



# REWARDS



## Crown Rewards Rules

Effective from 11 February 2022



## 1. INTRODUCTION

- 1.1 These Crown Rewards Rules ("**Rules**") contain the terms and conditions by which the **Crown Rewards** loyalty program ("**Crown Rewards**") operates. These Rules are effective from the date displayed above.
- 1.2 Members are deemed to accept these Rules in accordance with Rule 2.1.
- 1.3 Each Member has a designated home property which is the place of residence in Victoria, Western Australia or New South Wales of the Member ("**Home Property**"). In the event of the Member not being a resident of Victoria, Western Australia or New South Wales, the property at which the Member joined Crown Rewards will be the deemed Home Property. In the case where a Member joins Crown Rewards via the Crown Resorts mobile app, the Member's Home Property will be at the election of the Member. A Member's Home Property may change based on (i) a change in a Member's residential address, (ii) a new Crown business operating in the Member's residential State or (iii) where the Member had the most activity in the previous 3 months.
- 1.4 A Member can view their Home Property designation by logging into a Membership Portal.
- 1.5 A Member's Privileges will vary depending on the allocated Home Property of the Member.
- 1.6 Members can access the current Rules from time-to-time on the applicable Crown website and they are also available on request at the relevant property.
- 1.7 Crown may amend the Rules from time-to-time in accordance with Rule 3.
- 1.8 Some Rules and Privileges only apply to transactions in respect of the Member's Home Property or another Crown property as described in these Rules.
- 1.9 A Member may be entitled to certain Privileges by being a Member of Crown Rewards.
- 1.10 Crown Melbourne is the provider of goods and services under Crown Rewards applicable to any transaction arising out of Crown Melbourne. Crown Perth is the provider of goods and services under Crown Rewards applicable to any transaction arising out of Crown Perth. Crown Sydney is the provider of goods and services under Crown Rewards applicable to any transaction arising out of Crown Sydney. This is subject to Rule 10 in respect of Third Party Offers.
- 1.11 Membership and/or Membership Tier does not give any person a right of entry to all or any part of Crown's properties. Crown reserves the right to refuse entry.

## 1.12 Anti-Money Laundering and Counter Terrorism Financing Obligations

- 1.12.1 **(General)** Each Crown entity is subject to the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth) (the **AML/CTF Act**) and the *Anti-Money Laundering and Counter-Terrorism Financing Rules Instrument 2007 (No. 1)* (the **AML/CTF Rules**).
- 1.12.2 **(Further Know Your Customer and Enhanced Customer Due Diligence)** Without limiting Rule 15, Crown also collects your personal information for the purposes of Crown's customer identification processes and related purposes to comply with its obligations under the AML/CTF Act and AML/CTF Rules.
- 1.12.3 **(Collection and Use of Information)** In accordance with its obligations under the AML/CTF Act and the AML/CTF Rules, Crown will, from time-to-time:
- require the Member to produce Acceptable Identification;
  - collect, record and verify information regarding the Member and their transactions;
  - collect further Know Your Customer (KYC) information; and
  - conduct Enhanced Customer Due Diligence (ECDD) on a Member which may be performed by third parties; and
  - conduct Document Verification Service (DVS) checks on new and existing Members which may be performed by third parties.

## 2. MEMBERSHIP

- 2.1 An application to become a Member, ongoing participation in Crown Rewards by a Member (including through any Linked Online Account) and/or the claiming of Privileges by a Member constitutes an acceptance of these Rules and an agreement to comply with them.
- 2.2 A person can apply to become a Member in accordance with the following:
- an applicant must present an original copy of Acceptable Identification in the form required by Crown (which may be scanned or copied into the applicable Crown database); and
  - an applicant must complete a Crown Rewards application form (whether digital or otherwise).
- 2.3 An applicant's Membership becomes effective from the time the details on that application form and item of Acceptable Identification have been accepted and

registered in the applicable Crown Rewards database. Membership is only open to individuals and is not open to corporate entities or any other entities.

- 2.4 A Card displaying the Member's name, Membership number and other applicable information will be issued to the Member upon registration of the applicant's details in the applicable Crown database.
- 2.5 Membership of Crown Rewards is only available to individuals aged 18 years or over who are not excluded from or who have not had their licence to be on Crown Melbourne's, Crown Perth's or Crown Sydney's premises withdrawn or revoked. Crown reserves the right to require proof of age of the applicant prior to the applicant being considered for Membership.
- 2.6 Subject to these Rules, Membership is granted in accordance with these Rules.
- 2.7 An applicant who is an Employee is not permitted to join or maintain Membership or participate in any activities relating to Crown Rewards. Crown reserves the right to exclude or suspend certain contractors or individuals from participation in Crown Rewards or from providing goods and/or services to Crown in relation to Crown Rewards in its discretion.
- 2.8 Membership of Crown Rewards is free.
- 2.9 A Member must notify Crown of any change of name, as soon as possible after the change, by identifying themselves in person at a Crown Rewards or reception desk and presenting Acceptable Identification in each of the new and old names. A Member may change some personal information online via the Crown Rewards Member Hub or the Crown Resorts Mobile App.
- 2.10 The Member must notify Crown of any change of address as soon as possible after the change by presenting in person at a Crown Rewards or reception desk, by providing details in writing to Crown or as otherwise advised by Crown. Depending on the item or items of Acceptable Identification presented by the Member, Crown in its sole discretion reserves the right to limit the Member's participation in any Privileges at the time of joining Crown Rewards or at any subsequent time. A change in residential address may result in a change to a Member's Home Property and Privileges in accordance with Rules 1.3 and 1.5.
- 2.11 In addition to the termination and suspension rights in Rule 14, Members who are excluded or who have had their licence to be on any Crown property withdrawn or revoked shall have their Membership suspended or terminated at the relevant property or properties (as the case may be).

- 2.12 Except as otherwise provided in these Rules, Points will not expire if the Member remains an Active Member. All Points held in a Membership Account will expire at midnight AEDT at the end of the 12th consecutive month for which the Member has not earned or redeemed Points.
- 2.13 Members who have opted to receive communications from Crown Rewards via electronic mail, will be notified of the number of Points that are about to expire within 30 days prior to the Points expiration date.
- 2.14 Points cannot be re-credited once they have expired. Crown reserves the right to reverse or cancel any Points credited to a Member incorrectly, or not in accordance with, or in breach of, these Rules at any time.

### 2.15 Provisional Membership

- 2.15.1 Crown may grant provisional membership to an individual ("**Provisional Member**") entitling them to earn Points on a limited selection of transactions, excluding gaming transactions in accordance with the Crown Property's Provisional Member Policy where applicable ("**Provisional Membership**"). The Provisional Member Policy is available at the applicable Crown website.
- 2.15.2 A Provisional Member is deemed to be a Member and is subject to the Rules, except in respect of those elements of Crown Rewards that only apply to a full Member.
- 2.15.3 Where a Provisional Member does not complete the registration process as specified by Crown from time-to-time to become a full Member within the time period specified in the Provisional Member Policy, then Provisional Membership will lapse, and all Points will be cancelled.

### 2.16 Access to Crown Sydney VIP Casino

- 2.16.1 The Crown Sydney VIP Casino is only accessible by Members who:
- (a) are current Crown Sydney VIP Casino Members; and
  - (b) satisfy one of the following criteria:
    - i. are NSW residents who hold Gold Tier or above Membership;
    - ii. are NSW residents who hold a Member or Silver Tier Membership and are participating in the Crown Sydney VIP Access Program; or
    - iii. are not NSW residents.
- 2.16.2 Guests are also able to access the Crown Sydney VIP Casino in accordance with the Crown Sydney VIP Casino Membership Policy.

- 2.16.3 Despite any other term set out in these Rules, Crown Sydney VIP Casino Membership and access to the Crown Sydney VIP Casino, is granted by Crown Sydney in accordance with, and is subject at all times to, the Crown Sydney VIP Casino Membership Policy.
- 2.16.4 All persons, including Crown Rewards Members, wishing to access the Crown Sydney VIP Casino must apply for and be granted Crown Sydney VIP Casino Membership in accordance with the Crown Sydney VIP Casino Membership Policy (unless that person is otherwise entitled to access the Crown Sydney VIP Casino in accordance with the Crown Sydney VIP Casino Membership Policy).
- 2.16.5 An alteration (including revocation, suspension or termination – either by Crown Sydney or the Member) of a Member's Crown Sydney VIP Casino Membership status will not of itself impact the Member's Crown Rewards Membership, unless determined by Crown Sydney.

## 3. CHANGES TO MEMBERSHIP TERMS AND CONDITIONS AND TO CROWN REWARDS PRIVILEGES

- 3.1 Subject to this Rule 3, Crown reserves the right to amend or alter the Rules at any time including, without limitation, changes to:
- (a) these Rules (including the Program Brochure);
  - (b) the policies referred to in these Rules;
  - (c) the type and availability of Privileges;
  - (d) the number of Points required for the redemption and/or any restriction or limit on redemption of Privileges;
  - (e) expiry, cancellation or the accrual of Points;
  - (f) duration of Membership Cycle and Status Credits;
  - (g) eligibility to be a Member;
  - (h) the services and products available at or from Crown, its Related Entities and/or Participating Facilities; and
  - (i) the Crown Sydney VIP Casino Membership Policy.
- 3.2 Crown will use its best endeavours to provide notice to Members of any changes to the Rules or Crown Rewards where there is a material detrimental effect on the Members (including in relation to Privileges) by providing at least sixty (60) days' notice except if such changes relate to benefits provided by Third Party Offerors, where Crown will, where possible, provide at least thirty (30) days' notice.

- 3.3 Crown will notify Members of any material detrimental change referenced in Rule 3.2 by detailing the changes on the applicable Crown websites and in an email to the address notified to Crown by the Member (if any) and by making the updated Rules available on the applicable Crown websites and at a Crown Rewards or reception desk.
- 3.4 Crown will notify Members of any non-material changes to the Rules by making the updated Rules available on the applicable Crown websites.
- 3.5 Promotional Offers can be varied at any time in the discretion of Crown and will be subject to the specific terms and conditions of that Promotional Offer.
- 3.6 It is the Member's responsibility to ensure that they keep up to date with the Rules and the features and requirements of Crown Rewards.

#### 4. MEMBERSHIP CARDS

- 4.1 A person is only entitled to one Account and is permitted only one valid Card displaying that number (except where Crown issues in its discretion an ancillary card linked back to the primary Membership Account in Crown's database).
- 4.2 It is the responsibility of the Member to safeguard their Card (whether physical or digital) and take precautions against the loss, or any unauthorised use, of their Card.
- 4.3 A Card issued to the Member may only be used by that Member.
- 4.4 The Member must not give their Card to another person or Member for any purpose whatsoever. A breach of this Rule shall be considered to be Card misuse which may result in termination or suspension under Rule 14.
- 4.5 In the event that the Member's Card is lost or stolen the Member must immediately report the loss or theft to Crown (and, in some circumstances, such as where there is alleged fraudulent use of the Card, may be required to produce a police report if requested by Crown). In such circumstances, Crown will not be responsible for any use of the Card including any redemption of Privileges by a person other than the Member.
- 4.6 Crown may replace a lost, stolen or damaged Card in its discretion subject to Crown's Acceptable Identification requirements. Crown reserves the right to charge a reasonable fee for replacement Cards or to cancel a Membership if a Member, in Crown's opinion, has

- claimed an excessive number of lost, damaged and/or stolen cards.
- 4.7 Any applicable Linked Online Account in the Member's name from time-to-time will be linked to their Card.
- 4.8 A Card remains the property of Crown and must be returned on request.
- #### 5. POINTS AND PRIVILEGES - EXCLUSIONS AND RESTRICTIONS
- 5.1 The Participating Facilities in Crown Rewards are set out in the applicable Crown website and may be updated from time-to-time.
- 5.2 Exclusions or restrictions on a Member's ability to earn Points or claim Privileges are set out in this Rule 5, Rule 12.2.3 and/or the Program Brochure and the **Non-Qualifying Activity Policy** on the applicable Crown websites. Members cannot earn Points in relation to those exclusions or restrictions or claim Privileges in relation to which those exclusions or restrictions apply.
- 5.3 Crown reserves the right to place a cap on the earning of Points as described in the **Non-Qualifying Activity Policy**.
- 5.4 Points and Privileges that Crown has made available to a Member are not transferable and cannot be used by any person other than the Member named on the face of the Card who has accumulated those Rewards (except where approved by Crown in its sole discretion).
- 5.5 Subject to Rule 17, Crown shall not be liable in any way for Privileges which are unable to be claimed as a result of a technical malfunction, operator fault, misrepresentation for which Crown is not responsible, or any other reason outside Crown's reasonable control.
- 5.6 Privileges cannot be used in conjunction with other discount programs, offers or special events at Crown, unless otherwise specified in the terms and conditions of a particular discount program, offer, promotion or special event.
- 5.7 Privileges are subject to availability (for example, accommodation may be limited or unavailable during peak periods or goods may be in limited supply).
- 5.8 Where a Member has an unpaid hotel account and attempts by Crown to collect payment have been unsuccessful after a period of 30 days, Crown reserves the right to deduct any Points from the Member's account to cover the cost of the debt.

## 6. EARNING POINTS

- 6.1 Subject to these Rules (including without limitation, Rule 5), Points are awarded to Members for spend on casino games and lifestyle spend at Participating Facilities, and for other activities as Crown may from time-to-time determine. Information in respect of the earning of Points is available on the applicable Crown website.
- 6.2 The Member is not permitted to accrue Points or Privileges as a result of play or spend by a person other than the Member named on the face of the Card or as otherwise authorised by Crown. Crown may, in its discretion, permanently remove all Points earned in contravention of this Rule.
- 6.3 In order for Points to accrue to their Account, it is the Member's responsibility to ensure that their Card has been presented and/or registered at the time of the transaction, including that their Card is inserted properly in the electronic gaming machine or automated table game. A Member's use of any Linked Online Account will cause Points to accrue in accordance with these Rules. Where a Member does not present a Card at the time of the transaction, Crown's 'Card Not Present Policy', as updated from time-to-time (available at the applicable Crown websites and a Crown Rewards or reception desk), will apply.
- 6.4 Points are calculated per transaction to two decimal places but are displayed in whole numbers. Any remaining part points earned from a transaction will count towards the Member's next Point.
- 6.5 Subject to Rule 17, Crown will not be liable in any way in relation to the unavailability of Points or the incorrect accumulation of Points as a result of a technical malfunction, operator fault, misrepresentation for which Crown is not responsible or any other reason outside Crown's reasonable control.
- 6.6 Points earned for spend on table games play is based on estimated average bet and length of play. The determination of Crown shall be final.
- 6.7 Crown reserves the right to adjust the Member's Points balance, Status Credits and/or any Privileges where such Points, Status Credits and/or Privileges have accumulated as a result of the reasons set out in Rule 6.5.
- 6.8 Any notice issued by Crown to the Member specifying the number of Points which have been deemed to have been accumulated by the Member shall be final and conclusive, subject to any adjustment under this Rule 6.

- 6.9 The Member must regularly check their Point balance and notify a Crown Rewards or reception desk of any omissions or discrepancies within sixty (60) days of earning or using the applicable Points. Crown may require the Member to confirm in writing the details of the error claimed by the Member and supply any supporting documentation. This Rule 6 does not apply to transactions covered under the 'Card Not Present Policy' and in such cases Rule 6.3 will apply.

## 7. CLAIMING PRIVILEGES

### 7.1 Privileges

- 7.1.1 Subject to these Rules (including without limitation, Rule 5), Crown may allow Members to use their Card for the purpose of claiming Privileges which Crown chooses to make available.
- 7.1.2 Crown's obligation to provide any particular Privilege is limited to its obligations under these Rules. Crown shall not be liable in any way to the Member in relation to the availability or withdrawal of particular Privileges.
- 7.1.3 A Member's Points may not be combined with any other Member's Points to claim Privileges.

### 7.2 Awards

- 7.2.1 **(General)** Points cannot be exchanged for money and can only be used to claim Awards. In order to exchange Points for Awards, which Crown has made available and for which the Member has accrued the required Points and met all applicable terms and conditions, the Member must present to Crown (or Third Party Offeror) the Member's Card and do such other things as required by Crown (or Third Party Offeror) including, but not limited to, signature and date of birth verification checks, PIN entry and/or password entry and/or the presentation of Acceptable Identification.
- 7.2.2 **(Transfer of Points between Crown Melbourne and Crown Perth)** This Rule 7.2.2 only applies to Crown Melbourne and Crown Perth. Points earned at a particular Crown property are allocated to that specific Crown property. For example, Points earned at Crown Melbourne are not available for use at Crown Perth until a transfer has been effected in accordance with this Rule 7.2.2. In order to use Points earned at one Crown property at another Crown property, the Member's entire Points balance must be transferred to the other Crown property via a Voucher Issuance Kiosk (VIK). Points can subsequently be transferred back to the original Crown property by transferring the Member's entire Points balance via a VIK.

- 7.2.3 **(Crown Sydney)** Points earned at Crown Sydney cannot be transferred to another Crown property. Points earned at Crown Melbourne or Crown Perth cannot be transferred to or used at Crown Sydney.

### 7.3 Benefits

- 7.3.1 Crown may offer Benefits in accordance with the Program Brochure.
- 7.3.2 Crown may offer additional Benefits from time-to-time based on Tier. Details of any such additional Benefits and any additional terms and conditions applicable are provided on the Member's Home property website.
- 7.3.3 A Platinum or Black Member may be offered the choice of a selection of Benefits (as determined and offered by Crown) when the Member earns the requisite number of Status Credits to attain Platinum tier within a single Membership Cycle. Details of any such benefit or selection and any additional terms and conditions applicable are provided at the Member's Home Property reception desk. Any offer made under this Rule will expire at the end of the applicable Membership Cycle. Retrospective claims cannot be made once the offer has expired.

### 7.4 Rewards

- 7.4.1 Crown may offer Rewards from time-to-time in accordance with approved activity recorded on a Member's Card.
- 7.4.2 The purchase of goods and services using a Member's Points does not constitute a taxable supply. A tax invoice will not be issued, and GST should not be claimed on these transactions.

### 7.5 Promotional Offers

- 7.5.1 Crown may offer Promotional Offers from time-to-time. Promotional Offers will vary and are subject to their own specific terms and conditions. Crown may limit, cap or exclude the earning of Points for some Promotional Offers.

## 8. RETURN OF GOODS AND SERVICES POLICY

- 8.1 Where a Member's Points and another legal form of tender have been used to purchase goods, and the return meets Crown's or the Third Party Offeror's return policy (as applicable), the Points will be returned first to the Member's Account before any other tender is returned to the Member. Points used will be returned to the Member's Account and Points earned with legal tender will be deducted from the Member's Account.
- 8.2 For goods to be returned by the Member, the Member must provide the original transaction receipt ("**Proof of Purchase**"). If the Member has lost or misplaced the

relevant Proof of Purchase, the Member must obtain a copy of the transaction record from a Crown Rewards or reception desk before the refund transaction can proceed.

- 8.3 If a change of mind refund for goods returned by a Member is approved by a Third-Party Offeror, any Points earned from the original purchase will be deducted from the Member's Points balance. If a Member's Points balance is less than the amount to be deducted at the time of the refund, the cash value of the Points difference will be removed from the final refund amount. Points relating to faulty goods will be managed on a case-by-case basis by the Third-Party Offeror in accordance with the Third-Party Offeror's policies and the Australian Consumer Law.
- 8.4 The process in this Rule 8, as applicable, will also apply to service refund claims.
- 8.5 Crown reserves the right to adjust the Member's Status Credits and/or Tier Level as a result of the deduction in points as described in Rule 8.3.

## 9. MEMBERSHIP TIERS AND STATUS CREDITS

- 9.1 A Member will be assigned a Tier based on the Status Credits they have earned in a Membership Cycle in accordance with the Program Brochure.
- 9.2 There are five Membership Tiers in the Crown Rewards loyalty program. The entry Tier is Member Tier. All new Members will be automatically assigned to the entry Tier unless otherwise determined by Crown in its sole discretion. Members may progress to the higher Tiers by earning Status Credits. The number of Status Credits required to attain and retain Silver, Gold, and Platinum Tiers are published on the Member's Home Property website. Black Tier is by invitation only.
- 9.3 Membership Tiers are valid for a minimum of one Membership Cycle. There are two (2) membership cycles (each a "**Membership Cycle**"): 1 October to 31 March and 1 April to 30 September. Any Status Credits earned during a Membership Cycle qualify the Member for the applicable Tier in the next Membership Cycle.
- 9.4 In the case of new Members, a Member's first Membership Cycle commences on the date of the commencement of the then current Membership Cycle and expires at the completion of that Membership Cycle.
- 9.5 At the end of an applicable Membership Cycle, a Member's Status Credits will be reset to zero.

- 9.6 A Member will be eligible to the Privileges based on the Status Credits earned in the preceding Membership Cycle subject to these Rules. Members are eligible for Membership Benefits and Rewards at the applicable Tier for a minimum of one Membership Cycle.
- 9.7 Members will be reallocated to the appropriate Tier if a Member does not meet the minimum entry level requirements of their current Tier at the end of the applicable current Membership Cycle.
- 9.8 If upgrading to a new Tier during a Membership Cycle, Benefits and Rewards for that Membership Cycle will be issued on a pro rata basis and cannot exceed that of the new Tier.

## 10. THIRD PARTY OFFERS

- 10.1 Crown may make Third Party Offers available to Members from time-to-time. It is acknowledged that the Third Party Offers, including any goods and/or services provided in respect of such offers, are not provided by Crown but by the third parties as part of Crown Rewards including each Participating Facility.
- 10.2 Subject to Rule 17 and to the extent permitted by law, Crown excludes all liability in respect of such Third Party Offers.
- 10.3 As Third Party Offers are made by third parties, Crown does not make any guarantee, promise or warranty in relation to such Third Party Offers. To the extent permitted by law, these Rules expressly exclude every warranty, condition, liability or representation concerning any goods or any services supplied by a Third Party Offeror under or in connection with these Rules.
- 10.4 Subject to Rule 17 and to the extent permitted by law, the liability of Crown and its employees or agents in respect of claiming an Award through a Third Party Offeror for a breach of any warranty or liability which by law cannot be excluded, restricted or modified, or under any express warranty, is limited, at Crown's option, to:
- recrediting Points and/or Status Credits; or
  - replacing or resupplying the Award.

## 11. PERSONAL IDENTIFICATION NUMBER/WORD (PIN)

- 11.1 Crown may request a Member to select a PIN in a format specified by Crown and then issue that PIN to the Member.

- 11.2 Subject to these Rules, Crown reserves the right to restrict a Member's ability to accrue Points and Status Credits and/or to participate in Crown Rewards by limiting eligibility to those Members issued with PINs.
- 11.3 A PIN selected by a Member may only be used by that Member. The Member must not disclose their PIN to another person or Member for any purpose whatsoever. You must not maintain a written record of your PIN.
- 11.4 Acceptable Identification must be provided by the Member when selecting or resetting a PIN. Crown reserves the right to ask the Member to select an alternative PIN if a PIN has been:
- forgotten;
  - abandoned; or
  - 'locked' in those circumstances referred to in Rule 11.6 below.
- 11.5 To the extent permitted by law, Crown shall not be liable for any unauthorised use of Privileges if a Card is lost or stolen, or if a PIN has become known to another person.
- 11.6 If a PIN is incorrectly entered on three (3) consecutive attempts, Crown reserves the right to restrict or prevent further access through that Card to any Privileges until the PIN is re-set at a Crown Rewards or reception desk or via the available systems, in accordance with Rule 11.4.

## 12. PLAYER ACTIVITY STATEMENTS, YOURPLAY AND LIMIT SETTING

### 12.1 Player Activity Statements (Crown Melbourne)

- 12.1.1 In order to earn Points or any Privileges in respect of electronic gaming machines ("EGM") a Member must give consent to receive player activity statements relating to the playing of games under the approved EGM scheme ("EGM Scheme"). Such a person will then be player activity statement enabled, subject to other legislative requirements ("PAS Enabled").
- 12.1.2 Under s 3.5.41(1) of the *Gambling Regulation Act 2003* (Vic), a person who is or was a Member in the EGM Scheme may have access to any information held by Crown relating to the Member's participation in the EGM Scheme and a fee of up to \$20 may be charged for the provision of access to the information.



## 12.2 YourPlay (State-wide Pre-commitment) (Crown Melbourne)

- 12.2.1 “YourPlay” is the State-wide Pre-commitment scheme for EGMs operated by the State Government of Victoria’s pre-commitment licensee (“YourPlay”). YourPlay is a voluntary scheme available to Members and non-Members at Crown Melbourne which allows participants to apply a time limit or net loss limit when playing EGMs. YourPlay is not available at Crown Perth or Crown Sydney.
- 12.2.2 All EGMs at Crown Melbourne are connected to YourPlay. Members and non-Members can register for YourPlay via a VIK, by speaking to Crown staff, or online at [www.yourplay.com.au](http://www.yourplay.com.au). Once registered, Members can access YourPlay via their Crown Rewards Card.
- 12.2.3 If a Member reaches either a time or money limit set using YourPlay, they can continue to play EGMs, however, the Member cannot earn Points under the EGM Scheme until the next time limit period begins.

## 12.3 Time and loss limit setting (Crown Melbourne, Crown Perth and Crown Sydney)

- 12.3.1 Time and loss limit setting is available at Crown Perth in relation to EGM’s and fully automated table games, and at Crown Melbourne and Crown Sydney in relation to automated table games.
- 12.3.2 For further details, refer to Crown Rewards desks, reception desks or applicable Crown websites.

## 12.4 Player Activity Statements (Crown Perth)

- 12.4.1 A Member may at any time, by request to Crown Perth, receive a player activity statement in connection with the use of their Card at EGMs at Crown Perth.

## 12.5 Player Activity Statements (Crown Sydney)

- 12.5.1 A Member may at any time, by request to Crown Sydney, receive a player activity statement in connection with the use of their Card at automated table games at Crown Sydney.

## 13. CASHLESS TRANSFERS (CARD PLAY AND CARD PLAY EXTRA)

- 13.1 Card Play is available at selected locations at Crown Melbourne and within The Pearl Room at Crown Perth (or such other locations at Crown’s discretion) to any Member through the use of a PIN selected by the Member in accordance with Rule 11. Card Play is not available at Crown Sydney or on the main gaming floor at Crown Perth.

- 13.2 Card Play Extra is available at selected locations at Crown Melbourne and within The Pearl Room at Crown Perth (or such other locations at Crown’s discretion) to any Member (subject to Acceptable Identification having already been provided and remaining valid and current as determined by Crown). Card Play Extra is not available at Crown Sydney or on the main gaming floor at Crown Perth.
- 13.3 During any period of technical malfunction resulting in Card Play or Card Play Extra being unavailable, a Member will be unable to access any applicable funds until the technical issue has been resolved.
- 13.4 Crown will not be responsible or liable for:
- incomplete or erroneous machine credit transfers as instigated by the Member;
  - any credits left or abandoned on an electronic gaming machine or an automated table game as a result of an incomplete or erroneous machine credit transfer instigated by a Member or as a result of a Member failing to instigate a machine credit transfer;
  - the unauthorised removal of credits from a Member’s Card by a person or persons other than that Member (except by Crown); or
  - any loss or damage of any kind relating to any technical malfunction as described in Rule 13.3.
- 13.5 Crown may, in its discretion, adjust a Member’s Card credit balance if such credits are, in Crown’s opinion, obtained in error or by fraudulent means, or if such credits are removed and/or credited by Crown as a result of a technical malfunction or by reason of operator fault, misrepresentation for which Crown is not responsible or any other reason outside Crown’s reasonable control.
- 13.6 Crown may, in its discretion, at any time cease Card Play or Card Play Extra functionality on any electronic gaming machine or automated table game or any Member’s Card. In this event, any funds remaining on a Member’s Card will be paid directly to that Member upon the Member presenting at the casino Cage of Crown Melbourne or Crown Perth (as relevant) to claim such funds, and presenting Acceptable Identification (where required).
- 13.7 Funds loaded to a Member’s Card via Card Play and Card Play Extra at Crown Melbourne are not accessible by that Member at Crown Perth (and vice-versa) and cannot be transferred between each property.

- 13.8 Funds loaded to a Member's Card via Card Play and Card Play Extra cannot be transferred between different Members.
- 13.9 In the event that a Member's Account does not register a transaction during any continuous period of 180 days, Crown may transfer any Card Play balances remaining in the Member's account to the Member in a manner of Crown's choosing.

#### 14. SUSPENSION/TERMINATION OF MEMBERSHIP

- 14.1 Crown may, in its discretion, immediately terminate and/or suspend (at Crown's option) the relevant Member's Membership and/or cancel any Privileges and Points which that Member has accrued, if any of the following occur:
- where a Member is excluded or has had their licence withdrawn in accordance with Rule 2.11; or
  - failure by a Member to materially comply with the Rules in any manner; or
  - a breach of Rule 4.4 (Card misuse); or
  - conduct (whether directly or indirectly) by a Member which is dishonest, fraudulent, offensive, disruptive and/or intimidating to patrons or staff; or
  - where a Member is or should be excluded from gaming at any participating property; or
  - conduct by any Member which interferes with, damages or misuses equipment or property at any Crown property; or
  - the death, or bankruptcy of the Member; or
  - the Member has had a cheque payable to Crown returned by their financial institution (such as where a cheque is dishonoured); or
  - the Member becomes an Employee; or
  - the Member breaches the rules of any game played in the casino at any Crown property; or
  - Crown is required to do so by operation of law.
- 14.2 Without limiting Crown's rights in Rule 14.1, Crown may, in its sole discretion, deduct Points from a Member's account and/or demote or limit the Member's Tier.
- 14.3 In the event that a Membership is terminated, the Member must immediately return the Card to Crown and must, if required by Crown, complete any relevant documentation.
- 14.4 In the event that a Member's Account does not register a transaction during any continuous period of 24 months,

Crown reserves the right to terminate the Member's Membership. Crown will notify the Member by email to the address notified to Crown by the Member (if any) 30 days prior to the termination of the account.

#### 15. PRIVACY

- 15.1 Each Member acknowledges that Crown collects, uses and discloses information about the Member so that Crown can provide Crown Rewards to the Member and undertake the activities described in this Rule 15. Each Member agrees that Crown may collect, hold, use, disclose and transfer personal information concerning the Member which may from time-to-time include the Member's sensitive information such as, without limitation, health information and/or biometric information. This Rule 15 should be read in conjunction with Crown's Privacy Policies which contain more detailed information about how a Member's personal information is processed. Crown's Privacy Policies are available at the applicable Crown website.
- 15.2 If an individual does not provide all or any part of the personal information requested by Crown, they may not be able to become a Member and/or if they are a Member, the Privileges provided to that Member by Crown may be affected.
- 15.3 Crown collects personal information about each Member for the purposes of:
- managing, administering, adjusting or improving Crown Rewards;
  - planning and product development and conducting market, consumer and other research;
  - customer service and support;
  - Crown and its authorised representatives, Related Entities and Related Bodies Corporate and Participating Facilities carrying out their related lifestyle, retail, hotel, casino, bar, events, dining, entertainment and any other functions and activities from time-to-time;
  - Crown and its Related Entities and Related Bodies Corporate marketing their products or services or the products or services of Participating Facilities and other third parties;
  - complying with a lawful request including a request contemplated by Rule 15.10 of these Rules;
  - complying or acting in accordance with any Australian law including any applicable privacy legislation in force and as amended from time-to-time;

- (h) identification, security and surveillance, safety and access to Crown premises;
  - (i) conducting background checks which may include KYC, ECDD or DVS;
  - (j) detecting and preventing fraudulent activity;
  - (k) ensuring website content is relevant;
  - (l) facilitating self-exclusion at applicable Crown properties or facilitating third party exclusion;
  - (m) complying with applicable laws, regulations and requirements of any applicable regulatory body; and
  - (n) any activities related directly or indirectly to or consequent to the above, provided always that such information is only used in a manner contemplated by these Rules or Crown's Privacy Policies.
- 15.4 The Member agrees that Crown will hold their personal information in a database that will include, but not be limited to, the Member's name, address, date of birth, telephone number(s), identification details, biometric information if applicable and any other information relating to the Member which has been collected by Crown by lawful or authorised means, including information collected in connection with Crown Rewards.
- 15.5 Each Member acknowledges that Crown may be required to collect certain personal information concerning the Member under legislation dealing with, for example, casino control, anti-money laundering, counter-terrorism funding, financial transaction reports, taxation and occupational health and safety.
- 15.6 Crown may collect the Member's personal information from the Member directly, including during a Member's interaction with Crown websites, services or applications or when the Member is logged into their Crown Rewards account. Crown may also collect the Member's personal information from third parties.
- 15.7 The Member acknowledges and agrees that Crown and its authorised representatives, Related Entities and Related Bodies Corporate may disclose to each other and to Participating Facilities and to any other person (including agents and contractors) who is acting in conjunction with them or any of them or on their behalf, personal information acquired by any of them about the Member or otherwise lawfully obtained by them or their authorised representatives for any purpose described in, or contemplated pursuant to, this Rule 15. This information may be transferred to or from Australia for these purposes.
- 15.8 Without limiting the generality of Rules 15.1 and 15.7, the Member acknowledges and agrees that Crown may:
- (a) contract any third party (including a Related Entity or Related Body Corporate) to carry out any of the functions which Crown is authorised to carry out under these Rules and may disclose information to such entities or other casino operators for any purpose contemplated by these Rules; and
  - (b) use, disclose and share the Member's personal information so that Crown and its Related Entities and Related Bodies Corporate, Participating Facilities and other third parties can create customer preferences and insights about the Member for Crown, its Related Entities and Related Bodies Corporate to offer products and services that may be of interest to the Member.
- 15.9 All information (including personal information) obtained by Crown including information about Membership, Points and credits and the use of the Card shall become and remain the property of Crown. Subject to Rules 12.1, 15.3, 15.10 and 15.11 Crown is under no obligation to disclose such information to any person.
- 15.10 On the lawful request of or as required by a law enforcement agency or any other competent body or authority or regulatory body, or in compliance with any order of an Australian court/tribunal, Crown may divulge any information obtained by Crown and maintained by it in the conduct of Crown Rewards with respect to the Member.
- 15.11 Upon request and except where provided by law, Crown will provide the Member with access to their personal information collected by Crown in accordance with its access procedures as set out in Crown's Privacy Policies which are available at the applicable Crown website.
- 15.12 Promotional and marketing communications**
- 15.12.1 The Member's marketing preferences are those selected during their Crown Rewards application process or as otherwise updated or advised by the Member from time-to-time.
- 15.12.2 The Member may, at any time, elect to opt-out of receiving any further promotional material from Crown by telephoning Crown on 1300 827 696 or writing to Crown at crownrewardshub@crownsresorts.com.au. Upon receiving marketing material from Crown, a Member may also unsubscribe as follows:

- (a) for email, by clicking the “Unsubscribe” link in the footer of any news and promotional email (a Member may also unsubscribe from email at any time by emailing Crown at unsubscribe@ crownresorts.com.au);
- (b) for SMS, by replying STOP directly from an SMS message;
- (c) for in-App notifications via app preferences.

Opting out of these communications will impact Crown’s ability to provide the Member with all the Privileges that would otherwise be available to the Member as part of their Membership. The Member acknowledges that after opting out of promotional material, Crown may from time-to-time still send communications relating to being a Member that are not promotional material.

- 15.13 This Rule 15 survives any termination or suspension of Crown Rewards and/or any termination or suspension of Membership of Crown Rewards or the Card.

## 16. TERMINATION OF OPERATION OF CROWN REWARDS

- 16.1 Crown may suspend the operation of Crown Rewards or cease to operate Crown Rewards at any time. Where possible, Crown will provide three (3) months’ notice of such suspension or cessation in accordance with Rule 3.
- 16.2 In the event that Crown Rewards ceases to operate, all Points which have not been exchanged for currently available Awards within three (3) months of Crown issuing a notice to Members that Crown Rewards will cease to operate will be cancelled. In addition, all other Rewards which have been accumulated in connection with Crown Rewards will be deemed to be cancelled if they have not been used by such date.

## 17. LIABILITY

- 17.1 Nothing in these Rules is intended to affect any rights that a Member may have including under the Australian Consumer Law (Schedule 2 to the *Competition and Consumer Act 2010* (Cth)), the *Australian Consumer Law and Fair Trading Act 2012* (Vic), the *Fair Trading Act 2010* (WA) and the *Fair Trading Act 1987* (NSW) which cannot be excluded. By way of example, as a consumer, a Member has the benefit of certain consumer guarantees which cannot be excluded by a provider of goods or services.

- 17.2 Subject to Rule 17.1 and to the extent permitted by law, Crown and its Related Bodies Corporate (including its officers, employees, agents and contractors) are not and will not be liable for any damages or any other loss incurred by the Member (including consequential loss), either directly or indirectly in connection with these Rules or Crown Rewards (including, without limitation, changes to the Rules or Crown Rewards), except to the extent caused by the negligence, wilful misconduct or wrongful act or omission of Crown and its Related Bodies Corporate or its officers, agents or employees.

## 18. GENERAL

- 18.1 Crown’s decisions in respect of Crown Rewards are final and binding.
- 18.2 Any tax liabilities and other duties arising from the accumulation and redemption of Points, and the receipt and use of Privileges are and remain the sole responsibility of the Member. Furthermore, Crown recommends Members seek independent tax advice about any tax consequences of the accumulation and redemption of Points and Benefits.
- 18.3 Any alteration made to Associated Documentation by any person other than Crown may have the effect of automatically invalidating that Associated Documentation. Associated Documentation cannot be replaced or Points re-credited if such Associated Documentation is lost, stolen, damaged or destroyed, and should be kept in a safe place and in good condition by the Member.
- 18.4 In consideration of Crown admitting the Member to Membership of Crown Rewards and by use of the Card or any Linked Online Account (whichever first), the Member agrees to be bound by these Rules and acknowledges the right of Crown to rely upon them as an indication of the Member’s consent to any acts authorised or contemplated by these Rules.
- 18.5 For the avoidance of doubt, Crown reserves its right to waive in respect of any Member or Members (at Crown’s absolute discretion) any right or requirement of these Rules and/or the application of, or compliance with any of these Rules. Any such waiver does not operate as a waiver of such right, requirement, application or compliance if it arises again.
- 18.6 This document is governed by the laws of the state of the Member’s Home Property. Each party submits to the jurisdiction of the courts of that state and of any court

that may hear appeals from any of those courts, for any proceedings in connection with these Rules.

- 18.7 To the extent that any provision in these Rules is illegal or unenforceable, it is severed without affecting the validity or enforceability of the remaining Rules.

## 19. DEFINITIONS

In these Rules unless the context otherwise requires:

“**Account**” means the record of a Member’s activity relating to Crown Rewards, their Points and Status Credits balance and their membership details;

“**Active Member**” at a point in time, means a Member who has earned or redeemed Points on their Membership Account within the previous consecutive twelve (12) whole month period from that point in time;

“**Acceptable Identification**” means such current and valid forms of identification from the Member as Crown requires in its sole discretion from time-to-time in connection with the operation of Crown Rewards. Such Acceptable Identification must be valid and current and as a minimum comply with customer identification procedures in the Anti-Money Laundering and Counter-Terrorism Financing Act 2006;

“**Awards**” means the goods or services made available to Members that may be exchanged for Points;

“**Associated Documentation**” means the various documentation that a Member may use as part of their participation in Crown Rewards such as a table player voucher, a TITO (ticket in, ticket out) voucher or a competition or promotion entry form;

“**Benefits**” means the benefits available to Members as specified in the Program Brochure excluding Awards, Rewards and Promotional Offers;

“**Card**” means a physical or digital Crown Rewards card validly issued by Crown to a Member which is connected to the Member’s Account;

“**Card Play**” means the machine credit transfer function referred to in Rule 13 which allows for the transfer of electronic gaming machine or (at Crown’s discretion), automated table game credits from a valid electronic gaming machine or automated table game as applicable to a Card (and vice-versa);

“**Card Play Extra**” means the deposit and withdrawal functionality referred to in Rule 13 which allows for cash to be deposited or withdrawn directly to or from a Member’s Card;

“**Crown**” means Crown Melbourne (Crown Melbourne Limited (ABN 46 006 973 262)) and/or Crown Perth (Burswood Nominees Limited ABN 24 078 250 307 a.t.f. The Burswood Property Trust ABN 35 491 489 282 trading as Crown Perth managed by Burswood Resort (Management) Limited ABN 68 009 396 945) and/or Crown Sydney (Crown Sydney Gaming Pty Ltd ABN 97 166 326 843);

“**Crown Rewards**” means this customer loyalty program known as “Crown Rewards” operated by Crown;

“**Crown Sydney VIP Access Program**” means the program of that titled operated by Crown Sydney from time to time, available at crownsydney.com.au;

“**Crown Sydney VIP Casino**” means the gaming areas at Crown Sydney;

“**Crown Sydney VIP Casino Membership**” means membership under the Crown Sydney VIP Casino Membership Policy;

“**Crown Sydney VIP Casino Membership Policy**” means the policy relating to access to the Crown Sydney VIP Casino, as amended from time to time;

“**Employee**” has the following meanings

- full time, part-time or casual employees of Crown Resorts and each of Crown Resorts’ majority owned subsidiaries;
- contractors of Crown holding a licence pursuant to the Casino Control Act 1984 (WA), the Casino Control Act 1991 (Vic) or the Casino Control Act 1992 (NSW) as amended from time-to-time;

“**Guest**” means a guest who is permitted entry to the Crown Sydney VIP Casino in accordance with the Crown Sydney VIP Casino Membership Policy;

“**Linked Online Account**” means an Account offered from time-to-time by a Participating Facility as part of Crown Rewards that is opened by or for a Member and that is, on Crown’s approval, linked to the Member’s Card;

“**Member**” is a person who has applied for and has been accepted by Crown as a member of Crown Rewards;

“**Member Hub**” means a Member’s online account that can be accessed via the applicable Crown website or through any other mean authorised by Crown, for example by logging into an authorised smartphone app or digital wallet;

“**Membership**” means membership of Crown Rewards;

“**Membership Cycle**” means the period described in Rule 9;

“**Membership Portal**” means any approved method by which a Member accesses their Account. Membership Portals include the VIK, the Member Hub, or any smartphone app or digital wallet authorised by Crown;

“**Participating Facility**” means a business or outlet that participates in Crown Rewards whether located in the Home Property or not (including third party tenants), all of which are detailed from time-to-time by Crown on the applicable Crown websites;

“**PIN**” means personal identification number/word that is issued to the Member by Crown or nominated by the Member and accepted by Crown (as applicable);

“**Points**” means any points (and includes any substitute as determined from time-to-time by Crown in its sole discretion), awarded to Members of Crown Rewards pursuant to these program rules unless otherwise stated;

“**Privileges**” means the goods and/or services that are available to Members including Benefits, Rewards, Awards, Promotional Offers and Third Party Offers;

“**Program Brochure**” means the brochure that describes the key elements of the Privileges available and some of the exclusions and restrictions applicable under Crown Rewards;

“**Promotional Offers**” means ad hoc and/or targeted offers and benefits open to specified Members or groups of Members that may change at Crown’s discretion from time-to-time;

“**Related Entity**” and “**Related Body Corporate**” have the same meanings as those in the *Corporations Act 2001* (Cth);

“**Rewards**” means goods and/or services available to a Member as a consequence of achieving certain criteria;

“**Rules**” means these Rules as amended from time-to-time (including the related terms and conditions as contained in the Program Brochure and any policies or guidelines adopted by Crown from time-to-time in its discretion that apply to the conduct of Crown Rewards);

“**Status Credits**” are credits which are awarded to Members in order to determine the Member’s Tier Level in accordance with Rule 9;

“**Tier**” means the Crown assigned level of Membership; and

“**Third Party Offers**” means offers made as part of Crown Rewards but which are provided by third party suppliers of goods and/or services including any participating tenants (the parties making such offers are “**Third Party Offerors**”) including each Participating Facility.



# Contact Us



Have a question? We're here to help

Contact us on the Crown Rewards hotline

**1300 8 CROWN**



AWARENESS, ASSISTANCE, SUPPORT

Responsible Gaming Centre 1800 801 098

Help is close at hand

**GAMBLEAWARE** 1800 858 858

[gambleaware.nsw.gov.au](http://gambleaware.nsw.gov.au)



AWARENESS, ASSISTANCE, SUPPORT

Gambler's/Gambling Help 1800 858 858

Responsible Gaming Centre 1800 801 098

