RESPONSIBLE GAMING

Code of Conduct



one responsible gaming

AWARENESS. ASSISTANCE. SUPPORT

Responsible Gaming Centre 1800 801 098 Help is close at hand GAMBLE**AWARE** 1800 858 858 gambleaware.nsw.gov.au

Contents

Foreword	2
Crown's Commitment to Responsible Gaming	3
Availability of the Code	۷
Responsible Gaming Information	۷
Gambling Product Information	6
Loyalty Program / Membership Information	6
Pre-commitment – Voluntary money and/or time limits	6
Interaction with Customers	7
Interaction with staff	g
Problem Gambling Support Services	g
Customer Complaints	10
Compliance with the Prohibition of Minors/Persons under 18 years	10
The Gambling Environment	11
Financial Transactions	12
Responsible Advertising and Promotions	13
Implementation and Review of the Code	14
Glossary	15

Responsible Gaming Code of Conduct

Foreword

Crown Sydney (**Crown**) is the operator of the Crown Sydney VIP Casino at Crown Sydney Resort. 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 Gaming 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. This may cause them personal and financial difficulties, and potentially impact their family, friends and financial security.

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 the services and support that are available to them should they need to seek help with their gaming behaviours.

Our Code will be reviewed and updated over time. It is our goal to work with all interested stakeholders 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 entertainment 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.

Chief Executive Officer Crown Resorts

Crown's Commitment to Responsible Gaming

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, is 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.

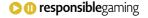
Crown's commitment to harm minimisation and the responsible service of gaming includes the Responsible Gaming Centre (RGC), a purpose built facility where responsible gaming programs, services and resources are available, including a dedicated and professional customer support team. They deliver Crown's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

Crown's Responsible Gaming Message

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

- 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:



Responsible Gaming Centre 1800 801 098 Help is close at hand GAMBLE**AWARE** 1800 858 858 gambleaware.nsw.gov.au

Availability of The Code

The Code is available to customers, in written form and on request. Copies are available at or near VIP Casino Reception Desks 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.crownsydney.com.au

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 Gaming Information

In addition to our own responsible gaming message, Crown displays responsible gaming information throughout the Crown Sydney VIP Casino in a variety of forms.

Information and contact details for various support services are also available at the RGC.

Crown's responsible gaming programs and services include:

- The RGA Team, and RGC, which is available 24 hours a day seven days a week;
- A Self Exclusion Program available to customers who
 wish to voluntarily prohibit themselves from entering or
 remaining in the gaming areas at Crown Sydney, Crown
 Perth and Crown Melbourne (refer to the next page for
 further information);
- A Third Party Exclusion Program available for family and friends who are concerned about a customer's gaming;
- Operation of Play Safe Limits which allow customers to set voluntary money and/or time limits when playing on Electronic Table Games (ETGs);
- Player Activity Statements that allow customers who play on ETGs to keep track of their attendance and spend at the Crown Sydney VIP Casino;
- An Application for revocation of Self Exclusion is available for those who wish to revoke (end) their Self Exclusion and are eligible to do so; and
- Referral to GambleAware and other welfare and community organisations, as well as Crown's Third Party Service Provider, Drake Workwise.

Customers can attend the RGC, email rgc@crownsydney. com.au or telephone 1800 801 098 and speak to our experienced RGAs to obtain more information about any of the services or information contained in this Code.

Some of the responsible gaming information is available in languages other than English and interpreters are available should a customer require such further assistance.

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

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

Exclusion Programs

Self Exclusion is a process available to customers to voluntarily exclude themselves from gaming areas at Crown Sydney, Crown Melbourne and Crown Perth, with the added option of Self Exclusion from The Star, Sydney for patrons in Sydney.

Self Exclusions are facilitated by trained staff in the RGC and are 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, Crown's Third party Counselling Support Provider Drake Workwise, and The Star, Sydney where applicable, 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 Crown Sydney VIP Casino.

Third Party Exclusion is a process whereby a third party acting in the interests of a person, such as 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 serious undertaking and can only be done in circumstances where the person has refused to undertake steps to carry out a Self Exclusion.

A person who is subject to an exclusion order excluding them from gambling activities at the Crown Sydney VIP Casino (on application made by another party who considers the person has a problem) may apply to Crown for review of the order.

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 by submitting an application. Applicants are required to successfully complete the revocation process before being permitted to return to the Crown Sydney VIP Casino.

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 Self Exclusion or Third Party Exclusion.

Gambling Product Information

Crown will provide information on the Rules of all Table Games offered for play at the Crown Sydney VIP Casino.

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

ETG game information, including the chances of winning, is accessible via information screens on each ETG. Information on how to access and view the information screens are available from a staff member.

$Loyalty\ Program\ /\ Membership\ Information$

The Crown Sydney VIP Casino is available to Crown Sydney VIP Casino Members and guests only, in accordance with the Crown Sydney VIP Membership Policy.

Information about how to become a Crown Sydney VIP Casino Member, how to suspend or cancel Crown Sydney VIP Casino Membership, Crown Rewards account balances and the manner in which Crown Rewards points may be accrued and redeemed can be obtained from the Crown Sydney VIP Reception Desk or via one of either the Crown Resorts Mobile App or logging onto the Crown Sydney website.

Pre-Commitment - Voluntary Money and/or Time Limits for ETGs

The Play Safe Limits Program is a money and/or time limit setting program available for ETGs. Play Safe Limits allows customers to set voluntary money and/or time limits when playing ETGs. Crown encourages and supports customers who play ETGs to set money and/or time limits. Information

about the Play Safe Limits Program is available at Crown Sydney VIP Reception Desk and via 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 Play Safe Limits or any other pre-commitment strategy.

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 conduct of gaming when they are inducted into the business and on an ongoing basis where applicable.

Crown employees are instructed that when they are 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 indicative of harmful gaming behaviours, they are to refer them as soon as practicable to the RGC via their manager.

Crown's RGC, located within the Crown Sydney Resort, provides a range of programs and services to customers and others.

The RGC is staffed by RGAs who are specially trained in all aspects of Crown's responsible gaming services and programs, including recognising observable signs which may be related to potential problem gaming behaviour.

The RGC:

- provides strategies to assist customers in managing their gaming behaviours, to foster responsible gaming and harm minimisation and prevent difficulties from arising;
- 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; and
- is able to access and provide information in selected community languages.

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 referral to specialist support services 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 Conduct 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 Crown Sydney VIP Casino or stays on to gamble when friends leave the venue;
- Gambles without reacting to what is going on around them and avoids contact or conversation with others; and
- Frequent visits to the ATM.

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

Responsible gaming interactions are recorded in the Responsible Gaming 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 invenue 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', Australian Gaming Council (2002).

Counselling Support and Referral

Crown has established relationships with specialist gambling treatment and financial counselling services throughout the metropolitan region. Clinical services are available via Third Party Specialist Counselling Provider, Drake Workwise on 1300 367 536. Our RGAs can assist with any inquiries about this service. Counselling support is free and available over the phone or face-to-face. Our RGAs can facilitate contact with a service or customers can obtain support directly via GambleAware on 1800 858 858

Interaction with Staff

Crown employees are not permitted to gamble at the Crown Sydney VIP 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 so 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 professional counsellors independent of Crown 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.

The GambleAware contact number is 1800 858 858 and online assistance is available at www.gambleaware.nsw.gov.au

Customer Complaints

Crown has comprehensive processes in place for managing and resolving issues relating to customer complaints received by Crown, including 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;
- recorded in the Crown Customer Relations system and the Responsible Gaming Register (where applicable); and
- managed and resolved in accordance with Australian Standards.

All customer complaints are acknowledged, where possible, within 48 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.

Compliance with the Prohibition on Gambling by Minors/Persons Under 18 Years

Gaming by persons under 18 years is prohibited by law. Crown Sydney VIP Casino is open to Crown Sydney VIP Casino Members and guests only, who must each register with a host prior to entering the Crown Sydney VIP Casino. Any person who does not produce appropriate identification demonstrating that they are aged 18 years or over will not be registered as a Crown Sydney VIP Casino Member or guest and will not be permitted to enter the Crown Sydney VIP Casino. Staff are located at all entrances 24 hours a day, seven days a week and are vigilant and responsible for monitoring Crown Sydney VIP Casino customers.

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 Crown Sydney VIP Casino, or removed as the situation requires.

Unattended Children

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

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

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

The RGA with the support of a Security 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:

- verbal encouragement by staff for customers to take refreshment breaks;
- the opportunity to take winnings payments in part or full by cheque;
- lounge facilities, available throughout the Crown Sydney VIP Casino and Crown Sydney Resort; and
- the availability of the RGC located away from the Crown Sydney VIP Casino.

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 enter the Crown Sydney VIP Casino. If Crown staff determine a customer in the Crown Sydney VIP Casino is intoxicated, the customer will be asked to leave Crown Sydney Resort or removed as the situation requires.

ATMs

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

Credit

Crown will not provide credit or lend money to Australian resident customers for the purpose of gaming. Non Australian resident customers may be approved to operate a credit facility to enable that person to participate in a premium player arrangement that is approved by the Authority.

Financial Transactions

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); or
- · chips.

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

Responsible Advertising and Promotions

The advertising or promotion of ETGs is restricted by law in New South Wales.

All permitted gambling 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 suggest that winning will be a definite outcome of participating in gambling;
- Not suggest that participation in gambling is likely to improve a person's financial prospects;
- · Not be false, misleading or deceptive;
- Not offer free credits to players or as an inducement to persons to become players of ETGs;
- Not offer or provide a prize or free give-away that is offensive or indecent in nature as an inducement to play ETGs;
- Not offer free or discounted liquor as an inducement to participate in gambling;
- Not depict or promote the consumption of alcohol while engaging in gambling;
- Be conducted in accordance with decency, dignity and good taste;
- · Not include children;
- · Not encourage a breach of the law;
- Not suggest that a player's skill can influence the outcome of a game that is purely a game of chance; and
- Include the prescribed responsible gaming statement.

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

Implementation and Review of The Code

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

This Code is regularly reviewed and customers, staff and community members are encouraged to provide feedback at any time by writing to:

General Manager Responsible Gaming Crown Sydney 1 Barangaroo Avenue Sydney NSW 2000

GLOSSARY

Authority	means the Independent Liquor & Gaming Authority NSW		
Crown Sydney Resort	means the Crown Sydney VIP Casino, together with all non gaming areas located at the site known as 1 Barangaroo Avenue, Sydney, NSW, 2000, including restaurants, bars, hotel and retail tenancies		
Crown Sydney VIP Casino	means the areas in the Crown Sydney Resort licensed to conduct gaming		
Gaming	means all legal forms of gaming permitted at the Crown Sydney VIP Casino and operated by Crown and gambling has the same meaning		
Third Party Service Provider	means the Third Party Service Provider, Drake Workwise, engaged by Crown to deliver additional problem gambling counselling services as per section 72A of the Casino Control Act 1992 (NSW)		
Unacceptable Behaviour	means any customer behaviour that endangers the safety of the customer themselves or other customers, or affects the enjoyment of others at Crown		

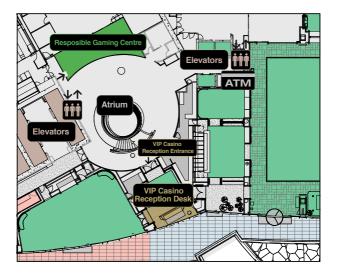
Responsible Gaming Centre

The Responsible Gaming Centre provides a range of free and confidential services to assist customers, their family and friends including:

- Responsible Gaming information
- · Self Exclusion
- Third Party Exclusion
- · Counselling
- Referral to external support services

Conveniently and discreetly located on Level 2 at Crown Sydney, the Responsible Gaming Centre is open 24-hours a day, seven days a week.

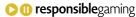
Interpreters can be arranged if required.





Crown Sydney Responsible Gaming Centre

P: 1800 801 098 | E: rgc@crownsydney.com.au www.crownsydney.com.au



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