

File Note – Confidential and Legally Privileged

21 March 2016

Meeting with Barry Felstead, Debra Tegoni, Jason O'Connor and Josh Preston (via phone)

Outcome of the meeting – agreed as follows:

1. Josh Preston will clarify with second in charge at the WA Regulator that he can do debit and credit cards on EFTPOS on the casino floor – similar process as to Crown Melbourne.
2. Acknowledged that there is a risk that the WA Regulator to talk to the Victorian Regulator.
3. In which case, Debra Tegoni will offer the explanation on section 68(2) (c) and also section 68(8).
4. If not we agreed that the amendments would wait for the modification review of the legislation and we would continue doing what we are doing with the interpretation we have adopted.
5. Commercially and to mitigate this Jason to action and get the contact at NAB that STAR use to get the \$10m daily approval limit.
6. Then Jason and Debra to talk to David Stoddart regarding the relationship with NAB and confirming those terms and conditions for the Merchant Agreement.
7. Josh Preston to confirm whether he can use NAB and so negotiated position for \$10m daily (as per STAR) could be confirmed from NAB for both Perth and Melbourne.
8. If not, Josh will check ANZ terms.
9. Once we have confirmation from NAB the daily commercial limits will be changed according to the NAB terms and conditions, and the adopted interpretation of section 68(Vic) will apply.
10. Further, Jason will reinforce that the facilities only available for truly international patrons (not those who have a permanent residency in Australia) and that any transaction where the instructions seem suspicious will be escalated and reported immediately.
11. Deb to talk to Scott Howell about reporting any suspicious transactions with regard to this.