



Crown Resorts Limited Australian Whistleblower Policy

Crown Resorts Limited ACN 125 709 953

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1. Document Control

Policy Title	Crown Resorts Limited – Whistleblower Policy
Policy Owner	Martha Georgiou, Group Executive General Manager – Compliance & Regulatory Affairs
Accountable Executive	Anthony Pearl, Chief Legal & Compliance Officer
Summary	<p>This Policy encourages the reporting of misconduct and wrongdoing. It is important that all individuals who are aware of any such wrongdoing at Crown should have the confidence to speak up without fear of detriment.</p> <p>This Policy sets out how disclosures can be made and the protections that are available to Eligible Whistleblowers under Australian law.</p>
Effective Date	23 Aug-23
Last Review Date	DEC-2022
Next Review Date	AUG-2024
Approved by	Crown Resorts Limited Board of Directors

2. Definitions

Australian Law means the provisions of the Corporations Act 2001 (Cth) (Corporations Act) and the Tax Administration Act 1953 (Cth) (Tax Act) which provide certain protections for Eligible Whistleblowers.

Crown means Crown Resorts and the companies described in the Crown Group.

Crown Group means the following majority owned Australian subsidiaries of Crown Resorts and any related body corporate:

- (a) Crown Melbourne Limited (Crown Melbourne);
- (b) Burswood Nominees Limited (Crown Perth);
- (c) Crown Sydney Gaming Pty Ltd and Crown Sydney Property Pty Ltd (collectively, Crown Sydney).

Crown Resorts means Crown Resorts Limited (ACN 125 709 953).

Disclosable Matter means a disclosure of information from an eligible whistleblower who has reasonable grounds to suspect that the information concerns: misconduct, an improper state of affairs or circumstances, a breach of the law, or danger to the public or the financial system.

Eligible Recipient means those entities and individuals defined under this Policy who may receive whistleblower disclosures.

Eligible Whistleblower means those individuals defined under this Policy who are entitled to make whistleblower reports in relation to Crown.

Employee Assistance Program (EAP) means Benestar, the service appointed by Crown to provide counselling and wellbeing services to Crown employees and their immediate families.

Executive means a person other than a director or secretary of Crown who: makes or participates in making decisions that affect the whole or substantial part of Crown or has the capacity to significantly affect Crown's financial standing.

Protected Disclosure means a disclosure made about a Disclosable Matter by an Eligible Whistleblower to an Eligible Recipient. Protected Disclosures give the whistleblower rights and protections under Australian Law.

Team Member means any person performing duties on behalf of Crown, whether directly employed or contracted by Crown and includes directors and officers and permanent, fixed-term, temporary, volunteer, full-time, part-time and casual employees of Crown or agency workers.

Sensitive Matter means a disclosable matter that is treated differently to other disclosable matter due to the nature of the report and in the interests of protecting identify, maintaining confidentiality and conflict management.

Whistleblower Committee means the committee established to receive, assess, investigate, remediate and govern disclosures made under this Policy.

Whistleblower Protection Officer (WPO) means the role held by the General Manager – Enterprise Compliance & Regulatory Affairs who is responsible for the best interests of a person who makes a protected whistleblower disclosure.

Workplace Issue means a grievance, concern, problem, or complaint that an employee has about their work, the workplace, or someone they work with.

3. Policy Overview

3.1 Purpose of Policy

This Policy is a practical tool to encourage the reporting of misconduct and wrongdoing. It is important that all individuals who are aware of misconduct or wrongdoing at Crown should have the confidence to speak up without fear of detriment. The reporting of wrongdoing in a timely manner deters misconduct, promotes better compliance with the law and promotes a more ethical culture within Crown.

This Policy sets out how disclosures can be made and the protections that are available to Eligible Whistleblowers under Australian law.

Crown may exercise its discretion to address non-protected disclosures in accordance with this Policy.

3.2 Scope and Application of Policy

An Eligible Whistleblower may make a disclosure under this Policy if the Eligible Whistleblower is based in Australia, or the Disclosable Matter relates to Crown's Australian operations.

This Policy applies to Crown Resorts Limited and its subsidiaries over which it exercises control (Crown).

It may also apply more broadly however this Policy must be considered in conjunction with the laws of any other relevant country. To the extent the local laws are inconsistent with this Policy, the local obligations will prevail over this Policy.

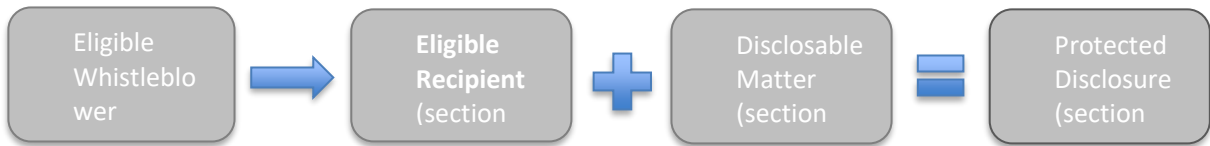
3.3 Policy Alignment to Crown Code of Conduct and Values

This Policy has been written to align to the Crown Values, and with the intent to promote the behaviours and mindsets that will embed the culture we aspire to. The table below summarises some of the key areas of alignment for this Policy.

Value	Alignment
We act with integrity	This Policy is a practical tool to encourage the reporting of misconduct and wrongdoing. It is important that all individuals who are aware of any such wrongdoing at Crown should have the confidence to speak up without fear of detriment.
We care	This Policy ensures individuals are protected from detriment should they make a Protected Disclosure.
We work together	This Policy ensures relevant areas of Crown participate in the whistleblower management process through either permanent or temporary membership of the Whistleblower Committee. Relevant skills and expertise within Crown that will assist in the management of a whistleblower disclosure can be engaged at the Whistleblower Committee's discretion.

4. Policy

This Policy sets out how Crown will deal with a protected disclosure. For a disclosure to be protected under Australian Law it must meet three requirements:



4.1 Eligible Whistleblower

An Eligible Whistleblower at Crown is *any* individual that is, or has been, any of the following:


- (a) a current or former Team Member of Crown (e.g. permanent, part-time, fixed-term or temporary, interns, secondees and managers);
- (b) a person who supplies goods or services to Crown (whether paid or unpaid), and employees of those suppliers (e.g. current and former contractors, consultants, service providers and business partners);
- (c) an officer or associate of Crown (e.g. a director or secretary of Crown); or
- (d) a relative, dependent or a dependent of the spouse of any individual referred to in paragraphs (a) to (c) above.

4.2 Eligible Recipients

An Eligible Whistleblower may report their concerns to specific individuals within Crown or to Core Integrity. These individuals are called Eligible Recipients.

4.2.1 Core Integrity

Eligible Whistleblowers are encouraged to contact Core Integrity, to make a disclosure under this Policy. Core Integrity is an independent and confidential service which is available 24 hours a day, seven days a week. Core Integrity's contact details are set out below:

Method	Details
Email	CrownSpeakUp@coreintegrity.com.au
QR Code	
URL	qrs.ly/CrownSpeakUp
Mail	Attention: Crown Speak Up PO Box 730 Milsons Point NSW 1565

4.2.2 Other Eligible Recipients

In addition to Core Integrity, the following individuals may receive disclosures directly in accordance with this Policy:

- an Officer (including a Director or Company Secretary) or Executive of Crown;
- an auditor, or a member of the audit team conducting an audit, of Crown;
- the Group Executive General Manager – Compliance & Regulatory Affairs;
- the Whistleblower Protection Officer;
- the Money Laundering Reporting Officer;
- the Anti-Bribery and Corruption Officer; or
- any member of the Whistleblower Committee, (each an Eligible Recipient) refer section 4.8.1.

The above Eligible Recipients may be contact by calling +61 3 9292 8888. Contact details of the Eligible Recipients referred to above are available on Crown's intranet. Eligible Recipients are required to refer disclosures to the Whistleblower Committee but must maintain confidentiality requirements.

Additional Eligible Recipients include:

- a legal practitioner (other than a legal practitioner employed by Crown) for the purpose of obtaining legal advice or legal representation in relation to the operation of the protections available under Australian Law;
- the Australian Securities and Investments Commission (ASIC) or the Australian Prudential Regulation Authority (APRA) or a prescribed Commonwealth authority (for the purposes of the Corporations Act); or
- in relation to a tax-related Disclosable Matter, the Commissioner of Taxation, a registered tax or BAS agent who provides tax agent or BAS services to Crown, or a Team Member or officer of Crown who has functions or duties that relate to the tax affairs of Crown (for the purposes of the Tax Act).

4.3 Disclosable Matter

A Disclosable Matter includes suspected or actual misconduct, or an improper state of affairs or circumstances, in relation to Crown. This includes (but is not limited to) information that a Team Member or officer of Crown has:

- engaged in conduct that contravenes or constitutes an offence against certain legislation (including the Corporations Act or the ASIC Act);
- constitutes an offence against any law of the Commonwealth that is punishable by imprisonment for a period of 12 months or more; or
- represents a danger to the public or the financial system.

Eligible Whistleblowers must have reasonable grounds to suspect the information they are reporting is true but will still qualify for protection and will not be penalised even if the information turns out to be incorrect. However, Eligible Whistleblowers must not make a report that they know is not true or is misleading. If an Eligible Whistleblower knowingly makes a false report, this will be considered a serious matter and may result in disciplinary action.

4.3.1 Examples of Disclosable Matters

Some examples of Disclosable Matters in relation to Crown include:

- a breach of laws or regulations;
- criminal activity;
- conflicts of interest;
- fraud, negligence, default, breach of trust or breach of duty;
- a breach of a legal obligation by Crown or by any officer or Team Member of Crown, including suspected or actual money laundering, misappropriation of funds, offering or accepting a bribe or a contravention of human rights;
- information that represents a danger to the public;
- any systemic issue that the relevant regulator should know about to properly perform its functions – relevant regulator under Australian Law includes ASIC, APRA and ATO;
- conduct that relates to dishonest or unethical behaviour and practices;
- a serious breach of Crown's Code of Conduct and its Policies.
- information that indicates a significant risk to the stability of, or confidence in, the financial system;
- information about misconduct, or an improper state of affairs or circumstances, in relation to the tax affairs of Crown or an associate, which the Team Member considers may assist the recipient to perform functions or duties in relation to the tax affairs of Crown or an associate; or
- conduct that relates to detriment, or threat of detriment, to the Eligible Whistleblower (as set out under section 4.8.6 of this Policy).

In general, a Disclosable Matter does not include a Workplace Issue unless an exception applies.

4.4 Workplace Issue

A disclosure relating to a Workplace Issue does not qualify for protection under the Australian Law when the matter:

- concerns a grievance about any matter in relation to the Eligible Whistleblower's current or former employment with Crown, having (or tending to have) implications for the Eligible Whistleblower personally (such as an interpersonal conflict, a decision relating to the engagement, transfer or promotion of the Eligible Whistleblower, and disciplinary action including suspension or termination of employment);
- does not have any significant implications for Crown; and
- does not constitute an offence against certain legislation, an offence against legislation punishable by imprisonment for a period of 12 months or more or does not represent a danger to the public or the financial system.

A Workplace Issue may qualify for protection under the Australian Law if it:

- relates to detriment that has been suffered or is threatened because an individual has raised a concern about a suspected Disclosable Matter;
- relates to both a Workplace Issue and a Disclosable Matter; or
- relates to concerns that Crown has breached certain laws or other laws punishable by imprisonment for a period of 12 months or more, engaged in conduct that represents a danger to

the public, or information that suggests misconduct beyond the Eligible Whistleblower's personal circumstances.

Workplace Issues that are not Disclosable Matters should be raised with the individual's People Leader or another People Leader or a member of Crown People & Culture team. If the individual is unsure of whether the Workplace Issue constitutes a Disclosable Matter, the matter should be raised with Core Integrity or an Eligible Recipient.

4.5 Public Interest and Emergency Disclosures

Where an Eligible Whistleblower has previously made a disclosure that meets certain conditions to an eligible regulator, disclosures may be made to Members of Parliament or journalists if the requirements set out in section 1317AAD of the Corporations Act for public interest and emergency disclosures are met (as applicable).

An Eligible Whistleblower should contact an independent legal practitioner to ensure they understand the criteria for making a public interest or emergency disclosure that qualifies for protection.

4.6 Making a Disclosures

Crown is committed to identifying and addressing wrongdoing as early as possible. Where an Eligible Whistleblower is aware of or suspects a Disclosable Matter, the Eligible Whistleblower is encouraged to disclose that information to Core Integrity in the first instance, or to another Eligible Recipient as soon as reasonably practicable.

Disclosures may be made by Eligible Whistleblowers to Eligible Recipients via webform, email, letter, in person or via telephone.

4.6.1 Anonymity

- Disclosures may be made anonymously and still qualify for protection under Australian Law. However, it may be difficult to follow-up, investigate and update the matter and to provide support to an Eligible Whistleblower if identity is not known.
- Eligible Whistleblowers can refuse to answer questions that they feel could reveal their identity during follow-up conversations.
- Eligible Whistleblowers can choose to disclose their identity when making a disclosure but must consent in writing to the sharing of their identity with those assigned to investigate the matter. Crown has obligations under Australian Law to ensure protected disclosures are treated confidentially (refer section 4.8.5).
- Anonymous Eligible Whistleblowers should maintain two-way communications with the Eligible Recipient, so that Crown can ask follow-up questions or provide feedback. The Core Integrity platform enables two-way communication by using a unique code and confidential password.
- Individuals who require additional information as to the application of the Australian Law are encouraged to contact the Whistleblower Protection Officer at whistleblowerprotectionofficeer@crownresorts.com.au or seek independent legal advice.

4.7 Protected Disclosures

Eligible Whistleblowers are afforded protections under Australian Law as detailed in section 4.9, if the report is made to an eligible recipient and the disclosure is a Disclosable Matter (as defined in section 4.3 of this Policy).

4.8 Treatment of Disclosures

4.8.1 Whistleblower Committee

Crown has established a Whistleblower Committee to receive, assess, investigate, remediate and govern disclosures made under this Policy.

The Whistleblower Committee operates in accordance with the Whistleblower Committee Charter. Committee members are Eligible Recipients and include:

- Group Executive General Manager – Compliance & Regulatory Affairs
- Deputy General Counsel of Crown Resorts
- Group Company Secretary
- Group General Manager – Business Partnering
- Group Executive General Manager – Investigations
- Other Crown Team Members as nominated by the Group Executive General Manager – Compliance & Regulatory Affairs on a case-by-case basis may support the Committee.

Conflicts of Interest are considered at each Whistleblower meeting and recorded. If a disclosure involves a member of the Whistleblower Committee, or any of their direct reports, that member shall be excluded from the whistleblower process for that particular disclosure.

The Whistleblower Committee will also review the disclosure and consider whether it is of sufficient seriousness to warrant Board notification as outlined in the Whistleblower Procedure.

The Whistleblower Committee will meet regularly to:

- Review any information received from an Eligible Whistleblower and determine if the matter is a protected disclosure and should be investigated and if so, who should conduct the investigation (either internally or externally);
- review and approve the scope of the proposed investigation;
- oversee the conduct of any investigation; and
- ensure that matters are investigated in a reasonably efficient manner.

Where an Eligible Whistleblower has not authorised the disclosure of their identity or has remained anonymous, then, if reported through Crown's confidential and independent service Core Integrity, the Eligible Whistleblower will be able to receive feedback from Crown regarding their disclosure via Core Integrity using a unique code and confidential password.

4.8.2 Sensitive Matters

In certain circumstances, matters may be classed as Sensitive disclosures which means management of the matter will be restricted. This may be required in cases where discretion is paramount for instance, if a Whistleblower Committee member is named in a report or if an Eligible Recipient is named in a report and to ensure identity is protected and conflicts minimised. Sensitive matters will be determined in accordance with the Procedures.

4.8.3 Investigation Procedure

The Whistleblower Committee is the primary vehicle for the management of disclosures made under this Policy. The Whistleblower Committee meets regularly to consider disclosures and facilitate timely investigation and resolution of matters.

Where a disclosure is made under this Policy, a preliminary assessment will be made by the Whistleblower Committee to determine if the matter is a 'Protected Disclosure'.

Once eligibility has been established, the Whistleblower Committee will determine what action should be taken in respect to Protected Disclosure, however, in most cases this will involve undertaking further investigation into the Protected Disclosure.

The Whistleblower Committee may appoint an investigator either through internal or external channels to undertake an objective, fair and independent investigation, giving equal consideration to:

- Maintaining the confidentiality of the whistleblower
- The nature and severity of the disclosure
- The timeframe for the investigation
- The expertise required to investigate appropriately.

All investigations of whistleblower disclosures must be conducted in a procedurally fair and confidential manner, to ensure the fair treatment of any individuals named in the protected disclosure or to whom the protected disclosure relates. Some key elements for consideration when investigating a disclosure are:

- Ensuring any person who may be affected by the investigation can respond to any allegations and evidence against them.
- Where a matter falls outside the knowledge or expertise of the investigator, the investigator will obtain specialist advice.
- That investigations are carried out as quickly and efficiently as reasonably practicable.
- The investigator will keep detailed records of all interviews conducted and all evidence obtained affecting the outcome of the investigation.

The objective of an investigation is to determine whether there is enough evidence to substantiate or refute matters reported.

At all stages, a discloser will have the ability to request an update on the status of the investigation or to provide additional information for consideration.

Investigation outcomes will be communicated to the discloser via Core Integrity or the Whistleblower Protection Officer. There may be circumstances where it may not be appropriate to provide details of the outcome of the investigation to the discloser.

Where disclosures are made under this Policy directly to Eligible Recipients, they will be referred to the Whistleblower Committee as soon as practicable and the same assessment and investigatory procedure will follow.

There may be limitations to the investigation process and Crown may not be able to undertake an investigation if it is not able to contact the discloser for further information or the discloser has refused to provide or has not provided, a means of contacting them.

Where a disclosure falls outside of this Policy such as those related to a Workplace Issue, the matter will be referred to the appropriate channels and be investigated in line with Crown's Workplace Behaviour Policy.

For further details on how Crown will manage and investigate disclosures, including managing confidentiality and limitations, please refer to the Crown Whistleblower Procedures available on Crown's Policy SharePoint.

4.8.4 Fair Treatment of Team Members Named in a Disclosure

It is important that all investigations of disclosures made under this Policy are conducted in a procedurally fair and confidential manner, to ensure the fair treatment of any individuals named in the protected disclosure or to whom the protected disclosure relates. Crown will:

- Take reasonable steps to ensure that those individuals against whom a disclosure is made are provided with support and/or assistance by Crown and have access to Crown's Employee Assistance Program (EAP).
- Take reasonable steps to ensure that any individual(s) who are the subject of a disclosure are informed prior to any adverse findings being made against them. Except in the circumstances where early notification has the potential to impact the integrity of the investigation.
- Maintain procedural fairness by ensuring any person who may be affected by the investigation has an opportunity to respond to any allegations and evidence against them.
- Ensure due process by ensuring there is sufficient and sound evidence to substantiate reports of wrongdoing, before any action is taken against a person under this Policy.
- Make determinations on the appropriate disciplinary outcome on a case-by-case basis in response to substantiated findings against the subject of a disclosure. The Whistleblower Committee may make recommendations on remediation actions and activities.

4.9 Protections Available to Eligible Whistleblowers

Crown will support Eligible Whistleblowers who disclose matters under this Policy. Specific protections are available to Eligible Whistleblowers for disclosures which qualify for protection under the Australian Law. These protections apply not only to internal disclosures, but to disclosures to legal practitioners, regulatory and other external bodies, and public interest and emergency disclosures that are made in accordance with the Corporations Act.

4.9.1 Support available to Whistleblowers – the Whistleblower Protection Officer

Crown has appointed a Whistleblower Protection Officer to support and help protected Eligible Whistleblowers. In most cases, the Whistleblower Protection Officer will act as the point of contact for the Eligible Whistleblower and will be responsible for providing regular feedback to the Eligible Whistleblower directly or where applicable via, Core Integrity. The frequency and timeframe may vary depending on the nature of the disclosure.

The Whistleblower Protection Officer can assist the Eligible Whistleblower by arranging additional supports such as:

- Assist the Eligible Whistleblower to minimise and manage stress, performance impacts or other challenges in the workplace resulting from the disclosure.
- Ensuring appropriate access to support services such as counselling or other professional services available through Crown's EAP.
- Provide avenues for remediation if the Eligible Whistleblower raises concerns with how their report is being handled or investigated and those concerns are substantiated.
- Performing risk analysis to adequately assess the risk of detriment to an Eligible Whistleblower and where appropriate take preventative steps to minimise the likelihood of these occurring. For instance, assessing whether the identify of an anonymous discloser can be readily identified or will become apparent during the course of an investigation and taking steps to prevent or contain the risk. Detrimental conduct will be investigated and addressed.

The Whistleblower Protection Officer can be contacted directly via whistleblower.protection.officer@crownresorts.com.au

4.9.2 Protection of Identity and Confidentiality

For disclosures which qualify for protection under the Australian Law, strict confidentiality obligations apply. The identity or any information that may lead to the identification of an Eligible Whistleblower must be kept confidential unless one of the following exceptions applies:

- the Eligible Whistleblower has consented to the disclosure of their identity;
- the Eligible Whistleblower's identity is not disclosed but disclosure of information that is likely to lead to the identification of the Eligible Whistleblower is reasonably necessary for the purposes of investigating a matter (however, reasonable steps must be taken in order to reduce the risk that the Eligible Whistleblower will be identified); or
- the disclosure is made to:
 - a member of the Australian Federal Police;
 - ASIC or APRA (in relation to disclosures which qualify for protection under the Corporations Act);
 - the Commissioner of Taxation (in relation to disclosures which qualify for protection under the Tax Act);
 - a legal practitioner (other than a legal practitioner employed by Crown) for the purpose of obtaining legal advice or legal representation in relation to the operation of the protections under the Corporations Act; or
 - a body prescribed by the relevant regulations.

If one of the above exceptions does not apply, Crown may take some or all of the following measures, as appropriate in the circumstances, to maintain the confidentiality of an Eligible Whistleblower's identity:

- using a pseudonym in place of their name;
- if they choose to remain anonymous, communicating with them through the Core Integrity platform;
- redacting personal information or references to them;
- referring to them in a gender-neutral context;
- where possible, consulting with them to help identify the aspects of their disclosure that could inadvertently identify them;
- ensuring paper and electronic documents and other materials relating to their disclosure are stored securely;
- limiting access to all information relating to a disclosure, including the discloser's identity, to those directly involved in managing and investigating the disclosure;
- ensuring all individuals involved in handling and investigating a disclosure are aware of the confidentiality requirements, including the consequences of unauthorised disclosure of a whistleblower's identity.
- If an Eligible Whistleblower qualifies for protection under the Australian Law and a person makes an unauthorised disclosure of an Eligible Whistleblower's identity, that person (who made the unauthorised disclosure of identity) may breach the law and the Eligible Whistleblower may be able to seek legal recourse. In some circumstances, this may also be a criminal offence.

4.9.3 Protection Against Victimisation

For disclosures which qualify for protection under the Australian Law, it is unlawful for a person to:

- engage in conduct that causes any detriment to an Eligible Whistleblower or another person because the person engaging in the conduct believes or suspects that the Eligible Whistleblower or another person made, may have made, proposes to make, or could make, a protected disclosure under the Australian Law; or
- make a threat (whether express or implied, conditional or unconditional, intentional or reckless) to cause any detriment to an Eligible Whistleblower or another person because the Eligible Whistleblower or another person has made, or may make, a protected disclosure, whether or not the Eligible Whistleblower actually fears the threat will be carried out.

For the purposes of this Policy and the Australian Law, detriment includes:

- dismissal;
- injury or harm (including psychological);
- alteration of a Team Member's position or duties to their disadvantage (e.g. demotion);
- discrimination;
- harassment or intimidation;
- threats;
- damage to property, reputation or a person's business or financial position; or
- any other unfavourable treatment connected with making a disclosure.

A discloser may seek independent legal advice or contact regulatory bodies, such as ASIC, APRA or the ATO, if they believe they have suffered detriment.

Some actions are not detrimental conduct. For example, administrative action that is reasonable to protect an Eligible Whistleblower from detriment and managing an Eligible Whistleblower's unsatisfactory work performance, where this is in line with Crown's performance management framework.

4.9.4 Court Orders

If a person suffers detriment or threatened detriment by another person's conduct that is in contravention of the Australian Law, the person may apply to the court for an order of compensation or another remedy against those involved. Remedies may also include reinstatement, exemplary damages and the making of apologies. Civil and criminal sanctions also apply to breaches of protections under the Australian Law.

The court may also make an order for compensation against a person who was in any way (by act or omission) party to the detrimental conduct, including by aiding, abetting, counselling, procuring, inducing, or conspiring with others to effect, the detriment conduct. This includes if someone were to encourage another person to cause detriment to an Eligible Whistleblower.

Civil and criminal sanctions also apply to breaches of protections under the Australian Law.

4.9.5 Additional Protections for Eligible Whistleblowers

For disclosures which qualify for protection under the Australian Law, Eligible Whistleblowers are afforded the following protections:

- the Eligible Whistleblower will not be subject to any civil, criminal or administrative liability (including disciplinary action) for making the disclosure;
- no contractual or other remedy may be enforced, and no contractual or other right may be exercised, against the Eligible Whistleblower on the basis of the disclosure;
- if the disclosure was a disclosure of information to ASIC or APRA (for the purposes of the Corporations Act) or to the Commissioner of Taxation (for the purposes of the Tax Act), the information is not admissible in evidence against the person in criminal proceedings or in proceedings for the imposition of a penalty, other than proceedings in respect of the falsity of the information disclosed; and
- if the Eligible Whistleblower or another person suffers loss, damage or injury because of a disclosure, or suffers detriment the individual may be entitled to compensation or other remedies.

These protections do not however grant immunity for any misconduct an Eligible Whistleblower has engaged in that is revealed in their disclosure.

Disclosures that qualify for protection under the Australian Law may also amount to the exercise of a workplace right. Crown and its Team Members are prohibited under the *Fair Work Act 2009* (Cth) from taking adverse action against Team Members or contractors because they exercised or propose to exercise any workplace rights.

5. Consequences for Breach of this Policy

All Team Members of Crown are responsible for understanding and complying with this Policy.

A breach of this Policy may be regarded as misconduct and may lead to disciplinary action up to and including termination of employment or engagement, as applicable.

In particular, Eligible Recipients must be aware of their obligations under the Australian Law to maintain confidentiality of the identity of an Eligible Whistleblower and any information that would lead to the identification of an Eligible Whistleblower, unless one of the exceptions apply as outlined in this Policy. Furthermore, all Team Members of Crown are responsible for ensuring that an Eligible Whistleblower does not suffer detriment as a result of making a disclosure under this Policy.

A breach of the protections under the Australian Law may constitute a civil or criminal offence.

6. Continuous Improvement

The Whistleblower Committee plays an important role in demonstrating Crown's commitment to its Whistleblower Policy. Crown can demonstrate its commitment in practice by ensuring:

- Disclosures are taken seriously and acted on immediately;
- Wrongdoing is addressed promptly;
- Eligible Whistleblowers are provided with adequate protections and support; and
- Early interventions are made to protect Eligible Whistleblowers from detriment.

If the Whistleblower Policy is updated as a result of continuous improvement or a change in the legislation, the Whistleblower training will be reviewed to ensure it remains up to date.

Crown will monitor employee understanding of the Whistleblower Policy as outlined in the Whistleblower Procedures.

7. Reporting to the Risk, Compliance and Responsible Gaming Committee

Each quarter, the Whistleblower Committee must provide to the Crown Resorts Board Risk, Compliance and Responsible Gaming Committees a report updating them on the whistleblower disclosures that have been received and how they are being managed in line with content requirements outlined in the Whistleblower Procedures.

The Chair of the Whistleblower Committee or the Risk, Compliance and Responsible Gaming Committee has the discretion to escalate significant or systemic issues identified to the Crown Resorts Limited Board and relevant Property Boards.

While the content of each report will need to be tailored as appropriate, each report should contain the following general information:

- A summary of the new Whistleblower disclosures in the reporting period.
- Status on open Whistleblower disclosure investigations conducted during the period.
- Remediation / closure of cases during the period.
- Trend reporting over time.

The Whistleblower Committee is also responsible for ensuring the Board is kept informed about the effectiveness of the WB Policy, processes and procedures. The Chair of the Whistleblower Committee should report, as least annually to the CRL Board and Property Boards on the state of the Whistleblower Program.

8. Review and Approval of this Policy

This Policy must be reviewed by the Policy Owner annually, or as close to annually as practicable, or as required by a trigger event under the Crown Policy Management Framework.

Changes required to this Policy will be approved by the Crown Resorts Board. Prior to approval by the Crown Resorts Board this Policy will be submitted to the Risk, Compliance & Responsible Gaming Committees and the boards of each subsidiary Property for consideration and endorsement.

Minor administrative updates and amendments may be approved by the Policy Owner.

9. Feedback and Questions

Any questions about this policy or the Australian Law can be referred to the Whistleblower Protection Officer. Questions can be asked at any time, including before or after a report have been made under this Policy.

Any complaints regarding this Policy or the handling of reports made under this Policy, including breaches of confidentiality, can also be made to the Whistleblower Protection Officer, Core Integrity, or regulators such as ASIC, APRA or the ATO, as appropriate.

10. Relevant Legislation, Regulations and other Guidance Documents

Document Title	Section
ASIC Regulatory Guide 270 Whistleblower Policies	All
Corporations Act 2001 (Cth)	Part 9.4AAA (Sect 1317AA – 1317AK)
ISO 37002 Whistleblowing Management Systems Guidelines	All
Tax Administration Act 1953 (Cth)	Sect 14ZZT – 14ZZD

11. Relevant Crown Policies and Documents

Document Title
<ul style="list-style-type: none">• Crown Code of Conduct• Crown Whistleblower Committee Charter• Crown Whistleblower Procedures

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*Crown Resorts Limited
Aug 2023*

Appendix A: Document History

Version	Date	Modified by	Comments
0.1	March 2022	Policy Uplift Program	
0.2	December 2022	Glenn Watts – Interim Group General Manager, Compliance & Regulatory Affairs	Minor clarification of sections 4.9.1, 4.15.4 and 4.15.5, approved by Martha Georgiou – Group Executive General Manager, Compliance & Regulatory Affairs
0.3	March 2023	Gin Wilkinson – Manager Enterprise Compliance & Regulatory Affairs	<p>Updates following ASIC feedback to:</p> <ul style="list-style-type: none"> section 4.9 outlining key steps in investigation process and Fair Treatment of parties named in a disclosure to section 4.11 to provide specific examples. Inclusion of specific examples to section 4.15.
2.0	July 2023	Gabby Bobrowski – Head of Enterprise Compliance & Regulatory Affairs	<p>Updates to align the Policy to Whistleblower eLearning module language and to policy layout to make the policy flow more user friendly.</p> <p>Addition of Definitions and alignment between Charter, Procedures and Policy.</p>