



Protecting you, protecting the *community*

Crown has made some changes to the way we provide our services and would like to provide an update to you.

As a valued Member, it's important to recognise that Crown, like a financial institution, works with Australian Transaction Reports and Analysis Centre (AUSTRAC) under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 to detect, disrupt and deter money laundering in our financial systems.

Crown does this by reporting certain threshold transactions to AUSTRAC and performing customer due diligence to verify the legitimacy of funds used for gaming.

These responsible practices aim to mitigate the risk of individuals using illicit funds at Crown. Illicit funds can enable serious crimes such as terrorism, slavery, drug trafficking, child exploitation, fraud and corruption in our community.

Our Members can play an important role to help us protect the community by being aware of these processes and declaring certain information to Crown when requested.

Managing your Funds at Crown

Crown at its discretion or reporting obligation may ask you for appropriate identification prior to completing any financial transaction.

Deposits

Electronic Fund Transfers

Crown will only accept transfers from your personal bank account. When transferring funds electronically from your personal account to your Crown deposit account, we request that you provide your full name and Crown Rewards Membership number in the transaction narrative. Crown will require you to provide evidence, such as a bank statement or document from your financial institution, to verify your ownership of the bank account. You will also be required to provide the bank receipt for every transfer sent to Crown. If we are unable to verify your personal account details, we will be unable to accept the deposit.

Crown will not accept fund transfers from third parties such as a company, business, or trust account. These include third party cash deposits or cash deposits made at a bank branch or ATM. Third party cheque deposits or third party electronic fund transfers will not be accepted. Casino cheques presented from other international or domestic Casinos not affiliated with Crown (i.e. not owned by Crown) will not be accepted.

Failure to comply with the above will result in the return of your funds which can take up to 20 business days to be processed through the banking system.

Cash Deposits or Buy-ins

Should you choose to deposit cash into your deposit account at Crown or present cash to purchase chips at a Gaming Table (buy-in) directly, you will be required to declare the source of your cash when the amount of cash exceeds certain thresholds. This declaration form will allow Crown to perform the necessary due diligence. The declaration form requires some personal information, financial information (including your annual income and sources of your wealth) and the source of the cash being deposited into your account. You may be required to provide further documentation to confirm the information you declare. For example, before depositing cash from your personal bank account to your Crown deposit account you will be asked to provide evidence from your financial institution such as a transaction listing, bank statement or bank receipt to prove the ownership of your personal account. Unless the declaration form is completed, the deposit cannot proceed.

Based on information provided in the declaration form, Crown will make a decision whether to accept the funds and proceed with the deposit. Any customer that does not provide the relevant supporting documentation to support their deposit may be requested to leave the Crown premises for a 24-hour period. Crown will not accept any single cash deposit or daily cumulative cash deposits of more than \$150,000 on a single day. This threshold may change over the course of time.

Remittance

When a customer makes a request to remit funds electronically from their Crown deposit account, Crown will only remit such funds directly to the customer's personal verified bank account. Crown will not remit funds to third party bank accounts, including but not limited to a company, business, or trust account. Crown is unable to remit funds to your account in other Casinos, unless the Casinos are owned and operated by Crown Resorts (Crown Melbourne, Crown Perth, Crown Sydney, and Crown Aspinalls).

Privacy

At Crown, we understand that privacy is important to our valued Members. While we seek to better understand who our customers are, Crown may request additional personal and financial information from time to time to assess whether it should continue to provide Casino or Crown Rewards services to Members. Crown may disclose this information to others outside of Crown that provide services to Crown to better understand our customers. Crown may also disclose this information to government agencies to comply with applicable legislation, regulations or upon their request.

Crown does not disclose or share financial information with marketing or credit agencies. All information collected by Crown is stored securely with strict access controls.

We appreciate your support as we make changes to protect you and our community from financial crime.

Please send us an email at rgc@crownmelbourne.com.au if you have any questions.



CROWN



responsiblepractices