



To whom it may concern,

Established in 1973, Springvale Monash Legal Service (SMLS) is a community legal centre that provides free legal advice, assistance, information and education to people experiencing disadvantage in our community. We offer services in the City of Greater Dandenong, the City of Monash, the City of Casey and the Shire of Cardinia.

SMLS operates a duty lawyer service at various courts in Victoria, including Dandenong Magistrates Court, the Children's Court and provides legal representation in courts and tribunals such as the Victorian Civil and Administrative Tribunal, Fair Work Commission, Federal Circuit Court, Family Court and VOCAT.

Additionally, as a community legal centre, we offer legal assistance as well as an extensive community legal education program that is developed in response to feedback from the range of community engagement and community development activities that we are and have been involved in. SMLS also has a significant policy focus, contributing to law reform and other public inquiries such as access to civil procedure reforms, reforming the criminal justice system, access to justice issues, and advocating for the rights of victims of crime.

We are extremely concerned about the impact of gambling and gambling related harms on vulnerable people in Victoria. This is informed by our long-standing experience assisting some of the most vulnerable members of our community, and the intersections between gambling and the justice system.

Many people in our community are interested in the Royal Commission into the Casino Operator and Licence. Several people have requested assistance in sharing their story. We take this opportunity to provide several case studies that have been disclosed to us with the intention of submitting this to the Commission.

**Confidential Story:**

I am from Hazara Background of Afghanistan. I live with my friends in **Confidential** I started going to Crown Casino in 2018. In the beginning, I did not spend a lot of money but soon I borrowed money from friends and bet at casino. I lost all my money, and my car. I am embarrassed from my friends.

I used to go to work as a **Conf** in the city every day and wishing for Friday night to come impatiently. I would eat my food quickly and drove to city. I started by \$500 cash. I did not know much English and did not know how to read all those terms in the machines. I started playing on simple ones just pressing the buttons. I watched other people play too. I felt lonely in there so I just kept playing to keep myself busy. That night I only played \$500 but did not win much. Next week I played and won \$200.

Next time I took a friend with me as well. I ended up borrowing some money from him.

Unfortunately, I lost \$2000 and his money as well. I told him if I win, I will half the profit. I paid his money back next day.

I did not stop gambling then, so the following week, I went again. This time I borrowed more close to \$20,000 from my friend. This time I played on the table and choosing random number to win. I lost all my money and so I had to sell my car to pay off my debt. I still cannot pay my debt to one of my friends.

Now I am very upset and frustrated for not having listened to my friends that gambling is not good. I lost my money that I work so hard for. I am working now more. I am also upset because Crown casino distribute alcohol beverages whilst I was playing which affected my brain. So I was not thinking clearly and I was very careless with money. I also lost relationships with my friends because they cannot trust me anymore.

"Gambling is addictive which is a fact that is not hidden from anyone, and unfortunately many Afghans at various levels of life both young and adults, are dealing with this problem," said **Confide**.

Most Afghans gamblers in Australia do not consider themselves gamblers at all and consider their gambling to be more of a hobby than an addiction.

### **Confid** story

Another story was obtained by interviewing an Iranian migrant who came to Melbourne.

He said that his wife **Confide** left him due to his gambling issues.

He says: Every time I came to Crown Casino, I would bring **Confide** with me and she would watch me in the corner of the game. One night **Confide** felt upset and asked me to go home several times. I was so busy playing that I constantly postponed her request. I was drunk and all I could think about was to make up for the few hundred dollars I lost in any way I could. I realized that it was six o'clock in the morning and I no longer had any money, so I got up from the table. "But no matter how much I looked for **Confide**, I did not find her, and when I came home, I did not find any trace of her, and I have not seen **Confide** since that day." He now confesses, "the highest gamble I ever made was gambling on my life, and **Confide**".

### **Confide** story

**Confid** came to Australia 5 years ago. In his first two years in the country, he used to work at Crown Casino. He never dared to gamble as he saw so many people lose significant amounts of money there.

A few years later, he moved to live in the city for a very short period. He says that boredom and stress always led him to the place he was familiar with, Crown Casino. He started betting small amounts of money, as he believed he had everything under control. However, before he knew it, he was frequently going to the casino and betting more and more money. **Confid** lost of all his savings, and was at times late on his payments just to accommodate for his new addiction. He said, "I do not know what it was, there was a force driving me to go there and spend more and more. It was beyond my ability". The fact that **Confid** was lonely and isolated only worsened the situation for him. He managed to stop after he lost all his savings, could not pay his rent and bills and was living off his credit card. He decided to move back to the South East and be geographically far from the Casino; which helped in stopping the addiction. He said he still could not get rid of it completely as the idea of going back to the Casino still pops in his head. He said what helped him stop completely was the COVID lock down since he could not go there at all.