

Debra Tegoni


From: Jan Williamson
Sent: Thursday, 18 July 2013 7:34 AM
To: Debra Tegoni
Subject: LEGAL ISSUES - that Roland has raised with my comments below we should discuss at some point - privileged and confidential
Attachments: S034_CommBank About CBA A5 Flyer_v5.pdf

Dear Debra

See below with my comments in red.

Regards

Jan Williamson | Senior Legal Counsel | Crown Melbourne Limited
 8 Whiteman Street, Southbank VIC 3006, Australia

 please consider the environment before printing this email

From: Roland Theiler
Sent: Wednesday, July 10, 2013 1:24 PM
To: Jan Williamson
Subject: LEGAL ISSUES

Hi Jan

Below is a summary of the issues I would like to briefly discuss with you today;

1. China Union Pay – are we using it correctly?- issue how we use this currently when gaming customers use it, is recorded on hotel bill, need to chase down how it is recorded. Currently I believe it is done via CBA but is suggestion go with NAB as cheaper. Is a CPH initiative. Apparently in China Union Pay three are conditions about not to be used for gaming purposes. Roland was to send through emails on this but has not as yet. But I note in your office as I worked past in your work files near the window is a folder headed China Union Pay. So need to discuss. It would appear, although could be wrong VIP is using a scatter gun approach and thereby wasting our time with duplicated effort

2. Global Cash Access – can we use it at Crown? – need to discuss further


REDACTED - PRIVILEGE

REI

REDACTED - PRIVILEGE



Roland Theiler | SVP International Business | Crown Melbourne Limited



- Union pay acceptance is available on our mobile Pin Pads therefore no new cabling is required at the Hotel desks
- EFTPOS is available on these Pin Pads
- Julian is working with Vince to obtain further information and determine whether these Pin Pads can be ready in time for the 2nd of July.

I'm aiming to have Union Pay pricing to Jenny by the end of the day.

Regards,

Commonwealth Bank



Nicholas Kirtley
Business Development Executive
IB&M Transaction Banking
14/385 Bourke Street
Melbourne VIC 3124

Our vision is to excel at securing and enhancing the financial wellbeing of people, businesses and communities.



No. 1 in Relationship Strength, Capability of Transaction Banking Specialist, New System Implementation and Transaction Banking Value for Money
2012 Peter Lee Associates, Large Corporate & Institution Transaction Banking Report, Australia

- Via debit cards (96% of total Union Pay cards) must be validated by a PIN entry for (even with optional cardholder signature)
- Can be charged back by the card holder for 180 days from the date of transaction (not 120 as with other cards)
- Cannot be used to place bets or purchase gaming chips (I don't believe this is permitted from Hotels anyway)
- Cannot be used to purchase foreign currency (May not be relevant)

Note: The above does not apply to Union Pay co-branded cards (e.g. Union Pay/MasterCard, Union Pay/Visa) which follow the rules of the co-branded scheme.

Please let me know if you have any queries or wish to clarify/discuss further.

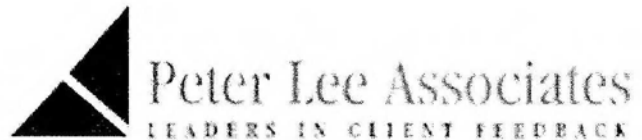
Regards,

Commonwealth Bank



Nicholas Kirtley
Business Development Executive
IB&M Transaction Banking
14/385 Bourke Street
Melbourne VIC 3124

Our vision is to excel at securing and enhancing the financial wellbeing of people, businesses and communities.



No. 1 in Relationship Strength, Capability of Transaction Banking Specialist, New System Implementation and Transaction Banking Value for Money
2012 Peter Lee Associates, Large Corporate & Institutional Transaction Banking Report, Australia

From: Kirtley, Nicholas

Sent: Tuesday, 18 June 2013 3:13 PM

To: Karen Peeris

Cc: Vincent Mammarella; Panna, Julian; Jenny Lane; [REDACTED]; Travis Costin

Subject: Standalone Pin Pads for Hotels

Hi Karen,

Following on from our conversation yesterday, I can confirm the following: