



PANANIA DIGGERS FINANCIAL POLICY

The following information describes the procedures and policy that Panania Diggers has adopted with respect to financial transactions. The purpose of this policy is to create an environment in which patrons are encouraged to act responsibly in relation to their financial transactions as they relate to gambling activities at this club.

ATMs and EFTPOS

An Automatic teller machine (ATM) is located in the Foyer

EFTPOS transactions can be conducted at the following locations: Reception
Bistro

Credit

Cash advances to patrons will not be provided for any purpose, e.g. 'IOUs' will not be accepted in exchange for cash for any purpose.

Cash will not be provided at EFTPOS facilities where a 'credit' transaction is involved.

Credit transactions will only be available for the purchase of goods and services such as meals, liquor, accommodation or other services not related to gambling provided by this club.

Cheques

Cheques can only be cashed for patrons who are financial members of this club and have a proven record of credit worthiness.

The maximum value of a cheque that can be cashed at this club is \$400.

Only one cheque per day can be cashed. Only cheques made payable Panania Diggers will be exchanged for cash.

The club reserves the right to refuse cashing a cheque or to require endorsement of a cheque.

This club will present every cheque to the financial institution for payment within two working days. Patrons who present a cheque which is subsequently dishonoured will not be permitted to cash any further cheques subject to the following:

Reinstatement of cheque cashing facilities for such patrons can only take place after all previous cheques have subsequently been honoured, by means of a written application to the club by the patron, containing an explanation as to why cheque cashing facilities should be restored. A club may decide not to reinstate cheque cashing facilities despite such a request. If cheque cashing facilities are reinstated, then all of the club's other procedures and policies still apply.

Prize Winnings

Up to \$2 000 can be claimed in cash. The remaining balance of the prize will be paid by crossed cheque made payable to the patron.

Alternatively, if requested, the balance will be paid by electronic funds transfer to an account nominated by the patron. Where a patron asks for payment by EFT, the club asks that the request be in writing, with details of the amount and the destination account, signed by the patron.

If not paid immediately, payments to be made by cheques will be mailed to, or can be collected by players within 48 hours of winning a prize (with the exception of Statewide Linked Jackpot prizes where such prizes will be paid in accordance with the rules and playing conditions relating to Statewide Links).

For the safety of players, the club can advise of the arrangements that a patron might make for transport home, for patrons who are winners of major prizes.

¹ Extracted from ClubsNSW The ClubSafe Responsible Gambling Management Manual, Appendices.