --- or whatever it might  
16:53 13 be?  
16:53 14  
16:53 15 A. I would know the businesses they go to. Some people  
16:53 16 didn't want to tell me that, some people didn't want to elaborate  
16:53 17 on what they did.  
16:53 18  
16:53 19 COMMISSIONER: Let's say I came in and you had no idea  
16:53 20 whether I was earning a million dollars a year or \$5,000 a year.  
16:53 21 How would you judge what I could afford or not on the gambling  
16:53 22 table? In other words, don't you need to know a lot about my  
16:54 23 finances or enough about my finances ---  
16:54 24  
16:54 25 A. (Nods head).  
16:54 26  
16:54 27 COMMISSIONER: --- to say what I can afford what I'm doing  
16:54 28 or I can't afford what I'm doing?  
16:54 29  
16:54 30 A. No, not at all.  
16:54 31  
16:54 32 COMMISSIONER: Tell me why.  
16:54 33  
16:54 34 A. That was just not part of my job.  
16:54 35  
16:54 36 COMMISSIONER: No, I get that it is not part of your job to find  
16:54 37 out that information. I'm trying to work out how, if you don't  
16:54 38 have that information, like you don't know how much money I  
16:54 39 earn, or you don't know how many properties I own, you don't  
16:54 40 know whether I have a mortgage or not, or a big or small  
16:54 41 mortgage, how can you make an assessment of whether I can  
16:54 42 afford what I'm doing at the casino?  
16:54 43  
16:54 44 A. It was basically just done on return of investment on what  
16:54 45 you were losing and what you were winning that day. So if you  
16:54 46 came in and I knew nothing about you and you lost 30 grand that  
16:54 47 day, I would say, "Okay, you know what, if you've had a bad day,

16:54 1 go down to Nobu, here is a \$1,000 food and beverage voucher",  
16:54 2 and I would sort of just work it out on the top of my head, and I'd  
16:55 3 monitor what you were doing.  
16:55 4  
16:55 5 MR KOZMINSKY: I think the Commissioner is asking you this:  
16:55 6 you said 60 per cent of the people who were gambling, you  
16:55 7 thought would not be able to afford it. I think he's trying to  
16:55 8 understand how you might come to that conclusion. So you were  
16:55 9 speaking to these people regularly, are you seeing them get angry,  
16:55 10 what is it that is suggesting to you that someone can or can't  
16:55 11 afford it?  
16:55 12  
16:55 13 A. Because they never actually maintain these cards. These  
16:55 14 people --- we would gift them these cards. Out of the 45 to 50  
16:55 15 signature black card I would have, 20 of them, let's say at least 20  
16:55 16 of them we would just continue to gift these people because they  
16:55 17 might come into money later on or they might be construction  
16:55 18 workers --- sorry, like property developers, and they might have  
16:55 19 money now but might not have money later. Sorry, bit of a hard  
16:55 20 question to answer.  
16:55 21  
16:55 22 COMMISSIONER: Did anybody ever tell you, "I'm in over my  
16:55 23 head, I can't afford it, I've lost \$100,000 and I haven't got it. I  
16:56 24 borrowed it from my buddies or the bank" or something like that?  
16:56 25  
16:56 26 A. Yes.  
16:56 27  
16:56 28 COMMISSIONER: Would they confide in you?  
16:56 29  
16:56 30 A. Would they tell me this? Yes, they would tell me that.  
16:56 31  
16:56 32 MR KOZMINSKY: Did you see players ever getting upset?  
16:56 33  
16:56 34 A. A lot of the time. Many times. I had the conversation with  
16:56 35 a customer saying "Hey look, you can't abuse a dealer, you can't  
16:56 36 do things like that", so I would have to ask them to leave or go  
16:56 37 and calm them down and have a chat, take them out of the  
16:56 38 gaming space and walk around to the bar area or into the  
16:56 39 restaurants, sit them down and have a drink with them and just  
16:56 40 make sure that they are feeling all right.  
16:56 41  
16:56 42 Q. Did you personally ever tap someone on the shoulder if  
16:56 43 they had been playing for, say, 15 hours or 20 hours if they were  
16:56 44 one of your players in the Mahogany Room and say, "Maybe you  
16:56 45 need a break, let's get a drink"?  
16:56 46  
16:56 47 A. Only if we were ever advised by the RGLO, the

- 16:57 1 Responsible Gaming Service.  
2
- 16:57 3 Q. So in the course of your many years as a host, how many  
16:57 4 times you think that might have happened?  
5
- 16:57 6 A. 30. 40 times. 30 or 40 times. Not often.  
7
- 16:57 8 Q. And did you see it happen --- let's say each week in the  
16:57 9 Mahogany Room, how often would it happen?  
16:57 10
- 16:57 11 A. It would happen no more than five to six times a week, if  
16:57 12 that. It would be the same people. These people just would  
16:57 13 continue to sit there and not move.  
14
- 16:57 15 Q. And if you --- someone had been getting angry or someone  
16:57 16 had had a big loss and they were one of your customers, and they  
16:57 17 said, "Going to have a break for a while", how is it you would  
16:57 18 respond to that sort of thing?  
16:57 19
- 16:57 20 A. I guess we would take it into consideration, however we  
16:57 21 would still not be a stranger to them. As in if they had taken  
16:58 22 a break, I wouldn't not contact them. I was always asked to  
16:58 23 contact them and make sure that they were okay and continue to  
16:58 24 offer them, hey, look, you may not want to gamble, but he might  
16:58 25 want to go to the football, so give him football tickets, or they  
16:58 26 might want to come in for a bit of dinner, sometime.  
27
- 16:58 28 Q. And if they were coming to dinner would it be at the  
16:58 29 casino?  
30
- 16:58 31 A. Yes.  
32
- 16:58 33 Q. And was the idea that if they came to the casino, then they  
16:58 34 would end up on the floor?  
35
- 16:58 36 A. Yes, absolutely.  
37
- 16:58 38 Q. And if someone said to you, "Oh, I'm going to self-exclude,  
16:58 39 not just have a break", what would you say in response, in the  
16:58 40 usual course of conduct? How would you normally respond to  
16:58 41 that?  
42
- 16:58 43 A. We would sort of ask if they --- I would ask if --- if it was  
16:58 44 one of my clients, I would ask if they are okay, sort of advise that  
16:59 45 if they do go down the road of self-exclusion just because they've  
16:59 46 had one bad day on the table, it is going to take more than  
16:59 47 12 months to get back in, and when you do get back in you have

16:59 1 to go through the Government. It is a big process. So we sort of  
 16:59 2 were asked to steer them away from that option and maybe say,  
 16:59 3 "Hey, look, instead of self-excluding, maybe just take time off  
 16:59 4 and go to the football next weekend and take time to cool down,  
 16:59 5 go home. Cool your heels and let's speak in a few days time."  
 16:59 6 That's the road we went down.

7

16:59 8 Q. When you say you were told, or I think that is the word you  
 16:59 9 used, who was it that was telling you?

16:59 10

16:59 11 A. Told or advised, I mean, yeah, sort of --- to certain  
 16:59 12 customers --- it was our management team.

13

16:59 14 Personal Information

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16:59 17 Personal Information

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16:59 19

16:59 20 Q. And can you think back now. You started at Crown, **Persona**

17:00 21 **Personal Information**

17:00 22 **Person** Did you have any training about the Responsible Service of  
 17:00 23 Gambling?

17:00 24

17:00 25 A. I think once, on a computer, which is when I first came into  
 17:00 26 the Mahogany Room, which was part of my casino licence. You  
 17:00 27 had to do the online courses to be able to hold your casino  
 17:00 28 licence, which was a B category out of your licence, I think it was  
 17:00 29 half an hour, A, B, C, sort of you click which one is right. You  
 17:00 30 read it first, then you went through a small test. Other than that  
 17:00 31 there was no follow-ups or anything like that.

17:00 32

17:00 33 COMMISSIONER: Did you get to develop quite close  
 17:00 34 relationships with some of the patrons who you were looking  
 17:00 35 after?

17:00 36

17:00 37 A. Absolutely.

17:00 38

17:00 39 COMMISSIONER: Did any of them ever discuss with you the  
 17:00 40 desirability for them to self-exclude? I.e. did they come and say,  
 17:00 41 "Look, I'm really thinking about doing it, what do you think, is it  
 17:01 42 okay, should I do it?" In other words, looking to you for advice?

43

17:01 44 A. Yes, they did.

17:01 45

17:01 46 COMMISSIONER: What kind of advice would you give them?

47

17:01 1 A. I would basically say if you do go down the road of  
17:01 2 self-excluding, it is minimum 12 months. Then you have to have  
17:01 3 an assessment by the Government. So basically I would advise  
17:01 4 them on the steps they would have to do, and I would sort of talk  
17:01 5 them out of it, I guess, in that way. I wouldn't say talk them out  
17:01 6 of it if they were in a really, really bad spot, but I would definitely  
17:01 7 advise or push the fact that it's not just, "Hey, it's 12 months off  
17:01 8 and you can come back in", because it wasn't actually like that, it  
17:01 9 was --- you have to go through the Government, you have to  
17:01 10 re-apply to come in. I would make out it was a pretty big process,  
17:01 11 a pretty big thing.

17:01 12  
17:01 13 COMMISSIONER: If a person was in relatively serious financial  
17:01 14 trouble, or seemed to be in relatively serious financial trouble,  
17:02 15 you didn't feel obliged to say, "Look, self-exclude, get out of here  
17:02 16 for a year"?

17:02 17  
17:02 18 A. It wasn't --- it wasn't the nature in the office to do that sort  
17:02 19 of thing. I mean, if --- yeah --- no, not really. No.

17:02 20  
17:02 21 MR KOZMINSKY: So, given that evidence, and what we've  
17:02 22 heard about people having losses and the response is going out  
17:02 23 for dinner and being their friends and your turnover --- bonuses  
17:02 24 being based on turnover and not really being any serious training  
17:02 25 about Responsible Service of Gambling, is it right to say that for  
17:02 26 you it was --- by you, I mean hosts in your position in that  
17:02 27 institution --- the goal was to get people to come in and gamble  
17:02 28 no matter what?

17:02 29  
17:02 30 A. Absolutely. Definitely.

17:02 31  
17:02 32 MR KOZMINSKY: Mr Commissioner, I'm going to turn to  
17:03 33 a new topic. Do you have any questions?

17:03 34  
17:03 35 COMMISSIONER: (Nods head).

17:03 36  
17:03 37 Personal Information

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17:03 41 Personal Information

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Personal Information


17:05 1 Q. Mr Operator, can we go, please, to document  
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 17:12 21 Q. So when we spoke earlier about there being a mentality at  
 17:12 22 this place of getting the customers in at any cost, it's not just you,  
 17:12 23 is it? It's all the hosts that have got that sort of mentality, is that  
 17:13 24 right?  
 25  
 17:13 26 A. Yes, that's right.  
 27  
 17:13 28 Q. And is that because it's coming from people like Personal  
 17:13 29 Personal Information  
 30  
 17:13 31 A. To get them --- to bring them in?  
 17:13 32  
 17:13 33 Q. You said like --  
 34  
 35 A. Yes, yes, that's right ---  
 36  
 17:13 37 Q. --- instruction about self-exclusion ---  
 17:13 38  
 17:13 39 A. Yeah, it was.  
 40  
 17:13 41 Personal Information  
 17:13 42  
 17:13 43  
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 17:13 45  
 17:13 46 COMMISSIONER: In a sense, what you are suggesting is it is  
 17:13 47 really part of your job to keep these people coming in and

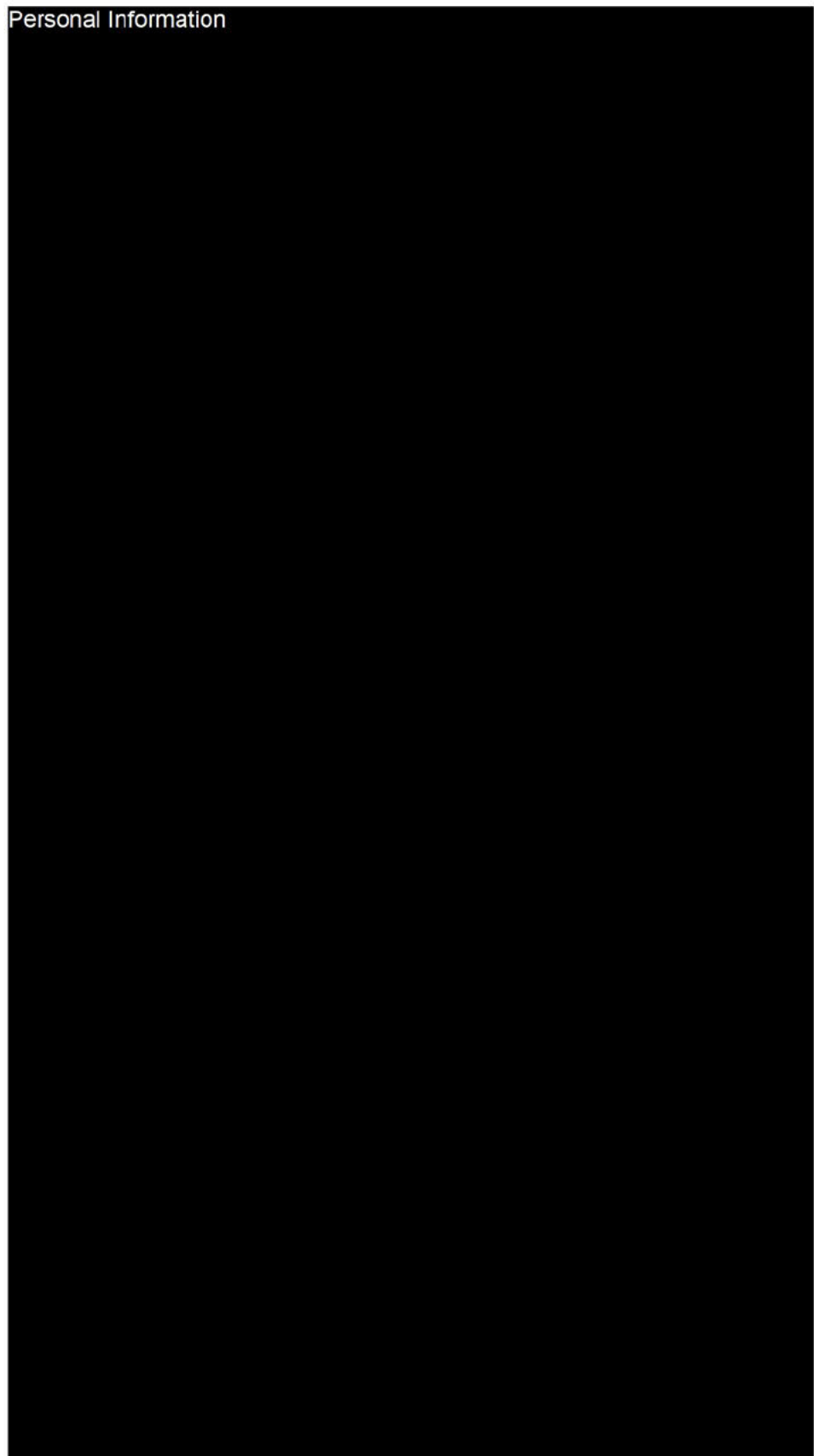
17:13 1 spending as much as you can get them to spend?  
17:13 2  
17:13 3 A. Absolutely.  
17:13 4  
17:13 5 COMMISSIONER: When they are in the gaming room, playing  
17:13 6 games at the tables, do you stay with them or is your function  
17:13 7 over once they are there? Once you have them?  
17:13 8  
17:13 9 A. Sometimes I would sit on the table, have a drink with them  
17:13 10 as well, while they played. Some would just come in for dinner,  
17:13 11 or go for dinner, and we'd go for dinner together, then I would  
17:14 12 walk them back into the Mahogany Room and let them sit down  
17:14 13 and play.  
17:14 14  
17:14 15 COMMISSIONER: You don't have any input into the, either  
17:14 16 games they are playing or how much they are wagering?  
17:14 17  
17:14 18 A. No. No, I don't.  
17:14 19  
17:14 20 MR KOZMINSKY: Are you aware of any circumstance ---  
17:14 21 sorry, Mr Commissioner, I'm moving on to a new topic. Pardon  
17:14 22 me.  
17:14 23 **Personal Information**  
17:14 24   
17:14 25  
17:14 26 Are you aware of any circumstances where people at the  
17:14 27 Mahogany Room, and I'm talking about locals, so Australians, are  
17:14 28 extended any form of credit?  
17:14 29  
17:14 30 A. Yes.  
17:14 31  
17:14 32 Q. Can you explain to the Commissioner those circumstances  
17:14 33 as best you know them?  
17:14 34  
17:14 35 A. So it was called a CCF, which is called a cash cheque  
17:14 36 facility. If you wanted a cash cheque facility, you would basically  
17:14 37 use the casino's money. So you would have to give your driver's  
17:15 38 licence, business background, details of what you did and  
17:15 39 a business card, and you would apply for a cash facility. That  
17:15 40 could be up to 25, 100K, could be 500K and they have  
17:15 41 million-dollar lines there as well. Basically after you draw down  
17:15 42 from that cash facility you would have, I think, five business  
17:15 43 working days to pay it back. So you could either come this  
17:15 44 and --- so say you had a 50K cash facility and drew down 10K  
17:15 45 one night and lost the 10,000, you could transfer the money back  
17:15 46 in the next day and clear that line off. Otherwise you were also  
17:15 47 asked, on application, to give a blank cheque --- which I'm not

17:15 1 100 per cent on this, but you were given a blank cheque to the  
17:16 2 cage and every time that say your time was to pay back that  
17:16 3 money that you had drawn down, they would go and bank that  
17:16 4 cheque. Now, I'm not too sure if they used the same cheque  
17:16 5 many times or if it was ---  
17:16 6  
17:16 7 COMMISSIONER: Not sure how that works.  
8  
17:16 9 A. No.  
17:16 10  
17:16 11 COMMISSIONER: Can I just get a bit more detail about the  
17:16 12 cash facility.  
17:16 13  
17:16 14 A. Sure.  
17:16 15  
17:16 16 COMMISSIONER: That is really a straight loan from the  
17:16 17 casino ---  
17:16 18  
17:16 19 A. It's a short-term loan. Yeah, it is a five-day loan.  
17:16 20  
17:16 21 COMMISSIONER: So the whole transaction should be over and  
17:16 22 done with in the five-day period, that is, I will borrow, or the  
17:16 23 customer borrows X dollars, \$1,000, and spends it and has to pay  
17:16 24 it back within five days?  
17:16 25  
17:16 26 A. So, say you have a 50K loan, if you drew down 10K on  
17:16 27 Monday, then you have five days from Monday ---  
17:16 28  
17:16 29 COMMISSIONER: To pay off that 10?  
30  
17:16 31 A. To pay off that 10.  
17:16 32  
17:16 33 COMMISSIONER: But the other 40, you can keep it there?  
17:16 34  
17:16 35 A. You can keep it there.  
17:16 36  
17:16 37 COMMISSIONER: And how long did it take ordinarily for one  
17:17 38 of these loans to be organised? Would you do it on the spot?  
39  
17:17 40 A. We could do it on the spot. So given --- again, given who  
17:17 41 they were, if they had been a customer again for many years and  
17:17 42 if they were a signature black customer and said, "Look, I'm out  
17:17 43 of cash tonight, I need a 20K on the spot, you know, CCF, can  
17:17 44 you do it for me", they would fill out the details, "That's fine",  
17:17 45 because we knew a bit about them so we could sort of justify that  
17:17 46 transaction.  
17:17 47

17:17 1 COMMISSIONER: And if it was one of your customers ---  
17:17 2  
17:17 3 A. Yes.  
17:17 4  
17:17 5 COMMISSIONER: --- were you involved in the process ---  
17:17 6  
17:17 7 A. Yes.  
17:17 8  
17:17 9 COMMISSIONER: --- by guiding the person what to do, where  
17:17 10 to go, how to do it?  
17:17 11  
17:17 12 A. Absolutely. Confidential  
17:17 13 Confidential  
17:17 14  
17:17 15 COMMISSIONER: So the loan transaction takes place at the  
17:17 16 cage ---  
17:17 17  
17:17 18 A. Takes place at the cage.  
17:17 19  
17:17 20 COMMISSIONER: --- the loan is okayed by the person in the  
17:17 21 cage or higher up?  
17:17 22  
17:17 23 A. No, it needs two signatures, it would need someone at  
17:18 24 a Peter Lawrence level and Confidential Confidential  
17:18 25 Confidential Confidential those two would have to sign off.  
17:18 26  
17:18 27 COMMISSIONER: So it would only work if both of them were  
17:18 28 there on sight or ---  
17:18 29  
17:18 30 A. Or they would be --- we would call on the phone.  
17:18 31  
17:18 32 MR KOZMINSKY: Of course, if you had a facility like that and  
17:18 33 you took \$10,000 of chips and you won, you just give the chips  
17:18 34 back, you're even and the cheque stays there?  
17:18 35  
17:18 36 A. That's right.  
17:18 37 Confidential  
17:18 38  
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Personal Information



17:21 1 Personal Information

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17:23 40 Q. And to be clear, the people **Personal Information**

17:23 41 **Personal** that you were wining and dining with, were patrons  
17:23 42 of Crown who you were looking after. Is that what we should  
17:23 43 take from your evidence?

17:23 44

17:23 45 A. Some of them might have been, but also another part of the  
17:23 46 side of the job was we also looked after some of the interstate  
17:23 47 customers as well. So we might not have been their first point of

17:23 1 contact, people coming from maybe Sydney, Brisbane, Perth, but  
17:23 2 we would meet them on the driveway, because obviously their  
17:23 3 sales managers that they would deal with were based in Sydney,  
17:23 4 so when they would fly down, we would go to the driveway, say  
17:24 5 hello, walk them into the Crown Towers reception and make sure  
17:24 6 that their check-in was fine and go from there.  
7

17:24 8 You get to know these people as well and you talk to them in the  
17:24 9 Mahogany Room and maybe organise their dinner for them,  
17:24 10 you're not going to say no if they walk up to you and go, "Hey  
17:24 11 look, can you organise me a booking at Nobu rather than me  
17:24 12 ringing my sales manager?" You know, if you are on site it is  
17:24 13 easier to do that anyway, and that is part of our job too, they said,  
17:24 14 help out when you can.  
15

17:24 16 Q. Just to be clear, you've never trafficked drugs or ---  
17:24 17

17:24 18 A. No. No.  
17:24 19

17:24 20 COMMISSIONER: Have you seen any drug deals done on the  
17:24 21 premises --  
17:24 22

17:24 23 A. No.  
17:24 24

17:24 25 COMMISSIONER: --- at the casino?  
17:24 26

17:24 27 A. No.  
17:24 28

17:24 29 COMMISSIONER: At no stage?  
30

17:24 31 A. Nothing at all.  
32

33 COMMISSIONER: Any talk about it?  
34

17:24 35 A. Have I seen anything?  
17:24 36

17:24 37 COMMISSIONER: No, you. Have you heard any talk about it?  
38

17:24 39 A. Oh, no, not really. No. I think there is people that you  
17:24 40 might that might be on something, but no, it wasn't big. Wasn't  
17:24 41 something that we really saw often at all.  
17:24 42

17:24 43 MR KOZMINSKY: Can I ask you one other thing, and that is  
17:25 44 just in relation to the people in your group, the 55 or 50 black.  
17:25 45 Were they all local punters?  
17:25 46

17:25 47 A. Yes.



17:25 1

17:25 2 Q. From Australia?

17:25 3

17:25 4 A. Yes.

17:25 5

17:25 6 Q. So were there separate hosts for people who were from  
17:25 7 overseas?

8

17:25 9 A. Yes.

10

17:25 11 Q. And what were the skill sets required if you were going to  
17:25 12 be an overseas host? For example --

17:25 13

17:25 14 A. You would need to speak Chinese.

15

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#### QUESTIONS BY THE COMMISSIONER

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17:25 25 COMMISSIONER: Well, I have a few questions about that.

17:25 26

17:25 27 First of all, I have made a non-publication order so that  
17:25 28 everything you've said here and the fact that you've been here is  
17:25 29 not to be published so nobody will find out about that. But I

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17:28 34 MR KOZMINSKY: I've got nothing further to ask.  
17:28 35  
17:28 36 COMMISSIONER: Thank you very much.  
17:28 37  
17:28 38 MR KOZMINSKY: Thank you.  
39  
17:28 40 A. Thank you.  
41  
42  
43 **THE WITNESS WITHDREW**  
17:28 44  
45  
17:28 46 COMMISSIONER: Adjourned until, we will say, 10.00, and see  
17:28 47 whether it is 10.00 or not afterwards.

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**HEARING ADJOURNED AT 5.28 PM UNTIL  
WEDNESDAY, 5 MAY 2021 AT 10.00 AM**

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