



Responsible Gambling Code of Conduct

Version 7, May 2021



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RESPONSIBLE GAMBLING CODE OF CONDUCT

FOREWORD

Crown Melbourne Limited (**Crown**) is the operator of the Crown Melbourne Resort including the Casino at the Complex. Crown is renowned for excellence in all aspects of its services and facilities. Our commitment to providing gaming services for our customers in a responsible manner, with a focus on harm minimisation, is no exception. This Responsible Gambling Code of Conduct (**Code**) is an important reflection of that commitment.

Our entertainment and gaming experiences are enjoyed by the vast majority of our customers. However, we recognise that some of our customers can at times experience difficulties in their relationship to gaming and this may cause them personal and financial difficulties, and potentially their family, friends and the wider community may also be impacted.

While the decision to gamble lies with the individual and represents a choice based on an individual's circumstances, we recognise that to make that choice, our customers need to be informed about our gaming products and information regarding the services and support available to them should they need or seek help with their gaming behaviours.

Our Code will be reviewed and updated over time. It is our goal to work with all interested sections of the community including Government, counsellors and gaming customers themselves to ensure that there is appropriate input into such developments.

This Code represents our commitment to our customers and employees regarding harm minimisation and responsible gaming. We want you to enjoy your experiences with us, safely and sustainably.

As always, we welcome your feedback on any issue at any time, and particularly with respect to our continued efforts to ensure that our gaming services are enjoyed by all who choose to participate.

**Sincerely,
Crown Resorts**

CROWN'S COMMITMENT TO RESPONSIBLE GAMBLING

Crown's responsible gaming and harm minimisation initiatives are focused on minimising the potential for risk for customers who may develop difficulties associated with their gaming behaviours.

Responsible gaming is exercising control and informed choice to ensure that gambling is kept within affordable limits of money and time, is enjoyable, in balance with other activities, and avoids gambling related harm (Prof. N. Hing, 2016).

Crown is committed to providing responsible gaming services by making available information, assistance and resources regarding responsible gaming matters.

Crown's Code describes and demonstrates how we execute this commitment and, at a minimum, that

we comply with the legal requirements regarding responsible gaming as contained in the Casino Control Act 1991 (Vic) and the Gambling Regulation Act 2003 (Vic).

Crown's commitment to harm minimisation and the responsible service of gaming includes the Responsible Gaming Centre (**RGC**), a purpose-built facility where responsible gaming programs, services and resources are available, including a dedicated and professional customer support team. They deliver Crown's responsible service of gaming initiatives and provide a focal point for interacting with customers who may need support.

Crown's Responsible Gaming Message

Crown's responsible gaming message is simple yet meaningful – 'Awareness Assistance Support'. This is the commitment to harm minimisation and support for customers whereby:

- Awareness – supporting harm minimisation by building awareness of responsible gaming programs and services for staff and customers;
- Assistance – contributing to harm minimisation by providing assistance to customers in managing their gaming behaviours; and
- Support - delivering a supportive environment where the potential for harm is minimised and a culture of responsible gaming support is embedded in the organisation.

Our message is part of our logo and is found clearly visible throughout the Casino.



AWARENESS. ASSISTANCE. SUPPORT

Gambler's/Gambling Help 1800 858 858
Responsible Gaming Centre 1800 801 098

In addition to the 'Awareness Assistance Support' message, Crown also uses 'Stay in Control', which forms part of Crown's original Responsible Gaming message. This will continue to be updated over time.



AVAILABILITY OF THE CODE

The Code is available to customers, in written form and on request. Copies are available at or near Crown Rewards desks, brochure stands near Cashier locations and the RGC or by contacting a Responsible Gaming Advisor (**RGA**) on 1800 801 098. The Code is also available on Crown's website at www.crownmelbourne.com.au

Customers are notified about the Code and its availability via signage placed at the RGC and Crown Rewards desks. An example of that signage follows:

The Crown Responsible Gambling Code of Conduct is available at the Crown Responsible Gaming Centre, at Crown Rewards desks, upon request and via the Crown Melbourne website at www.crownmelbourne.com.au

Our Code is also made available on our website (and in written form on request) in the following languages:

- Chinese (Traditional and Simplified)
- Vietnamese
- Arabic
- Greek
- Italian
- Hindi

Crown employs staff from linguistically diverse backgrounds capable of interpreting this Code to assist customers. We encourage our customers to ask for this assistance if they require it.

RESPONSIBLE GAMBLING INFORMATION

In addition to our own responsible gaming message, Crown displays responsible gaming information throughout the Casino in a variety of forms including brochures, posters, motion trans and on-screen Player Information Displays (**PIDs**) on EGMs and Fully Automated Table Games (**FATGs**).

Crown complies with current and future signage requirements.

For further information or assistance, customers are encouraged to contact the RGC or a RGA on 1800 801 098.

RESPONSIBLE GAMING AWARENESS, ASSISTANCE AND SUPPORT

Crown's responsible gaming programs include:

- The RGA Team, and RGC, which is available 24 hours a day seven days a week;
- A Self Exclusion Program available for customers to ban themselves from gaming areas at Crown Melbourne and Crown Perth casinos, that informs and encourages applicants to seek counselling and assistance;
- A Third Party Exclusion Program, where a family member, friend or other person, can apply to have Crown review a person's gaming behaviour due to concerns about the effects the person's gaming may be having on themselves and/or others;

- Information about YourPlay. The Victorian State Government has a state-wide voluntary money and/or time limit setting and tracking scheme called YourPlay. This is available for EGM customers. Crown encourages and supports customers who play EGMs to set money and/or time limits. EGM customers can select to use a casual card, where limits can be set and changed at the Voucher Issuance Kiosk (VIK) or a registered card, where limits can be set and changed on-line at yourplay.com.au or at the Crown Rewards desks or the VIK. YourPlay brochures are available throughout the Casino and on request;
- Operation of Crown's Play Safe Limits Program. Play Safe Limits is a separate and Crown operated money and/or time limit setting program available only for FATGs. Play Safe Limits allows Crown Rewards members to set voluntary money and/or time limits when playing FATGs and does NOT integrate with the EGM money and/or time limit setting scheme, YourPlay. Crown encourages and supports customers who play FATGs to set money and/or time limits. Play Safe Limits Brochures are available throughout the Casino and on request;
- The provision of Player Activity Statements for EGM play or FATG play (see 'Customer Loyalty Program' information in this Code);
- The availability of Psychologists experienced in the field of problem gambling to assist customers and family members;
- A robust process that applies to the application by a customer for the revocation of their Self Exclusion. This process includes satisfying criteria whereby the applicant demonstrates the ways in which they have addressed their gaming behaviours;

- A Gaming Resumption Information Program (GRIP), designed for customers who are successful in satisfying the criteria for revoking their Self Exclusion, to assist them in developing strategies when resuming gaming at Crown;
- A Chaplaincy Support Service; and
- Referral to Gambler's Help, Peer Connection and other welfare and community organisations

Additionally, customers may attend the RGC in person or free call 1800 801 098 to speak to our experienced staff or obtain more information about any of the services or information contained in this Code.

Information and Application Forms for Self Exclusion and Self Exclusion Revocation are also available online by visiting www.crownmelbourne.com.au/casino/responsible-gaming/about-responsible-gaming

Crown complies with all relevant government legislation pertaining to the Responsible Service of Gaming.

Crown wants its customers to enjoy their gaming in a responsible manner and encourages customers to gamble within their means and budget.

Customers can obtain free information on household budgeting from websites such as the Commonwealth Government's website 'Understanding Money' www.moneysmart.gov.au

The State Government's problem gambling support website can be found at www.problemgambling.vic.gov.au



PAYMENT OF WINNINGS, CREDIT AND LENDING

Except for lawful exceptions, EGM winnings or accumulated credits above \$2,000 must be paid by cheque and not made out to cash. Crown will not provide credit or lend money to Australian customers for the purpose of gaming.

Crown may provide chips on credit to non-Australian residents in circumstances prescribed by legislation and in accordance with controls and procedures approved by the Victorian Commission for Gambling and Liquor Regulation (**VCGLR**).

Customers have the opportunity to take large winnings payments in part or full by cheque.

More detailed information is available on request.

EXCLUSION PROGRAMS

Self Exclusion is a process available to customers to voluntarily ban themselves from gaming areas at Crown Melbourne and Crown Perth.

Self Exclusions are facilitated by trained staff in the RGC and available 24 hours a day, seven days per week.

Crown will not disclose information gathered during the facilitation of a Self Exclusion to any third party outside the Crown Group, unless legally obliged to do so or with the customer's consent.

Crown will not knowingly send any advertising or other promotional material relating to gaming to Self Excluded or excluded customers.

Brochures containing information about Self Exclusion are provided to customers on request, and made available at the RGC and various locations throughout the casino.

Information and Application Forms for Self Exclusion are also available online by visiting www.crownmelbourne.com.au/casino/responsible-gaming/about-responsible-gaming

Third Party Exclusion is a process whereby a family member, friend or significant other can apply to have Crown review a person's gaming behaviour due to concerns about the adverse effects the person's gaming may be having on themselves and/or others.

Submitting a Third Party Exclusion Application is a very serious undertaking and Crown always encourages the third party seeking to have a person excluded to discuss voluntary Self Exclusion with this person prior to lodging an application.

Revocation Following Exclusion

Crown will maintain a Self Exclusion or Third Party Exclusion until it is revoked in writing by Crown. An application to revoke a Self Exclusion or Third Party Exclusion may be made after the minimum period of the Exclusion has passed and by submitting an application. Applicants are required to successfully complete the revocation process before being permitted to return to Crown Casinos.

Information and Application Forms for Self Exclusion Revocation are also available online by visiting www.crownmelbourne.com.au/casino/responsible-gaming/about-responsible-gaming

Approval of an application to revoke a Self Exclusion or Third Party Exclusion is at Crown's

sole discretion. Crown will need to be satisfied that the person seeking revocation has appropriately addressed the issues that led to their Self Exclusion or Third Party Exclusion.

GAMBLING PRODUCT INFORMATION

Signs are displayed in the Casino at Crown Rewards desks advising customers that, upon request, Crown will provide information on the Rules of all Table Games and EGMs offered for play at the Casino.

Those Rules are also available on Crown's website at www.crownmelbourne.com.au

Brochures which explain the chances of winning on EGMs are available at the Casino.

EGM and FATG game information, including the chances of winning, is accessible via PID screens on each EGM and FATG, which allows players to keep informed about their EGM and FATG play. Information on how to access and view the PID screens is available from a member of staff or PID brochures (for EGMs), at Crown Rewards desks and the RGC.

CUSTOMER LOYALTY PROGRAM INFORMATION

Crown operates a complex-wide Loyalty Program called Crown Rewards that entitles its members to certain benefits and privileges. The EGM Loyalty Scheme that forms part of the Crown Rewards program is provided to customers in accordance with relevant legislation.

Customers can obtain information on how to join or resign from the Crown Rewards program, benefits they may accrue, account balances and the manner in which points may be redeemed for rewards:

- at any Crown Rewards desk;
- by contacting the Crown Rewards Information Hotline on 1300 8 CROWN (1300 827 696); and
- in the terms and conditions available on application for membership (or on request).

When joining Crown Rewards, EGM customers are supplied with the required information and are given the opportunity to set YourPlay Limits, relevant to EGMs. Separately, information is available about Crown's Play Safe Limits Program, relevant to FATG play.

Crown will not knowingly send or direct any advertising or other promotional material relating to gaming to any person who is excluded or Self Excluded from the Casino.

Player Activity Statements provide information on each member's EGM or FATG play, including all wins and losses for the period of the statement and are available for EGM play and/or FATG play, these are separate statements. At least once a year, Player Activity Statements are made available to EGM Crown Rewards members. Members are also able to collect Player Activity Statements on request at any Crown Rewards desk or VIKs.

Members who play FATGs are able to collect their Player Activity Statement on request, at any Crown Rewards desk.

PRE-COMMITMENT - VOLUNTARY MONEY AND/OR TIME LIMITS

The Victorian State Government has a state-wide voluntary money and/or time limit setting and tracking scheme called YourPlay. This is available for EGM customers. Crown encourages and supports customers who play EGMs to set money and/or time limits.

EGM customers can select to use a casual card, where limits can be set and changed at the VIK or a registered card, where limits can be set and changed on-line at yourplay.com.au, at the Crown Rewards desk or the VIK. YourPlay brochures are available throughout the Casino and on request.

Additionally, YourPlay is a card-based personal gaming tracker that provides a running total of money and time spent playing EGMs across all gaming venues in Victoria, including the Casino.

Customers can also set personal reminder messages as encouragement to stick to their set limit.

Crown cannot advise customers on the quantum of their personal money and time limits. This is a choice an individual should make according to their own circumstances. Crown does not have access to an individual's YourPlay data.

The Play Safe Limits Program is a separate Crown operated money and/or time limit setting program available only for FATGs. Play Safe Limits allows Crown Rewards members to set voluntary money and/or time limits when playing FATGs and does NOT integrate with the EGM money and/or time limit setting scheme, YourPlay. Crown encourages and supports customers who play FATGs to set money

and/or time limits. Play Safe Limits Brochures are available throughout the Casino and on request.

The YourPlay brochure is available to all customers joining the Crown Rewards scheme. The Play Safe Limits brochure is available to customers joining the Crown Rewards program who indicate they will play Table Games. Staff are also available to provide information regarding YourPlay and Play Safe Limits at locations throughout the Casino, including at the Crown Rewards desks and the RGC.

Crown cannot advise customers on the quantum of their personal money and time limits. This is a choice an individual should make according to their own circumstances.

RGAs are available on request to assist and support a customer with strategies for keeping within their YourPlay and Play Safe Limits or any other pre-commitment strategy.

In addition, all EGMs and FATGs enable a player to use the PID to track the time and the net loss or win during a session of play. Information on how to activate session tracking is available from staff and the PID brochure (for EGMs) is available on request.

INTERACTION WITH CUSTOMERS

Crown is committed to providing a world-class entertainment experience for our customers and exceptional levels of customer service in all areas. This includes being aware of our customers and our responsibility to foster responsible gaming and harm minimisation. All relevant employees are trained in the responsible service of gaming when they are inducted into the business and on an ongoing basis where applicable.

Crown employees are instructed that, when approached by customers who request information or assistance with a gaming problem; request information on Self Exclusion; or display other observable signs that may be related to their gaming behaviours, to refer them, as soon as practicable, to Crown specialist assistance via their supervisor/ manager to the RGC.

Crown's RGC, located within the Complex but away from the Casino, provides a range of services to customers and others.

The RGC is staffed by RGAs who are specially trained in all aspects of Crown's responsible gaming programs, including recognising observable signs which may be related to potential problem gaming behaviour. The RGAs are supported by Psychologists and a Chaplain to assist those customers who may be experiencing difficulties with their gaming behaviours.

THE RGC:

- provides strategies to assist customers in managing their gaming behaviours, to foster responsible gaming and harm minimisation and prevent difficulties from arising;
- offers professional support, assistance and referral, which is available 24 hours a day, seven days a week, free of charge;
- facilitates referrals to problem gambling and financial counselling support services and welfare organisations, and provides contact with and information about these bodies;
- ensures its assistance and referral services are conducted on a strictly confidential basis;

- has available Psychologists experienced in the field of problem gambling to assist customers and family members;
- provides information regarding Self Exclusion for customers who wish to exclude themselves from the Casino and manages Crown's Self Exclusion Program;
- provides information about the Third Party Exclusion Program;
- provides information about YourPlay for EGMs;
- provides information about the Play Safe Limits Program for FATGs;
- is able to access and provide information in selected community languages; and
- provides a Chaplaincy Support Service for customers and employees.

As part of delivering exceptional customer service, our staff are encouraged to engage with our customers. A customer displaying observable signs that may be related to potential problem gaming behaviours or unacceptable behaviour will be approached by a staff member who will offer assistance and referrals to specialist support as required.

Observable Signs are seen or reported behaviours or patterns of behaviours which are potential indicators that a person may be experiencing problems with their gaming behaviours. These are seen or reported in context and usually more than one is displayed to indicate potential problems with gaming. Observable signs are included in Crown's Responsible Service of Gaming training and may include, but are not limited to*:

- Self-disclosure of a problem with gaming or request to self-exclude

- Requests for assistance from family and/or friends concerned about an individual's gaming behaviour
- Children left unattended whilst parent/guardian gambles
- Gets angry while gaming or shows signs of distress during or after gaming
- Often gambles for long periods without a break
- Witnessed or heard that a customer was trying to borrow money for gaming
- Significant decline in personal grooming or appearance
- Observed conflict over gaming between family members or friends
- Unrealistic remarks about gaming
- Complains to staff about losing or blames the casino or gaming product for losing
- Secretive or embarrassed about being at the casino or stays on to gamble when friends leave the venue
- Gambles without reacting to what is going on around him/her and avoids contact or conversation with others
- Frequent visits to the ATM

Persons displaying these types of behaviours will be referred to RGAs or management for referral to the RGA.

Responsible gaming interactions are recorded in the Responsible Gambling Register. This register and all personal information recorded by Crown is held in accordance with Australian privacy laws.

* These signs are adapted from 'Validation study on in-venue problem gambler indicators', Thomas, A., Delfabbro, P. and Armstrong, A. (2014), Gambling Research Australia; 'Identifying Problem Gamblers in Gambling Venues', Delfabbro et al, 2007 and 'Current Issues related to identifying the problem gambler in the gambling venue' various authors, Australian Gaming Council, 2002.

INTERACTION WITH STAFF

Crown employees are not permitted to gamble at the Casino at any time. Crown also has policies in place which restrict certain staff from gaming at affiliated properties.

Crown recognises that some employees, like other members of the community, may develop difficulties associated with their gaming behaviours, outside of their employment at Crown. Crown employees affected are encouraged to seek professional assistance through Crown's Employee Assistance Program. This is a free service for all employees and their immediate family, which is run by independently employed professional counsellors and details of all discussions are treated confidentially.

Where appropriate, employees are also encouraged to seek professional assistance from external support services and RGC staff can provide relevant information.

PROBLEM GAMBLING SUPPORT SERVICES

As a major stakeholder in the gaming industry, Crown is a member of and participates in industry peak bodies and consultative groups to enable it to maintain awareness of harm minimisation programs and responsible gaming issues, practices and procedures.

Crown maintains regular contact with principal problem gambling support services and other related entities. Examples of these may include:

- participation in meetings with Gambler's Help Services occurring when Gambler's Help staff agree and at mutually convenient times;
- various Gambler's Help Services meetings arranged and held as required;
- National Association for Gambling Studies membership and attendance at the annual conference;
- the Victorian Responsible Gambling Foundation; and
- telephone contact with Gambler's Help and other support agencies as required.

Details of all meetings with problem gambling support services are retained in the Community Contact Register.

The Gambler's Help contact number is 1800 858 858 and online assistance is available at www.gamblinghelponline.org.au



CUSTOMER COMPLAINTS

Crown has comprehensive processes in place for managing and resolving issues relating to customer complaints received by Crown, including any complaints related to the provision of gaming and this Code.

All relevant staff are trained to manage and resolve customer complaints.

Complaints from customers may be received by Crown's Customer Relations Department, other Crown Departments directly, or frontline staff.

To register a complaint, customers may:

- contact Crown by telephone;
- send a letter or email; or
- do so in person.

Any complaint received is:

- managed and responded to in a timely and appropriate manner;
- investigated sensitively;
- managed and resolved in accordance with Australian Standards.

All customer complaints are acknowledged, where possible, within 72 hours of receipt of the complaint and resolution will be attempted at first point of contact or within 10 working days.

In the management and resolution of customer complaints, Crown will comply with relevant legal obligations, including our obligations to protect the customer's privacy.

Complainants in all unresolved gaming disputes will be advised of the presence of and their right to consult, a VCGLR Inspector.

Information about complaints will be provided to the VCGLR if requested. Customer complaints relating to gaming matters will also be received and investigated by the VCGLR as an independent body for investigations and resolution.

COMPLIANCE WITH THE PROHIBITION ON GAMBLING BY MINORS/PERSONS UNDER 18 YEARS

Gaming by persons under 18 years is prohibited by law. Signs are located at every entry point to the Casino prohibiting minors from entering. Casino entry point staff are located at all entrances 24 hours a day, seven days a week and are vigilant and responsible for monitoring Casino customers and will request appropriate proof of age documentation if they are uncertain whether a customer is at least 18 years. Entry is refused if appropriate identification is not produced upon request.

In addition, all staff share the responsibility of asking for proof of age when they are uncertain whether a customer is a minor and all staff members are trained to alert a Security Services Representative in these circumstances. If the relevant identification cannot be produced, the customer will be asked to leave the Casino, or removed as the situation requires.

Unattended Children

A parent or guardian who brings a child or young person to the Complex must not leave the child or young person unattended in or around the Complex.

Crown's staff and tenants are instructed to monitor and report the presence of any unaccompanied child or young person in or around the Complex to a Security Services Representative.

Where a parent or guardian leaves a child or young person unattended (particularly in order to participate in gaming activities) Crown may ban the customer from the Complex.

The RGA, with the support of a Security Services Representative, will attempt to:

- ascertain the identity of the child or young person;
- establish the whereabouts of the parent or guardian in order to reunite them; and
- require proof that the located adult is the parent/guardian of the child.

The matter may also be referred to the Police.

THE GAMBLING ENVIRONMENT

Breaks in Play

Customers are encouraged to take regular breaks from gaming. This may take various forms including:

- announcing entertainment, a draw, including those relating to a trade promotion;
- verbal encouragement by staff for customers to take refreshment breaks or other substantial breaks;

- 'Have you had a break?' reminders on the displays of EGMs, FATGs and EGM bank end advertising;
- the opportunity to take large winnings payments in part or full by cheque;
- lounge facilities, available throughout the Casino and Complex; and
- the availability of the RGC located away from the Casino.

Clocks

Clocks are displayed on individual EGMs so that customers can be aware of the passage of time. Staff will mention the time when making announcements about entertainment activities occurring in the Casino.

Lighting

Adequate lighting is provided in the Casino and complies with relevant gambling legislation.

Responsible Service of Alcohol

Crown is committed to the responsible service of alcohol and will not knowingly allow a person who is in a state of intoxication to gamble or bet in the Casino. Under relevant legislation, a person is intoxicated if his or her speech, balance, co-ordination or behaviour is noticeably affected and there are reasonable grounds for believing that this is the result of the consumption of alcohol.

ATMs

ATMs are located away from the Casino and are positioned and/or restricted in accordance with relevant legislation.

Credit

Crown will not provide credit to Australian resident customers for the purpose of gaming. Non-Australian resident customers may be approved to operate a credit facility after the completion of an Application for Credit Facility Form and subsequent approval of that facility in accordance with procedures approved by the VCGLR.

Agencies

Crown has a TAB agency (and TAB Electronic Betting Terminals) in the Casino, and the TAB is required to adhere to its own Tabcorp Wagering Responsible Gambling Code of Conduct. Customers can ask the TAB agency about accessing Tabcorp Wagering's Responsible Gambling Code of Conduct.

For further information access www.responiblslegambling.tab.com.au/tab-assist.

FINANCIAL TRANSACTIONS

Cheque Cashing Facilities

A Cheque Cashing Facility may be made available to customers who have completed an Application for Cheque Cashing Facility Form and are approved to operate such a facility in accordance with Crown's internal processes and the relevant Regulatory Rules.

A summary of the rules that apply to Cheque Cashing Facilities can be found on the relevant Application Form. Customers can enquire about applying for a Cheque Cashing Facility with Crown Staff at any Cashier's location.

Accepting Cheques other than through a Cheque Cashing Facility

Customers of Crown may cash negotiable instruments including, but not limited to, Bank Cheques, Bank Drafts and personal cheques (collectively referred to as cheques) under certain circumstances. Customers who wish to cash cheques at Crown may also open their own Casino deposit account.

Customers may withdraw from their deposit account by way of Crown issued Chip Purchase Vouchers or withdrawals of cash (or cash equivalent) up to the value of the amount in the customer's deposit account.

Customers can enquire about opening a deposit account and cashing cheques with Crown staff, at the Cashier's location.

Customer cheques are cashed in accordance with Casino legislative requirements. Customers attempting to cash such cheques will be advised of Crown's policy by staff at the Cashier's location, at the time they present the relevant cheque.

Any cheques issued by Crown for a payout won from EGM play will not be cashed by Crown. Any customer attempting to cash EGM payout cheques will be advised of Crown's policy by staff at the Cashier's location at the time they present that cheque.

All cheques cashed by Crown are recorded against the customer's name in Crown's confidential and secure customer database and/or a copy of the cheque is retained by Crown.

Payment of Winnings

Customers who are the recipient of wins may take payment in part or full by:

- cash (or cash equivalent);
- cheque;
- Electronic Funds Transfer (where applicable);
- chips; or
- credits.

Staff can provide information on the options for payment of winnings that are available.

By law, all winnings or accumulated credits exceeding \$2,000 from EGMs at Crown must be paid by cheque or Electronic Funds Transfer (where applicable) (unless the relevant EGM is legally operated in an area specified with the consent of the VCGLR).

RESPONSIBLE ADVERTISING AND PROMOTIONS

The advertising or promotion of EGMs to the general public outside the Casino is prohibited by law in Victoria.

All permitted gaming advertising and promotions will:

- Comply with the Advertising Code of Ethics, (as adopted by the Australian Association of National Advertisers (AANA)) and all applicable laws;
- Not give unrealistic expectations of the prospects of winning or encourage irresponsible gambling behaviour;

- Not give the impression that gambling is a reasonable strategy for financial betterment;
- Not be false, misleading or deceptive about odds, prizes or the chances of winning;
- Have the consent of any person identified as winning a prize, prior to any publication of the result;
- Not be offensive or indecent in nature;
- Not promote the irresponsible consumption of alcohol while gambling;
- Be in good taste and not offend prevailing community standards and
- Not intentionally be directed at or expressed indirectly at minors or vulnerable or disadvantaged groups.

Advertising or other promotional material relating to gaming will not knowingly be sent to excluded customers or customers suspended or removed from Crown Rewards.

Each prospective advertisement and promotion is checked by relevant marketing staff against relevant Codes and standards, and also checked against relevant legal requirements, including compliance with the Australian Consumer Law, by Crown's Legal department.

IMPLEMENTATION AND REVIEW OF THE CODE

The Code is provided to all new gaming staff when they commence employment at Crown.

The Code will be internally reviewed, at least annually, to ensure that it complies with relevant legislation and any other relevant Ministerial Directions and Guidelines as they exist from time to time.

Customers and staff are encouraged to provide feedback at any time and for inclusion into this annual review by writing to:

General Manager
Responsible Gaming
Level 6
8 Whiteman Street
Southbank Vic 3006

GLOSSARY

Complex means the Crown entertainment complex and integrated resort and Casino and all parts of it including gaming and non-gaming areas, hotels and retail tenancies, all located at the site known as 8 Whiteman Street, Southbank in the State of Victoria

Casino means the area in the Complex licensed by the VCGLR to conduct gaming, known as the Casino gaming floor

Gaming means all legal forms of gaming permitted at the Casino and operated by Crown and gambling has the same meaning

Loyalty Program means Crown Rewards, which is a membership program that entitles members to certain benefits and privileges

Loyalty Scheme means the Crown operated EGM component of Crown Rewards, operated in accordance with relevant legislation

Regulatory Rules means those rules agreed to or imposed by the VCGLR with respect to Casino operations and processes

Unacceptable Behaviour means any customer behaviour that endangers the safety of any customer, themselves or others, or affects the enjoyment of others at Crown

The Crown Melbourne Responsible Gaming Centre is located within the Crown Melbourne Complex.

The Centre is open 24 hours a day, seven days a week and provides a range of free and confidential services including:

Responsible Gaming Information

Self Exclusion

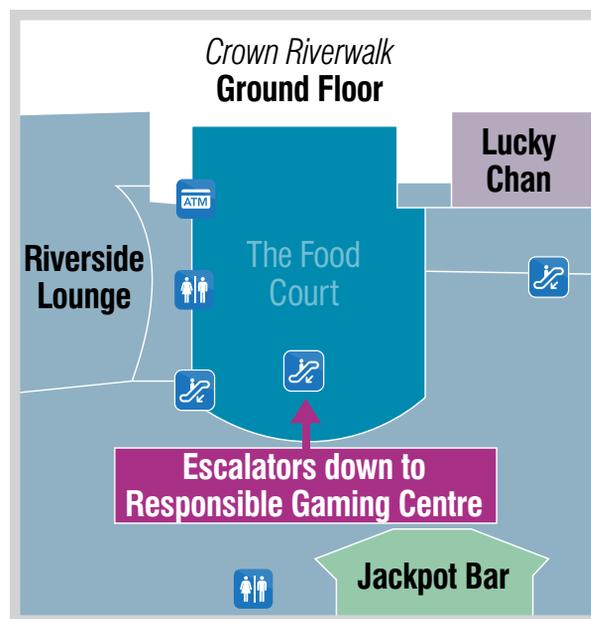
Counselling

Chaplaincy Support Service

Third Party Exclusion

Referral to external support services

Interpreters can be arranged if required.



Crown Melbourne

Responsible Gaming Centre

1800 801 098

Email: rgc@crownmelbourne.com.au

www.crownmelbourne.com.au/responsible-gaming

Crown Melbourne

Chaplaincy Support Service

1800 456 228

Gambler's Help

1800 858 858

www.gamblinghelponline.org.au



AWARENESS. ASSISTANCE. SUPPORT