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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**

**11.35 AM, MONDAY, 03 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**

11:35 1  
11:35 2  
3  
11:35 4 COMMISSIONER: Good morning. Please sit down.  
11:36 5 Mr Kozminsky.  
11:36 6  
11:36 7 MR KOZMINSKY: Mr Commissioner, I call Mr Ahmed Hasna.  
11:36 8  
9  
11:36 10 **MR AHMED HASNA, AFFIRMED**  
11:36 11  
12  
11:36 13 COMMISSIONER: Thank you very much. You can take a seat.  
14  
15  
11:36 16 **EXAMINATION-IN-CHIEF BY MR KOZMINSKY**  
11:36 17  
18  
19 MR KOZMINSKY: Could you please tell the Commissioner  
11:36 20 your full name?  
21  
11:36 22 A. Full name is Ahmed Hasna.  
23  
11:36 24 Q. Thank you. Can you please tell the Commissioner a bit  
11:37 25 about your educational history?  
11:37 26  
11:37 27 A. I'm currently a business owner in the spare parts  
11:37 28 business. I did study. I have a degree in banking and  
11:37 29 finance and currently --  
11:37 30  
11:37 31 COMMISSIONER: From a Melbourne institution?  
11:37 32  
11:37 33 A. Yeah, from Victoria University.  
34  
35 COMMISSIONER: Yes.  
36  
11:37 37 A. And currently self-employed in the family business and  
11:37 38 have two kids. Married with two kids.  
11:37 39  
11:37 40 COMMISSIONER: Thank you.  
11:37 41  
11:37 42 MR KOZMINSKY: Thank you. Would you tell the  
11:37 43 Commissioner, please, about your gambling history at the  
11:37 44 casino? How long have you been gambling at the casino  
11:37 45 for?  
11:37 46  
11:37 47 A. Been gambling at the casino since the age of 17. I

1 used to --  
2  
3 COMMISSIONER: Can I be rude and ask how old you are now?  
4 A. Forty-four.  
5  
6 COMMISSIONER: Okay. So quite a while.  
7  
8 A. Quite a while. Long, long history of gambling, and  
9 problem gambling. Used to go into the casino as a  
10 17-year old, looked a bit more mature than my age so I  
11 was never questioned for ID, so it was quite easy to go  
12 in and just -- and get addicted to the casino lifestyle  
13 and the atmosphere.  
14  
15 COMMISSIONER: Did anybody ever check your ID or ask for  
16 an ID when you went in?  
17  
18 A. Sometimes you would, but then you would go back around  
19 and go from another exit, so it was quite easy to get  
20 into.  
21  
11:38 22 MR KOZMINSKY: How regularly, moving away from 17 years  
11:38 23 of age now, were you gambling at the casino?  
11:38 24  
25 A. Oh, frequent. I would say probably on -- 5 days a  
26 week I'd be there, and I'd be there for -- usually  
27 anywhere between to three to five, six hours a day. So I  
28 was quite a frequent player for a long period of time.  
29  
30 COMMISSIONER: Is this from when you first started at age  
31 17 --  
32  
33 A. No, when I first started I was just -- was sneaking, I  
34 didn't have the funds and the power to play at the level  
35 which I ended up playing at, but as I moved on to my  
36 adult life, probably I would say since probably the --  
37 oh, probably say at the age of 25, once I'd become an  
38 adult and graduated through university and was in charge  
39 of the family business and was having access to larger  
11:39 40 amount of sums is when I would become a more frequent  
11:39 41 visitor and a player.  
11:39 42  
11:39 43 COMMISSIONER: What did you find attractive about the  
11:39 44 place that got you to go there?  
11:39 45  
11:39 46 A. Look, early on it was just the thrill of winning, I  
11:39 47 guess, and the atmosphere, the lovely ladies, the food,

11:39 1 the restaurants. And just the way they promoted it as a,  
11:39 2 as pretty much an -- entertainment. But I don't think  
11:39 3 it's entertainment. Now I've finally discovered that it  
11:39 4 is not entertainment. Entertainment is usually when  
11:39 5 you're enjoying yourself, not losing and being depressed.  
11:39 6 So I don't find that as a form of entertainment.

11:39 7

11:39 8 COMMISSIONER: But at the beginning you found --

11:39 9

11:39 10 A. At the beginning I found it different, with all the  
11:39 11 lights and the glamorous, you know, the cars and the rest  
11:40 12 of it, and sort of the money side and -- and the thrill  
11:40 13 of winning and gambling in small proportions. That's --  
11:40 14 you can probably classify that as entertainment, but as  
11:40 15 you get older and get into a deep sort of addiction, it  
11:40 16 becomes no longer fun.

17

11:40 18 Q. And in terms of turnover and amounts you are spending  
11:40 19 and you go there and losing, over say the last five or  
11:40 20 six years, what sort of amounts are we talking about?

11:40 21

11:40 22 A. The last five years I probably lost about \$5 million  
11:40 23 there.

11:40 24

11:40 25 COMMISSIONER: Can I just ask you some questions about  
11:40 26 your business.

27

11:40 28 A. Sure. Spare parts.

11:40 29

11:40 30 COMMISSIONER: Yes, but a decent turnover? In other  
11:40 31 words, what I want to know is where the funds -- where  
11:40 32 you get the --

11:40 33

11:40 34 A. The funds to support the habit?

11:40 35

11:40 36 COMMISSIONER: Exactly.

37

11:40 38 A. It wasn't so much just the business, it was also a lot  
11:40 39 of borrowing from family and friends, and business sort  
11:41 40 of -- not so much partners, but business associates that  
11:41 41 I'm probably struggling to pay to this day.

11:41 42

11:41 43 COMMISSIONER: If I go back then, at what time in your  
11:41 44 life --

11:41 45

11:41 46 A. Did I get to that level?

11:41 47

11:41 1 COMMISSIONER: --- when you got to the level where you  
11:41 2 were incurring losses that were causing you ---  
11:41 3  
11:41 4 A. Harm?  
11:41 5  
11:41 6 COMMISSIONER: --- to, say, borrow money or something  
11:41 7 like that.  
11:41 8  
11:41 9 A. Well, I would say in the early 2000s. Yeah. It has  
11:41 10 been 21 years of really some serious problems and some  
11:41 11 serious gambling.  
11:41 12  
11:41 13 COMMISSIONER: Okay. If I go back -- forget about the  
11:41 14 last five years, but if I go back, say, 15 years ago,  
11:41 15 something like that, you know, 2000, 2005, were you  
11:41 16 spending your own money back then? I'm trying to work  
11:41 17 out --  
11:41 18  
11:41 19 A. My own money, I've been in the negative for quite  
11:41 20 a long time, so I've never really had a chance to have my  
11:42 21 own money. My own money has always gone to supporting  
11:42 22 the debts and pretty much -- more of a band-aid sort of  
11:42 23 -- putting a patch on things by just slowly filtering  
11:42 24 whatever I had to repay some of the debt. So it's been  
11:42 25 a long time where I've been in the negative, and to say  
11:42 26 to you today where I actually had my own funds in my own  
11:42 27 personal accounts, that's probably been a good 20 years  
11:42 28 where I haven't had that luxury of having that.  
11:42 29  
11:42 30 COMMISSIONER: What sort of machines were you gambling  
11:42 31 on?  
11:42 32  
11:42 33 A. I played roulette. Roulette. I don't play the  
11:42 34 machines. It was more just the roulette.  
11:42 35  
11:42 36 COMMISSIONER: Okay. And so all of the losses --  
11:42 37  
11:42 38 A. All the losses.  
11:42 39  
11:42 40 COMMISSIONER: --- were at the roulette table?  
11:42 41  
11:42 42 A. Yeah, unfortunately, yes.  
11:42 43  
11:42 44 MR KOZMINSKY: Just by way of background, could you  
11:42 45 explain to us at Crown what the different types of  
11:42 46 memberships one can have if they --  
11:43 47

11:43 1 A. Yeah, I'm not sure what the lowest grade is, but as  
11:43 2 a black card member, which I was, that's the premium, I  
11:43 3 don't think there is anything higher than a black card  
11:43 4 holder, I was elevated to a black card holder pretty  
11:43 5 quickly because of the level of play, and was probably a  
6 black card holder from -- at the very, very beginning, I  
7 guess. I mean, there is a system they have in place  
11:43 8 where they work on turnover and you accumulate points to  
11:43 9 become a black card holder, but I know most cases they  
11:43 10 elevate you quite quickly in terms of your level of play.  
11:43 11 So it's like holding a driver's licence, you start off on  
11:43 12 your Ls for two years and you turn into a P-plater. In  
11:43 13 my place, I went from L to a fully licenced player pretty  
11:43 14 quickly.  
11:43 15  
11:43 16 COMMISSIONER: And that's because of the turnover ---  
11:43 17  
11:43 18 A. The turnover and the level of play, that determines  
11:43 19 what card you hold.  
11:43 20  
11:43 21 MR KOZMINSKY: Do you have any feel about what your  
11:43 22 turnover was in more recent years?  
11:43 23  
11:43 24 A. Turnover, I'm really not quite sure. I know what I  
11:44 25 lost in the last five years was close to \$5 million.  
26  
11:44 27 Q. Does that mean tens of millions of turnover?  
11:44 28  
11:44 29 A. Possibly, yes.  
30  
11:44 31 Q. And can you explain to us a little bit about the  
11:44 32 benefits of being a black card holder?  
11:44 33  
11:44 34 A. Benefits of a black card holder usually means free  
11:44 35 valet parking, access to a lot of their events in terms  
11:44 36 of football, cricket events, whatever, sort of ---  
11:44 37  
11:44 38 COMMISSIONER: They give you tickets to go --  
11:44 39  
11:44 40 A. They give you tickets to corporate boxes, they take  
11:44 41 you there on their lovely buses and you get free food and  
11:44 42 can generally book free hotels as well, just by  
11:44 43 contacting your host. Usually -- being a black card  
11:44 44 holder, you are assigned a host that sort of handles your  
11:44 45 affairs.  
11:44 46  
11:44 47 COMMISSIONER: Tell me a bit more about what the host

11:44 1 does.  
11:44 2  
11:44 3 A. The host basically handles all your affairs, all your  
11:44 4 requests, all your bookings. All your messages through  
11:45 5 management will come via your host.  
11:45 6  
11:45 7 COMMISSIONER: Like what?  
11:45 8  
11:45 9 A. Like, for example, if you are required to book  
11:45 10 a restaurant for ten people, he would have to confirm  
11:45 11 with his management if he's allowed to book for that  
11:45 12 particular person. So you never really have direct  
11:45 13 access to management, the host is your point of contact.  
11:45 14 And your point of communication, I guess, with any  
11:45 15 requests you might have, so you could book a restaurant,  
11:45 16 you could book a hotel, you might request grand final  
11:45 17 football tickets, you might request a cricket match. You  
11:45 18 might have problems, say, with maybe not being able to  
11:45 19 park in certain areas when valet parking is full, so your  
11:45 20 host can pretty much waive a lot of -- and give you a lot  
11:45 21 of exemptions to a lot of things. Basically, having  
11:45 22 a host and a host that is powerful can waive a lot of  
11:45 23 rules for you. Basically there are no rules when it  
11:45 24 comes to a host. He can decide and make decisions on  
11:45 25 a lot of areas.  
11:46 26  
11:46 27 COMMISSIONER: Just go back one step. When you say, for  
11:46 28 example, want to book a table at a restaurant for ten, do  
11:46 29 I assume first that the restaurant is one of the  
11:46 30 restaurants in the casino complex --  
11:46 31  
11:46 32 A. Yeah.  
11:46 33  
11:46 34 COMMISSIONER: --- or can it be somewhere else?  
11:46 35  
11:46 36 A. Yeah, no, it is at the casino in the complex.  
11:46 37  
11:46 38 COMMISSIONER: You can't go to the Flower Drum or  
11:46 39 anything like that?  
11:46 40  
11:46 41 A. You probably could, but my requests were always  
11:46 42 in-house to the casino restaurants. You could book  
11:46 43 anywhere you wanted to. There is no limitations of what  
11:46 44 they can and can't do, being a host. And being a black  
11:46 45 card holder doesn't necessarily mean that the next guy  
11:46 46 that has a black card also has the same entitlements. So  
11:46 47 --

11:46 1  
11:46 2 COMMISSIONER: It might depend on how influential --  
11:46 3  
11:46 4 A. It is really your level of play. I know friends that  
11:46 5 were black card holders that would sometimes ring me to  
11:46 6 book restaurants because their host wouldn't book their  
11:46 7 restaurants because their level of play was quite  
11:46 8 minimal.  
11:46 9  
11:46 10 COMMISSIONER: And, just so I get the full picture,  
11:46 11 booking the restaurant doesn't mean just making sure  
11:47 12 there is a table --  
11:47 13  
11:47 14 A. No, it's fully paid for. Yeah, definitely. Numerous  
11:47 15 occasions I would book the top-end restaurants at Nobu or  
11:47 16 all the other seafood restaurants because we enjoy  
11:47 17 eating, and especially if you don't have to pay. So we  
11:47 18 generally book and invite everyone we could because it's  
11:47 19 all paid for, so that is the advantage of having a host,  
11:47 20 and also a host that sort of has no limitations when it  
11:47 21 comes to your requests. In my case I was probably in the  
11:47 22 top, probably, I'd say, five local players that they had,  
11:47 23 in terms of the level of play. So my requests were never  
11:47 24 denied.  
11:47 25  
11:47 26 COMMISSIONER: Local, meaning around Melbourne?  
11:47 27  
11:47 28 A. Local, meaning Australian, not -- we're talking about  
11:47 29 the Chinese or the guys that they'd fly in in terms of  
11:47 30 overseas players, but in terms of the local players, by  
11:47 31 far I would have been in the top five players by far.  
11:47 32 There is no disputing that. That's why a lot of my  
11:48 33 requests were never denied. It was always, yeah, how  
11:48 34 many do you need and when do you need them and when you  
11:48 35 finish eating, you walk out. There is no cheque.  
11:48 36  
11:48 37 COMMISSIONER: When you are at home or at work during the  
11:48 38 day, are there occasions when the host gets in touch to  
11:48 39 see how you are doing, when you are coming in next, what  
11:48 40 they can do for you when do you show up?  
11:48 41  
11:48 42 A. Yes. Management always comes via him. Tonight we are  
11:48 43 having, for example, a draw, a \$10,000 draw. That's just  
11:48 44 another form or another way to bring a crowd in on that  
11:48 45 particular night or, you know, I have tickets to Phil  
11:48 46 Collins, for example, on one occasion. I'm not a Phil  
11:48 47 Collins fan, but I still took them because they give them



11:48 1 out.  
11:48 2  
11:48 3 COMMISSIONER: I don't mind Phil Collins!  
11:48 4  
11:48 5 A. I actually should have went because the feedback I got  
11:48 6 back from my friends was actually he's quite good, he's  
11:48 7 quite good live. At the time, when you are involved in  
11:48 8 that scene and circle, when you are gambling to the level  
11:48 9 that I was gambling at, that sort of stuff doesn't tickle  
11:49 10 your fantasy. It doesn't sort of entertain you. It's  
11:49 11 not something that you could go there and relax and enjoy  
11:49 12 your night. Usually when you go out and have a good  
11:49 13 night, you want to be free, you want to feel good about  
11:49 14 yourself and not be depressed of your losses. You know,  
11:49 15 sometimes on that occasion I got called in to pick up  
11:49 16 Phil Collins tickets, because you got to go in and pick  
11:49 17 them up, I went in to pick them up and I dropped 30,000.  
11:49 18 So going in to pick up Phil Collins tickets cost me  
11:49 19 \$30,000 for my friends that went to watch him.  
11:49 20  
11:49 21 COMMISSIONER: So much for a free show.  
11:49 22  
11:49 23 A. That's exactly right. Nothing is for free, it's all  
11:49 24 calculated, it's all pretty smart. They know how to play  
11:49 25 you and they play you quite well.  
11:49 26  
11:49 27 COMMISSIONER: When you go there, do you mostly go alone  
11:49 28 or do you take a group of friends with you?  
11:49 29  
11:49 30 A. No, no.  
11:49 31  
11:49 32 COMMISSIONER: Or it just depends?  
11:49 33  
11:49 34 A. No, I never like to gamble with friends. For one, you  
11:49 35 are sort of ashamed, because you throw away money like it  
11:49 36 doesn't mean anything to you in terms of the volume and  
11:49 37 the amounts that you are gambling with. It's not  
11:50 38 something you are proud of to be able to gamble and show  
11:50 39 friends and family that are doing it tough and so hard to  
11:50 40 make money as a family man, and to save money, and then  
11:50 41 if I bring anyone to see me gamble at that level, I felt  
11:50 42 embarrassed so I never did, no. I always just went  
11:50 43 alone. And the amount of visits I did it was pretty hard  
11:50 44 to bring anyone with you, because it was long hours. It  
11:50 45 was like a shift. It was like a shift worker, pretty  
11:50 46 much.  
11:50 47

11:50 1 COMMISSIONER: Usually in the evenings after work?  
11:50 2  
11:50 3 A. After work, late nights, you know, sometimes even skip  
11:50 4 work to be able to go in and see if you can recover  
11:50 5 losses. So it is advertised as a form of entertainment,  
11:50 6 but for people like myself at the level that we are  
11:50 7 gambling at, there is no entertainment of losing \$100,000  
11:50 8 in a night. That is just not entertainment, that is just  
11:50 9 ....  
11:50 10  
11:50 11 COMMISSIONER: I'm trying to work out -- I will stop  
11:51 12 asking questions in a minute.  
11:51 13  
11:51 14 A. Feel free.  
11:51 15  
11:51 16 COMMISSIONER: I'm trying to work out, even wealthy  
11:51 17 people if they lose \$100,000 in a night, I mean, people  
11:51 18 who can afford to lose \$100,000 in a night, there is not  
11:51 19 many of them.  
11:51 20  
11:51 21 A. No.  
11:51 22  
11:51 23 COMMISSIONER: I'm trying to work out how a person --  
11:51 24  
11:51 25 A. Like me would handle it?  
11:51 26  
11:51 27 COMMISSIONER: Well, at a couple of different levels.  
11:51 28 One is just where do you lay your hands on \$100,000 to  
11:51 29 cover a night's losses, or a day's losses, or -- this is  
11:51 30 before I get to looking at 5 million a year or something  
11:51 31 like that. I mean, it's not easy to cover \$100,000 worth  
11:51 32 of losses. Not many people carry that kind of cash.  
11:51 33  
11:51 34 A. You have to be a good liar in terms of obtaining that  
11:51 35 cash. It's all borrowed funds. It's funds that I borrow  
11:51 36 through family and friends.  
11:51 37  
11:51 38 COMMISSIONER: Yes, but the normal lending institutions  
11:52 39 won't cover that kind of thing?  
11:52 40  
11:52 41 A. Not at all. It's not from a bank. Being in the  
11:52 42 industry that we are in, a lot of our sales and our --  
11:52 43 are usually -- a contract is just a word of mouth for us  
11:52 44 in the industry we deal in, I will tell you an example,  
11:52 45 five of these cars, yeah, no problem, transfer a hundred,  
11:52 46 they will transfer a hundred and they will transfer you  
11:52 47 hundred before you even send the cars across, for

11:52 1 example. That is how the debt accumulates by ---  
11:52 2  
11:52 3 COMMISSIONER: All that does is give you ready access to  
11:52 4 cash --  
11:52 5  
11:52 6 A. That's right.  
11:52 7  
11:52 8 COMMISSIONER: -- but the debt just keeps on mounting up  
11:52 9 all over the place.  
11:52 10  
11:52 11 A. That's right. That's what's happened over the  
11:52 12 journey. Yeah. You know, your point is not everyone has  
11:52 13 access to 100,000 or lose 100,000. No, not everyone does  
11:52 14 that, but I've been gambling on occasion with our friend  
11:52 15 **Personal** who has gambled with me at tables, and he's  
11:52 16 dropped \$2,000 and was almost depressed over it, and  
11:52 17 there I am, I've just lost \$20,000 like it was nothing  
11:52 18 because he probably had control of his affairs and  
11:53 19 situation, but in my case it is quite severe and it's  
11:53 20 like a kid in a candy store, pretty much. How can you  
11:53 21 tell a kid "I will give you a bag of lollies, but eat  
11:53 22 only one"? That's the level I was at.  
11:53 23  
11:53 24 COMMISSIONER: Surely the cash flow --  
11:53 25  
11:53 26 A. Dries up?  
11:53 27  
11:53 28 COMMISSIONER: Yes.  
11:53 29  
11:53 30 A. Unfortunately in my case it didn't because I always  
11:53 31 found ways, I always found avenues to be able to obtain  
11:53 32 and get that sort of money -- not illegally. That's not  
11:53 33 something I was involved in, but our business has a very  
11:53 34 good reputation in terms of what we do. So I built up  
11:53 35 some really good relationships with a lot of good people  
11:53 36 and that did trust me. On occasions I could make a phone  
11:53 37 call and I could raise, \$50 to \$100,000 within 10 to 15  
11:53 38 minutes. A lot of people lending you money don't know  
11:53 39 why. They assume it is for a business purpose. But  
11:54 40 99 per cent of the time it wasn't for business purposes,  
11:54 41 it was for gambling, the habit.  
11:54 42  
11:54 43 COMMISSIONER: If I was your accountant and wanted to  
11:54 44 draw up a list of your assets and liabilities as at  
11:54 45 today, or as at last Friday or something like that ---  
11:54 46  
11:54 47 A. Sure.

11:54 1  
11:54 2 COMMISSIONER: --- where would I end?  
11:54 3  
11:54 4 A. Today, as we speak?  
11:54 5  
11:54 6 COMMISSIONER: As we speak.  
11:54 7  
11:54 8 A. In the negative.  
11:54 9  
11:54 10 COMMISSIONER: I get that. But how much do you owe to  
11:54 11 outside people?  
11:54 12  
11:54 13 A. As we speak I am probably still in debt, probably about  
11:54 14 \$5 to \$6 million, which in this lifetime I don't know how  
11:54 15 I'll ever be able to repay that back.  
11:54 16  
11:54 17 COMMISSIONER: Would your business earn enough ---  
11:54 18  
11:54 19 A. No.  
11:54 20  
11:54 21 COMMISSIONER: --- to at least ---  
11:54 22  
11:54 23 A. No.  
11:54 24  
11:54 25 COMMISSIONER: --- keep them at bay?  
11:54 26  
11:54 27 A. Not at all. It is a family business and quite early  
11:54 28 on, my brother is my partner and discovered my addictions  
11:54 29 that I had, and I was removed very, very quickly from  
11:55 30 anything that was of value in terms of being able to make  
11:55 31 any decisions or have control of any family funds.  
11:55 32  
11:55 33 COMMISSIONER: You couldn't write the cheques anymore?  
11:55 34  
11:55 35 A. No, basically not, no. Cheques were cancelled,  
11:55 36 chequebooks were cancelled. A lot of things happened  
11:55 37 that -- I lost a lot of respect pretty much in my family  
11:55 38 and my community because of my addiction and my level of  
11:55 39 addiction that, you know, the money that I was losing was  
11:55 40 at a rate where questions had to be asked.  
11:55 41  
11:55 42 COMMISSIONER: Do you own your own house?  
11:55 43  
11:55 44 A. No. I did, but no, not at the moment, not anymore.  
11:55 45  
11:55 46 COMMISSIONER: Sold it?  
11:55 47

11:55 1 A. Had to.  
11:55 2  
11:55 3 COMMISSIONER: Was it mortgaged to a bank?  
11:55 4  
11:55 5 A. No. No. At the time -- like I said, our business was  
11:55 6 financially strong and we were able to buy, and buy in  
11:55 7 good areas, and it didn't matter whether it was mine or  
11:56 8 someone else's, I would find a way to get my hands on it  
11:56 9 and dispose of it to fund the habit that I had.  
11:56 10  
11:56 11 COMMISSIONER: Over the course of time at the casino,  
11:56 12 like the times that you go there, did anybody from the  
11:56 13 casino, casino staff, or your host, or anybody at all  
11:56 14 speak to you about the amount of money you were gambling  
11:56 15 to find out whether you could actually afford it?  
11:56 16  
11:56 17 A. Not at all. They didn't even know what I did for  
11:56 18 a living, to be honest with you. I was not even asked.  
11:56 19 So at no stage --  
11:56 20  
11:56 21 COMMISSIONER: Nobody came out and said, "Listen, you  
11:56 22 dropped \$100,000" --  
11:56 23  
11:56 24 A. No, not at all. After you lose \$100,000, you get  
11:56 25 a call, "Would you like a restaurant, would you like to  
11:56 26 eat somewhere", in terms of offering you benefits. But  
11:56 27 in terms of questioning you where, or how do you fund  
11:56 28 your habit, the quite expensive habit you have, not at  
11:56 29 all. It's never a question or it's never an issue that  
11:56 30 is ever raised by the casino. Not at all.  
11:57 31  
11:57 32 COMMISSIONER: Do you know whether, not whether, how they  
11:57 33 keep, people at the casino, how they keep track of how  
11:57 34 much money you win or lose?  
11:57 35  
11:57 36 A. There is usually a host at a table that would stand  
11:57 37 and monitor the table.  
11:57 38  
11:57 39 COMMISSIONER: Not necessarily your host?  
11:57 40  
11:57 41 A. No, sorry, I take that back. What I meant was a pit  
11:57 42 boss, they call them, which is the boss that is in charge  
11:57 43 of that particular table, or there is usually two tables  
11:57 44 they will be monitoring, and they also monitor the actual  
11:57 45 dealer. So their job is to monitor the dealer, make sure  
11:57 46 the dealer is paying out correctly, and also when people  
11:57 47 are buying in with money. So for example, I would come

11:57 1 up to a table and put \$2,000 on a table to get gaming  
11:57 2 chips. They would record that against your membership.  
11:57 3 So they do keep a record, but it's not an accurate record  
11:57 4 where it's 100 per cent accurate of what you lost and  
11:57 5 won. I think they do record what you win because when  
11:57 6 you win they are actually paying you out, so they punch  
11:58 7 into their iPad, by example, patron number whatever has  
11:58 8 taken \$10,000 from this table. But in terms of what you  
11:58 9 are depositing, a lot of the times, it's not accurate  
11:58 10 what you are losing. But they record what you win. But  
11:58 11 your losses, I think, aren't recorded very accurately,  
11:58 12 no.

11:58 13  
11:58 14 COMMISSIONER: How often did you win?

11:58 15  
11:58 16 A. Not enough.

11:58 17  
11:58 18 COMMISSIONER: I get that.  
11:58 19

11:58 20 A. You do win. Yeah, you do win, but, you know, but the  
11:58 21 wins don't compare to the losses. Let's just put it that  
11:58 22 way. Sometimes you might win 30,000 within 10 minutes,  
11:58 23 you would go get a drink and come back and you'd lose  
11:58 24 50,000. So it's not something that -- it's not something  
11:58 25 that is equivalent. You say your wins accumulate or add  
11:58 26 up to your losses. Nobody could ever tell you that they  
11:58 27 are a punter or they gamble at the casino and they are  
11:59 28 ahead. I find that near impossible.

11:59 29  
11:59 30 COMMISSIONER: Just tell me some of the practical ways  
11:59 31 this goes on. Like you said you change chips at the  
11:59 32 table. That's not the only way to get chips, is it?

11:59 33  
11:59 34 A. Downstairs, yes, in the general public area. The only  
11:59 35 way you can obtain chips is by presenting to the table.  
11:59 36 But upstairs in the mahogany room, the high rollers room,  
11:59 37 you can obtain chips at the cage, which is like the  
11:59 38 cashiers, like a bank teller sort of thing, you can give  
11:59 39 them money and they exchange for chips. If it is not  
11:59 40 over 10,000, you are not asked for ID. So you could go  
11:59 41 in and cash, for instance, 9,000 --

11:59 42  
11:59 43 COMMISSIONER: 9,999 --

11:59 44  
11:59 45 A. Yes, you're not asked for ID, you could go away, play,  
11:59 46 lose that money, come back again, cash another 9,000. So  
11:59 47 as long as you don't exceed the 10,000, you are never

11:59 1 really asked for ID. But at the actual gaming table, you  
11:59 2 can cash whatever money you like, you are never  
12:00 3 questioned. You are never asked for ID because they have  
12:00 4 your account number as a patron number and they know the  
12:00 5 person it is --  
12:00 6  
12:00 7 COMMISSIONER: The person who you are.  
8  
12:00 9 A. -- but you are never questioned in terms of, look --  
12:00 10  
12:00 11 COMMISSIONER: But they don't have to. If you went to  
12:00 12 the roulette table with \$50,000 in cash --  
12:00 13  
12:00 14 A. They'd cash it happily. No problem.  
12:00 15  
12:00 16 COMMISSIONER: But they'd know who the money is coming  
12:00 17 from because --  
12:00 18  
12:00 19 A. Yes.  
12:00 20  
12:00 21 COMMISSIONER: --- they punch in your card number so  
12:00 22 they'd know that.  
23  
12:00 24 A. Yes.  
12:00 25  
12:00 26 COMMISSIONER: What is the most amount of money you ever  
12:00 27 walked in with cash?  
12:00 28  
12:00 29 A. At the casino?  
12:00 30  
12:00 31 COMMISSIONER: Yes.  
32  
12:00 33 A. I've walked in with 50, I've walked in with a hundred.  
12:00 34 80, 70, around there. You know, you don't get questioned  
12:00 35 when you are cashing in money. They seem to be very  
12:00 36 strict when you are taking out money, if you ever win.  
12:00 37  
12:00 38 COMMISSIONER: What happens then?  
39  
12:00 40 A. When you win, you have to show your ID, and you get  
12:00 41 asked what form would you like that money in, would you  
12:01 42 like a cheque or would you like cash. In my case I was  
12:01 43 always cash because I was always going to come back with  
12:01 44 it a couple of hours later anyway.  
12:01 45  
12:01 46 COMMISSIONER: Yes. And when you cashed out, so you'd  
12:01 47 swapped your chips for cash on your way out, was that

12:01 1 done at the table or would you --  
12:01 2  
12:01 3 A. No, that's done at the cashier, which is the cage,  
12:01 4 it's like a bank teller sort of area which handles cash.  
12:01 5 At the table all you do is pretty much shred your money,  
12:01 6 it is a shredder, and they take your money and then  
12:01 7 obviously if you are going the other way you have to go  
12:01 8 into the cashier and swap it.  
12:01 9  
12:01 10 But a lot of the times I didn't even take cash. I just  
12:01 11 took the gaming chips home with me because I was coming  
12:01 12 back anyway. So it sort of quickened the process, when  
12:01 13 you do come back to be able to play again, you already  
12:01 14 have the gaming chips on you. You don't have to cash in  
12:01 15 money and wait while people are counting money.  
12:02 16  
12:02 17 COMMISSIONER: You've actually gone home --  
12:02 18  
12:02 19 A. Many times.  
12:02 20  
12:02 21 COMMISSIONER: -- thousands of dollars worth of chips?  
12:02 22  
12:02 23 A. I've gone home with \$3,000 or \$4,000 in chips and I've  
12:02 24 just kept them at home, and then I come back the next  
12:02 25 day. You are never questioned in terms of leaving the  
12:02 26 premises with their gaming chips. That's never an issue.  
12:02 27  
12:02 28 COMMISSIONER: What about security for yourself?  
12:02 29  
12:02 30 A. Not at all.  
12:02 31  
12:02 32 COMMISSIONER: If you walk out with 400,000 worth of  
12:02 33 gaming chips?  
12:02 34  
12:02 35 A. They don't even ask if you need an escort. The only  
12:02 36 time security seems to be very -- what's the word --  
12:02 37 security is not visible there. The only time security is  
12:02 38 called up on is usually when there is a problem or  
12:02 39 a fight or an issue. But security is pretty much  
12:02 40 invisible in that place.  
12:02 41  
12:02 42 COMMISSIONER: They keep their eye on everything ---  
12:02 43  
12:02 44 A. Oh, they watch everybody. They know what goes on.  
12:02 45 Surveillance upstairs know everything. They watch you,  
12:02 46 but I think the only time they would interfere is when  
12:02 47 there is an issue or when they're called up on. But how



12:02 1 do you know they are keeping an eye on you? You could be  
12:02 2 walking out through to the carpark with your funds -- I  
12:03 3 never had an issue because you go out from the lift  
12:03 4 straight to valet parking and your car is there, so you  
12:03 5 are pretty much secure in that sense.  
12:03 6  
12:03 7 COMMISSIONER: Have you, at any stage in your adult life,  
12:03 8 gone to see somebody for help about your gambling?  
12:03 9  
12:03 10 A. Look --  
12:03 11  
12:03 12 COMMISSIONER: Even if it is just the local GP or someone  
12:03 13 like that?  
12:03 14  
12:03 15 A. I did. There is a thing they have at the casino,  
12:03 16 which is self-exclusion where you volunteer and go in and  
12:03 17 exclude yourself, where you sign a contract where you say  
12:03 18 "I don't wish to gamble anymore, it is becoming an issue  
12:03 19 and I have a problem", and you exclude yourself. I did  
12:03 20 do that on two occasions.  
12:03 21  
12:03 22 COMMISSIONER: How long ago?  
12:03 23  
12:03 24 A. 2012, correct me if I'm wrong, and maybe again in  
12:03 25 2015.  
12:03 26  
12:03 27 COMMISSIONER: Yes.  
12:03 28  
12:03 29 A. So basically you exclude yourself for a minimum of  
12:03 30 12 months and you can then reapply after the 12-month  
12:03 31 period. That requires you usually to seek counselling  
12:03 32 and then the counsellor would then conduct a report and  
12:04 33 that report will then be sent through to Crown stating  
12:04 34 whether they think you are suitable to be able to go back  
12:04 35 into that environment or not. But, look, to be honest  
12:04 36 with you, the re-entry process is quite basic and quite  
12:04 37 simple. So it's not a thorough counselling. It is  
12:04 38 pretty much you go see a counsellor on three visits over  
12:04 39 a three-month period. One visit a month. And it's very  
12:04 40 basic, put it that way. It is very basic.  
12:04 41  
12:04 42 COMMISSIONER: So you've done this process --  
12:04 43  
12:04 44 A. Twice.  
12:04 45  
12:04 46 COMMISSIONER: And in each --  
12:04 47

12:04 1 A. It's not a counsellor offered by them, by the casino.  
12:04 2  
12:04 3 COMMISSIONER: That's what I was going to ask.  
12:04 4  
12:04 5 A. They are usually independent.  
12:04 6  
12:04 7 COMMISSIONER: So you choose?  
12:04 8  
12:04 9 A. You choose, you just ring -- back then I opened the  
12:04 10 Yellow Pages, found gaming counsellor close to me, and  
12:04 11 went and attended. You pay yourself. So I had to pay  
12:04 12 the fee for the counselling.  
12:04 13  
12:04 14 COMMISSIONER: Yes.  
12:04 15  
12:04 16 A. Like I said, it's quite basic. It's very, very basic  
12:04 17 and quite easy to sort of -- the system is very easy to  
12:05 18 get around pretty much.  
12:05 19  
12:05 20 COMMISSIONER: On each of those occasions where you went  
12:05 21 on the list of excluded people --  
12:05 22  
12:05 23 A. Yes.  
12:05 24  
12:05 25 COMMISSIONER: --- does that mean you stayed away from  
12:05 26 gambling for 12 months, twice?  
12:05 27  
12:05 28 A. Yes.  
12:05 29  
12:05 30 COMMISSIONER: And saw a counsellor, I don't know if it's  
12:05 31 the same counsellor or different counsellor --  
12:05 32  
12:05 33 A. Different.  
12:05 34  
12:05 35 COMMISSIONER: On each of those --  
12:05 36  
12:05 37 A. On two different occasions that were obviously  
12:05 38 in that five-year period I had to see counsellors, and --  
12:05 39 two different counsellors. But the procedure was quite  
12:05 40 simple and very easy to get back in.  
12:05 41  
12:05 42 COMMISSIONER: After a 12-month break, which includes  
12:05 43 a 12-month break of not losing lots of money --  
12:05 44  
12:05 45 A. Yeah.  
12:05 46  
12:05 47 COMMISSIONER: -- and having a form of counselling -- let

12:05 1 me ask you this question first. Did you go to the  
12:05 2 counsellor because you wanted to go back, or did you go  
12:05 3 to a counsellor because you thought it wasn't a good idea  
12:05 4 to deal with the gambling problem?  
12:06 5  
12:06 6 A. That's probably the most important question I've ever  
12:06 7 been asked by anybody. I went to the counsellor to get  
12:06 8 back in. I didn't go to the counsellor because I needed  
12:06 9 help. So you are right, what you are saying there.  
12:06 10 There is two different types of counselling a person  
12:06 11 might need. And mind you, the counsellor probably failed  
12:06 12 to identify that. I was there for a reason, and the  
12:06 13 reason was to get back me in there.  
12:06 14  
12:06 15 COMMISSIONER: And the counsellor knew that?  
12:06 16  
12:06 17 A. Well, I wouldn't put it back on to the counsellor but  
12:06 18 the procedure was so easy that you couldn't have signed  
12:06 19 off on this person saying, yes, they are right to go back  
12:06 20 into this sort of environment because it was quite basic.  
12:06 21 Very basic counselling, and I think maybe the system  
12:06 22 failed in a way to identify, was this person trying to go  
12:06 23 in because, like you said, trying to seek to get back in  
12:06 24 or did he really need counselling. In my case I needed  
12:06 25 to get back in because it is an addiction that I had that  
12:06 26 hadn't been cured.  
12:06 27  
12:06 28 COMMISSIONER: But you had a 12-month break.  
12:06 29  
12:07 30 A. I did, 12-month break, but I was still missing that  
12:07 31 environment and that lifestyle.  
12:07 32  
12:07 33 COMMISSIONER: The buzz?  
12:07 34  
12:07 35 A. The buzz.  
12:07 36  
12:07 37 COMMISSIONER: The excitement?  
12:07 38  
12:07 39 A. The excitement. The free benefits that you are  
12:07 40 offered. But they are not really for free because you  
12:07 41 are paying for them.  
12:07 42  
12:07 43 COMMISSIONER: Like one meal worth \$100 --  
12:07 44  
12:07 45 A. Phil Collins, \$30,000.  
12:07 46  
12:07 47 COMMISSIONER: The losses, I'm not sure that they square

12:07 1 up very much.

12:07 2

12:07 3 A. They don't, but I think only a person with  
12:07 4 an addiction would understand that. Once you have  
12:07 5 an addiction at the level that I had, it's really hard to  
12:07 6 understand and to make sense of it, to be honest, because  
12:07 7 nothing that I could say to you would make you understand  
12:07 8 what I was going through. The reason why I really needed  
12:07 9 to get back in there was the delusion you have in your  
12:07 10 head that you are going to win the money back and be able  
12:07 11 pay these debts off. I mean, here I am out of the casino  
12:08 12 for 12 months, but I still have these debts that still  
12:08 13 needed to be paid. You still have family members that  
12:08 14 still needed their money. And, unfortunately, the  
12:08 15 thoughts in your head is that you are going to have a win  
12:08 16 and be able to pay everybody back. But that never does  
12:08 17 happen.

12:08 18

12:08 19 COMMISSIONER: In the 12 months, the two stints of your  
12:08 20 12-month absence from the casino, did the host ever get  
12:08 21 in touch with you and see how you were doing or --

12:08 22

12:08 23 A. No.

12:08 24

12:08 25 COMMISSIONER: --- or see if you want to come back or  
12:08 26 anything like that?

12:08 27

12:08 28 A. No, no.

12:08 29

12:08 30 COMMISSIONER: Towards the end of the 12-month stint?

12:08 31

12:08 32 A. No. They sort of -- no -- they -- look, your  
12:08 33 well-being is never an issue, and you are sort of -- how  
12:08 34 you are managing or feeling, these questions are never --  
12:08 35 they never arise at a casino, especially in Melbourne.  
12:08 36 It's never an issue. Your well-being and how you are  
12:08 37 travelling and how you are financially, whether you are  
12:09 38 struggling or not, they are never questions that are  
12:09 39 raised. It's pretty much: if you are here, you are  
12:09 40 royalty; if you are not, you are a nobody. And that's  
12:09 41 unfortunate, that is how you are dealt with.

12:09 42

12:09 43 COMMISSIONER: I'm going to ask you a bunch of questions  
12:09 44 but you don't have to answer them.

12:09 45

12:09 46 A. I will answer anything you like.

12:09 47

12:09 1 COMMISSIONER: No, you don't have to, but I'm interested  
12:09 2 to know what you think you could do in order to get over  
12:09 3 the gambling habit. And -- do any members of the family  
12:09 4 nag you, bug you --  
12:09 5  
12:09 6 A. Oh, constant.  
12:09 7  
12:09 8 COMMISSIONER: -- get cross with you about it?  
12:09 9  
12:09 10 A. Constant. Yeah, I mean, it is, it is constant, but  
12:09 11 it's a process which finally I hope I'm getting over at  
12:09 12 the moment. But it wasn't a process that was allowed to  
12:09 13 me while I was continuing to gamble and continuing to  
12:09 14 have access to Crown Casino.  
12:09 15  
12:09 16 COMMISSIONER: In what sense do you say you weren't allowed?  
12:10 17  
12:10 18 A. Well, now that I am no longer -- now I can no longer  
12:10 19 enter the casino, that has helped me in a way where I  
12:10 20 know there is no other avenue for me to even try to  
12:10 21 approach to have the ban removed.  
12:10 22  
12:10 23 COMMISSIONER: Is the current ban --  
12:10 24  
12:10 25 A. It is permanent now.  
12:10 26  
12:10 27 COMMISSIONER: Is that a volunteer one?  
12:10 28  
12:10 29 A. No. They have just banned me for I don't know, just  
12:10 30 for no reason.  
12:10 31  
12:10 32 COMMISSIONER: They might have a reason, you spent too  
12:10 33 much money?  
12:10 34  
12:10 35 A. No, it gets to the stage where if you don't have money  
12:10 36 you are not much value to them. So I got to the stage  
12:10 37 where I was running off fumes, basically. I've exhausted  
12:10 38 every single avenue I could in terms of obtaining funds.  
12:10 39 And my last instance or my last incident with Crown was  
12:10 40 -- I will be quick with this one, it was December 2019.  
12:10 41  
12:10 42 COMMISSIONER: Yes.  
12:10 43  
12:10 44 A. So that was two years ago. I was down and out,  
12:11 45 Christmas was coming up, school holidays for the kids.  
12:11 46 At the time my host, I approached him and asked if they  
12:11 47 could send us on a holiday because I had no money to pay

12:11 1 for the kids holiday. They sent us to Perth, to the  
12:11 2 casino in WA. And of course I found ways to bring money  
12:11 3 with me and I lost about \$50,000 on that so-called  
12:11 4 holiday. And mind you, I never took that money with me  
12:11 5 at the casino. We flew into Perth, we were there for  
12:11 6 five nights. On the second night I made a lot of phone  
12:11 7 calls from Perth to Melbourne, to friends and family and  
12:11 8 business associates and managed to get money sent across  
12:11 9 to me so I can gamble.

12:11 10

12:11 11 COMMISSIONER: By bank transfer?

12

12:11 13 A. Yes. Anyway, I did get manage to get hands on some  
12:11 14 money over there and lost about \$50,000. In one night,  
12:11 15 it was quite a nice night, we were down near the pool  
12:11 16 with my two children, my kids are 12 and 14. And the  
12:11 17 hotel manager walked past and said, "Excuse me, guys, are  
12:12 18 you guys guests here?" I said "Of course we are, that is  
12:12 19 our room number." So she was under the assumption that  
12:12 20 maybe we had snuck in to use the hotel facility. I said  
12:12 21 that "Yeah, I am definitely a guest staying in your  
12:12 22 hotel." And a couple of minutes later she sent security  
12:12 23 towards me again, and again they were questioning whether  
12:12 24 we were guests at the hotel or not. At that stage, after  
12:12 25 losing \$50,000 in your casino, words were going to be  
12:12 26 exchanged because obviously I was quite distressed and  
12:12 27 pissed off. So words were exchanged. I then left the  
12:12 28 pool area and took my kids back up to the hotel room.  
12:12 29 Within half an hour I had seven security guards standing  
12:12 30 at the front of our hotel room asking us to leave the  
12:12 31 hotel premises and to find our way back to Melbourne  
12:12 32 because the casino -- they were pretty much kicking me  
12:12 33 out of the hotel and the casino because words were  
12:12 34 exchanged with the hotel manager. I said, "It is 10.30  
12:12 35 at night. I have two children crying their eyes out and  
12:13 36 you expect me to leave your premises at this time?" I  
12:13 37 said, "No, I'm not leaving until tomorrow morning and you  
12:13 38 can book my flight." After probably about an hour of  
12:13 39 negotiating between Melbourne management, Perth  
12:13 40 management, they decided to leave me in the hotel for  
12:13 41 that night and booked me a 6 o'clock flight out of Perth.

12:13 42

12:13 43 COMMISSIONER: 6 am?

12:13 44

12:13 45 A. Pretty much. I was not even entitled to have  
12:13 46 breakfast with my kids. We had to leave the premises  
12:13 47 without even speaking to anybody. It was like we were

12:13 1 criminals. Once I was at the airport, in Perth Airport I  
12:13 2 got a phone call from Peter Lawrence, which was the  
12:13 3 management pretty much in Melbourne, and he advised me  
12:13 4 that I would be no longer welcome into any of their  
12:13 5 casinos in Australia, which would obviously be Perth and  
12:13 6 Melbourne, and that ban will stay for 12 months.

12:13 7  
12:13 8 COMMISSIONER: Did he explain why? Was it because of the  
12:13 9 fight with security?

12:13 10  
12:13 11 A. Because of the fight with security. I said me and my  
12:13 12 children were singled out at 8 o'clock in the evening, we  
12:13 13 were sitting by the pool, like we were some sort of  
12:14 14 criminals. I clearly gave the lady my room number but,  
12:14 15 look, the point being is there is really no respect for  
12:14 16 you once you have no money. If you've got money, they  
12:14 17 will put up with a lot of your attitude and behaviour,  
12:14 18 a lot of, yeah, your behaviour, basically. But the  
12:14 19 minute you have no money, there was no respect for me.  
12:14 20 So I got that letter from him and the message from him on  
12:14 21 that night, on -- January, it was New Year's Day, New  
12:14 22 Year's Eve and the ban was supposed to expire on  
12:14 23 9 January this year. Prior to the ban expiring, I got  
12:14 24 another phone call from Peter Lawrence stating that the  
12:14 25 ban now will be permanent, and I will no longer be  
12:14 26 allowed to visit the complex, the restaurants, the  
12:14 27 casino, due to obviously the Royal Commission and the  
12:14 28 investigation that was going into the casino.

12:14 29  
12:14 30 COMMISSIONER: Did he say that or is that --

12:14 31  
12:14 32 A. Yes.

12:14 33  
12:14 34 COMMISSIONER: -- working backwards and working out --

12:14 35  
12:14 36 A. No, due to the reasons because obviously the last,  
12:14 37 probably, four months, Crown Casino have excluded  
12:15 38 probably about 500 of their black card holders because  
12:15 39 they've asked everybody to sign some sort of document  
12:15 40 justifying their income, their level of play, their  
12:15 41 backgrounds. So now what they are doing today is  
12:15 42 probably what they should have done 20 years ago. But --  
12:15 43 so they --

12:15 44  
12:15 45 COMMISSIONER: Can you explain what they are doing today?

12:15 46  
12:15 47 A. What they are doing today is basically they give you

12:15 1 a form, I never got that form because I was pretty much  
12:15 2 not given that opportunity to show whether I was one of  
12:15 3 those people that was a criminal or someone that obtained  
12:15 4 money in an illegal way, or was this person a legitimate  
12:15 5 businessman. So the forms people are given today are,  
12:15 6 you've got to sign off pretty much on your income, what  
12:15 7 you earn per year --  
12:15 8  
12:15 9 COMMISSIONER: Yes.  
12:15 10  
12:15 11 A. -- and you had to either get your accountant to sign  
12:15 12 off on that.  
12:15 13  
12:15 14 COMMISSIONER: How do you know --  
12:15 15  
12:15 16 A. Friends have got them.  
12:15 17  
12:15 18 COMMISSIONER: Okay.  
12:15 19  
12:15 20 A. Friends have got them, and I've seen the forms. So  
12:15 21 you got to take the form to your accountant, your  
12:15 22 accountant has to sign off on your yearly income, say  
12:15 23 John Smith earns \$50,000 a year according to his tax  
12:16 24 returns, but John Smith is spending \$200,000 on the  
12:16 25 casino. You are no longer allowed to come to the casino,  
12:16 26 because for them, you can't justify the level of play and  
12:16 27 you can't prove the money entering the casino is either  
12:16 28 legitimate money, and at the same time now they don't  
12:16 29 want you to now -- now they don't want you to gamble with  
12:16 30 borrowed money. SO if your income is \$50,000 and you are  
12:16 31 spending \$20,000 a year, you tick those boxes, you are  
12:16 32 allowed to stay.  
12:16 33  
12:16 34 COMMISSIONER: Do you know when this started?  
12:16 35  
12:16 36 A. It started --  
12:16 37  
12:16 38 COMMISSIONER: As best as you know, anyhow.  
12:16 39  
12:16 40 A. December. Probably early this year. It was pretty  
12:16 41 much --  
12:16 42  
12:16 43 COMMISSIONER: End of last year?  
12:16 44  
12:16 45 A. Pretty much. Pretty much when the smell was coming  
12:16 46 out about Crown and their activities and the way they  
12:16 47 were conducting their business. It was just prior to New



12:16 1 Year's Eve is when I got the call from Peter Lawrence,  
12:16 2 and at that time they were just making phone calls to all  
12:16 3 their black card holders, excluding them over the phone.  
12:16 4 You were banned by a phone call over the phone. But the  
12:17 5 letters and documents started coming out end of January.  
12:17 6  
12:17 7 COMMISSIONER: Have you got the letters to you?  
8  
12:17 9 A. I don't. But I have friends who have them. I never  
12:17 10 got that opportunity.  
12:17 11  
12:17 12 COMMISSIONER: Because of the permanent ban?  
13  
12:17 14 A. In my case it was a permanent ban and --  
12:17 15  
12:17 16 COMMISSIONER: Did you get a letter --  
12:17 17  
12:17 18 A. No. No.  
12:17 19  
12:17 20 COMMISSIONER: -- saying you were permanently banned?  
12:17 21  
12:17 22 A. No. It was a phone call, that "I know your ban  
12:17 23 expires on 9 January 2021, but just to let you know,  
12:17 24 before you do come in, you are no longer welcome to the  
12:17 25 casino or the restaurants."  
12:17 26  
12:17 27 COMMISSIONER: Have you tested it out to see if it's --  
12:17 28  
12:17 29 A. No, it's definitely in place because --  
12:17 30  
12:17 31 COMMISSIONER: How do they know when you walk in?  
12:17 32  
12:17 33 A. Oh, they know. They look, people like myself are  
12:17 34 easily identifiable. Security all know me. I've had  
12:17 35 such a long history and run in with security. In terms  
12:17 36 of surveillance when you are playing, I'm like Santa  
12:17 37 Claus when I walk in there because they know what I look  
12:17 38 like and the level of play and the way I play. So within  
12:17 39 five minutes of going in I'd be escorted out by security,  
12:18 40 and usually they don't escort you out in a polite way.  
12:18 41 They are quite aggressive. The reason why I know that is  
12:18 42 because on the occasions where I have been excluded I've  
12:18 43 tried to test the water by sneaking in, and --  
12:18 44  
12:18 45 COMMISSIONER: Didn't work?  
46  
12:18 47 A. -- doesn't last. Not more than 10 minutes.

12:18 1  
12:18 2 COMMISSIONER: The other exclusions, the two you spoke  
12:18 3 about, I take it they were voluntary where you decided --  
12:18 4  
12:18 5 A. On two occasions, but there have been probably five or  
12:18 6 six occasions where they have excluded me for a period of  
12:18 7 six months, on another occasion was 12 months.  
12:18 8 Behavioural issues. I had a run-in with a pit boss, one  
12:18 9 occasion I think it was a cashier, another occasion was  
12:18 10 a dealer.  
12:18 11  
12:18 12 COMMISSIONER: What did the cashier do wrong?  
12:18 13  
12:18 14 A. The cashier at the time threw the money at me. I gave  
12:18 15 her some money to cash in the chips, and for some reason  
12:18 16 she threw the money at me. And I asked, "Look, if my  
12:18 17 name was John Wang or Mr Chang, you would treat me with  
12:19 18 respect, and when I sneeze you would give me a box of  
12:19 19 tissues to help me. But because of who I am, I'm a local,  
12:19 20 you threw the money at me like an idiot." I took  
12:19 21 offence. Again, words were exchanged, and they found  
12:19 22 that obviously I crossed the line and banned me for  
12:19 23 a period.  
12:19 24  
12:19 25 COMMISSIONER: When they ban you or you self-ban -- no,  
12:19 26 when they ban you, let's say they ban you for six months,  
12:19 27 whatever it might be, I take it that there is no way you  
12:19 28 can get around that ban?  
12:19 29  
12:19 30 A. No. No.  
12:19 31  
12:19 32 COMMISSIONER: If they see you come in through the  
12:19 33 security systems --  
12:19 34  
12:19 35 A. No, they are pretty quick.  
12:19 36  
12:19 37 COMMISSIONER: You are out. What happens when you  
12:19 38 self-ban?  
12:19 39  
12:19 40 A. When you self-ban, as in terms of what happens what do  
12:19 41 you mean what happens? You can't enter the casino, but  
12:19 42 you can enter the complex, the restaurants. Except  
12:19 43 anywhere there is gaming, you are not allowed to enter  
12:19 44  
12:20 45 COMMISSIONER: If you self-ban?  
12:20 46  
12:20 47 A. And you are found in there, they escort you out.

1  
2 COMMISSIONER: They take you out --  
3  
12:20 4 A. What usually happens is a government supervisor comes  
12:20 5 down with security. Security don't approach you. It is  
12:20 6 someone from Gaming, i think someone from Responsible  
12:20 7 Gaming also is present and they usually have your photo,  
12:20 8 they confirm your photo. Obviously the camera does pick  
12:20 9 you up but they like to just confirm. They walk past the  
12:20 10 table -- it's happened to me -- they confirm it's you and  
12:20 11 they tap you on the shoulder and say, "Can we have  
12:20 12 a word?" and say "Look, you shouldn't be in here", and  
12:20 13 you are asked to leave.  
14  
12:20 15 In that case when you have self-exclusion, it is usually  
12:20 16 a polite way of asking you to leave. But when it is  
12:20 17 a ban from the casino, it's not a very polite way, they  
12:20 18 escort you out. In most cases they grab you physically  
12:20 19 and try to intimidate you and are quite aggressive.  
12:20 20  
12:20 21 COMMISSIONER: Okay. I understand.  
22  
12:20 23 A. Yes.  
12:20 24  
12:20 25 COMMISSIONER: Sorry, I will finish for the time being.  
12:20 26  
12:20 27 MR KOZMINSKY: We've covered a lot of the background. I  
12:20 28 might ask you a few questions to mop up.  
12:20 29  
12:20 30 A. Sure.  
31  
12:20 32 Q. What was the name of your host?  
33  
12:20 34 A. Elliot Freeman.  
35  
12:21 36 Q. And do you have any insight into what information he  
12:21 37 had about you? So, in terms of would he know about your  
12:21 38 exclusions and how much you were gambling?  
39  
12:21 40 A. For sure. The host is always kept up to date with all  
12:21 41 your affairs. For example, a host would know, even if he  
12:21 42 wasn't working at the time, on that night, if Ahmed Hasna  
12:21 43 came in and lost \$30,000, he would know. He gets emails,  
12:21 44 straight away. So the host is always kept up to date  
12:21 45 with your winnings, your losses, whether you have  
12:21 46 an issue with security, whether you are banned. In my  
12:21 47 case, I mean, in the high rollers room upstairs in the

12:21 1 Mahogany, no caps are allowed.  
12:21 2  
12:21 3 COMMISSIONER: Why?  
12:21 4  
12:21 5 A. Surveillance and more for the dress code. So no caps,  
12:21 6 no runners, no tracksuit pants, but in my case exemptions  
12:21 7 were made. I was allowed to wear a cap. I was allowed  
12:21 8 to go in with runners. So point being is, there is no  
12:21 9 rules. It was pretty much how you played and the level  
12:22 10 you play, what rules applied to you.  
12:22 11  
12:22 12 MR KOZMINSKY: Money talks.  
12:22 13  
12:22 14 A. Money talks. No one was allowed to wear a hat in the  
12:22 15 Mahogany except me. I was the only person allowed to  
12:22 16 wear a cap while in there.  
12:22 17  
12:22 18 Q. Who did Elliot report to ultimately?  
12:22 19  
12:22 20 A. Elliot reports to Peter Lawrence, obviously he's  
12:22 21 management, he's pretty high up there, Peter Lawrence.  
12:22 22 Any requests would go through Peter and come back through  
12:22 23 Elliot.  
12:22 24  
12:22 25 Q. Just by way of background, is it only black card  
12:22 26 holders who can get into the Mahogany Room to gamble?  
12:22 27  
12:22 28 A. Pretty much, but as a black hard holder you are  
12:22 29 entitled to take in guests with you as well. So you  
12:22 30 would find people that weren't black card holders but  
12:22 31 were introduced to Mahogany through a member. Through a  
12:22 32 fellow member.  
12:22 33  
12:22 34 Q. Can you just, for all of our benefit, explain to us  
12:22 35 what the Mahogany Room experience is like, what is free,  
12:22 36 what is not, what the table limits are like?  
12:22 37  
12:22 38 A. In Mahogany, in terms of your food, your smokes,  
12:22 39 there's a restaurant up there as well, it's all free.  
12:23 40 A black card holder doesn't pay for anything upstairs.  
12:23 41 And the gaming tables are set at higher limits in terms  
12:23 42 of your blackjack and your roulette, and major players  
12:23 43 usually generally play upstairs. The limits are, instead  
12:23 44 of downstairs as an example, the maximum you could put on  
12:23 45 a number is \$100.  
12:23 46  
12:23 47 Q. When you say downstairs, you mean the main gaming

12:23 1 floor?  
2

12:23 3 A. The main gaming floor for general public. Upstairs  
12:23 4 you can go up to \$2,000. So there's a huge difference in  
12:23 5 terms of the level of play. So usually they like to keep  
12:23 6 the people with the high-level play upstairs, and the  
12:23 7 general public, which is level 1, which is downstairs.  
12:23 8

12:23 9 COMMISSIONER: Is there a rule, the higher level of money  
12:23 10 you can put on per game, is that for all games like  
12:23 11 roulette, blackjack ---  
12:23 12

12:23 13 A. Yeah, with baccarat there is limits, \$50,000 tables,  
12:23 14 so you can place a bet up to \$50,000. Downstairs I don't  
12:23 15 think they have that, I think it is probably a 5 or  
12:24 16 \$10,000 limit. Also there are special exemptions they  
12:24 17 make for people in terms of black card holders. Your  
12:24 18 general limit on -- so roulette has 35 numbers and  
12:24 19 a zero, I don't know if you are aware of roulette. Have  
12:24 20 you ever played roulette yourself?  
12:24 21

12:24 22 COMMISSIONER: I used to run a game at school.  
23

12:24 24 A. That's good.  
12:24 25

12:24 26 COMMISSIONER: They didn't think so.  
27

12:24 28 A. Downstairs your maximum on a number is \$200. Upstairs  
12:24 29 in Mahogany the maximum is \$1,000. Again, in my case,  
12:24 30 I was given a special exemption: I was allowed to play up  
12:24 31 to \$2,000 per number. So general public or even black  
12:24 32 card holders didn't have that luxury.  
12:24 33

12:24 34 COMMISSIONER: If you went upstairs --  
12:24 35

12:24 36 A. I could put up to \$2,000 straight up on a number.  
12:24 37

12:24 38 COMMISSIONER: If you wanted to negotiate higher, could  
12:24 39 you do that?  
40

12:24 41 A. Yes, I could. What happened to me was I had big wins  
12:24 42 and the minute I had the big wins, my personal limit,  
12:24 43 which was set at 2,000 -- usually when you go to a table  
12:24 44 they give you a little plaque and you carry that plaque  
12:25 45 that identifies you as a higher limit player.  
12:25 46

12:25 47 COMMISSIONER: Like a name plaque?

12:25 1  
12:25 2 A. Yeah, it says "high limit" on it.  
3  
4 COMMISSIONER: I see.  
5  
12:25 6 A. The minute I had a couple of big wins, that special  
12:25 7 limit was taken away from me. They didn't want that.  
12:25 8 The excuse was management has decided that this personal  
12:25 9 limit will no longer be offered to anybody at Crown just  
12:25 10 for management reasons. But, mind you, it wasn't there,  
12:25 11 because there were still other players that had it. So  
12:25 12 the minute you try to get ahead you are set back very  
12:25 13 quickly.  
12:25 14  
12:25 15 MR KOZMINSKY: You've spoken briefly to the Commissioner  
12:25 16 about some of the impacts that gambling has had, in terms  
12:25 17 of not having a house anymore and owing many millions of  
12:25 18 dollars. Is there anything else you are comfortable  
12:25 19 sharing in terms of relationship and other damage?  
20  
12:25 21 A. It's destroyed -- it's pretty much destroyed me  
12:25 22 financially and in terms of the respect that even  
12:25 23 sometimes your kids, you know, my kids are old enough to  
12:26 24 understand and are aware of my gambling issues. So you  
12:26 25 lose respect in every possible way, of family and  
12:26 26 friends. It has destroyed my life. It has destroyed --  
12:26 27 the word "trust "no longer exists. No one can trust you  
12:26 28 or believe anything that you say or take anything you say  
12:26 29 on face value because I've burned a lot of bridges along  
12:26 30 the way and a lot of families along the way. I have  
12:26 31 a friend which I owed money to, committed suicide. And,  
12:26 32 you know, I carry that every day. So the benefits --  
12:26 33 there is no benefits. The effects that I am experiencing  
12:26 34 from the casino is a life sentence. It's not something  
12:26 35 that we could cure, it's not something that I could just  
12:26 36 remove and have a new hard drive installed and I forget  
12:26 37 all those memories. I mean, whether I get out of debt  
12:27 38 eventually, I don't know, one day, maybe, but whether the  
12:27 39 scars ever get removed, no. They are permanent. They  
12:27 40 are permanent scars. Could I have been helped along the  
12:27 41 way? Most definitely. Most definitely. Most  
12:27 42 definitely. By the casino? Most definitely. But it was  
12:27 43 never -- it was never looked at. It was never an issue.  
12:27 44 My well-being was never an issue for them. It was, you  
12:27 45 play at that level, you just keep coming. No questions  
12:27 46 were ever asked. No help was ever given to me. I'm not  
12:27 47 sure what the signs are to look for when a person needs

12:27 1 help, but maybe a tap on the shoulder sometimes might  
12:27 2 pull the person up, or had a chat, could have helped me  
12:27 3 in a lot of ways. There is a lot of what-ifs, but....  
12:27 4 It's taken away a lot of my dreams that I had set for  
12:27 5 myself as a young adult, was to have a family, to have  
12:28 6 your own home, to be able to go on holidays, to be able  
12:28 7 to spend your own money that you worked hard for. To  
12:28 8 spend that money and enjoy that. To enjoy life, because  
12:28 9 life is taken away from you in that place. You think you  
12:28 10 are invincible because of all the benefits that they  
12:28 11 offer you and the luxuries that they offer you, but you  
12:28 12 are paying for them at a premium. You pay for them. The  
12:28 13 hotel room they offer you, that is worth \$300 or \$400, I  
12:28 14 could have bought my own hotel. But, such is life, I  
12:28 15 guess.

12:28 16  
12:28 17 Q. And the casino obviously knew enough about your  
12:28 18 exclusions and voluntary and the ones they imposed and  
12:28 19 they knew your turnover and what you were losing. Did  
12:28 20 any of the other things going on in your life as a result  
12:28 21 of gambling, was any of that known to them? Did you  
12:29 22 speak to Elliot or anyone else ever, and did they have  
12:29 23 any other sort of information to hand?

12:29 24  
12:29 25 A. Look, there was an incident with a cheque.

12:29 26  
12:29 27 Q. We'll come to that.

12:29 28  
12:29 29 A. Okay. At no stage was I ever asked, you know, now  
12:29 30 they have a day, we have "Are you okay, mate", there is  
12:29 31 a day where people ask your friend "Are you okay". I was  
12:29 32 never asked any questions in terms of how I'm feeling,  
12:29 33 how I'm coping, whether I needed any assistance, whether  
12:29 34 I should possibly take a break, especially after major  
12:29 35 losses. It was always a reward after a major loss,  
12:29 36 a reward with an offering of something. So it was  
12:29 37 never --

12:29 38  
12:29 39 Q. (Inaudible)?

12:29 40  
12:29 41 A. Yeah, there was always a reward of something,  
12:29 42 a football match, a concert, a restaurant, some sort of  
12:29 43 event to take your mind off what really just took place.  
12:30 44 So -- it was never raised. Never at any stage.

12:30 45  
12:30 46 Q. And so we're clear, you weren't a pokies player?

12:30 47

12:30 1 A. No, not at all, I didn't play pokies.  
2

12:30 3 Q. Did you know about or register with YourPlay? Is that  
12:30 4 something you are familiar with?  
12:30 5

12:30 6 A. No. I wouldn't know what it is to this day. It was  
12:30 7 never offered to me, no.  
12:30 8

12:30 9 Q. Did you have any interactions with what Crown calls  
12:30 10 responsible service of gambling liaison officers?  
12:30 11

12:30 12 A. To be honest with you, I wouldn't even know they  
12:30 13 existed. The only time -- they seemed to move offices.  
12:30 14 You have to go there when you self-exclude, which is to  
12:30 15 the Responsible Gaming area, that's where they take your  
12:30 16 photo like a mugshot, like you were some sort of  
12:30 17 criminal, but they moved offices and the last time I went  
12:30 18 to self-exclude, the office was near the toilets  
12:30 19 somewhere downstairs, you wouldn't even know it is there.  
12:30 20 On the actual door, you have to stare at the door for  
12:30 21 a long time to make sure you are in the right area. But  
12:31 22 it was never ever offered to me as a service I could  
12:31 23 potentially -- I could seek out to, no.  
12:31 24

12:31 25 COMMISSIONER: Did you know it existed?  
12:31 26

12:31 27 A. I didn't know it existed in terms of helping you going  
12:31 28 forward. I knew there was an area you went to  
12:31 29 self-exclude. To self-exclude I would go up to the  
12:31 30 counter on the gaming floor, and they would call someone  
12:31 31 out to you and they would come up from their Responsible  
12:31 32 Gaming office and take you down to their designated area.  
12:31 33 But did I know they are there apart from any other reason  
12:31 34 apart from self-exclusion, no. I didn't think it was  
12:31 35 somewhere I could visit or someone I could possibly talk  
12:31 36 to, or someone who possibly could even offer some form of  
12:31 37 counselling. Because in the casino, problem gamblers and  
12:31 38 people having problems are not discussed. It's not  
12:31 39 something that is raised or brought to anyone's  
12:31 40 attention. So it is always glamorous lights and always  
12:31 41 positive to keep you thinking positive. So, at no stage,  
12:32 42 yeah, something like that was offered. I wouldn't even  
12:32 43 know where to go, to be honest with you.  
44

12:32 45 Q. Would I be right in saying any discussion with anyone  
12:32 46 at Crown about responsible gambling --  
12:32 47



12:32 1 A. No, not at all.  
2

12:32 3 Q. What about other patrons? You obviously have been  
12:32 4 going to the casino for a long time. Did you know of  
12:32 5 other people who were having discussions, regular or  
12:32 6 otherwise, with the casino about these sorts of issues?  
12:32 7

12:32 8 A. No, like I said, I don't think it's ever discussed.  
12:32 9 It's always glamorous and it's always positive. You  
12:32 10 could be feeling negative, but when you walk in there  
12:32 11 they make you feel really energetic and positive because  
12:32 12 your problems are left at the door. As you enter, you  
12:32 13 think you are entering heaven. It's like a totally  
12:32 14 different environment.  
15

12:32 16 Q. And if you were to gamble -- if you were to gamble for  
12:32 17 10 hours in a row, or 11, 12, 13, have you gambled those  
12:32 18 periods?  
19

12:32 20 A. I have on many occasions. You are there for pretty  
12:32 21 much long stints?  
12:32 22

12:33 23 Q. Sorry, I interrupted you.  
24

12:33 25 A. No.  
26

12:33 27 Q. Has anyone tapped you on the shoulder to have a break?  
28

12:33 29 A. Never. Never.  
30

12:33 31 Q. Do you know about other people gambling in the  
12:33 32 Mahogany Room or the main --  
12:33 33

12:33 34 A. I've never seen anyone tapped on the shoulder and  
12:33 35 asked the question, you've exceeded -- I've seen people  
12:33 36 fall asleep.  
37

12:33 38 Q. Does anyone come along?  
39

12:33 40 A. No, security usually asks them to leave because they  
12:33 41 probably drank a bit too much. In terms of gambling and  
12:33 42 spending money, there is no criteria, there is no limits  
12:33 43 to how long you can spend on a table. While your hands  
12:33 44 are functioning and you are able to remove funds from  
12:33 45 your pockets and place them on the table, there is no  
12:33 46 issue of time limit on how long you can spend on a table.  
47

12:33 1 Q. Can I ask you about one other topic, which is criminal  
12:33 2 activity at the casino. Have you seen, or heard about  
12:33 3 anything from drug taking or otherwise going on at the  
12:34 4 casino?

12:34 5  
12:34 6 A. Look, I'm not the type of person who has ever taken or  
12:34 7 used drugs, but well aware. Definitely. You can score  
12:34 8 cocaine while in the Mahogany Room, not a problem.  
12:34 9 Quantities, amounts, not a problem. Prostitution. You  
12:34 10 can have a female at your fingertips in that place. It  
12:34 11 is definitely there, it was definitely active, but it's  
12:34 12 not something that I was involved in. My sole focus when  
12:34 13 I was in there was thinking that I was going to win big  
12:34 14 and wipe off a lot of the debts that I was incurring.  
12:34 15 Cocaine was easily accessible in the Mahogany Room.

12:34 16  
12:34 17 COMMISSIONER: Before you leave that topic, how do you  
12:34 18 know that cocaine was available?

12:34 19  
12:34 20 A. I had some friends once at a table, and they struck  
12:35 21 a conversation with someone close to the table.

12:35 22  
12:35 23 COMMISSIONER: Patron or player?

12:35 24  
12:35 25 A. Yeah, all players. You know there are certain people  
12:35 26 that are always in Mahogany that don't play. They are  
12:35 27 just there, they are part of the furniture. And you  
12:35 28 don't have to be a rocket scientist to figure out they  
12:35 29 are here either to assist you in some way, whether it is  
12:35 30 prostitution or drugs. And definitely they were of Asian  
12:35 31 background and, yes, you can get cocaine, not a problem.  
12:35 32 You would agree -- I saw him agree with the person, they  
12:35 33 don't obviously hand it over to him inside, they would  
12:35 34 exit, come back all fresh and happy. So definitely  
12:35 35 accessible, and definitely through members that would  
12:35 36 always be present in the Mahogany but never playing.  
12:35 37 They were there for sole reason obviously to trade, and  
12:35 38 to be able to sell their drugs.

12:35 39  
12:35 40 COMMISSIONER: Did you see that sort of thing, if you  
12:35 41 were even paying attention to it, happen frequently,  
12:35 42 every now and again?

12:35 43  
12:36 44 A. Oh, it's common. Drugs is -- it's common. Cocaine is  
12:36 45 very, very common. Women as well, very common. The host  
12:36 46 is called up on very quickly, "I need a room, I need a  
12:36 47 room quickly." You know, you put one and two together.

12:36 1 So, yeah, it's there. Whether management cared about it,  
12:36 2 as long as it wasn't affecting and nothing was being done  
12:36 3 there in terms of the casino in terms of being very  
12:36 4 visual and people would be aware of it -- unless you are  
12:36 5 looking for it, you are not going to find it. So for  
12:36 6 people that were looking for it, quite easy to find it.

12:36 7

12:36 8 COMMISSIONER: Got it.

12:36 9

12:36 10 MR KOZMINSKY: Mr Commissioner, Mr Hasna has a story to  
12:36 11 tell which is relevant to section 68 of the Casino  
12:36 12 Control Act, which you might keep in mind while you hear  
12:36 13 this story, which is the prohibition of extending credit  
12:36 14 and cashing cheques not made out to the casino operator.

15

12:37 16 You've heard that little introduction.

17

12:37 18 A. Yep.

19

12:37 20 Q. Could you share with the Commissioner the story.

21

12:37 22 A. In 2016 I came in one evening with a bank cheque. The  
12:37 23 bank cheque was made out to myself, Ahmed Hasna, which  
12:37 24 was presented to me, which I got off a friend of mine by  
12:37 25 the name of Adrian Williams, which is also the friend  
12:37 26 that committed suicide. It was in relation to selling  
12:37 27 him a vehicle. At that time he didn't really believe me  
12:37 28 so he gave me the bank cheque and did follow me, and did  
12:37 29 observe that I entered the casino. So he kept trying to  
12:37 30 call me and I just turned off the phone. So then that  
12:37 31 bank cheque I presented to the casino that evening was  
12:38 32 made out to myself, Ahmed Hasna. Within 15 minutes my  
12:38 33 host was there, Elliot Freeman. He communicated with  
12:38 34 management and I was able to obtain \$100,000 in chips  
12:38 35 instantly, within 10 or 15 minutes without the cheque  
12:38 36 being banked.

37

12:38 38 Q. You sold a car --

12:38 39

12:38 40 A. I sold the car to --

12:38 41

12:38 42 Q. You got a cheque in return.

43

12:38 44 A. I got a cheque in return.

45

12:38 46 Q. Whose car was it?

47

12:38 1 A. The car wasn't my vehicle, it was a family member.  
12:38 2 Because being in the car trade that I was in, I was  
12:38 3 wheeling and dealing, and anything to do with cars,  
12:38 4 family members would seek my advice and try to help see  
12:38 5 if I could dispose of their vehicles, being in the car  
12:38 6 industry. So ultimately I was selling a family member's  
12:38 7 vehicle to go to the casino with and gamble, and  
12:38 8 hopefully that I could win, pay back their money that  
12:38 9 they are entitled to.

12:38 10

12:38 11 COMMISSIONER: Did the family member ask you to sell this  
12:38 12 car?

12:38 13

12:38 14 A. Yes.

12:38 15

12:38 16 COMMISSIONER: So you -- it like a legitimate sale --

12:39 17

12:39 18 A. Legitimate sale in a way was -- it was and it wasn't,  
12:39 19 because my intentions were clear to me, what I wanted to  
12:39 20 do: try to use his money to gamble with.

12:39 21

12:39 22 COMMISSIONER: Correct. But why did the friend to whom  
12:39 23 you sold the car bother about what was happening with the  
12:39 24 money?

12:39 25

12:39 26 A. Because he suspected -- no, I hadn't given him the  
12:39 27 car. I said the car was coming tomorrow. I needed the  
12:39 28 money --

12:39 29

12:39 30 COMMISSIONER: So you got the money upfront.

12:39 31

12:39 32 A. That's right, so that's a lot of my dealings with  
12:39 33 a lot of the people that I knew and associated with,  
12:39 34 always try to get money upfront. And upfront was for my  
12:39 35 own benefit, usually for gambling purposes.

12:39 36

12:39 37 Back to where I was, I presented them with the cheque.

12:39 38

12:39 39 MR KOZMINSKY: And the cheque was made out to you?

12:39 40

12:39 41 A. The cheque was made out to myself, Ahmed Hasna. And  
12:39 42 I was issued with gaming chips in 10 or 15 minutes of  
12:39 43 being in the casino that evening. After playing for  
12:39 44 probably about 1.5 hours, I lost that \$100,000. I then  
12:40 45 left the casino and my intentions were that was my last  
12:40 46 straw, I said I just can't do this anymore. I just  
12:40 47 wanted to pretty much exit and not come back. I said

12:40 1 that's it. I've just burnt every single bridge that I  
12:40 2 had. And I got a phone call from the host, Elliot, two  
12:40 3 days later, stating that management has a problem with  
12:40 4 the bank cheque and it was dishonoured when they tried to  
12:40 5 cash it in. I advised Elliot of my situation, that the  
12:40 6 cheque was issued to me by a friend that I was selling  
12:40 7 the car to, and obviously I couldn't deliver the car so  
12:40 8 he cancelled the bank cheque, he had a bit of suspicions  
12:40 9 that I was actually going to use that money for gambling.  
12:40 10 So the bank cheque that was given to me by a friend, he  
12:40 11 had then gone to the bank and cancelled that bank cheque.  
12:40 12 Make sense?  
12:40 13  
12:40 14 COMMISSIONER: No.  
12:40 15  
12:40 16 A. I will start again.  
12:40 17  
12:40 18 COMMISSIONER: No, I get the story, but from what I know  
12:40 19 about banking, banks can't cancel -- because bank cheques  
12:41 20 are drawn on the bank.  
12:41 21  
12:41 22 A. They did. ANZ cancelled the bank cheque because  
12:41 23 Adrian went back in there and said "I'm not getting my  
12:41 24 car, I need you to cancel the bank cheque" and they  
12:41 25 cancelled it.  
12:41 26  
12:41 27 COMMISSIONER: Okay.  
12:41 28  
12:41 29 MR KOZMINSKY: Mr Commissioner, I think the evidence was  
12:41 30 that the cheque was made out to Mr Hasna personally.  
12:41 31  
12:41 32 COMMISSIONER: Yes, but it's a cheque drawn by the bank  
12:41 33 on itself.  
12:41 34  
12:41 35 A. Yes. But he had the funds there, and then he  
12:41 36 cancelled the bank cheque.  
12:41 37  
12:41 38 COMMISSIONER: Usually it's bad luck for the bank.  
12:41 39 That's one of the issues about bank cheque. They usually  
12:41 40 won't issue them until they have cash.  
12:41 41  
12:41 42 A. Yeah, well, in this instance it did.  
12:41 43  
12:41 44 COMMISSIONER: Because it's drawing on itself, it's not  
12:41 45 your friend's cheque, it is the bank's cheque.  
12:41 46  
12:41 47 MR KOZMINSKY: In due course we'll come to some documents

12:41 1 that --  
12:41 2  
12:41 3 COMMISSIONER: All right, got it.  
12:41 4  
12:41 5 MR KOZMINSKY: Don't worry about the characterisation of  
12:41 6 the cheque.  
12:41 7  
12:41 8 A. So the bank cheque was cancelled, and the bank cheque  
12:41 9 was dishonoured. So the casino was out of pocket  
12:41 10 \$100,000 because I obtained chips and lost it that night.  
12:42 11 Elliot called me. Obviously management was quite pissed  
12:42 12 off. They needed their \$100,000 and I needed to repay  
12:42 13 that money back. I advised Elliot of my situation that  
12:42 14 I was in a financial hole, basically, and was considering  
12:42 15 self-exclusion again, and this time permanent. I just  
12:42 16 wanted to self-exclude myself, I didn't want to be  
12:42 17 allowed to go back into the casino.  
12:42 18  
12:42 19 He said to me to hold off, and that he would speak to  
12:42 20 management and come back to me. I got a phone call off  
12:42 21 him the following day stating that management at casino  
12:42 22 was happy to waive the \$100,000. I didn't have to pay  
12:42 23 back the \$100,000, providing that I can come back in, all  
12:42 24 my entitlements will still be available to me, being  
12:42 25 a black card holder, and that I could pay back the money  
12:42 26 if I ever won or -- yeah, I pay back the money when I  
12:43 27 win. If I don't win, that's okay. When you do have  
12:43 28 a win eventually, you pay back that money.  
12:43 29  
12:43 30 I said, "Well, I want to self-exclude, I don't want to  
12:43 31 come in anymore." They said, "Well, you have to pay back  
12:43 32 that money now then." I said "Okay, I will keep coming  
12:43 33 in, that's fine, if you are going to waive a \$100,000  
12:43 34 debt to me and allow me to have all my benefits." I  
12:43 35 continued to go in. I probably didn't go in straight  
12:43 36 away. I stayed away I reckon about two weeks. But then  
12:43 37 that cycle, I got back involved in that cycle again, and  
12:43 38 continued to play. Over probably the next three to  
12:43 39 four months I did strike a little bit of a win and was  
12:43 40 told to pay back in stages. I paid back \$10,000.  
12:43 41 Correct me if I'm wrong, then I probably paid 15 the  
12:43 42 following week and another week and then one day I won  
12:43 43 about \$400,000 and I was trying to sneak out. Every time  
12:44 44 I go in there, when I did win I would put a band-aid over  
12:44 45 the people I owed money by giving him 10, giving him 5.  
12:44 46 So really the winnings were never kept with me or in my  
12:44 47 pocket, I was just servicing the loans, in a way.

1  
12:44 2 I was told by Elliot that I had to immediately go to the  
12:44 3 cage, which is the cashier, and pay back the \$50,000 that  
12:44 4 I owed the casino, otherwise I would be no longer welcome  
12:44 5 on to the premises. At that stage I had \$400,000 in  
12:44 6 chips. Fair enough. So I went back and paid the money  
12:44 7 and we were clear again. There was no debt to the  
12:44 8 casino.  
12:44 9  
12:44 10 MR KOZMINSKY: Was Elliot at the table at the time?  
11  
12:44 12 A. Elliot wasn't at the table, Elliot was at home, but  
12:44 13 surveillance were so on to me and my movements that they  
12:44 14 watched everything I did every time I was in there. So I  
12:44 15 won that 400,000 --  
12:44 16  
12:44 17 COMMISSIONER: When you won big, he was contacted?  
12:44 18  
12:44 19 A. He was contacted while he was at home. Elliot wasn't  
12:45 20 working, it wasn't his shift. And he called me, and  
12:45 21 I was about to exit the casino doors. I said, "How do  
12:45 22 you know?"  
23  
12:45 24 "Because they just called me, Peter Lawrence just rang  
12:45 25 me, you need to go back to the cage right now and pay  
12:45 26 back that 50,000."  
27  
12:45 28 I said "But I need the money, man, I've got to pay  
12:45 29 people."  
30  
12:45 31 He said, "I don't care, you need to go and pay it."  
32  
12:45 33 After five minutes of arguing with him, I said "Oh well,  
12:45 34 okay", I went to the cage and gave them \$50,000, and that  
12:45 35 wiped off the debt, and pretty much kept me involved in  
12:45 36 that scenery, in that loop where I think at the time when  
12:45 37 my \$100,000 cheque had been dishonoured, if I was allowed  
12:45 38 to self-exclude like I wanted to, from that period until  
12:45 39 2019, I lost \$5 million. So that \$100,000 cheque, when  
12:45 40 it was dishonoured and I was in financial -- I mean that  
12:45 41 was the signs I had ever showed the casino. They should  
12:46 42 have been made aware that I'm in a financial hole here,  
12:46 43 but I was allowed to continue to gamble while having  
12:46 44 a debt to the casino because my message from Elliot was  
12:46 45 the casino, this is off the record, they said, if you  
12:46 46 continue to play, it's a win-win situation for them  
12:46 47 because you are losing money anyway. And if you do win,

12:46 1 it is a win-win situation for them as well because you're  
12:46 2 going to pay back the 100,000.  
3  
12:46 4 So I was never given the right opportunity to be able to  
12:46 5 seek help, and I think that could have been -- that would  
12:46 6 have been and should have been the clear indication of  
12:46 7 a person owes you money, possibly -- I shouldn't have  
12:46 8 been allowed to gamble. I have been aware of other  
12:46 9 situations where customers have owed the casino money,  
12:46 10 but that's usually when they obtain a line of credit.  
12:46 11 When you obtain a line of credit from the casino, they  
12:46 12 usually do a background check on you, it's like a bank  
12:47 13 loan. They do a credit check, that's when they ask you  
12:47 14 to come in and sign documents, and where they secure some  
12:47 15 sort of asset before they give you money. In my case, I  
12:47 16 never got a phone call, I never got a visit, I never got  
12:47 17 an opportunity of a sit-down. We never even signed  
12:47 18 a contract to say that you owe us money. It was all like  
12:47 19 a cowboy agreement. All messages that were relayed  
12:47 20 through the host. "Yeah, you owe us some money, no  
12:47 21 problem, no big deal, you don't have to pay us."  
12:47 22  
12:47 23 MR KOZMINSKY: Messages from Peter Lawrence?  
24  
12:47 25 A. Messages from Peter Lawrence, which is management.  
12:47 26 "Fine, the \$100,000 you don't have to pay back, you just  
12:47 27 pay us back when you win." I lost \$5 million trying to  
12:47 28 win \$100,000.  
29  
12:47 30 MR KOZMINSKY: Mr Commissioner, I might go to some  
12:47 31 documents both to evidence the story that Mr Hasna has  
12:47 32 just told and also in relation to some other matters he's  
12:47 33 given evidence about. I think we're doing this  
12:47 34 electronically.  
35  
12:47 36 Mr Operator, if you could please open up  
12:48 37 WIT.0001.0001.0072.  
38  
12:48 39 That should come up on your screen, I think.  
12:48 40  
12:48 41 COMMISSIONER: This is Mr Hasna's account?  
12:48 42  
12:48 43 MR KOZMINSKY: Yes, it is.  
44  
12:48 45 If you first go to page 0073, Mr Operator.  
46  
12:48 47 You will see there on 9 May, Mr Commissioner, \$100,000



12:48 1 coming into that account, see --  
12:49 2  
12:49 3 COMMISSIONER: Hang on, I will just work it out. I've  
12:49 4 got two entries on 9 May, \$100,000 deposit, \$100,000  
12:49 5 deducted.  
12:49 6  
12:49 7 MR KOZMINSKY: Yes.  
12:49 8  
12:49 9 COMMISSIONER: Are they --  
10  
12:49 11 MR KOZMINSKY: So deposit --  
12:49 12  
12:49 13 COMMISSIONER: So this is a few entries bottom up?  
12:49 14  
12:49 15 MR KOZMINSKY: Yes, so that's a \$100,000 cheque going  
12:49 16 into Mr Hasna's account, and then it is withdrawn and  
12:49 17 used to gamble, and I will take you to that in due  
12:49 18 course.  
19  
12:49 20 If you go to page, please, Mr Operator, 0075, this shows  
12:49 21 telegraphic transfers in and out of Mr Hasna's account.  
12:49 22 You will see the first four listed on that page are the  
12:49 23 repayment of \$100,000. 10, 15, 25 and 50,  
12:49 24 Mr Commissioner.  
12:49 25  
12:49 26 COMMISSIONER: Why is it under a heading "foreign  
12:50 27 amount"?  
12:50 28  
12:50 29 MR KOZMINSKY: I think I will take you in due course,  
12:50 30 Mr Commissioner, to a document that explains the codes.  
12:50 31 I will take you to that.  
12:50 32  
12:50 33 COMMISSIONER: All right.  
12:50 34  
12:50 35 MR KOZMINSKY: Mr Commissioner, if you then go, and I  
12:50 36 would like Mr Hasna to comment on this, page 0085.  
12:50 37 Mr Hasna gave some evidence about going to the casino  
12:50 38 with chips and gambling with them.  
39  
12:50 40 Mr Hasna, I don't know if you can see that on the screen,  
12:50 41 but can you look at the entries on 22, 23, 25 September  
12:50 42 2016? They are just under halfway down the page.  
12:50 43  
12:50 44 COMMISSIONER: Tell me the page. Is it 0085?  
12:50 45  
12:50 46 MR KOZMINSKY: Correct.  
47

12:50 1 On 22/9, 23/9 and 26/9. You see those?  
2

12:50 3 A. Yes.  
12:50 4

12:50 5 MR KOZMINSKY: Do you see there the buy-in is zero  
12:50 6 dollars?  
7

8 A. Yes.  
9

12:50 10 Q. The first column is "buy-in". Then if you scroll over  
12:51 11 to "actual win", there is a negative amount.  
12

12:51 13 But Mr Commissioner, for your benefit, a negative win is  
12:51 14 a win for the player and a loss for the casino because  
12:51 15 these are the casino's records.  
16

12:51 17 You see there you won about \$700,000 over the course of  
12:51 18 those three days?  
19

12:51 20 A. That's right, yes. Is it right that the reason there  
12:51 21 is no buy in is because you are coming in with chips?  
12:51 22

12:51 23 A. Yes, that's correct.  
24

12:51 25 COMMISSIONER: Say that again?  
12:51 26

12:51 27 MR KOZMINSKY: Mr Hasna is coming in with chips.  
12:51 28

12:51 29 COMMISSIONER: I understand, so he didn't have to buy the  
12:51 30 chips, he already had them from earlier occasions.  
12:51 31

12:51 32 MR KOZMINSKY: And it might therefore be that you didn't  
12:51 33 exactly win \$154,000 --  
34

35 A. No.  
36

12:51 37 Q. -- you might have cashed in with 200,000 in chips and  
12:51 38 in fact lost on that day.  
39

12:51 40 A. That's right. The records aren't very accurate. They  
12:51 41 are always an estimate of your deposits. What is  
12:51 42 accurate is what you win because, like I said, the person  
12:51 43 in charge of the table is also monitoring other players.  
12:52 44 So what you are losing is not always recorded.  
12:52 45

12:52 46 MR KOZMINSKY: And then if you could turn to page 0091,  
12:52 47 Mr Commissioner, this is Crown's yearly transaction

12:52 1 report for Mr Hasna, and this document records that over  
12:52 2 the course of six years, Mr Hasna lost \$363,000-odd, not  
12:52 3 millions.

4

12:52 5 Mr Hasna, I wanted to give you an opportunity as best you  
12:52 6 can to explain that. That's not your document I  
12:52 7 understand, but I wanted to show it to you.

8

12:52 9 A. Yeah, the \$363,000 is supposed losses from the period  
12:52 10 of 2014 to 2019. But totally inaccurate. Totally,  
12:52 11 totally inaccurate because if we have a look at some of  
12:52 12 the paperwork there on the buy-ins, I've bought in close  
12:52 13 to \$10 million, and I have requested of them to actually  
12:53 14 give me a record of what money I actually physically took  
12:53 15 out of the casino, and they are refusing to cooperate  
12:53 16 with a lot of my demands, but definitely it is  
12:53 17 an inaccurate figure of \$363,000. I wish that to be the  
12:53 18 case. If that was the case, I would have my life back.

12:53 19

12:53 20 COMMISSIONER: If this -- this records you actually  
12:53 21 winning.

12:53 22

12:53 23 MR KOZMINSKY: No, Commissioner, a positive number --

24

25 COMMISSIONER: Oh, I see, the other way around --

26

12:53 27 MR KOZMINSKY: Mr Hasna 's solicitors have written to the  
12:53 28 casino in order to acquire these documents for possible  
12:53 29 litigation against the casino. These are the casino's  
30 documents.

31

32 Sorry, did you want to say something?

33

12:53 34 A. Yes, what that states on that page, I'm not sure if we  
12:53 35 are looking at the same page down the bottom, \$363,260 is  
12:53 36 supposedly my losses from 2014 to 2019? Are we looking  
12:53 37 at the same page?

12:53 38

12:53 39 MR KOZMINSKY: Yes.

12:53 40

12:53 41 COMMISSIONER: Yes.

42

12:53 43 A. So that is totally inaccurate because there is no way  
12:54 44 known in five years I only lost \$363,000-something.  
12:54 45 Totally inaccurate. But, you know, we've written to them  
12:54 46 on numerous occasions to try and get more accurate  
12:54 47 documentations, but they just don't want to cooperate.

12:54 1 There is a lot of paperwork in terms of the trail of my  
12:54 2 buy-ins. I've bought in, you know, thousands and  
12:54 3 thousands of dollars, and if I've supposed won millions  
12:54 4 and millions of dollars, how did that money ever exit the  
12:54 5 casino? It was never issued by a cheque, it was never by  
12:54 6 cash. So they are really making it difficult for me to  
12:54 7 be able to obtain the correct figures of what I've  
12:54 8 actually lost. I know what was lost because it was there  
12:54 9 in the other documents. They are trying to make it very  
12:54 10 difficult and they are not cooperating.

12:54 11  
12:54 12 COMMISSIONER: What you are saying is if I did do all the  
12:54 13 additions and subtractions from the other pages that deal  
12:54 14 with your regular --

12:55 15

12:55 16 A. Yeah --

12:55 17

12:55 18 COMMISSIONER: --- transactions, I would get a different  
12:55 19 result?

12:55 20

12:55 21 A. Look, if we look at the buy-ins, from 2016, from the  
12:55 22 date the cheque was dishonoured until 2019, the buy-ins  
12:55 23 were \$4.9 million. So I'm baffled to how they could come  
12:55 24 to that figure where they are -- supposedly I've only  
12:55 25 lost \$363,000 in a five-year period.

12:55 26

12:55 27 COMMISSIONER: They have you losing \$386,000 in one year,  
12:55 28 2017, and then smaller losses in 2018 and 2019.

29

12:55 30 A. No, like I said, it is totally, totally inaccurate.  
12:55 31 Their records are obviously trying to paint a different  
12:55 32 picture to this date to show that maybe I didn't spend  
12:55 33 the amount of money and the level of money that I did,  
12:55 34 but clearly in the buy-ins there is millions and millions  
12:55 35 of dollars I've bought in chips. If I've supposedly won,  
12:55 36 well then show me how that money left your premises.  
12:56 37 They are not cooperating. They won't come to the party.  
12:56 38 They did write to us, I'm not sure if you got a copy of  
12:56 39 that letter, stating there was a debt of \$100,000, and it  
12:56 40 was never a line of credit issued to me. It was a simple  
12:56 41 debt I owed the casino and was repaid.

12:56 42

12:56 43 MR KOZMINSKY: Just to clarify, you play roulette when  
12:56 44 you gamble?

45

12:56 46 A. That's correct. Yes.

12:56 47

12:56 1 MR KOZMINSKY: On the roulette table in terms of  
12:56 2 recording losses, I want to be really clear about that,  
12:56 3 it is not a precise science?

4

12:56 5 A. It's not very accurate. It's not very accurate what  
12:56 6 you lose. It's always -- it's pretty accurate when you  
12:56 7 do win because they know what chips you've walked away  
12:56 8 from the table with. In terms of what you lose, it's  
12:56 9 never very accurate. Sometimes, you know, the pit boss  
12:56 10 there in charge could be distracted, could be having  
12:56 11 a conversation with someone while the game is continuing.  
12:56 12 So it's not a stop/start situation where they are  
12:56 13 monitoring everything.

12:56 14

12:56 15 COMMISSIONER: Just tell me, or remind me, if you are  
12:56 16 cashing in at the table for chips, and let's say it is  
12:56 17 under \$10,000, let's say it's \$50,000, you're buying  
12:57 18 chips for that amount, the person running the table does  
12:57 19 the transaction, whether somebody is supervising there  
12:57 20 oversees it, but is there a note kept of your -- I think  
12:57 21 you said it is marked on your card, so you've got a card  
12:57 22 which has an ID number, and the ID number and amount of  
12:57 23 cash deposited or paid for chips is recorded?

12:57 24

12:57 25 A. Yes, it is. So when you are playing at a table, they  
12:57 26 register you on that table, and then most of your  
12:57 27 deposits obviously get added as you play. But, like I  
12:57 28 said, it's not very accurate because they might miss  
12:57 29 a couple, they might be attending to something else.

12:57 30

12:57 31 COMMISSIONER: I get that. I can get missing a few, but  
12:57 32 missing a couple of million?

12:57 33

12:57 34 A. Missing -- look, I'm not quite sure how they've come  
12:57 35 to that figure, but we've written to them and tried to  
12:58 36 have them explain, but no cooperation. But, if we look  
12:58 37 at -- if we disregard that page --

12:58 38

12:58 39 COMMISSIONER: When you say "we've written to them"?

40

12:58 41 A. My solicitor has, because we hopefully have a pending  
12:58 42 case against them for the way I was treated, for the way,  
12:58 43 their luring and constant bombardment of me, was never  
12:58 44 left alone. I was never allowed to stay away for any  
12:58 45 period of time. It was constant. It was pretty full-on,  
12:58 46 which led to my situation that I find myself in here  
12:58 47 today. Had I been left alone for a period of time,

12:58 1 allowed to gather my thoughts and try to recover, or  
 12:58 2 maybe at the time when alarm bells should have been  
 12:58 3 ringing -- I've never heard of anyone owing a casino  
 12:58 4 money except me. How can you owe a casino money? That  
 12:59 5 doesn't happen. And then a casino to allow you to gamble  
 12:59 6 while you are in debt to them, that is unheard of.  
 12:59 7 Someone has to be held accountable. You can't just -- we  
 12:59 8 can't just, you know, hush-hush all the time because this  
 12:59 9 is something that is serious. This has ruined my life.  
 12:59 10 And it hasn't just ruined my life, it's ruined all the  
 12:59 11 family members that I've destroyed along the way. It's  
 12:59 12 ruined all the friendships. It's ruined all the savings  
 12:59 13 that people have had for their retirements, you know.  
 12:59 14 There is a lot of dreams that were shattered, not just my  
 12:59 15 own. But surely there had to be some sort of procedure  
 12:59 16 that they would have in place to look out for situations  
 12:59 17 like mine, and there wasn't. It was just continuous  
 12:59 18 bombardment of "Come in, come in, come in, come in."  
 12:59 19 So....

12:59 20  
 12:59 21 MR KOZMINSKY: Commissioner, I noticed the time. I only  
 12:59 22 want to tender four or five documents and take you to  
 13:00 23 a few --

13:00 24  
 13:00 25 COMMISSIONER: We'll do it now.

13:00 26  
 13:00 27 MR KOZMINSKY: Can I go to one more page, 0086,  
 13:00 28 Mr Operator.

29  
 13:00 30 Mr Commissioner, on that page you will see on 9/5 --

13:00 31  
 13:00 32 COMMISSIONER: Which page?

13:00 33  
 13:00 34 MR KOZMINSKY: 0086.

35  
 13:00 36 You will see on 9 May 2016 it records Mr Hasna has a  
 13:00 37 \$100,000 cheque, which was lost in 1 hour and 37 minutes.

38  
 13:00 39 The next document, Mr Operator, I would like to go to is  
 13:00 40 WIT -- should we tender --

13:00 41  
 13:00 42 MR KOZMINSKY: I tender that document, Mr Commissioner.

43  
 44  
 45 **EXHIBIT #RCPH0001a/b - PATRON DETAIL REPORT FOR**

**MR AHMED**

46 **HASNA**

47

1  
13:00 2 MR KOZMINSKY: Mr Operator, can we go to  
13:01 3 WIT.001.001.0054.  
4  
13:01 5 This is a without prejudice communication between Crown  
13:01 6 and Mr Hasna's solicitors, I think there was a  
13:01 7 non-publication order in place at the time, and if you  
13:01 8 could go, without going through the whole email chain, to  
13:01 9 the email sent on 13 April at 3.05 pm, which is the email  
13:01 10 on the second page, so 0055. Do you have that,  
13:01 11 Mr Commissioner?  
13:01 12  
13:01 13 COMMISSIONER: I do. Yes.  
13:01 14  
13:01 15 MR KOZMINSKY: There it records consistently with what  
13:01 16 you heard from Mr Hasna that the \$100,000 you refer to,  
13:01 17 the third paragraph, relates to a bank cheque dated 9 May  
13:01 18 issued by ANZ in the name of Mr Hasna for \$100,000.  
19  
13:01 20 Your client presented that cheque to Crown....  
21  
13:02 22 He says on 10 May. The records we got from Crown suggest  
13:02 23 the 9th.  
24  
13:02 25 In consideration of the provision of the bank cheque  
13:02 26 ... Crown released \$100,000 into [Mr Hasna's] deposit  
13:02 27 account ... On 11 May ... ANZ advised Crown that the  
13:02 28 bank cheque was dishonoured ... because it had been  
13:02 29 reported lost and requested counsel.  
30  
13:02 31 And then over the page --  
13:02 32  
13:02 33 COMMISSIONER: This is because their customer didn't --  
13:02 34  
13:02 35 MR KOZMINSKY: There were a few reasons given. It says  
13:02 36 that ANZ advised the bank cheque  
13:02 37 was lost and requested it be cancelled. Do you see that,  
13:02 38 Mr Commissioner?  
13:02 39  
13:02 40 COMMISSIONER: I see.  
13:02 41  
13:02 42 MR KOZMINSKY: Then over the page:  
43  
44 The dishonour of the bank cheque by ANZ resulted in  
45 your client owing Crown an amount of \$100,000 which  
13:02 46 he subsequently repaid to Crown in 4 instalments ....  
47

13:02 1 I've taken you, Mr Commissioner to those instalment  
13:02 2 payments, 15, 10, 25 and 50. I tender that document.  
13:02 3  
13:02 4 COMMISSIONER: Can I go back to the first exhibit.  
13:02 5  
13:02 6 MR KOZMINSKY: Yes.  
13:03 7  
13:03 8 COMMISSIONER: If I describe that as --  
13:03 9  
13:03 10 MR KOZMINSKY: If you go to 0072, it is called the patron  
13:03 11 detail report.  
13:03 12  
13:03 13 COMMISSIONER: I will call it the patron detail report  
13:03 14 for Mr Hasna.  
13:03 15  
13:03 16 MR KOZMINSKY: Yes.  
13:03 17  
13:03 18 Could I then go, Mr Operator, to document  
13:03 19 WIT.001.001.0050.  
13:03 20  
13:03 21 COMMISSIONER: Do you want to tender the email chain?  
13:03 22  
13:03 23 MR KOZMINSKY: I thought I had tendered the email chain  
13:03 24 --  
13:03 25  
13:03 26 COMMISSIONER: Can I describe it as a series of email  
13:03 27 exchanges between Mr Hasna and --  
13:03 28  
13:03 29 MR KOZMINSKY: No. It's not between Mr Hasna,  
13:03 30 Commissioner. Between his solicitor.  
13:03 31  
13:03 32 COMMISSIONER: Between Mr Hasna's solicitor.  
13:03 33  
13:03 34 MR KOZMINSKY: Yes, and a legal -- Beau Dietrich from  
13:04 35 Crown Casino who is senior legal counsel, Crown --  
13:04 36  
13:04 37 COMMISSIONER: I will say between Mr Hasna's solicitor  
13:04 38 and Crown Casino.  
13:04 39  
13:04 40 MR KOZMINSKY: Sure.  
13:04 41  
13:04 42 COMMISSIONER: That will be the second exhibit.  
13:04 43  
13:04 44  
13:04 45 **EXHIBIT #RCPH0002a/b - SERIES OF EMAIL EXCHANGES  
BETWEEN  
13:04 46 MR AHMED HASNA'S SOLICITOR AND CROWN CASINO  
13:04 47**



1  
13:04 2 MR KOZMINSKY: If we go to WIT.001.001.0050,  
13:04 3 Mr Commissioner, I won't burden you with all the details  
13:04 4 of the document, but it is a document for Crown that  
13:04 5 explains, in substance, the first exhibit. That first  
13:04 6 exhibit contains a whole lot of documents within it.  
13:04 7  
13:04 8 COMMISSIONER: And this gives the legend for the  
13:04 9 document.  
13:04 10  
13:04 11 MR KOZMINSKY: Precisely, so that when we come to  
13:04 12 interpret the document in due course, it will be required  
13:04 13 for interpretation.  
13:04 14  
13:04 15 COMMISSIONER: How is it best described?  
13:04 16  
13:04 17 MR KOZMINSKY: It's called report explanation.  
18  
13:04 19 COMMISSIONER: The third exhibit will be a report  
13:04 20 explanation from Crown Melbourne, or by Crown  
13:05 21 Melbourne --  
13:05 22  
13:05 23 MR KOZMINSKY: -- well, a document from Crown Melbourne.  
13:05 24  
13:05 25 COMMISSIONER: All right. Either.  
13:05 26  
13:05 27 MR KOZMINSKY: Could I then --  
28  
13:05 29 COMMISSIONER: You don't need to ask Mr Hasna any  
13:05 30 questions about that document?  
13:05 31  
13:05 32 MR KOZMINSKY: I don't. All these documents have come  
13:05 33 from Crown Melbourne --  
13:05 34  
13:05 35 A. Definitely, through the solicitor that I've engaged.  
13:05 36  
13:05 37 COMMISSIONER: Okay.  
13:05 38  
13:05 39 MR KOZMINSKY: That needs an exhibit number.  
13:05 40  
41  
42 **EXHIBIT #RCPH0003a/b - REPORT EXPLANATION FROM**  
**CROWN**  
43 **MELBOURNE**  
44  
45  
13:05 46 MR KOZMINSKY: The next document, Mr Operator, is  
13:05 47 WIT.0001.0001.0013.

13:05 1  
13:05 2 COMMISSIONER: Thanks.  
13:05 3  
13:05 4 MR KOZMINSKY: That document is entitled, as you can see,  
13:05 5 Mr Commissioner, "Patron Comp Transaction Report". As  
13:05 6 you run down, so, for example, Mr Hasna gave evidence he  
13:05 7 ate at Nobu and if you run down to the 8 of May 2015,  
13:06 8 that is an item "NOBU", "Event", NOBU restaurant. This  
13:06 9 appears to be points used which Mr Hasna accrued from  
13:06 10 gambling for example, to go to Nobu, and as you --  
13:06 11  
13:06 12 COMMISSIONER: So this deals with patrons of the casino  
13:06 13 other than Mr --  
13:06 14  
13:06 15 MR KOZMINSKY: No, these are complimentary benefits  
13:06 16 Mr Hasna received.  
13:06 17  
13:06 18 COMMISSIONER: Just him alone?  
13:06 19  
13:06 20 MR KOZMINSKY: Yes. It starts on page 13 and runs for 22  
13:06 21 pages between the years 2014 to 2021. I won't trouble  
13:06 22 taking you through all of them, but in due course would  
13:06 23 like -- seek to rely on that so I seek to tender it.  
13:06 24  
13:06 25 COMMISSIONER: Would I give it the same description as  
13:06 26 the heading "Patron compensation transaction report"?  
27  
28 MR KOZMINSKY: Pardon me, Mr Commissioner?  
29  
13:06 30 COMMISSIONER: Will I call it "Patron complimentary  
13:07 31 transaction report"?  
13:07 32  
13:07 33 MR KOZMINSKY: Precisely so.  
34  
35  
36 **EXHIBIT #RCPH0004a/b - PATRON COMPLIMENTARY**  
37 **TRANSACTION REPORT - PART 1**  
38  
39  
13:07 40 MR KOZMINSKY: There is another document, which is  
13:07 41 WIT.0001.0001.0035. This lists further benefits Mr Hasna  
13:07 42 received from Crown Casino, mostly in relation to dining  
13:07 43 and carpark which you've heard Mr Hasna give evidence  
13:07 44 about. I would seek to tender that document as well.  
13:07 45  
13:07 46 COMMISSIONER: It's called "Patron Coupon Transaction  
13:07 47 Report".

13:07 1  
13:07 2 MR KOZMINSKY: Precisely. Yes.  
13:07 3  
13:07 4 COMMISSIONER: How is this be described differently --  
13:07 5 can I rename the first exhibit part 1, and this one part  
13:07 6 2?  
13:07 7  
13:07 8 MR KOZMINSKY: By all means.  
13:08 9  
13:08 10  
13:08 11 **EXHIBIT #RCPH0005a/b - PATRON COMPLIMENTARY**  
13:08 12 **TRANSACTION REPORT - PART 2**  
13:08 13  
13:08 14  
13:08 15 MR KOZMINSKY: In the first exhibit, Commissioner, there  
13:08 16 is a document called "Patron's Document Report" which I  
13:08 17 want to take you to, which runs from 2016 to 2021. There  
13:08 18 is a separate patron document report which starts at  
13:08 19 2014, which is why I would like to tender it, it extends  
13:08 20 for a different period. This is WIT.0001.0001.0011.  
13:08 21 This document records all the transactions and the  
13:08 22 deposit account Mr Hasna had, and again, if you just look  
13:08 23 on 9 May 2015, you will see there there is a reference to  
13:08 24 bank cheque \$100,000.  
13:08 25  
13:08 26 COMMISSIONER: Give me a second.  
13:09 27  
13:09 28 MR KOZMINSKY: It is the 13th row from the top. Bank  
13:09 29 cheque for \$100,000 on 9 May 2016.  
13:09 30  
13:09 31 COMMISSIONER: Yep.  
13:09 32  
13:09 33 MR KOZMINSKY: In the document I've tendered, CPV, which  
13:09 34 is the line above, refers to a chip purchase voucher.  
13:09 35  
13:09 36 Mr Hasna, can you explain to the commissioner what a chip  
13:09 37 purchase voucher is?  
13:09 38  
13:09 39 A. So when you present them with a cheque or there is  
13:09 40 a bank transfer that you might transfer into the casino  
13:09 41 account, you go up to the cage, which is like the  
13:09 42 cashier, and they issue you with a voucher for the amount  
13:09 43 of money that you have transferred, and then that voucher  
13:09 44 is then presented to the table, and the table will then  
13:09 45 issue you with the chips. So the voucher is whatever  
13:09 46 you've transferred or whatever value of money you brought  
13:09 47 into the casino.

13:09 1  
13:09 2 COMMISSIONER: Where do you get the voucher from, how did  
3 you pick that up?  
4

13:09 5 A. I picked up the voucher from the casino where I cashed  
13:10 6 the cheque. That was on the 9th. Within 10 minutes I  
13:10 7 had a voucher of \$100,000 which I could present at any  
13:10 8 gaming table, and they would then exchange that for  
13:10 9 gaming chips.  
13:10 10

13:10 11 COMMISSIONER: Was there ever an occasion where you  
13:10 12 transferred money to the casino by bank transfer?  
13  
13:10 14 A. Yes, many.  
13:10 15

13:10 16 COMMISSIONER: So the voucher was available when you got  
13:10 17 there?  
18

13:10 19 A. Yes. So you transfer the money into their account,  
13:10 20 and then you go off to the cashier, the cashier would  
13:10 21 confirm transfer, and then issue you with a voucher. And  
13:10 22 that voucher again is used to obtain the gaming chips.  
13:10 23

13:10 24 MR KOZMINSKY: Mr Commissioner, the first exhibit has  
13:10 25 a document at page 0075 that identifies all the  
26 telegraphic transfers or electronic transfers into Mr  
27 Hasna's bank account, and in a separate chip purchase  
28 voucher document identifies (inaudible) created in order  
13:10 29 to use those funds. All of that is in the first exhibit.  
13:10 30

13:10 31 COMMISSIONER: All right. Thanks.  
13:11 32

13:11 33 MR KOZMINSKY: Mr Commissioner, I don't have any further  
13:11 34 --  
13:11 35

13:11 36 COMMISSIONER: Are we tendering this?  
13:11 37

13:11 38 MR KOZMINSKY: Yes.  
13:11 39

13:11 40 COMMISSIONER: Can I refer to this as a two-page patron  
13:11 41 document report --  
13:11 42

13:11 43 MR KOZMINSKY: Yes, Mr Commissioner.  
13:11 44

13:11 45 COMMISSIONER: -- issued by Crown Melbourne. It says  
13:11 46 "Crown Southbank" but I will call it Crown Melbourne.  
13:11 47

13:11 1  
2 **EXHIBIT #RCPH0006a/b - TWO-PAGE PATRON DOCUMENT**  
3 **REPORT**  
4  
5  
13:11 6 MR KOZMINSKY: Mr Commissioner, I don't have any  
13:11 7 questions for Mr Hasna. If you might, otherwise may we  
13:11 8 excuse him?  
9  
10  
13:11 11 **QUESTIONS BY THE COMMISSIONER**  
13:11 12  
13  
13:11 14 COMMISSIONER: I don't have any more questions for him  
13:11 15 either.  
16  
13:11 17 But I can ask, is there anything else that you would like  
13:11 18 to say that you think hasn't been covered in the  
13:11 19 questions?  
13:11 20  
13:11 21 A. I think the basics have been covered, but I just want  
13:11 22 someone to be accountable for what's happened. You can't  
13:11 23 treat people like they are nothing, and you can't run  
13:11 24 a casino this size and have nothing in place for  
13:12 25 situations like mine that took place, which could have  
13:12 26 been easily, easily stopped. They could have stopped the  
13:12 27 bleeding a long time ago. Instead of stopping the  
13:12 28 bleeding, I was encouraged and enticed. It is something  
13:12 29 that will go to the grave with me, but I won't sleep well  
13:12 30 until they are held accountable for what's happened and  
13:12 31 what they did.  
13:12 32  
13:12 33 COMMISSIONER: Is there some way that you know or that  
13:12 34 your solicitor can suggest to enable us to get to the  
13:12 35 bottom of the difference between the 363,000 --  
13:12 36  
13:12 37 A. Yeah, they keep promising.  
13:12 38  
13:12 39 COMMISSIONER: -- net loss --  
13:12 40  
13:12 41 A. They keep promising that they will attend to our  
13:12 42 request.  
13:12 43  
13:12 44 COMMISSIONER: I don't care whether Crown Melbourne can  
13:12 45 help, but whether from your own records it can be pieced  
13:12 46 together.  
47

13:12 1 A. They can -- we can prove that through the casino.  
13:12 2 Like I said, if money -- we can prove how much money was  
13:13 3 deposited. So then they have to prove then how that  
13:13 4 money exited the casino, the winnings. There is only two  
13:13 5 ways that money can leave your casino, is via bank cheque  
13:13 6 the casino made out to myself, or, in physical cash. We  
13:13 7 have requested that of them, they are refusing to hand  
13:13 8 that over. So if I won this -- let's just say,  
13:13 9 hypothetically, that \$5 or \$6 million that I reckon I had  
13:13 10 won --  
13:13 11  
13:13 12 COMMISSIONER: Let's say you are there on a Monday  
13:13 13 morning and Monday afternoon. And you actually have made  
13:13 14 a profit of \$100,000. Actually won.  
13:13 15  
13:13 16 A. Yes.  
13:13 17  
13:13 18 COMMISSIONER: After expenses.  
13:13 19  
13:13 20 A. Yes.  
13:13 21  
13:13 22 COMMISSIONER: So, how would you --  
13:13 23  
13:13 24 A. There is only two ways it could leave. I go up to the  
13:13 25 cashier and I give them the chips, and they will issue me  
13:13 26 a bank cheque if I want.  
13:13 27  
13:13 28 COMMISSIONER: Is there an amount above which or below  
13:13 29 which you have to take cash or cheque?  
13:13 30  
13:13 31 A. No. Whatever you want.  
13:13 32  
13:13 33 COMMISSIONER: How -- they will issue you a cheque?  
13:13 34  
13:13 35 A. They can issue a cheque. Or you can request it in  
13:14 36 cash.  
13:14 37  
13:14 38 COMMISSIONER: Okay.  
13:14 39  
13:14 40 A. So what we've asked --  
13:14 41  
13:14 42 COMMISSIONER: If there is a cheque issued, there is  
13:14 43 obviously a whole bunch of paperwork behind that. If  
13:14 44 they give you cash, the cashier has to note down --  
13:14 45  
13:14 46 A. Yeah. That's exactly what we are saying, yeah.  
13:14 47 That's exactly what we are requesting. So there should

13:14 1 be a cash report on their system, how much money over the  
13:14 2 last, say, five years have I withdrawn from your casino  
13:14 3 and taken out in physical cash that I've left the casino  
13:14 4 with.

13:14 5  
13:14 6 COMMISSIONER: Even on a particular day?

13:14 7  
13:14 8 A. No, let's just say -- the whole period, because they  
13:14 9 have a record of it. Because every time you cash in  
13:14 10 chips for cash, it's recorded, because they ask for your  
13:14 11 ID or your Crown card, and they note it against your  
13:14 12 Crown card. So if today I took 80,000, on the 11th of  
13:14 13 whatever month, took 80,000, on the next day it is all  
13:14 14 recorded. But they don't want to cooperate.

13:14 15  
13:14 16 COMMISSIONER: Yeah, but I'm trying to work out -- let's  
13:14 17 say I can't get the records myself from Crown Melbourne.  
13:14 18 Is there some way that I could piece together the  
13:15 19 position from your records?

20  
13:15 21 A. Definitely. We can get a list -- I can get a list of  
13:15 22 creditors that I owed money to, and that's not going to  
13:15 23 show in terms of what took place at the casino -- yeah,  
13:15 24 I can, I'm in debt to this day through gambling. That is  
13:15 25 not an issue. Now, there is probably a lot of other  
13:15 26 people that are in similar situations to mine but  
13:15 27 probably afraid to come in and assist the Royal  
13:15 28 Commission because their activities were probably illegal  
13:15 29 activities. So a lot of their money was probably  
13:15 30 obtained legally. So from their point of view, no, no,  
13:15 31 we'll walk away from it because it's really not much  
13:15 32 interest to them because they are probably opening a can  
13:15 33 of worms.

34  
13:15 35 But in my situation, the money that was gambled with was  
13:15 36 all hard earned money, money that belongs to people,  
13:15 37 people that are hurting till this day from it. So I have  
13:15 38 no problem in terms of getting a list of people that are  
13:15 39 owed money to this day, and can prove that the money was  
13:15 40 used for gambling.

13:15 41  
13:15 42 But their records will come out eventually, because they  
13:16 43 can't keep avoiding the questions. All they keep telling  
13:16 44 me is they will respond in due course. Well, due course  
13:16 45 is now, and they are going to have to come up with --

13:16 46  
13:16 47 COMMISSIONER: Have they suggested in their

13:16 1 correspondence that there is a potential error or at  
 13:16 2 least that sheet that shows a \$363,000 loss --

13:16 3

13:16 4 A. Definitely.

13:16 5

13:16 6 COMMISSIONER: Have they accepted that is not necessarily  
 13:16 7 correct?

13:16 8

13:16 9 A. They haven't accepted anything, they are just not  
 13:16 10 communicating, because the last correspondence we got  
 13:16 11 was, "Your customer owed us \$100,000 and it was paid back  
 13:16 12 and we'll get back to you in due course" and "due course"  
 13:16 13 has been over a month now, but I guess they have their  
 13:16 14 hands tied up with all this that's going on. So -- they  
 13:16 15 will respond. The figures are not a problem. The  
 13:16 16 figures we'll be able to justify and prove. For me  
 13:16 17 that's not the issue. The issue is just getting them to  
 13:16 18 cooperate with us a little bit better, that's all.

13:16 19

13:16 20 COMMISSIONER: Okay. Thanks.

21

13:16 22 A. Thank you.

13:16 23

13:16 24 COMMISSIONER: Is that it for the morning?

13:16 25

13:16 26 MR KOZMINSKY: That's it. Thank you.

27

13:17 28 A. Thank you.

29

30

31 **THE WITNESS WITHDREW**

32

33

13:17 34 COMMISSIONER: We will take a break until when,  
 13:17 35 2 o'clock?

13:17 36

13:17 37 MR KOZMINSKY: 2 o'clock, yes, Mr Commissioner.

13:17 38

13:17 39 COMMISSIONER: All right. I will adjourn until 2. Thank  
 13:17 40 you.

13:17 41

42

13:17 43 **ADJOURNED**

**[1:17 PM]**

44

45

14:28 46 **RESUMED**

**[2:19 PM]**

14:28 47



14:28 1  
2 COMMISSIONER: Thank you. Sit down, please.  
3  
4 Mr Kozminsky.  
5  
6 MR KOZMINSKY: Mr Commissioner, I call **Personal**  
7  
8  
9 **Personal Information** **SWORN**  
10  
11  
12 COMMISSIONER: Thank you.  
13  
14  
15 **EXAMINATION-IN-CHIEF BY MR KOZMINSKY**  
16  
17  
18 MR KOZMINSKY: I will ask but you should answer to the  
19 Commissioner. Could you tell the Commissioner your name,  
20 please?  
21  
22 A. **Personal**  
23 **Information**  
24 Q. And, **Person** could you tell the Commissioner what it is  
25 you do for a living?  
26  
27 A. **Personal Information**  
28 **Personal Information**  
29  
30 Q. Do you have any educational or tertiary  
31 qualifications?  
32  
33 A. No. Year 12.  
34  
35 Q. Year 12.  
36  
37 You've provided a submission to the Commission.  
38  
39 A. Yes.  
40  
41 MR KOZMINSKY: Mr Operator, it is **Personal Information**  
42  
43 It should come up on your screen in a moment.  
44  
45 A. Yes.  
46  
47 Q. Do you see that?

1

2 A. Yes.

3

4 Q. Is that your submission?

5

6 A. Yes.

7

8 Q. Is everything in there true?

9

10 A. Correct.

11

12 MR KOZMINSKY: Mr Commissioner, I will tender that  
13 document. Thank you.

14

15 COMMISSIONER: The statement by **Personal**

16

17

18 **EXHIBIT #RCPH0007a/b Personal Information**

**Personal**

19

20

21 MR KOZMINSKY: **Personal** could you please tell the  
22 Commissioner how long you've been gambling at the casino  
23 for?

24

25 A. Since it was opened, I think 25 years ago.

26

27 Q. And ---

28

29 COMMISSIONER: Did you gamble anywhere before then?

30

31 A. I've gambled all around the world, but -- in other  
32 casinos, yes.

33

34 COMMISSIONER: Whereabouts around the world?

35

36 A. Europe, Spain, South America, the USA.

37

38 COMMISSIONER: Is that before Crown Melbourne opened up  
39 or before and after?

40

41 A. Before and after.

42

43 COMMISSIONER: Okay.

44

45 A. **Personal Information** and casinos around the  
46 world, at least you are always guaranteed of finding  
47 somebody who speaks English in one of them. So ....

1  
2 MR KOZMINSKY: Over the last few years, say, five years,  
3 do you have a feel for what you might have turned over  
4 and lost at the casino?

5  
6 A. It's hard to say. I've probably won as much as I've  
7 lost, which, I don't know, maybe **Personal**  
8 **Personal**. At the end of the year I usually come out  
9 pretty well even.

10  
11 COMMISSIONER: Do you keep a record of your expenditure  
12 or bets and wins?

13  
14 A. I used to, but I don't anymore.

15  
16 MR KOZMINSKY: How often are you gambling at the casino?

17  
18 A. **Personal Information**

19  
20 Q. When you go there, how long are you gambling for?

21  
22 A. **Personal**

23  
24 Q. What is your game of choice?

25  
26 A. **Personal**

27  
28 Q. On an average hand, what are you gambling?

29  
30 A. **Personal**

31  
32 Q. And playing only one player at a time or do you play  
33 more?

34  
35 A. **Personal Information**

36  
37 Q. **Personal Information**

38  
39 A. **Personal**

40  
41 Q. Now at the casino we understand there are various  
42 loyalty cardholders, there are different tiers. What  
43 tier are you?

44  
45 A. Black card.

46  
47 Q. Is that the highest tier?

1  
2 A. Black card is an invitation-only. At the moment there  
3 is probably about 220, what they call table games black  
4 cards. There is also the same amount for what they call  
5 machine games. So there is an equivalent of me that only  
6 plays the poker machine.

7  
8 COMMISSIONER: And you only play table games?  
9

10 A. I will play the poker machines occasionally, if there  
11 is something that I like that makes noises and goes,  
12 ding-ding-ding-ding, occasionally, but mostly only the  
13 tables.

14  
15 MR KOZMINSKY: And what are the benefits available to  
16 black card holders? Put to one side the benefits you  
17 receive, generally, what are the benefits to a black  
18 cardholder?


19  
20 A. If you go strictly by regulation, you are entitled to  
21 three nights' accommodation at Crown Towers over  
22 a six-month period. You receive a \$50 per day meal  
23 allowance on the days that you play. And that is  
24 technically all, according to the paper, that there is.  
25 However, as black cards, if you want to, say, an extra  
26 couple of nights of accommodation and the hotel is not  
27 full, then you receive that. If you want to go out for  
28 dinner somewhere, the casino will usually pay for that.  
29 You get invited to the boxes at -- Crown have a box for  
30 the football, cricket, at Etihad and also with the MCG.  
31 So --

32  
33 Q. So you have a host?  
34

35 A. Yes, I do.  
36

37 Q. What is your host's name?  
38

39 Personal Information  
40  
41  
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Personal Information

COMMISSIONER: We'll do that in a moment. How did you get a black card and how long did it take you to become eligible for a black card?

A. With the tier system, you start off with the basic card, which is just a white card. Then you need to earn what they call five casino points in a six-month period.

COMMISSIONER: How do you earn that?

A. By playing on the tables. Every time you play on a table, you get a rating. So, for example, if I'm playing on the table with my rating, for example, like we were there on Personal and I played for Pers hours, and I ended up with Pe points as a rating because of how much I played.

COMMISSIONER: What did you have to do to get the Pe points?

A. Spend money. Play cards.

COMMISSIONER: So you turn over a certain amount of money?

A. Yes, turn over a certain amount of money.

COMMISSIONER: Once you turned it over at a certain level, that's the thing that got you points?

A. Yes.

COMMISSIONER: Not so much how much you won or lost?

A. No.

COMMISSIONER: Just straight turnover?

A. It's how much you turn over.

COMMISSIONER: I follow.

A. Once you make the 5 points, you get what they call

1 a silver card. Then you need to maintain 25 of those  
2 same casino points, and you progress up to what they call  
3 a gold card. The gold card will allow you into rooms  
4 like the Teak Room which is a private area that you have  
5 to have a certain card level to get into. Once you get  
6 25 points, you then --- your next level is to go to  
7 platinum, so you need to have 100 points for that. So  
8 once you get to 100 points, you are not automatically ---  
9 you don't automatically get black card. Personal Information

10 Personal Information

11 my host at the time, Personal Information

12 Personal she applied for me to become a black card and  
13 it was approved Personal Information

14 Personal Information

15

16 COMMISSIONER: And does each level card, as you move up  
17 from white through to black, depend on you increasing  
18 your turnover, or maintaining your turnover?

19

20 A. Increasing your turnover.

21

22 COMMISSIONER: And to get a black card -- sorry, and the  
23 turnover has to be calculated by reference to  
24 a period ---

25

26 A. Yes.

27

28 COMMISSIONER: --- a day a week or month or whatever it  
29 might be?

30

31 A. Yes.

32

33 COMMISSIONER: Do you know what the relevant period is in  
34 which you have to maintain the turnover?

35

36 A. Six months. For a black card you need to maintain 500  
37 points over a six-month period.

38

39 COMMISSIONER: Can I translate the points to turnover so  
40 I get a rough idea of how much money you have to be  
41 rolling over to get that, or is that too complicated?

42

43 Personal Information

44

45

46

47

1 COMMISSIONER: If you do blackjack you have to do --

2

3 A. Yes, with blackjack you do.

4

5 COMMISSIONER: That means at the time you take your seat  
6 at the table, you have to constantly play, you can't  
7 pass?

8

9 A. Correct. **Personal Information** for example,  
10 that sit on other sorts of table like baccarat, or  
11 a poker table, that don't play every hand --

12

13 COMMISSIONER: They can pass?

14

15 A. -- they have their card in the system, so they can  
16 turn around and say to the manager, what they call an AM,  
17 an area manager, that they had a turnover of \$300 a hand  
18 when they probably only played maybe one hand out of  
19 every ten. So it is really hard to work out --

20

21 COMMISSIONER: A comparison.

22

23 A. -- comparison.

24

25 COMMISSIONER: Yes.

26

27 A. I can give you an example. **Personal Information**

28 **Personal Information**

29 **Personal Information**

30

31

32 COMMISSIONER: On the **Personal**

33

34 A. Yeah, **Personal**

35

36 COMMISSIONER: Did you end up ahead?

37

38 **Personal Information**

39

40

41 COMMISSIONER: No.

42

43 A. Okay, yes. But I was over there for business. So it  
44 was a little bit of playing, a little bit of pleasure.

45

46 MR KOZMINSKY: So if you spend **Personal** playing **Personal**  
47 and you play **Personal** in an hour, that's **Personal** and you

1 play for Personal it's Personal  
 2  
 3 A. Yes.  
 4  
 5 Q. --- sorry, if you play for Personal that's is  
 6 Personal  
 7 Information  
 8 A. Yes, but there is no guarantee that you will get that.  
 9  
 14:29 10 Q. No, no --  
 14:29 11  
 14:29 12 A. I'm saying it's spontaneous, there is no guarantee you  
 14:29 13 will get that turnover. It all depends upon the area  
 14:29 14 manager who will put in what they think. If the area  
 15 manager knows you, then you can turn around and say,  
 16 "Well, I only played \$100 a hand" but they will give you  
 14:30 17 a \$400-a-hand average.  
 14:30 18  
 19 Q. So when you are looking at your player ratings earned  
 20 points, it's an estimate?  
 21  
 22 A. Yes.  
 23  
 24 Q. And it's an estimate based on what the tip-offs or the  
 25 area manager might be saying they think you are playing  
 26 per hand?  
 27  
 28 A. Yes.  
 29  
 30 Q. But in terms of your actual turnover when you go there  
 31 for a Personal stint, it's going to be hundreds of  
 32 thousands of dollars if you're paying?  
 33  
 34 A. Yes.  
 35  
 36 Q. I understand. Going back to the benefits of the black  
 37 card holder, there's obviously other benefits like, we  
 38 have heard evidence about valet parking and things of  
 14:30 39 that nature. What about cash draws?  
 40  
 14:30 41 A. Yes.  
 42  
 14:30 43 Q. Can you tell the Commissioner about cash draws?  
 14:30 44  
 14:30 45 A. Cash draw is when the casino invites their black card  
 14:30 46 players to a function. Personal Information  
 14:30 47 Personal Information



14:30 1  
14:30 2 COMMISSIONER: At the casino?  
3  
14:30 4 Personal Information  
14:30 5  
14:30 6  
14:30 7 COMMISSIONER: Available for what purpose?  
8  
14:30 9 Personal Information  
14:30 10  
14:31 11  
14:31 12  
14:31 13 COMMISSIONER: Sure. Grab it.  
14:31 14  
14:31 15 A. Sorry.  
14:31 16  
14:31 17 COMMISSIONER: That's okay.  
18  
14:31 19 A. What happens when you get the cash draw, it starts at  
14:31 20 6.30, so you have to register. You then put your ticket  
14:31 21 -- they give you a ticket once you've registered, that is  
14:31 22 then put into a barrel that you can't see inside it. And  
14:31 23 then you go in and they will offer you drink, finger food  
14:31 24 and basically stand around while they wait for everybody  
14:31 25 else to check in. About 7.20 they will close the barrel  
14:31 26 off, and if you haven't put your ticket in by that stage,  
14:31 27 you miss out. Then, 7.30, they will start what they call  
14:32 28 the cash draw. Personal Information  
14:32 29 Personal Information  
14:32 30 Personal  
14:32 31  
32  
14:32 33 [Audio truncated - technical issues]  
14:33 34  
35  
14:33 36 COMMISSIONER: Personal Information  
14:33 37  
14:33 38 A. They give you -- you get a --  
14:33 39  
14:33 40 COMMISSIONER: We will have to take a break for a minute,  
14:34 41 because something has happened to the audio system. We  
14:34 42 will take a break for a minute just to get it back  
14:34 43 working again. We'll say 5 minutes. We'll see if the  
14:34 44 technicians can get the thing going.  
45  
14:34 46 We're back on? The adjournment is just cancelled.  
47

14:34 1 A. No problem. So what they give you is they will give  
14:34 2 you -- and I probably have a photo that I could send you  
14:34 3 of it -- they will give you an A4 piece of paper that  
14:34 4 will have the amount on it. You then take that --  
14:34 5  
14:34 6 COMMISSIONER: You don't actually get cash on the way  
14:34 7 out?  
14:34 8  
14:34 9 A. You take that piece of paper to the cage in Mahogany  
14:34 10 and you exchange that for a casino chip.  
14:34 11  
14:34 12 COMMISSIONER: What happens if you wanted cash?  
14:34 13  
14:34 14 A. I'm pretty sure -- they will give you the casino chip  
14:34 15 and then you give it back --  
14:34 16  
14:34 17 COMMISSIONER: And you swap it back for cash?  
14:34 18  
14:34 19 A. -- then you can swap it back for cash.  
14:34 20  
14:34 21 COMMISSIONER: At the first level is you get chips so you  
14:34 22 can go and play. Just one question about that --  
14:35 23  
14:35 24 MR KOZMINSKY: Just beforehand, if I could interrupt you,  
14:35 25 because of the technical difficulty we had, we would be  
14:35 26 grateful if you could tell us once again about the  
14:35 27 **Personal Information** prize draws. I think you  
14:35 28 said at 7.20 they start the cash draw, there is **Perse**  
14:35 29 **Personal Information** if you could just repeat that part  
14:35 30 of the story. Sorry.  
14:35 31  
14:35 32 COMMISSIONER: That bit is missing.  
14:35 33  
14:35 34 A. At 7.20 they will start the cash draw and they have --  
14:35 35 I think they are the **Personal Information**  
14:35 36 **Personal Information** So you can  
14:35 37 go up and choose whatever prize you want.  
14:35 38  
14:35 39 MR KOZMINSKY: Yes, I think you were able to recall with  
14:35 40 precision --  
14:35 41  
14:35 42 COMMISSIONER: The actual numbers.  
14:35 43  
14:35 44 MR KOZMINSKY: Are you able to tell the Commissioner the  
14:35 45 amounts?  
14:35 46  
14:35 47 **Personal Information**

14:35 1 **Personal Information** I only know  
14:36 2 them because I had it on my message the other day.  
14:36 3  
14:36 4 COMMISSIONER: From Crown to you? Your host to you?  
14:36 5  
14:36 6 A. From my host inviting me to the function.  
14:36 7  
14:36 8 MR KOZMINSKY: Do you have your host's surname there?  
14:36 9  
14:36 10 A. On my phone.  
14:36 11  
14:36 12 MR KOZMINSKY: We might get that before we leave. I will  
14:36 13 make a note.  
14:36 14  
14:36 15 Sorry, Commissioner, I interrupted you.  
14:36 16  
14:36 17 COMMISSIONER: Okay.  
14:36 18  
14:36 19 I was going to ask you about the people who go to the  
14:36 20 draw and what they do afterwards. But for the most part  
14:36 21 do you know the people -- are they familiar to you, do  
14:36 22 you recognise them?  
14:36 23  
14:36 24 A. Oh, yes.  
14:36 25  
14:36 26 COMMISSIONER: And they are all black card holders?  
14:36 27  
14:36 28 A. Yes, they are.  
14:36 29  
14:36 30 COMMISSIONER: That's because this is a draw for black  
14:37 31 card only?  
14:37 32  
14:37 33 A. For black card only. Platinum have their own draws.  
14:37 34  
14:37 35 COMMISSIONER: I see.  
14:37 36  
14:37 37 A. But they don't have them as frequent as the black card  
14:37 38 does.  
14:37 39  
14:37 40 COMMISSIONER: For a lesser amount, do you know?  
14:37 41  
14:37 42 A. Yes.  
14:37 43  
14:37 44 COMMISSIONER: Okay. And then the people -- once the  
14:37 45 draw takes place and everybody gets their chips or  
14:37 46 voucher for chips, are you -- did you ever see people  
14:37 47 cashing in their vouchers or chips for money to leave, or

14:37 1 it is always going back to the tables or gaming machines?  
14:37 2  
14:37 3 A. They're usually back on a table within 15 minutes of  
14:37 4 the draw finishing.  
14:37 5  
14:37 6 COMMISSIONER: And that is your observation?  
14:37 7  
14:37 8 A. My observation.  
14:37 9  
14:37 10 COMMISSIONER: I'm not asking just about yourself, but  
14:37 11 the others as well that you know.  
14:37 12  
14:37 13 **Personal Information**  
14:37 14  
14:37 15 99 per cent of the time they are back on the table.  
14:37 16  
14:38 17 MR KOZMINSKY: And so -- I will ask a different question.  
14:38 18 Is there anything else, Mr Commissioner, you want to ask?  
14:38 19  
14:38 20 COMMISSIONER: No.  
14:38 21  
14:38 22 MR KOZMINSKY: In terms of the hosts, so the hosts invite  
14:38 23 patrons to the cash draws?  
14:38 24  
14:38 25 A. Yes, they do.  
14:38 26  
14:38 27 Q. And they invite patrons to come to dinner and other  
14:38 28 activities like that that are part of the perks of being  
14:38 29 a black card holder; is that right?  
14:38 30  
14:38 31 A. Correct.  
14:38 32  
14:38 33 Q. Put to one side perks and benefits that you might have  
14:38 34 gotten, more generally are there perks and benefits that  
14:38 35 are of a different variety so that are either unlawful or  
14:38 36 untasteful going on at the casino that you are aware of?  
14:38 37  
14:38 38 A. How do I say it politely .... if you are a gentleman  
14:38 39 who would like to spend company with somebody whose  
14:38 40 occupation gives comfort to people, very polite way of  
14:39 41 putting it ---  
14:39 42  
14:39 43 COMMISSIONER: Just assume I understand.  
14:39 44  
14:39 45 A. That's right. In other words, if you want to spend  
14:39 46 a night with the lady of the night, it can be arranged.  
14:39 47

14:39 1 COMMISSIONER: How do you know that?

2

14:39 3 Personal Information

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20

14:39 21 A. Thank you.

14:39 22

14:39 23 COMMISSIONER: But whereabouts will these girls be  
14:39 24 located? Do they come into the general area of the  
14:40 25 casino or in one of the special rooms?

14:40 26

14:40 27 A. It will be in the special rooms. Personal Information

14:40 28 Personal Information

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14:40 31 Personal Information

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47

14:40 1 Personal Information  
2

14:40 3 Q. I'm sure she is. I was curious about -- do the people  
14:40 4 working at Crown, it is fairly general, but would anyone  
14:40 5 working at Crown know that sort of stuff is going on?  
14:40 6

14:40 7 A. Yes.

14:40 8 Personal Information  
14:40 9  
14:40 10  
14:40 11  
14:40 12  
14:40 13

14:40 14 Q. So if I were a black card holder and I wanted that  
14:40 15 service, I could ask my host and my host would organise  
14:41 16 it for me?  
14:41 17

14:41 18 A. It wouldn't be your normal host, and it is usually not  
14:41 19 the black card, it is usually more set up for your  
14:41 20 interstate, your international, your Asian players.  
14:41 21

14:41 22 COMMISSIONER: Overseas players.  
14:41 23

14:41 24 A. Overseas players, that's --  
14:41 25

14:41 26 MR KOZMINSKY: So if I come from overseas, who is it I  
14:41 27 ask at Crown?  
14:41 28

14:41 29 A. Usually one of the senior international hosts or your  
14:41 30 junket owner, or the person who organised the junket for  
14:41 31 you.  
14:41 32

14:41 33 Q. I see. Do you know any of the international hosts?  
14:41 34

14:41 35 A. I used to. A lot of them are no longer at Crown.  
14:41 36

14:41 37 Q. Do you know any that have left in the last five years?  
14:41 38

14:41 39 A. Yes.  
14:41 40

14:41 41 Q. What are some of their names?  
14:41 42

14:41 43 Personal Information  
14:41 44  
14:41 45  
14:41 46

14:41 47 Q. At the moment this is a closed session and there is

14:41 1 a non-publication order. Are you able to please give us  
14:41 2 the name of that person?

14:41 3  
14:41 4 **Personal Information**

14:42 5  
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14:42 14

14:42 15 A. -- Crown have interstate representation in other  
14:42 16 cities around Australia. For example, they have one  
14:42 17 in -- they have a series of hosts that are based in  
14:42 18 Brisbane and Sydney, and they will actively encourage  
14:42 19 players that are based in Brisbane or Sydney, for example  
14:42 20 to travel to Melbourne.

14:42 21  
14:42 22 COMMISSIONER: How would they know who they are? I mean  
14:42 23 not the host, but how would they know which are the  
14:42 24 people who might be interested to come to the Melbourne  
14:42 25 casino for gambling purposes or any purposes?

14:42 26  
14:42 27 A. Usually it is word of mouth. **Personal Information**

14:42 28 **Personal Information**  
14:43 29 **Personal Information** I've been given a host's name  
14:43 30 that's based in Melbourne but works for Star City in  
14:43 31 Sydney. So once you get to the level that we play at,  
14:43 32 which is the black card and the high platinum cards, we  
14:43 33 all know each other.

14:43 34  
14:43 35 COMMISSIONER: I was going to say, it's a pretty small  
14:43 36 percentage of the players.

14:43 37  
14:43 38 **Personal Information**

14:43 39  
14:43 40  
14:43 41

14:43 42 COMMISSIONER: It is a small circle of people.

14:43 43  
14:43 44 A. Yeah, and we are all respectful to each other.  
14:43 45 Everybody knows everybody, and everybody knows what there  
14:43 46 is, and word gets around that if your host, for example,  
14:43 47 is offering a good deal to go to Auckland casino, for

14:43 1 example, then they will arrange for you to go to  
14:43 2 Auckland. Or if you've got a -- or if somebody speaks to  
14:43 3 one of the Crown hosts that are based up in Sydney, they  
14:43 4 will arrange for you to come to Melbourne. And their  
14:44 5 perks and arrangements are a little different. They are  
14:44 6 under what they are called a program. And the program is  
14:44 7 depending how much you turn over.

14:44 8  
14:44 9 COMMISSIONER: Apart from the hosts who you would have  
14:44 10 regular contact with, in your time at the casino just as  
14:44 11 a patron playing there, did you get to know any of the  
14:44 12 senior management people? I'm not talking about the  
14:44 13 board of directors --

14:44 14

14:44 15

Personal  
Information

14:44 16

14:44 17 COMMISSIONER: -- but some of the senior management who  
14:44 18 work on the floor who might supervise or look after  
14:44 19 particular tables?

14:44 20

14:44 21

Personal Information

14:44 22

14:44 23 COMMISSIONER: And do you know any who have recently  
14:44 24 left? By recently --- (overspeaking) ---

14:44 25

14:44 26

Personal Information

14:44 27

14:44 28

14:44 29

30

14:45 31

14:45 32

14:45 33 COMMISSIONER: Okay.

34

14:45 35 A. He is no longer with Crown, and no one can tell  
14:45 36 anybody why.

14:45 37

14:45 38 COMMISSIONER: Did you try and find out?

39

14:45 40

Personal Information

14:45 41

14:45 42 COMMISSIONER: How long ago did he leave?

43

14:45 44 A. He didn't come back after the casino opened after  
14:45 45 COVID, so I'm not exactly sure.

46

14:45 47 COMMISSIONER: Okay.



1  
14:45 2 A. They have had some changes in their hosts. Some of  
14:45 3 them didn't come back after COVID.  
14:45 4  
14:45 5 COMMISSIONER: It might be because business was less and  
14:45 6 they needed less people.  
7  
14:45 8 A. Yes, but I also think that sometimes, especially with  
14:45 9 some of the hosts, one particular host I know that did  
14:45 10 leave, it is very hard to balance a life when you are  
14:45 11 working shift work. Sometimes you would like to get  
14:45 12 married and have children instead and go back to 9 to 5.  
14:45 13  
14:45 14 COMMISSIONER: Sure.  
14:45 15  
14:45 16 MR KOZMINSKY: I just want to touch on a few other  
14:45 17 questions on these topics and then we will move on.  
18  
14:46 19 If you are turning over, we worked out at **Personal** a hand  
14:46 20 playing for **Pers** hours, you're sort of turning over half  
14:46 21 a million a night and doing that a few nights a week, and  
14:46 22 that is black card level of play, there is not a lot of  
14:46 23 people in the world, or living in Melbourne in any event  
14:46 24 that can afford that sort of --  
14:46 25  
14:46 26 A. I think your figures are a little bit incorrect. It's  
14:46 27 not half a million, that's for sure.  
28  
14:46 29 Q. **Personal Information** whatever it might be.  
14:46 30  
14:46 31 A. Yes.  
32  
14:46 33 Q. Call it **Personal** there are not a lot of people in the  
14:46 34 world that can turn over **Personal** two or three nights  
14:46 35 a week.  
36  
14:46 37 In the circle of black card holders, how many can afford  
14:46 38 it in the true sense and how many, based on your  
14:46 39 observations, are struggling because of the gambling?  
14:46 40  
14:46 41 A. Probably out of the, say, 220, you've probably got  
14:47 42 maybe 40 per cent that can afford it --  
43  
14:47 44 Q. Yep.  
45  
14:47 46 A. -- and 60 per cent that would struggle.  
47

14:47 1 Q. And given you know this --

14:47 2

14:47 3 Personal Information

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14:47 15 Personal Information

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14:47 17 Personal Information

But it doesn't

14:47 18 stop me asking the people that I'm playing with if they

14:47 19 can afford it and if they are okay.

14:47 20

14:47 21 COMMISSIONER: Do any of the people who you play cards

14:47 22 with, those who you know, those who are there regularly

14:48 23 and you have come to develop some kind of relationship

14:48 24 with them which is more than formal but relatively

14:48 25 friendly, do any of them come to you and ask you for

14:48 26 loans to help them get through a bad patch on gambling or

14:48 27 a bad patch generally?

28

14:48 29 Personal Information

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14:49 1 **Personal Information** I later went on and found out  
14:49 2 that he'd borrowed a lot of money from various people in  
14:49 3 Crown.

14:49 4  
14:49 5 COMMISSIONER: In Crown. You mean other patrons?  
14:49 6

14:49 7 A. Other patrons. And then he had to disappear for  
14:49 8 a little while.  
14:49 9

14:49 10 **Personal Information**  
14:49 11  
14:49 12  
14:49 13  
14:49 14  
14:49 15  
14:49 16  
14:49 17  
14:49 18

14:49 19 COMMISSIONER: Apart from that, I just want to divert you  
14:49 20 for a bit. I'm interested in the ATMs. Is that because  
14:49 21 there is an ATM nearby the casino, not in the casino  
14:49 22 itself?  
14:49 23

14:49 24 A. There is ATMs in the casino. They are just outside  
14:49 25 the actual gaming areas.  
14:49 26

14:49 27 COMMISSIONER: I see. If I wanted to cash money -- when  
14:50 28 I go to the supermarket I can buy \$10 worth of groceries  
14:50 29 and tell the person at the till I want \$100 to take out  
14:50 30 for myself as well. Can I do that at the casino if I  
14:50 31 don't want to go to the ATM which is outside? Can I have  
14:50 32 a meal, coffee shop or something like that --  
14:50 33

14:50 34 A. No, you can't.  
14:50 35

14:50 36 COMMISSIONER: They won't give me cash out?  
14:50 37

14:50 38 A. No.  
14:50 39

14:50 40 COMMISSIONER: Do you know that? Have you ever asked  
14:50 41 them?  
14:50 42

14:50 43 A. I know you can't because they will direct you -- the  
14:50 44 restaurants and the shops in there will direct you to the  
14:50 45 ATM machine.  
14:50 46

14:50 47 COMMISSIONER: Okay. Got it.

14:50 1  
14:50 2 MR KOZMINSKY: Can I just ask, picking up on something  
14:50 3 a few things you've said -- so 60 per cent can't afford  
14:50 4 it potentially and you've got these cash draws and other  
14:50 5 perks. Is the casino staff and the hosts, are they  
14:50 6 encouraged to get people in no matter what if they know  
14:50 7 someone has a problem or are they astute and they try and  
14:51 8 help people with that?  
14:51 9

14:51 10 A. They don't try to help anybody in there. At the end,  
14:51 11 Mahogany has a certain cash amount that they have to  
14:51 12 maintain for tax purposes, from what I understand.  
14:51 13 Therefore, they want people in there gambling.  
14:51 14

14:51 15 Q. Have you ever seen, for example, someone gambling who  
14:51 16 looks tired or might have been there for a while and  
14:51 17 someone come along and tap them on the shoulder and say,  
14:51 18 "You've been here for a long time, why don't we get  
14:51 19 a drink and have a break"?  
14:51 20

14:51 21 A. No.  
14:51 22

14:51 23 Q. And have you -- can I ask you, you've been going to  
14:51 24 the casino for a long time. Are you aware that there is  
14:51 25 a Responsible Service of Gambling centre at the casino?  
14:51 26

14:51 27 A. Yes, there is. There is also a chaplain that is  
14:51 28 there.  
14:51 29

14:51 30 Q. Thank you.  
14:52 31

14:52 32 COMMISSIONER: What does the chaplain do?  
14:52 33

14:52 34 A. If you -- the chaplain is there, and I've never seen  
14:52 35 it on black card, I've seen it on lower, but also for the  
14:52 36 fact that I've recommended people to go there themselves  
14:52 37 that if they are having problems, they've lost their  
14:52 38 money, they can go downstairs and talk to the chaplain  
14:52 39 and they can go downstairs to the Responsible Gambling  
14:52 40 and they will assist.  
14:52 41

14:52 42 COMMISSIONER: Do you know whether many people -- are  
14:52 43 there many people that you know that make use of that  
14:52 44 kind of service?  
14:52 45

14:52 46 A. I don't think I have ever met anybody who has.  
14:52 47

14:52 1 COMMISSIONER: Who hasn't?

14:52 2

14:52 3 A. Who has.

14:52 4

14:52 5 COMMISSIONER: The other way around. I understand.

14:52 6

14:52 7 MR KOZMINSKY: You said you occasionally referred people  
14:52 8 there but have never seen the casino staff do it?

9

14:52 10 A. No.

11

14:52 12 Personal Information

14:53 13

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14:53 22

14:53 23

14:53 24

14:53 25

14:53 26 there is what they call a Mahogany host.

27

14:53 28 Q. Yes.

29

14:53 30 A. They are the senior host there. The gentleman at that  
14:53 31 time was Ross. I don't know his surname. I can't tell  
14:53 32 you what it is. It starts with a "T". Then, under him,  
14:53 33 they have three what they call shift managers that, for  
14:54 34 example, if a player wants to withdraw money from their  
14:54 35 account at Crown, so an overseas player or a local player  
14:54 36 or interstate player has put money on their -- on a card  
14:54 37 at Crown, if it is anything more than \$5,000 they need to  
14:54 38 have approval by somebody to withdraw that amount. So  
14:54 39 about --

14:54 40

14:54 41 COMMISSIONER: To withdraw to buy chips or take home?

42

14:54 43 A. Withdraw to buy chips or take home. Anything. So  
14:54 44 about 18 months, two years ago, Crown put on three shift  
14:54 45 managers so that there was always somebody senior there  
14:54 46 to be able to service it. Previously it would only be  
14:54 47 the senior host, and if the senior host left at midnight

14:54 1 and somebody wanted to withdraw money at 2 o'clock in the  
14:54 2 morning, they had to ring somebody. So then --  
14:54 3  
14:54 4 COMMISSIONER: Do you know what they checked for? For  
14:54 5 example, if it is my money, I've won it or I've deposited  
14:55 6 it and I want my money back, what was the reason why they  
14:55 7 would check me taking out my money?  
14:55 8  
14:55 9 A. Anything over \$5,000, even if you are playing on  
14:55 10 a table, for example, if I need to cash anything more  
14:55 11 than \$5,000 in cash, it needs to be checked off by  
14:55 12 an area manager and that same rule applies with the cage.  
14:55 13  
14:55 14 COMMISSIONER: I know. I understand the rule. I'm  
14:55 15 trying to work out whether they told you or you got to  
14:55 16 know why that rule exists.  
14:55 17  
14:55 18 A. I got to know why it exists. Because it is  
14:55 19 a government rule. It is a government regulation,  
14:55 20 apparently.  
14:55 21  
14:55 22 COMMISSIONER: Okay.  
23  
14:55 24 A. And then underneath the three shift managers you have  
14:55 25 your casino hosts, **Personal Information**  
14:55 26  
14:55 27 MR KOZMINSKY: I understand. Thank you.  
28  
14:55 29 Mr Commissioner, I was proposing to move on to  
14:55 30 a different topic.  
14:55 31  
14:55 32 COMMISSIONER: Yes.  
14:55 33  
14:55 34 MR KOZMINSKY: Thank you.  
14:55 35  
14:55 36 In terms of gambling at the casino, when you go into the  
14:56 37 Mahogany Room, which I understand is for black card  
14:56 38 holders only.  
39  
14:56 40 A. Mahogany has platinum and they also have what they  
14:56 41 call Mahogany gold.  
42  
14:56 43 Q. Okay. For people who gamble significant sums relative  
14:56 44 to everyone else there. You can buy-in with cash,  
14:56 45 presumably?  
46  
14:56 47 A. Yes.

1  
14:56 2 Q. But we've also heard about deposit accounts and  
14:56 3 lockers, and we were wondering if you might be able to  
14:56 4 tell us about those concepts.  
14:56 5  
14:56 6 A. You can deposit into -- if you have a card, or if you  
14:56 7 have any card -- have you actually seen a Mahogany card?  
14:56 8  
14:56 9 COMMISSIONER: Not yet. I will today. Well, I will now.  
14:56 10  
14:56 11 MR KOZMINSKY: Thank you. Maybe you can get your phone  
14:56 12 while you're there so you don't have to keep getting up.  
14:57 13  
14:57 14 What about lockers? You were explaining the deposit  
14:57 15 accounts, and I don't think we got through that. So you  
14:58 16 just transfer your money in?  
14:58 17  
14:58 18 A. Yes. As long as you have a card, you can deposit  
14:58 19 money into your account.  
14:58 20  
14:58 21 COMMISSIONER: So you can do it from home or from work?  
14:58 22  
14:58 23 A. No, you have to deposit it into their bank.  
14:58 24  
14:58 25 COMMISSIONER: But you can do it by electronic transfer?  
26  
14:58 27 Personal Information  
14:58 28  
14:58 29  
14:58 30  
14:58 31  
14:58 32  
33  
14:58 34  
14:58 35  
14:58 36  
14:58 37 COMMISSIONER: Understand.  
14:58 38  
14:58 39 MR KOZMINSKY: And what sort of amount -- are you  
14:58 40 transferring six-figure sums into your --  
14:58 41  
14:58 42 Personal Information  
43  
14:58 44  
14:58 45  
14:58 46  
47

14:58 1 Q. But if you are depositing --

14:58 2

14:58 3 Personal Information

4

14:58 5

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14:59 16

17

14:59 18 Q. I suppose my question is have you tried to cash in at  
14:59 19 a table or a cage in any other capacity more than \$10,000  
14:59 20 ever?

21

14:59 22 A. No. Because anything over \$10,000 needs to be  
14:59 23 reported to the Government.

24

14:59 25 Q. Yes.

14:59 26

14:59 27 Do you know -- you said you sometimes gamble on the  
14:59 28 pokies.

29

14:59 30 A. Yes.

31

14:59 32 Q. Are you registered with what's called YourPlay; are  
14:59 33 you familiar with that?

34

14:59 35 A. Yes.

36

14:59 37 Q. Are you registered?

14:59 38

14:59 39 A. It comes up -- when I put my card into a VIP  
15:00 40 machine --

15:00 41

15:00 42 Q. Yes.

43

15:00 44 A. --- it comes up table games or your -- what you just  
15:00 45 said.

46

15:00 47 Q. YourPlay.



15:00 1  
15:00 2 COMMISSIONER: Before you go on, can you tell me what  
15:00 3 a VIP is?  
15:00 4  
15:00 5 A. Scattered throughout the casino, the VIP machine, it  
15:00 6 doesn't matter what level card you've got, you can put  
15:00 7 your card in, put in a PIN number and that card will tell  
15:00 8 you whether you've got --  
15:00 9  
15:00 10 COMMISSIONER: That's your personal PIN number?  
15:00 11  
15:00 12 A. Yes, my personal PIN number, it will tell me whether  
15:00 13 I have meals that I can use, whether I've got table play,  
15:00 14 which means I can withdraw money off my card because I've  
15:00 15 earned money from when I played, tell me how many nights'  
15:00 16 accommodation I have left. It will tell me whether I  
15:00 17 Personal Information  
15:00 18  
15:00 19  
15:00 20  
15:00 21 COMMISSIONER: And you could only do that on those  
15:00 22 machines which were designated VIP machines?  
15:00 23  
15:01 24 A. Yes, that's correct.  
15:01 25  
15:01 26 COMMISSIONER: And if you put your card into some other,  
15:01 27 I guess, non-VIP machine or not specially marked as a VIP  
15:01 28 gaming machine, all you can do is play?  
15:01 29  
15:01 30 A. Yeah, that's right, they don't have -- yes, that's  
15:01 31 right. If you put your card into a poker machine or if  
15:01 32 you hand your card over to a table, the card is swiped  
15:01 33 down the side, that registers you. So if you are there  
15:01 34 for like six or seven hours, or five hours or however  
15:01 35 long you are there for, your turnover accumulates into --  
15:01 36  
15:01 37 COMMISSIONER: Is that how you get your points?  
15:01 38  
15:01 39 A. Yes, you get points but you also get cash.  
15:01 40  
15:01 41 COMMISSIONER: Like a cash bonus.  
15:01 42  
15:01 43 A. Hold on. I can't explain it without showing it, I'm  
15:01 44 sorry.  
15:01 45  
15:01 46 COMMISSIONER: That's right.  
15:02 47

15:02 1 A. Sorry for making you walk. I will just be a moment.  
2  
3 So what you have is, you have an app. So if you go into  
4 the Crown (inaudible) --  
5  
6 COMMISSIONER: Yes.  
7  
8 A. -- like that, (inaudible) Crown --  
9  
10 COMMISSIONER: Does everybody have one of these apps?  
11  
12 A. Everybody does.  
13  
14 COMMISSIONER: Or just black card?  
15  
16 A. No, everybody.  
17  
18 COMMISSIONER: Everybody.  
19  
15:02 20 A. So I've just entered. If I want to log in, I put in  
15:02 21 my number, then put in my PIN, and I log in.  
22  
23 COMMISSIONER: Okay.  
24  
15:02 25 A. So down here it shows me what is on and the rewards.  
15:02 26  
15:02 27 COMMISSIONER: When you say -- go back to the "What's  
15:02 28 On"?  
15:02 29  
15:02 30 A. That just shows you what is on at Crown at the moment.  
15:02 31  
15:02 32 COMMISSIONER: Generally or?  
33  
15:03 34 A. Yes, generally.  
15:03 35  
15:03 36 COMMISSIONER: I understand. So entertainment, hotels,  
15:03 37 that kind of general information.  
38  
15:03 39 Personal Information  
15:03 40  
15:03 41  
15:03 42  
15:03 43 Personal Information  
15:03 44  
15:03 45  
15:03 46 Personal Information  
15:03 47

15:03 1 **Personal**  
 15:03 2 **Information**

15:03 3 COMMISSIONER: What does that mean, the extra reward?  
 4

15:03 5 A. It tells me I need to make **Per** to get the next one.  
 15:03 6

15:03 7 COMMISSIONER: Right.  
 8

9 A. If I then --  
 10

15:03 11 COMMISSIONER: If we go -- before you leave that, for the  
 15:03 12 next reward, does that mean that will be based on your  
 15:03 13 turnover over a certain period of time?  
 15:03 14

15:03 15 A. Yes, it will.  
 15:03 16

15:03 17 COMMISSIONER: Then if you reach a certain level of  
 15:03 18 turnover over a certain period of time --  
 15:03 19

15:03 20 A. Per day, yes.  
 15:03 21

15:03 22 COMMISSIONER: Oh, per day.  
 23

24 A. Yes.  
 25

15:03 26 COMMISSIONER: Then you move towards the next reward?  
 15:03 27

15:03 28 A. You can only get \$50 per day. Once you hit four days  
 15:04 29 in a row of \$200, you lose the first one. So if you go  
 15:04 30 into "Rewards", back here, I have a points balance --  
 15:04 31

15:04 32 COMMISSIONER: What does that mean?  
 15:04 33

15:04 34 **Personal Information**  
 15:04 35

15:04 36 COMMISSIONER: Why?  
 37

15:04 38 A. Because when I played the other night I accumulated  
 15:04 39 that amount of points which transferred to dollars, which  
 15:04 40 means that I can go into Crown now and withdraw **Pers** out.  
 15:04 41

15:04 42 MR KOZMINSKY: (Inaudible).  
 15:04 43

15:04 44 A. Yes, that applies to anyone. I've just logged out.  
 45

15:04 46 **Personal Information**  
 15:04 47

15:05 1 Personal Information  
15:05 2  
15:05 3 Personal Information  
4  
15:05 5  
15:05 6  
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15:05 21  
15:05 22  
15:05 23  
15:05 24  
15:05 25  
15:05 26  
15:05 27  
15:05 28  
15:05 29 COMMISSIONER: But how do you know that?  
30  
15:06 31 A. That's when they reset, 1 April.  
15:06 32  
15:06 33 MR KOZMINSKY: (Inaudible).  
15:06 34 Personal Information  
15:06 35  
15:06 36  
15:06 37  
15:06 38  
39  
15:06 40 A. If you have a look at it -- I'm sorry to delay you.  
15:06 41  
15:06 42 MR KOZMINSKY: You are not delaying me, I'm learning.  
43  
15:06 44 Personal Information  
15:06 45  
15:06 46  
15:06 47 COMMISSIONER: --- you shouldn't do that.

1  
15:06 2 Personal Information  
15:06 3  
15:06 4 COMMISSIONER: Why?  
5  
15:06 6 A. Because black card is invitation. So it's then up to  
15:06 7 the people like Personal Information to decide whether I stay  
15:06 8 in.  
15:06 9  
15:06 10 COMMISSIONER: So you don't have to earn a certain number  
15:06 11 of points in a set period.  
12  
15:07 13 A. I have earned Pers  
15:07 14  
15:07 15 COMMISSIONER: But if you don't, you can still stay in as  
15:07 16 a black card.  
17  
15:07 18 Thanks for that. Something else?  
19  
15:07 20 Personal Information  
21  
22  
23  
15:07 24  
15:07 25  
15:07 26  
15:07 27  
15:07 28  
29  
15:07 30  
15:07 31  
15:07 32  
15:07 33  
15:07 34 A. Thank you.  
15:07 35  
36 Q. If you want to --  
37  
38 A. It's in my phone.  
39  
40 Personal Information  
15:07 41  
15:08 42  
15:08 43  
15:08 44  
45  
15:08 46  
47

15:08 1 [REDACTED] Personal Information  
15:08 2 [REDACTED]  
15:08 3 COMMISSIONER: He might go somewhere else next year?  
4  
15:08 5 A. Yes, it depends.  
15:08 6  
15:08 7 MR KOZMINSKY: Can I ask you also, could we have -- you  
15:08 8 also -- [REDACTED] Personal Information  
15:08 9 [REDACTED] Personal  
10  
15:08 11 [REDACTED] Personal Information  
15:08 12 [REDACTED]  
15:08 13 COMMISSIONER: If you prefer not to.  
14  
15:08 15 A. I would prefer not to, please. If I can ask  
15:08 16 a question?  
15:09 17  
15:09 18 COMMISSIONER: Ask the question.  
19  
15:09 20 [REDACTED] Personal Information  
15:09 21 [REDACTED]  
15:09 22 [REDACTED]  
15:09 23 [REDACTED]  
15:09 24 [REDACTED]  
15:09 25 [REDACTED]  
15:09 26 [REDACTED]  
15:09 27 [REDACTED]  
15:09 28 [REDACTED]  
15:09 29 [REDACTED]  
15:09 30 [REDACTED]  
15:09 31 [REDACTED]  
15:09 32 [REDACTED]  
15:09 33 [REDACTED]  
15:09 34 [REDACTED]  
15:09 35 [REDACTED]  
15:09 36 [REDACTED]  
15:09 37 [REDACTED] Personal Information  
15:09 38 [REDACTED]  
15:09 39 [REDACTED]  
15:09 40 [REDACTED]  
15:10 41 [REDACTED]  
15:10 42 [REDACTED]  
15:10 43 [REDACTED]  
15:10 44 [REDACTED]  
15:10 45 [REDACTED]  
15:10 46 MR KOZMINSKY: Why don't we do this. We will finish the  
15:10 47 examination and then we might adjourn for five minutes

15:10 1 and we'll come back.

15:10 2

15:10 3 COMMISSIONER: Yes.

15:10 4

15:10 5 MR KOZMINSKY: Just on the EGM, so you are registered to

15:10 6 YourPlay, have you set a time and loss, net loss limit on

15:10 7 your YourPlay account?

15:10 8

15:10 9 Personal Information

15:10 10

11

15:10 12 Q. When you play, do you know the difference between

15:10 13 a pokie machine operating in restricted and unrestricted

15:10 14 mode? Is that something you know about?

15:10 15

15:10 16 A. (Nods head).

17

15:10 18 Q. No, all right. At the casino, do you see people using

15:10 19 chips or bank cards, whatever it might be to hold down

15:10 20 the play button on an EGM?

21

15:11 22 A. Yeah, you can get a pick with Crown on it.

23

15:11 24 Q. Is that something that happens commonly, occasionally,

15:11 25 rarely?

15:11 26

15:11 27 A. People do it probably 75 per cent of the time.

28

15:11 29 Q. And just --

15:11 30

15:11 31 COMMISSIONER: Can I ask why they do it? Is it to stop

15:11 32 the need to press the thing?

33

15:11 34 A. It is, but it is also if you want to go to the toilet,

15:11 35 if you want to go for dinner, and you don't want somebody

15:11 36 else getting on your machine after you've put \$5,000 in

15:11 37 it, or you want to go and play another machine and you

15:11 38 want that machine to keep doing what it's doing.

15:11 39

15:11 40 MR KOZMINSKY: Do you ever see, for example, has someone

15:11 41 got a pick in one machine and they are playing that, and

15:11 42 they are playing another two or three machines?

15:11 43

15:11 44 A. (Nods head).

45

15:11 46 Q. When you nodded, was that a yes?

15:11 47

- 15:11 1 A. Yes.  
15:11 2  
15:11 3 Q. Do people working at Crown, is it common enough that  
15:11 4 if you go there regularly enough you will just see it?  
15:11 5  
15:11 6 A. Yes, it is.  
15:11 7  
15:12 8 Q. Does that mean, based on your experience going to  
15:12 9 Crown, that it is fair to say people working at Crown  
15:12 10 would see it?  
15:12 11  
15:12 12 A. Yes, they would. Crown poker machines have their own  
15:12 13 black card room, so you have to have a black card to get  
15:12 14 into one particular room at the back of Mahogany, that is  
15:12 15 the poker machines only.  
15:12 16  
15:12 17 Q. Where is that located? When you walk in you have the  
15:12 18 cage on the right and the bar and restaurant on the left.  
15:12 19 Where is the --  
15:12 20  
15:12 21 A. When you first walk in, the reception desk is on your  
15:12 22 right, you make a right-hand turn and go all the way down  
15:12 23 to the end of that.  
15:12 24  
15:12 25 Q. There is a private room there?  
15:12 26  
15:12 27 A. Yes, you need to have a black card to swipe to get  
15:12 28 into it. I can get into it because I have a black card.  
15:12 29 And behind that room, which majority of black cards don't  
15:12 30 have access to, there is another poker machine room  
15:12 31 behind there with higher limits.  
15:12 32  
15:12 33 Q. Okay, and --  
15:12 34  
15:12 35 COMMISSIONER: What is the advantage of playing in the  
15:12 36 black card poker machine room as opposed to playing the  
15:13 37 poker machines wherever they are?  
15:13 38  
15:13 39 A. On the main floor you can only put in 10s, 20s and \$50  
15:13 40 notes.  
15:13 41  
15:13 42 COMMISSIONER: Again the maximum limit?  
15:13 43  
15:13 44 A. Yes, upstairs you can put in \$100 notes and you can  
15:13 45 also play up to \$20 or \$30 a time.  
15:13 46  
15:13 47 MR KOZMINSKY: Mr Commissioner, I was proposing to move



15:13 1 on to another topic briefly and then one final topic.

15:13 2

15:13 3 COMMISSIONER: I think some of the issues are in

15:13 4 **Personal** statement.

15:13 5 **information**

15:13 6 MR KOZMINSKY: Yes, I'm coming to them.

15:13 7

15:13 8 I just want to touch very briefly on Crown's approach to

15:13 9 the responsible service of gambling. You said to the

15:13 10 Commissioner you've never seen anyone tap on the shoulder

15:13 11 and they don't seem to care about it.

12

15:13 13 A. In fairness to Crown, I'm also not there at 2 o'clock

15:13 14 or 3 o'clock in the morning either.

15

15:13 16 Q. Sure. But when you are there, you are not seeing

15:13 17 anything --

15:13 18

15:13 19 A. No.

20

15:13 21 Q. -- going on that --

15:13 22

15:13 23 A. Okay, sorry, on the main floor I have seen, and it is

15:14 24 probably more relevant, you do see the area managers that

15:14 25 are on the main floor, if they see young people who have

15:14 26 had too much to drink that are playing irresponsibly,

15:14 27 they will step in there. And they will make a phone call

15:14 28 and have security and suggest that perhaps they step

15:14 29 away.

15:14 30

15:14 31 COMMISSIONER: Are these young kids causing trouble or

15:14 32 just --

15:14 33

15:14 34 A. Sometimes they cause trouble, but depending upon the

15:14 35 area manager, the area manager is on the main floor and

15:14 36 are used to dealing with 18 and 19-year-olds who have had

15:14 37 a lot to drink, so they know the signs beforehand. And

15:14 38 in fairness to Crown, their security team, I've never

15:14 39 seen their security team manhandle anybody. Usually they

15:14 40 send in the guys who look like sumo wrestlers and that's

15:15 41 enough. They don't come one at a time, you get a minimum

15:15 42 of six at a time.


15:15 43

15:15 44 MR KOZMINSKY: I want to finish off by asking a few

15:15 45 questions about your statement. The second paragraph

15:15 46 says the ability to purchase drugs while in the Mahogany

15:15 47 room --

1  
15:15 2 A. Yes.  
3  
15:15 4 Q. -- and has not seen to be discouraged by senior staff.  
15:15 5 Can I start by asking you to elaborate on that.  
15:15 6  
15:15 7 A. We've seen the sale of drugs that are usually in the  
15:15 8 toilets, outside on the balcony.  
9  
15:15 10 Q. You've seen it?  
11  
15:15 12 A. Yes, I have.  
13  
15:15 14 Q. Do you know what drugs are being sold?  
15  
15:15 16 A. I'm not a drug person myself but I presume, from what  
15:15 17 I've seen, tablets and a little bit of -- bagful of  
15:15 18 powder.  
19  
15:15 20 Q. Bagful of powder.  
21  
15:15 22 **Personal Information**  
15:15 23   
24  
15:15 25 Q. Heroin. You say it does not seem to be discouraged by  
15:16 26 senior staff. Do I take that to mean the starting point  
15:16 27 is senior staff know about it?  
28  
15:16 29 A. They have to know about it at some point. How  
15:16 30 conscious they are of knowing about it, I couldn't tell  
15:16 31 you. But when you have a player that has just lost  
15:16 32 \$5,000 walk out of the casino, then suddenly come back  
15:16 33 in, had money, money has been exchanged, yes, I can't say  
15:16 34 for sure whether they -- what their level of  
15:16 35 responsibility is.  
36  
15:16 37 Q. I'm not asking you that, I'm trying to work out, and  
15:16 38 I'm not asking you to tell me what is in their head  
15:16 39 because you can't, I'm trying to understand how frequent  
15:16 40 it is.  
41  
15:16 42 A. It's quite frequent --  
43  
15:16 44 Q. If it is happening all the time, then it is more  
15:16 45 likely they know, if it happens infrequently, then it is  
15:16 46 less likely.  
47

15:17 1 A. Thursday, Friday, Saturday nights.  
2

15:17 3 Q. Happens?  
15:17 4

5 A. Yes.  
6

15:17 7 COMMISSIONER: Did you have any questions about that  
15:17 8 paragraph?  
15:17 9

15:17 10 COMMISSIONER: No.  
15:17 11

15:17 12 MR KOZMINSKY: You talk about a culture of borrowing  
15:17 13 money from various payments, whether repayment of the  
15:17 14 funds is at highly inflated interest rates.  
15

15:17 16 A. Correct.  
17

15:17 18 Q. Again, I just ask if you could tell us, put for  
15:17 19 me --  
15:17 20

15:17 21 A. There are players in there that will lend money to  
15:17 22 other players.  
23

15:17 24 Q. Do people know who those players are?  
15:17 25

15:17 26 A. They know who to approach and who not to approach.  
27

15:17 28 Q. Yep.  
29

15:17 30 A. If you want to borrow -- for example, if you wish to  
15:17 31 borrow \$1,000 there are players in there that will lend  
15:17 32 you the \$1,000 and they will charge you \$100 per day  
15:17 33 interest on top of the \$1,000 until it is repaid.  
34

15:17 35 Q. So if I went there, and I'm a black card holder or  
15:17 36 a platinum holder or gold Mahogany, and I go up to  
15:17 37 somebody and say, "I want \$1,000, please", do I have to  
15:18 38 produce collateral?  
15:18 39

15:18 40 A. They produce your driver's licence so they know where  
15:18 41 you are, and also your Crown card.  
42

15:18 43 Q. And your driver's licence with an address and that's  
15:18 44 enough?  
45

15:18 46 A. Correct.  
47

15:18 1 Q. So these people that are lending money, are they the  
15:18 2 type of people who engage in illegal activity and do you  
15:18 3 know what kind of illegal activity, without speculating?  
15:18 4 But just from your time at Crown you must hear and speak  
15:18 5 to people and speak to them when they are at tables.

6  
15:18 7 A. Usually drugs involved.

8  
15:18 9 Q. So people who are gambling at the casino, who are  
15:18 10 engaged in the sale of drugs will lend money to people.

11  
15:18 12 A. (Nods head).

13  
15:18 14 Q. Can I ask how you know that? I'm not ask you for  
15:18 15 a specific conversation at the moment. Just generally is  
15:18 16 it something you've been told?

17  
15:18 18 A. I've seen.

19  
15:18 20 Q. You've seen the lending of money?

21  
15:18 22 A. Yes.

23  
15:18 24 Q. And how do you know that the people lending are  
15:18 25 engaged in the drug trade? Is that an assumption of  
15:19 26 based on something you've been told?

27  
15:19 28 A. Something I've been told.

29  
15:19 30 Q. Can I ask you about that conversation?

15:19 31 Personal Information

15:19 32

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15:21 46  
15:22 47

Personal Information

Q. Sorry, I interrupted you. Please go on.

A. For me, which is part of the reason that was in there was if you know -- if you are a host and you know your player has gone to jail for fraud, then how does somebody who has been in jail for the last couple of years, how does that person suddenly become eligible for a black card at Crown if they don't have the income because they've been in jail for fraud?

COMMISSIONER: Can I just ask a question about the people to whom money is lent. By in large are they people who have the capacity to pay back the loan money? I know --- (overspeaking) --- it took you 18 months to get your money back, but generally, to the people who are black card holders who play in the special designated area where only black card holders can go, are they the people who usually can carry the debt and pay it back?

A. Yes. But the people that predominantly -- that would borrow money are below your black card, are your platinums, that are in Mahogany.

COMMISSIONER: I see.

A. Mahogany has several levels of card players: black, platinum and then --

COMMISSIONER: Gold?

A. Yes, gold, if they are invited up, from down below.

COMMISSIONER: Okay.

15:22 1 MR KOZMINSKY: Commissioner, any other questions?  
15:22 2  
15:22 3 COMMISSIONER: No.  
15:22 4  
15:22 5 MR KOZMINSKY: In paragraph 4 you talk about instances  
15:22 6 where players are approached by other players to change  
15:22 7 chips.  
15:22 8  
15:22 9 A. Yes.  
15:22 10  
15:22 11 Q. So the funds cannot be traced back to the original  
15:22 12 player.  
15:22 13  
15:22 14 A. Correct.  
15:22 15  
15:22 16 Q. I will ask bluntly: is that just a form of money  
15:22 17 laundering? Is that what you are talking about?  
15:22 18  
15:22 19 A. People don't like -- it could be, but it is also for  
15:22 20 the fact that anything over -- as I said previously,  
15:22 21 anything over \$10,000, the casino has to report that to  
15:22 22 the Government.  
15:22 23  
15:22 24 Q. But if you think of all the universe of possibilities  
15:22 25 --  
15:22 26  
15:22 27 COMMISSIONER: Before you move, just tell me how it  
15:22 28 works. What actually happens physically? Does person A  
15:22 29 with say \$11,000 in cash go to a person who has got  
15:22 30 \$11,000 or more worth of chips and says "I will trade  
15:22 31 you"?  
15:22 32  
15:22 33 A. No. What will happen is if somebody has got \$11,000  
15:23 34 worth of chips, they will say to another player in the  
15:23 35 room that they know or that they are aware of, "Look, can  
15:23 36 you go up to the cage for me and change \$3,000. I'm on  
15:23 37 a hot streak at the moment, I don't want to get up".  
15:23 38  
15:23 39 COMMISSIONER: "I don't want to leave the table".  
15:23 40  
15:23 41 A. "I don't want to leave the table". After that player  
15:23 42 has done it a few times, or if they think that they may  
15:23 43 have a little bit more, they will then say to somebody,  
15:23 44 "Look, can you go downstairs, can you cash it at the main  
15:23 45 cage on the main gaming floor".  
15:23 46  
15:23 47 COMMISSIONER: They would give the person cash?

1  
15:23 2 A. Yeah, the chips and then bring it back up.  
15:23 3  
15:23 4 COMMISSIONER: You have to trust a person to do that,  
15:23 5 though. You could give them the chips and they walk out  
15:23 6 the door?  
7  
15:23 8 A. Well, if you are trying to launder money, you will  
15:23 9 know where the person is and that person is going to end  
15:23 10 up back in Mahogany and everybody knows everybody.  
15:23 11  
15:23 12 COMMISSIONER: Okay.  
15:23 13  
15:23 14 MR KOZMINSKY: And does the casino ever step in and say,  
15:23 15 "no cashing chips between players and cash between  
15:24 16 players", ever?  
15:24 17  
15:24 18 A. No.  
19  
15:24 20 Q. Does it happen frequently?  
15:24 21  
15:24 22 A. I've seen it on quite a few occasions.  
15:24 23  
15:24 24 Q. Mr Commissioner, can I ask that we have a five-minute  
15:24 25 adjournment and then --  
15:24 26  
15:24 27 COMMISSIONER: Yes, but we will probably have to finish  
15:24 28 up at about 4.  
15:24 29  
15:24 30 MR KOZMINSKY: We will finish before 4. Just a 5-minute  
15:24 31 adjournment.  
15:24 32  
15:24 33 COMMISSIONER: Yes, of course.  
15:24 34  
15:24 35  
15:24 36 **ADJOURNED** [3:24 PM]  
15:28 37  
15:28 38  
15:28 39 **RESUMED** [3:28 PM]  
15:28 40  
15:28 41  
15:28 42 COMMISSIONER: Thank you.  
15:29 43  
15:29 44 MR KOZMINSKY: **Personal** I think there is a question  
15:29 45 about the transcript of this hearing today. I think  
15:29 46 you've asked for it all to remain confidential.  
15:29 47

15:29 1 COMMISSIONER: Can I ask some questions about that?  
15:29 2  
15:29 3 MR KOZMINSKY: Yes.  
15:29 4  
15:29 5 COMMISSIONER: **Personal** we will honour your request  
15:29 6 for confidence, but I wonder whether we can do a deal.  
15:29 7 You can say "no". But if we -- because some of the  
15:29 8 evidence you've given is quite important, and we or I  
15:29 9 would like to make use some of it publicly, that would  
15:29 10 involve -- I can do it various ways. I could do it via  
15:29 11 the transcript, blanking out your name and personal  
15:29 12 details and anything that would identify who you are. I  
15:29 13 could also do it -- and some of the information that  
15:30 14 **Personal Information**  
15:30 15 that out. Not me personally, but somebody with the  
15:30 16 appropriate skills will be able to do that. And we can  
15:30 17 check with you whether all the bits that you want out are  
15:30 18 out. I just wonder whether you have a -- whether that  
15:30 19 **Personal Information**  
15:30 20 **Personal Information** So  
15:30 21 my first question is: assuming we can block out or blank  
15:30 22 out anything that is really confidential, do you mind  
15:30 23 becoming public?  
15:30 24  
15:30 25 **Personal Information**  
15:30 26 **Personal Information**  
15:30 27  
15:30 28 COMMISSIONER: Okay.  
15:30 29  
15:30 30 A. I'm putting a huge amount of risk in doing this.  
15:31 31  
15:31 32 COMMISSIONER: Risk from the family or risk from  
15:31 33 somewhere else?  
15:31 34  
15:31 35 A. Risk from Crown.  
15:31 36  
15:31 37 COMMISSIONER: They might take away your black card --  
15:31 38  
15:31 39 A. They can keep that. That doesn't worry me. I will be  
15:31 40 honest with you, there is very much a toxic culture in  
15:31 41 there amongst the hosts, amongst the senior hosts, and  
15:31 42 amongst how they operate business. **Personal**  
15:31 43 **Personal Information**  
15:31 44 **Personal Information**  
15:31 45 or anything because of Crown. However, I also feel that  
15:31 46 if the Royal Commission is going to do its job properly,  
15:31 47 and please don't take this the wrong way --



15:31 1  
15:31 2 COMMISSIONER: No, I get it.  
15:31 3  
15:31 4 A. --- then it has to be done properly otherwise it is  
15:31 5 a waste of time. And if you don't know what is going on  
15:31 6 in there and you are only looking at it as the board of  
15:32 7 directors, then it's not going to achieve anything at all  
15:32 8 because in fairness to the board of directors, a lot of  
15:32 9 the stuff that goes on doesn't go on at their level, it  
15:32 10 goes on at senior management level. Saying that, I've  
15:32 11 never been the sort person to only go 90 per cent of the  
15:32 12 way. If I'm sitting here, I may as well go 100 per cent  
15:32 13 of the way, as long as you honour your agreement that  
15:32 14 blanks out what I don't want seen.  
15:32 15  
15:32 16 COMMISSIONER: We will definitely do that. In fact, what  
15:32 17 we might do is --  
15:32 18  
15:32 19 A. I'm not concerned about my black card. I really don't  
15:32 20 care because at the end of the day I can gamble anywhere  
15:32 21 I want to. And I prefer to gamble with people that I  
15:32 22 know are normal people, not people that are kissing up my  
15:33 23 arse.  
15:33 24  
15:33 25 COMMISSIONER: This might not make a big difference, but  
15:33 26 if somebody takes any steps in taking away your black  
15:33 27 card because you've given evidence here, that is  
15:33 28 punishable as a contempt and people can go to jail for  
15:33 29 that just by removing your black card for having given  
15:33 30 evidence.  
15:33 31  
15:33 32 A. I don't want them to know -- I have no problems if you  
15:33 33 tell -- I have no problems, I just do not want my name  
15:33 34 mentioned and I don't want ....  
15:33 35  
15:33 36 MR KOZMINSKY: Mr Commissioner, might we suggest we will  
15:33 37 take the transcript of today, redact it in order to  
15:33 38 de-identify **Personal** and --  
15:33 39  
15:33 40 COMMISSIONER: Yes and then show it to **Personal** to see  
15:33 41 if **Pers** happy with that.  
15:33 42  
15:33 43 MR KOZMINKSY: -- and if **Perso** happy with it, then it can  
15:33 44 be published on that basis.  
15:33 45  
15:33 46 COMMISSIONER: All right.  
15:33 47

15:33 1 A. I'm happy to agree to that.  
15:33 2  
15:33 3 COMMISSIONER: We will give you a veto power over which  
15:33 4 bits become public and which bits remain private.  
5  
6 A. It's not --  
7  
15:33 8 COMMISSIONER: We might want to negotiate about that  
15:33 9 though.  
10  
15:33 11 A. Look, it's not going to take very much for people --  
15:34 12 Crown don't think they are in trouble because they don't  
15:34 13 think anybody is going to say anything. That then  
15:34 14 defeats the purpose of what you are going to do.  
15:34 15  
15:34 16 COMMISSIONER: Yes.  
17  
15:34 18 A. Crown itself as a place is good. There is a lot of --  
15:34 19 probably 90 per cent of Crown is good. The people are  
15:34 20 good, the fun -- You can go in there and play golf. You  
15:34 21 can have an enjoyable evening. But the 10 per cent of it  
15:34 22 that is not good is very bad. And that's the part that  
15:34 23 needs to be --  
24  
15:34 25 COMMISSIONER: Looked at.  
26  
27 A. looked at.  
28  
15:34 29 COMMISSIONER: I get that. We'll do that. We'll fix up  
15:34 30 the transcript and leave out whatever is very private so  
15:34 31 that anything that can lead to you being identified,  
15:34 32 we'll cut that out and let you have a look at the  
15:35 33 transcript and see whether that's okay.  
34  
15:35 35 A. I would like to go on record; I have no beef with  
15:35 36 anybody from Crown. I'm not doing this out of revenge.  
15:35 37 I'm not doing it out of dislike. I'm not doing it for  
15:35 38 any personal reason. I just got to the point that I  
15:35 39 thought the only way that it is going to change, and  
15:35 40 Personal Information  
15:35 41  
15:35 42  
15:35 43 Personal Information  
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15:35 1 Personal Information  
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 15:35 8 Personal Information  
 15:35 9  
 15:35 10  
 15:35 11  
 15:36 12  
 15:36 13  
 15:36 14 Personal And when you put into play a system where the  
 15:36 15 top of the -- the senior manager is good friends with the  
 15:36 16 manager below who goes to the wedding of the person who  
 15:36 17 has just been appointed and that person's husband runs  
 15:36 18 the main bar area in Mahogany it becomes very --  
 15:36 19  
 15:36 20 COMMISSIONER: Close.  
 15:36 21  
 15:36 22 A. -- intertwined, and you can't beat a system because  
 15:36 23 the person that you are reporting to in that system is  
 15:36 24 part of the system. It's -- that's where something --  
 15:36 25 there is something not right. And that's where it has  
 15:36 26 got to be looked at.  
 15:36 27  
 15:36 28 MR KOZMINSKY: Can I ask one final question?  
 15:36 29  
 15:36 30 COMMISSIONER: Right.  
 15:36 31  
 15:36 32 MR KOZMINSKY: Sorry, can I ask --  
 15:37 33  
 15:37 34 COMMISSIONER: I was going to ask you one more thing. At  
 15:37 35 the moment I'm going to ask it as a favour.  
 15:37 36  
 15:37 37 A. Yes.  
 15:37 38  
 15:37 39 COMMISSIONER: I think Mr Kozminsky would really like  
 15:37 40 a couple of your --  
 15:37 41  
 15:37 42 MR KOZMINSKY: That's been sorted out, Mr Commissioner.  
 15:37 43  
 15:37 44 COMMISSIONER: Sorted out?  
 15:37 45  
 15:37 46 MR KOZMINSKY: Yes. Can I ask one final question?  
 15:37 47

15:37 1 COMMISSIONER: Yes.

15:37 2

15:37 3 MR KOZMINSKY: On the question of prostitutes, have you  
15:37 4 ever heard about underage prostitution at the casino?

5

15:37 6 A. No. Definitely -- if, in fairness to Crown, they  
15:37 7 check. The people who are on their security are very,  
15:37 8 very, very good. Personal Information

15:37 9 Personal Information

15:37 10

15:37 11

15:37 12 Q. Sorry, I didn't mean underage people entering the  
15:37 13 casino, I mean underage prostitutes.

14

15:37 15 A. In all honesty, there is nobody I know that would use  
15:38 16 that service that would ever do that.

17

15:38 18 MR KOZMINSKY: Mr Commissioner, I have no further  
15:38 19 questions.

15:38 20

15:38 21 COMMISSIONER: Thank you very much, Personal

22

15:38 23 A. Pleasure.

24

25

26 **THE WITNESS WITHDREW**

27

28

15:38 29 COMMISSIONER: Thank you for attending. We'll adjourn.

15:38 30

31

32 **ADJOURNED AT 3.38 PM UNTIL TUESDAY, 4 MAY 2021 AT**  
33 **11.00 AM**

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