
TRANSCRIPT OF PROCEEDINGS (Private Session)

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**
REPORT
 3 **ISSUED BY CROWN MELBOURNE**
 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
42
43
44
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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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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 Personal Information
14:41 43
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**

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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

14:44 30

14:45 31

14:45 32

14:45 33 COMMISSIONER: Okay.

14:45 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?

14:45 39

Personal Information

14:45 40

14:45 41

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

14:45 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.

14:45 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 **Personal** 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

14:47 16

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
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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

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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
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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
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14:58 44
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14:58 1 Q. But if you are depositing --

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14:58 3 Personal Information

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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
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15:05 24
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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
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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
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15:07 30
15:07 31
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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
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15:08 46
47

15:08 1 Personal Information
15:08 2
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 -- Personal Information
15:08 9 Personal
10
15:08 11 Personal Information
15:08 12
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 Personal Information
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15:09 37 Personal Information
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15:10 45
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

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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
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15:35 43 Personal Information
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15:35 1 Personal Information
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15:35 8 Personal Information
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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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