

Nicole Wendt

From: Phillip Batsakis
Sent: Friday, 28 February 2014 11:11 AM
To: Debra Tegoni
Cc: Jason O'Connor
Subject: Credit / debit card cash out policy

Morning Deb

As requested earlier this week, please find attached a copy of the VIP International credit and debit card policy as well as a copy of the NAB agreement.



China Union Pay Matter Of Offer_1548
Transactions (NAB).pd...

Best regards

Phil
X6945

Nicole Wendt

From: Roland Theiler
Sent: Thursday, 5 December 2013 5:52 PM
To: VIP International Offices
Cc: Michael Chen; Jason O'Connor; Phillip Batsakis; Jacinta Maguire (Careri); Darren Harding; Michael Whytcross; Roland Theiler; Andrew Cairns; Stephen Hancock; Director - International Customer Service; David Stoddart
Subject: China Union Pay Transactions

Hi guys

Further to Phil's policy below, please note that we have increased the limit of \$200,000 per day to \$500,000 per transaction for China Union Pay transactions.

Please inform your customers of the ability to use China Union Pay cards at Crown Melbourne. At this stage the facility is not operative at Crown Perth.

Thanks

Regards
Roland

Roland Theiler | SVP International Business | Crown Melbourne Limited

www.crownmelbourne.com.au

From: Phillip Batsakis
Sent: Friday, 4 October 2013 4:32 PM
To: Andrew Cairns; Stephen Hancock; Michael Chen; Director - International Customer Service
Cc: Jason O'Connor; Jacinta Maguire (Careri); Roland Theiler; VIP Commercial; Kate Pickering
Subject: Credit and debit card cash out policy

Dear all

Please find attached a updated credit and debit card cash out policy - would greatly appreciate if you could share with your teams as required.

Many thanks

Phil Batsakis



Credit and debit
card cash out...

Phil Batsakis | Commercial Manager - VIP International | Crown Melbourne Limited
B. Whiteman St, Southbank VIC 3006



VIP International
Credit and debit card cash out policy
October 2013

Please refer below for key steps in relation to credit and debit card cash outs:

1. International Sales / Director to discuss facility with patron, ensuring patron is aware that:
 - o Crown is unable to ascertain card issuer limits (if any) on values of transactions.
 - o only personal cards can be used (i.e. corporate / company cards are not permitted).
 - o maximum of AUD \$200k to be withdrawn per day.
2. International sales / service staff to advise a VIP Commercial team member **at least 2 hours prior** to credit card transaction, including the following information:

Patron Full Name	
SYCO Patron ID	
Estimated date of transaction	
Crown Towers booking reference	
Amount requested	
Card type	
Passport nationality & number	

3. VIP Commercial to provide Andrew Cairns and Stephen Hancock with the above information and appropriate approvals as per below:

Value (AUD)	Approver required
Less than \$100k	Phil Batsakis, or VIP International GM or above
Greater than \$100k	VIP International GM or above

4. Processing the transaction
 - I. Sales staff/Director to notify Crown Towers Duty Manager at least 30 minutes prior to the transaction.
 - II. Patron must be present for transaction with a credit /debit card in their name and a matching valid passport.
 - III. Crown Towers Duty Manager to take copy of patron's passport and raise charge on patron's room including amount requested and card processing fee of **1.65%**.
 - IV. Crown Towers Duty Manager process card transaction for full amount (i.e. including card processing fee). Note, patron (card owner) must sign relevant forms and enter a valid pin number.
 - V. If transaction declined, reverse charge on the patron hotel room (no further action required).
 - VI. If transaction approved, patron to sign credit /debit card receipt and relevant opera forms.
 - VII. Hotel to provide patron with copy of approved credit / debit card transaction receipt and Opera invoice to present to Mahogany Room (MR) cage staff.
5. Cage to validate customer for AML purposes. Upon presentation at the Cage of the approved credit / debit card transaction receipt and Opera invoice, the Cage will raise a cage payout voucher for the amount and charge Crown Towers via account - 112540 and department code - 40085010
6. MR Cage will deposit the approved funds (excluding card transaction fee) into patrons DAB account for use as required by patron.

nabcorporate

National Australia Bank Limited
ABN 12 004 044 937
Level 28 500 Bourke Street
Melbourne VIC 3000
Reference: 15487
Tel: (03) 8641 0248
Fax: 1300 861 612
Email: ts.vic.support.group@nab.com.au



13/03/2012

Mr David Stoddart
CROWN MELBOURNE LIMITED
CROWN
8 WHITEMAN STREET
SOUTHBANK VIC 3006

Dear David

Letter of Offer

Thank you for applying for NAB Eclipse EFTPOS and any other services listed in the Product Schedules.

We're pleased to be able to offer this to:

CROWN MELBOURNE LIMITED, ABN: 46006973262

It is important that you familiarise yourself with the details of this Offer. Please read the information that is included with this letter and make sure you understand the terms on which the Offer is made and what additional information you need to provide to us.

How to accept this Offer

To accept this Offer all you have to do is sign the duplicate of this letter where indicated on the acceptance page and return all the pages to us by mail using the enclosed envelope or by fax to the number at the top of this letter.

By signing and returning this Letter of Offer, all signatories accept, jointly and severally, the terms and conditions in this letter and in the documents listed in the Schedules.

This Offer is valid until 05/04/2012. If we don't receive the signed duplicate letter within such time, this Offer will lapse and you may have to apply again.

If there's anything else we can help you with, please feel free to call us on the telephone number at the top of this letter.

Thanks again for your application, and for your business.

Sincerely,



Martin Ross
NAB Corporate

Product Schedule NAB Eclipse EFTPOS

NAB Eclipse EFTPOS terminal accepts Nominated Cards. If you have already chosen to accept American Express we will arrange it for you. If however, you choose to accept Diners Club, JCB, Discover and/or American Express cards at a later date you will need to make your own arrangements with these organisations. This terminal offers optional features such as contactless acceptance, tipping, and pre-authorisation.

Things you need to know

Our Offer is subject to the terms and conditions set out in the following, which are enclosed:

- This Letter of Offer, including the Schedules and NAB's Pricing Offer(s) included with this Letter
- The Merchant Agreement General Terms and Conditions
- NAB Stationery Brochure
- Direct Debit Request and Direct Debit Request Service Agreement¹
- Interchange Fee Schedule

¹ If we have agreed to debit fees from a non NAB account these forms must be completed including full account details and returned. Please note the applicable fees.

Important: Before accepting our Offer, please go to nab.com.au/merchantfraud to view our fraud videos and to learn how you can protect your business against card fraud. By accepting our Offer, you confirm that you have reviewed these fraud videos.

Definitions and details

Nominated Card means:

- (a) Debit and credit cards designated by the issuer as a MasterCard or Visa card (including their respective affiliates), and on which Visa or MasterCard marks appear; and
- (b) Except in relation to card not present transactions debit cards issued by an Australian Financial Institution capable of being processed through the EFTPOS system; and
- ✓(c) CUP cards; and
- (d) Any other card that we request you to honour.

Approval conditions

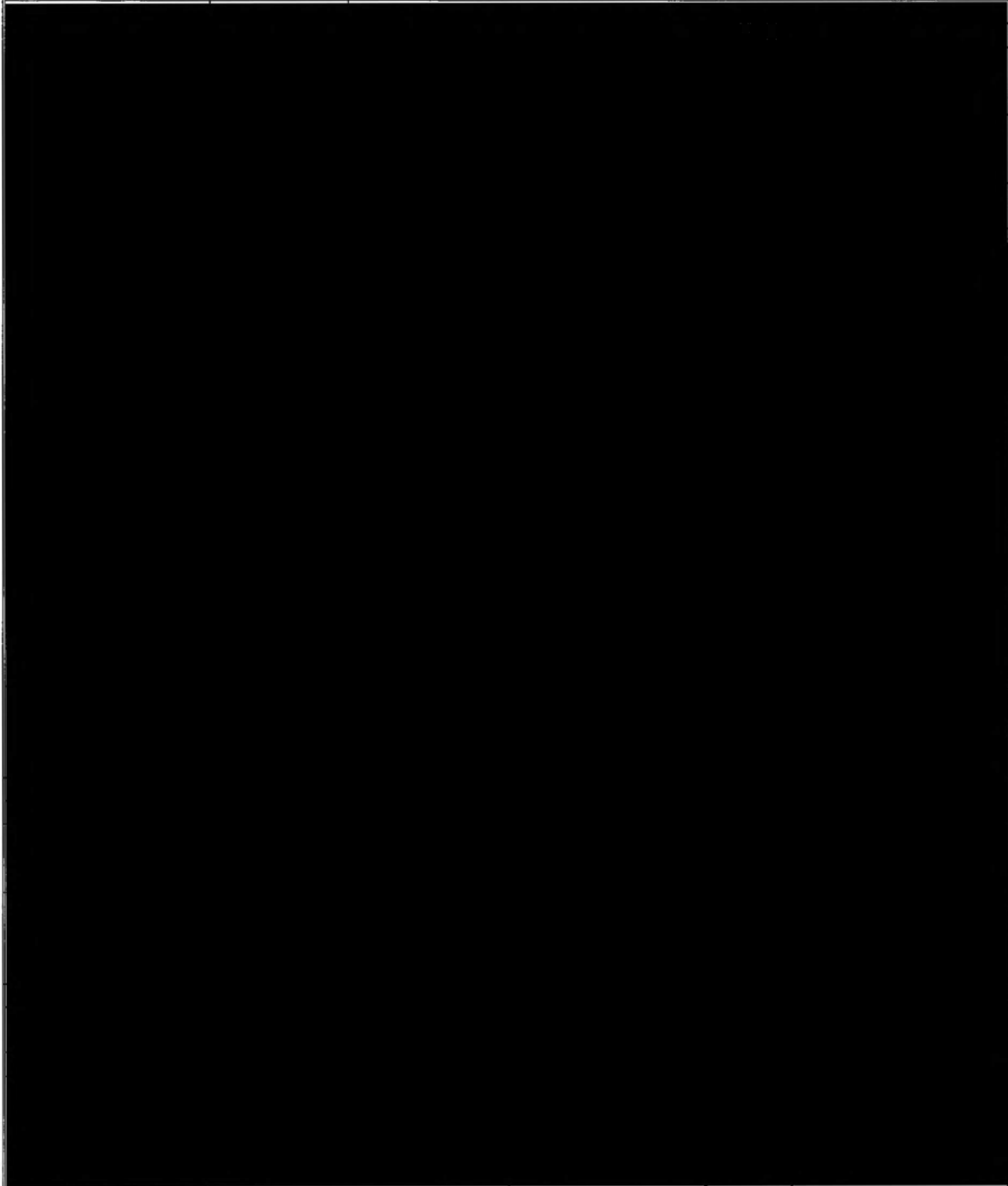
This Offer is conditional on you meeting NAB's standard merchant approval criteria before we will commence supplying the Merchant Services. NAB is under no obligation to commence supplying the Merchant Services until NAB determines, at its discretion, that you have met those criteria.

Pricing Offer Schedule

CROWN MELBOURNE LIMITED, ABN: 46006973262

NAB Eclipse EFTPOS

All Fees and Charges appearing below are GST inclusive and will be detailed on your merchant statement. NAB reserves the right to vary existing fees or introduce new fees in accordance with your Merchant Agreement



Acceptance by Customer

Yes, I've read and understood everything in the pack and confirm my acceptance of this offer.

Date: _____

Executed by the Customer:

Company Name CROWN MELBOURNE LIMITED, ABN: 46006973262

Executed by the company named above in accordance with Section 127 of the Corporations Act 2001 (Cwlth)

Signature	Signature
Full Name (BLOCK LETTERS)	Full Name (BLOCK LETTERS)
Director / Secretary *	Director
<input type="checkbox"/>	* Please tick here if you are signing as Sole Director and Sole Company Secretary

Pricing Notes

Merchant Service Fee (MSF)

MSF includes the following:

- **Nominated Card Transaction Fee (Variable)** – comprising Interchange and NAB Nominated Card Issuer Fee.
- **Nominated Card Service Fee (Fixed)** – includes 'acquirer' costs associated with transaction processing, fraud and fraud prevention, merchant statements and the 24-Merchant Service Centre.

The Nominated Card Transaction Fees and the Nominated Card Service Fee are charged as a percentage of net sales (\$) volume and fees will be charged monthly.

Nominated Card Interchange Fees

A Nominated Card Interchange Fee (interchange) is a fee paid by one financial institution to another. For credit cards, the 'acquirer' (the merchant's financial institution, in this case NAB) pays the Interchange to the 'issuer' (the financial institution whose name is on the credit card). Interchange is not paid in transactions where the merchant's financial institution is the same financial institution that issued the card used.

Interchange is based on interchange rates set by the credit card schemes – MasterCard and Visa. These fees are charged to cover issuer costs such as transaction processing, authorisation, fraud and fraud protection and funding the interest free period.

NAB Nominated Card Issuer Fees (excludes proprietary debit)

For transactions where Interchange does not apply, that is where NAB is the 'acquirer' and the 'issuer', merchants are instead charged NAB Nominated Card Issuer Fees in relation to these costs. For Administrative ease, NAB Nominated Card Issuer Fees adopted by NAB are based on Interchange.

For further interchange pricing details and useful definitions, please refer to:

- www.mastercard.com/au/merchant/en/rba/index.html
- www.visa-asia.com/ap/au/mediacenter/factsheets/interchange.shtml