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INDEPENDENT COMMISSION AGAINST CORRUPTION

THE HONOURABLE MEGAN LATHAM

PUBLIC HEARING

OPERATION TUNIC

Reference: Operation E13/1800

TRANSCRIPT OF PROCEEDINGS

AT SYDNEY

ON TUESDAY 7 APRIL, 2015

AT 10.09AM

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THE COMMISSIONER: Yes, Mr Naylor.

MR NAYLOR: Commissioner, the witnesses who I propose to call this week at the present time are Julie Bullock, Darren Bullock, Greg Cole-Clark and then Kylie Hargreaves.

THE COMMISSIONER: Thank you.

10 MR NAYLOR: I'm very hopeful of getting through all of them although I have to confess that it may be some little time with Mr Bullock.

THE COMMISSIONER: All right. Could I just indicate that there will be an adjournment at 3 o'clock this afternoon because of another commitment and could I also indicate that because of the imperatives of concluding this inquiry by the end of the week it might be necessary to begin from tomorrow morning at 9.30 and we'll make up some time that way.

MR NAYLOR: Commission pleases.

20 THE COMMISSIONER: Thank you, Mr Naylor.

MR NAYLOR: Commissioner, before I call the next witness just some housekeeping matters.

THE COMMISSIONER: Yes.

30 MR NAYLOR: Could I first of all tender the tax invoice of Will Built Homes dated 4 November, 2013, well, rather it's really a photograph of that tax invoice. That was a document that Ms Hogan-Doran had shown Mr Kendall during evidence last week.

THE COMMISSIONER: Yes. That tax invoice will be Exhibit T18.

**#EXHIBIT T18 - WILLBUILT HOMES TAX INVOICE DATED 14 NOVEMBER 2013**

40 MR NAYLOR: Commission pleases.

The next tender, Commissioner, is already in evidence, Commissioner, at T6, is a schedule called a Property Claims Repairs Status Report in respect of Tahmoor-related matters, and that particular document is dated 18 November, 2014. The MSB through Ms Hogan-Doran has provided a slightly more up-to-date version of the same document dated 31 March, 2015. I tender that more up-to-date report.

THE COMMISSIONER: Yes. That will be Exhibit T19.

**#EXHIBIT T19 - CURRENT PROPERTY CLAIM REPAIRS  
TAHMOOR STATUS REPORT**

THE COMMISSIONER: Thank you.

10

MR NAYLOR: Pardon me, Commissioner. At the end of or towards the end of the evidence last Thursday, Commissioner, at application was made by Mr Eurell on behalf of Mr Kendall for aspects of Mr Kendall's evidence to be redacted in relation to disclosure of taxation information. I have, my memory, Commissioner, is that Mr Eurell had undertaken to or had indicated that he would communicate with me or the Commission in respect of that application. The order that was made at the time was that those redactions persist until further order. There was some doubt at the time about whether in fact the Taxation Administration Act 1953 prevented the disclosure of the information.

20

THE COMMISSIONER: Yes.

MR NAYLOR: I notice that Mr Eurell is not here today but I can indicate that based on my research, Commissioner, over the long weekend, the Tax Administration Act does not have the effect of prohibiting the publication of the taxpayer information where it is obtained from the taxpayer himself. It does have the effect in certain circumstances of prohibiting disclosure of information where it's obtained from a taxation officer, but in any event, Commissioner, there is an exception under the Tax Administration Act for disclosures to ICAC. So there does not - - -

30

THE COMMISSIONER: Mr Eurell may not have been aware of that exemption but - - -

MR NAYLOR: Precisely.

THE COMMISSIONER: - - - it in any event accords with my understanding of similar evidence that was given in the course of past inquiries by taxpayers themselves and there was never any basis for a suppression order in those instances. So, Mr Naylor, I'll simply uplift the suppression order I made which was temporary in any event in relation to that evidence from Mr Kendall.

40

**UPLIFT THE SUPPRESSION ORDER I MADE WHICH WAS  
TEMPORARY IN ANY EVENT IN RELATION TO THAT  
EVIDENCE FROM MR KENDALL**

MR NAYLOR: Commission pleases.

Commissioner, I call Julie Bullock.

MR CHALMERS: Yes, Commissioner, Chalmers, solicitor.

THE COMMISSIONER: Yes, Mr Chalmers.

10

MR CHALMERS: I appear for Mrs Bullock. Mrs Bullock will take an oath.

THE COMMISSIONER: Thank you. And I take it Mrs Bullock has received advice about the effect of a section 38 order?

MR CHALMERS: That's correct, Commissioner.

THE COMMISSIONER: Thank you.

20

Mrs Bullock, I just need to confirm that you appreciate that the section 38 order protects you against the use of your answers against you in civil and criminal proceedings but it does not protect you if it should be found that you've given false or misleading evidence to this public inquiry, because in those circumstances your answers would nonetheless be available to be used by the Commission in a prosecution for an offence under the Act. Do you understand that?

MRS BULLOCK: Yes, Commissioner.

30

THE COMMISSIONER: Pursuant to section 38 of the Independent Commission Against Corruption Act, I declare that all answers given by this witness and all documents and things produced by this witness during the course of the witnesses evidence at this public enquiry are to be regarded as having been given or produced on objection and there is no need for the witness to make objection in respect of any particular answer given or document or thing produced.

40

**PURSUANT TO SECTION 38 OF THE INDEPENDENT COMMISSION AGAINST CORRUPTION ACT I DECLARE THAT ALL ANSWERS GIVEN BY THIS WITNESS AND ALL DOCUMENTS AND THINGS PRODUCED BY THIS WITNESS DURING THE COURSE OF THE WITNESSES EVIDENCE AT THIS PUBLIC ENQUIRY ARE TO BE REGARDED AS HAVING BEEN GIVEN OR PRODUCED ON OBJECTION AND THERE IS NO NEED FOR THE WITNESS TO MAKE OBJECTION IN RESPECT**

**OF ANY PARTICULAR ANSWER GIVEN OR DOCUMENT OR  
THING PRODUCED**

THE COMMISSIONER: Can we have the witness sworn please?

THE COMMISSIONER: Yes, Mr Naylor.

MR NAYLOR: Mrs Bullock, what's your full name, please?---Julie Lorraine Bullock.

10 All right. And your occupation?---I'm a paediatric occupational therapist.

All right. And you work, as I understand at the [REDACTED] is that right?---At Tahmoor, yes.

Commissioner, perhaps there might be a non-publication order in respect of the venue at which - - -

THE COMMISSIONER: Yes, yes, all right. Well I'll - - -

20 MR NAYLOR: - - - Mrs Bullock works?

THE COMMISSIONER: - - - prohibit from publication the place of Mrs Bullock's employment.

MR NAYLOR: Mrs Bullock, you're the wife of Darren Bullock?---I am.

And you and Mr Bullock were married on 13 March, 2004?---Yes.

You were previously married?---Yes.

30 And Mr Bullock was previously married?---Yes.

Mr Bullock has children from his previous marriage?---He does.

All right. And you have children from your previous marriage?---No, I don't.

40 All right. And do you know the names of the children from Mr Bullock's previous marriage?---Yes. His eldest daughter is [REDACTED] and then there is [REDACTED].

Thank you.

THE COMMISSIONER: And Mr Naylor, I think the non-publication order - - -

MR NAYLOR: Yes.

THE COMMISSIONER: - - - should be extended to the names of the children which are in any event prohibited from publication from the, by other legislation.

MR NAYLOR: Yes, Commissioner.

THE COMMISSIONER: But in any event I'll make that order.

10 MR NAYLOR: Mrs Bullock you commenced working in your current position in about October, 2004, is that right?---Yeah, that would be right.

All right. And when you commenced that work it was on a part-time basis? ---I think it was four days a week.

All right. And you continued working on part-time basis up until about 2009, prior to the birth of your two children?---Yes.

20 And during that period from 2004 to 2009 you worked three or perhaps four days a week, did you?---That's right.

Your children were born on the 15<sup>th</sup> May, 2009, that's right?---Yes.

All right. From, I suppose sometime prior to their birth you ceased working in paid employment?---That's right.

And you continued to not work in paid employment up till about 2011, is that right?---The beginning of 2011.

30 Right. And from that time on you returned to work initially two days a week, is that right?---That's right.

And you returned to work three days a week from the beginning of this year, is that right?---Yes.

And when you were working two days a week, am I right in thinking that your net income was about \$33,000 per annum?---Yes.

40 All right. And since you returned to work three days a week, your net income has affectively gone up by about \$15,000 per annum?---That's approximately right.

And it's the case also is it not, that about that \$10,000 of your annual net income is salary sacrificed into mortgage repayments?---Yes, so it's tax free, yes.

All right. And that's for the dwelling that you currently occupy with Mr Bullock?---Yes.

All right. Your salary is directly paid into a Macarthur Credit Union account in your name?---Yes, it is.

All right. And does that account give you a debit or credit card?---That has an ATM card attached to it.

All right. And, and do you use that card?---Yeah.

10 What, do you use it as a debit card or a credit card?---It's not a credit card. I use it as a debit card.

I see. Am I right in thinking that you and your husband have a separate Macarthur Credit Union account which is in your joint names to which the mortgage attaches?---That's right.

20 And the salary sacrifice payments that are used to pay down the mortgage go into that account?---No, I don't think that's how it works. I'm not quite sure how it works. I think the NSW Health just takes that money out of my nett and they give me the money tax free.

Well, how, how does the money get from your employer into the mortgage account do you know?---No. Well, you have to go through, you'd have to go through NSW Health. I don't know how they actually work that out.

Do you have a separate credit card account?---I have a separate credit card account, yes, through Westpac.

30 Right. That's a Westpac, I think it's referred to as an Ignite - - -?---Ignite card.

- - - Virgin MasterCard. All right. And is that a card that is used for payment of meals and entertainment?---No.

All right?---That's a separate card again.

40 Right. Well, what, what do you use the Westpac Ignite Virgin MasterCard for?---It's just a bit of an emergency backup and there are some things that used to come off it like – and I think they still do. Oh, no, they don't now. The um, car insurance used to be debited. I think I pay my Optus bill with that one.

What else do you - - -?---It doesn't get used for much at all.

You, you referred to a separate card for – when I asked you a question about meals and entertainment, yes?---Yes.

And what is that other card?--- It's called a Meal Entertainment Card.



And you have some kind of salary sacrifice arrangement to top up that card as well?---So \$100 a week or \$200 a fortnight gets taken out of my wage again tax free and goes into that card which we can then use to go out and purchase meals with.

All right. And your husband has his own St George Bank savings account. That's right isn't it?---Yes.

And do you have access to that account?---No.

10

He's got a MasterCard too, a Westpac MasterCard as I understand. Is that right?---Yes.

And do you have a second card for that credit card account?---No, I don't.

If, if it's the case that you only use the MasterCard, your Westpac Ignite Virgin MasterCard as an emergency backup and not used very much at all, how is it that you pay for general purchases, food, clothing, household incidentals?---It comes off the card that is attached to my savings account.

20

So you use the debit card attached to your savings account for - - -?---To pay for petrol, to pay - - -

- - - for, for general purchases?---Yeah.

Do you use any other source of money to pay for general purchases?---Cash.

Yeah. Where do you get the cash from?---From Darren.

30 Do you know where Darren gets the money from?---No.

Where's the cash kept?---In the safe.

Where's the safe?---In the study.

All right. Is the cash kept anywhere else?---In the wardrobe under some drawers.

40 How much cash is there now at home either in the wardrobe or in the safe or elsewhere?---I don't know if there's any at all.

Have you got access to the safe?---I can if I wish.

When was the last time you looked into the safe?---Oh, three years ago.

What about the wardrobe?---Three years ago.

Pardon me, Commissioner.

When you looked into the safe about three years ago how much money was there?---Oh, I don't recall.

What about the wardrobe?---Again I, I don't know.

10 All right. Well, at any time in the past have you got a, have you got a memory – I withdraw that, Commissioner. Have you got a memory of seeing an amount of cash in the safe at any particular point in time in the past and do you remember – and if so do you remember how much was there?---I have a memory of Darren and I talking at one stage - - -

Yes, and what was - - -?--- - - - and saying that we had up to \$90,000.

And when was that?---I don't know.

Well, was it last year or the year before or - - -?---I don't know.

20 - - - five years ago?---I don't know.

THE COMMISSIONER: Sorry, is this up to 90,000 in cash that you're referring to that was in the house?

MR CHALMERS: I think 9,000 was it?

MR NAYLOR: I thought the witness said 90.

THE COMMISSIONER: So did I.

30 THE WITNESS: No, it was 90,000 - - -

MR CHALMERS: I'm sorry.

THE WITNESS: - - - in cash.

THE COMMISSIONER: That was somewhere in the house?---Yes.

Right.

40 MR NAYLOR: And are you, are you saying that based on that conversation, based on that conversation you became aware that there was \$90,000 in cash at home?---Yes.

Right. And do you remember whether at any time since you've looked into the, either the safe or the wardrobe at home and seen cash?---I think I've only been into the safe once.

And when was that?---I don't remember.

Right?---It was years ago.

THE COMMISSIONER: Well, a short time ago you said you last looked in the safe three years ago so do I take it that that's the one and only time you've ever looked in it?---Yeah.

MR NAYLOR: Commissioner, may I have relief from the non-publication order in respect of this witness's evidence at a compulsory examination on  
10 11 March, 2015?

THE COMMISSIONER: Yes.

MR NAYLOR: The entire contents.

THE COMMISSIONER: Yes, all right. I'll lift the suppression order applying to the whole of the compulsory examination conducted on  
11 March.

20

**THE SUPPRESSION ORDER APPLYING TO THE WHOLE OF  
THE COMPULSORY EXAMINATION CONDUCTED ON  
11 MARCH, 2015 IS LIFTED**

MR NAYLOR: Mrs Bullock, do you remember attending a compulsory examination here at the Commission on 11 March, 2015?---Yes, I do.

And do you remember, Mrs Bullock, that I asked you some questions about  
30 the cash that was kept at home?---Yeah, there were some questions.

And I had asked you this question, Mrs Bullock, and as you sit here now have you got cash reserves stored at home in those or other places?" and the those or other places are the safe and the, and indeed you had said a chest of drawers in a bedroom?---Yes.

Just before I continue the chest of drawers in the bedroom, is that the same thing as the wardrobe or different?---Mr Naylor, it's the same thing, it's  
40 under a drawer, a chest of drawers – well, it's actually fixed in the wardrobe.

Why did you say it was a chest of drawers on the last occasion and a wardrobe on this occasion?---Well, maybe I just a little bit nervous.

I see. And your answer to the question, I'll just put that again, "As you sit here now have you got reserves stored at home in those or other any other places?" and your answer was, "There might be, no, there might be \$1,000

and that's it at the moment." Was that evidence truthful?---Yeah, that's right.

Well, how would you have known on the last occasion, on 11 March, 2015, that there was \$1,000 stored at home if you hadn't looked for about three years?---Because I speak to my husband about it.

Is the evidence on the last occasion that I just referred to the truth?---It is the truth.

10

MR CHALMERS: Could I ask Counsel Assisting to refer to the page (not transcribable)

MR NAYLOR: Of course.

THE COMMISSIONER: Page 205.

MR NAYLOR: 205. Now, at some point in time you say, you don't know when, you had a conversation with your husband in which he said, as I understand your evidence, there was about \$90,000 in cash at home. That's right?---Yes.

20

And you're unable to say when that was?---No.

Right. And since that time, whenever it was, do you know, do you know what the balance of the cash at home has done, has it increased or decreased, do you know?---Can you say that again, please?

30

Well, at some point in time there was \$90,000 in cash at home, according to your husband?---Ah hmm.

And since that time has the amount of cash at home increased or decreased? ---Decreased.

Right. How do you know that?---Because we pay bills.

And you're saying that you use the cash at home to pay bills?---And sometimes I use my debit card.

40

All right. Well, do you have a particular process whereby you pay some bills with your debit card and other bills with the cash kept at home? ---Just happens randomly.

Right. And if, if the amount has diminished because you've been paying bills, do you know since, since you were told that there was \$90,000 kept at home, do you know by how much the balance and the cash at home has diminished?---Like I said, I don't think there is much more in the way of cash reserves at home.

And that's based on what, Mrs Bullock?---Talking to my husband.

And when was the last conversation that you had with Mr Bullock about the amount of cash kept at home?---Oh, I think the last conversation we had in regards to finances was when I had to go and buy school uniforms for the kids and I asked what was the best way to pay for it.

10 When was that?---Well, that would have only been, when did the kids get school uniforms, probably about three weeks ago.

All right?---And I said, "Do you want me to use cash, do you want me to use my account, do you want me to use the joint account?"

And what did Mr - - -?---And that was the extent of the conversation.

Well, what did Mr Bullock say?---"Use the joint account."

20 All right. And what did Mr Bullock say about, if anything about how much cash there was at home?---He didn't.

Well, on what basis – can I go back to your answer earlier, on what basis did you say at the compulsory examination there might be \$1,000 in there at the moment?---Well, that's just my guess.

Just a guess?---That's just my guess.

30 Well, why would you proffer a guess in answer to question at a compulsory examination?---Look, I'm not familiar with this environment, I'm extremely nervous.

Your obligation is to tell the truth, Mrs Bullock?---And that's, that's the best to my knowledge.

Well, what's your knowledge, what's the basis for the assertion that there was \$1,000 at home?---There may just be \$1,000 there, I don't know, I haven't looked.

40 There really wasn't any basis for that assertion, was there?---That's just what came out, that's just what I think. I'm not sure.

All right.

THE COMMISSIONER: Mrs Bullock, I thought a short time ago you indicated that your knowledge of whatever amounts were left in cash in the house was based upon discussion with Mr Bullock, so does that include any discussion about the fact that there might be about \$1,000 left?---Well, there – sorry, can you say that again?

A short time ago I understood you to say that any knowledge you had about the amount of cash that was left in the house was because of conversations you'd had with your husband. Is that right?---Yeah, I think Darren might have said there might be \$1,000 left.

All right. So your knowledge of the fact that there's about \$1,000 left comes from a conversation with your husband?---Yes.

10 So that's not a guess, that, the source of the information is a conversation with your husband?---Okay.

Well, it's important that you listen carefully to the question. The question was put precisely in the terms that I've just outlined and you said to Mr Naylor a short time ago that that was just your guess, but it's not a guess because earlier you said it was based on a conversation you had with your husband. Now, there's a difference. It's important that you try and answer the questions as accurately as you can?---I'm trying.

20 All right. Can I just go back to something that you said a short time ago. Insofar as you have no recollection now of when it was that your husband told you that there was \$90,000 cash in the safe, can you associate that conversation with any particular event, any particular occasion when that conversation may have arisen?---It would have probably been a while ago because I think it was money that came down from the Lotto win.

All right. And what - - -?---I think.

30 What year was the Lotto win approximately?---Oh, oh - - -

Sometime before you were married?---Yeah. So maybe, maybe the beginning of 2003.

All right. Thank you.

40 MR NAYLOR: Mrs Bullock, if it's correct that your evidence on the last occasion about there being about \$1,000 in the cash reserves kept at home was based on something that your husband said to you, when do you think that conversation took place?---I don't remember.

So you've given two different versions and the Commissioner has just asked you some questions about it. Which of those versions is correct?

MR CHALMERS: I think to be fair Counsel should put the two different versions.

MR NAYLOR: The, the, the first, the first version – just it's important that we be clear about this. That the first version, and if I'm travelling over old

ground I apologise, but the first version is that \$1,000 was just a guess and the second version was that it was something told to you by your husband. Just clarify for me which of those versions is correct?---I think it's more a case of a conversation with Darren saying Darren, have we got any cash? And Darren saying I think we're got about 1,000 left.

And, and - - -?---And me saying that O.K., well, I think we've got 1,000.

And you're not sure when that conversation took place?---No.

10

All right. Has the - - -?---I - - -

Sorry, did you finish your answer?---I'm not going to try and guess times or days, I don't know, or weeks.

And do you know whether cash, and I'll use the word reserves, whether the cash reserves kept at home have been added to at any point in time?---I don't look after finances. It's got nothing to do with what I, what I do. I pay a couple of bills, I'm terrible with maths and it's just the role that my husband takes. I'm not, I'm not good with it.

20

Pardon me. On the last occasion that you were here, Mrs Bullock – this is at page 210 of the transcript of the compulsory examination on 11 March, 2015. This – I put this question to you, “Apart from the Lotto win are you aware as to whether any other moneys were deposited, and I use that word generically, into the cash reserves at home” - - -?---Oh, yeah.

- - - and your answer was, “We've had different lots, amounts of money come through. I mean my parents gave us \$20,000 at one stage. I had 40, nearly 40, \$40,000 awarded me, awarded to me for a neck injury and I had um, so we've had lots of money going in and again lots of money we've taken out that we've used for our cash deposits at home”?---Yeah, that's correct.

30

Is that – was that answer - - -?---That is correct, yes.

- - - truthful?---That is correct.

Well, I'll just – the answer you've just given me was that you didn't know. That was my understanding of your answer?---No.

40

That you didn't - - -?---Well, I'm going to retract that.

I'm sorry?---No, that's what, what you said the second time. There was money going in with my neck injury, there was money going in for my um, parents gave us and when we knew we were going to save up for holidays or whatever that's where money was kept.

My, my question to you before I put to you the question from the previous occasion was whether or not any other moneys had been deposited to your knowledge into the cash reserves at home and your – the import of your answer was no, I don't know, that's not my responsibility?---Well, I'm now saying that yes, there was money put in there. It's not my responsibility but yes, there was money put aside.

The evidence that you gave today was wrong?---I made a slight slip-up.

- 10 Are you, are you being genuinely – are you generally trying to answer the questions truthfully, Mrs Bullock?---I'm trying – finding it very hard to keep my head level at the moment.

All right. And when, when you said on the last occasion so we've had lots of money going in, apart – does that include the \$20,000 that you referred to and the \$40,000?---I think initially they were deposited into bank accounts.

Well, what - - -?---Or credit card – credit union accounts.

- 20 All right. And what, then they were withdrawn from those accounts and deposited into the cash reserves kept, kept at home?---If that's what Darren wanted to do yes.

Well, you're the one who was giving the evidence on the last occasion, that you thought those two amounts were put into the cash reserves at home and - - -?---They would have been but they would have had to have been deposited into a bank account first.

- 30 Well, I want to understand the basis upon which you said on the last occasion that those two amounts were deposited into the cash reserve at home?---They would have had to go in the bank first and then they might have been withdrawn by Darren and popped into our cash reserve at home.

Well, how, how would you know if they'd been withdrawn by Darren and put in the cash reserve at home?---Because at some stage we probably spoke about it, I don't know.

- 40 Well, on the last occasion when you were before the Commission you seemed to have a clear memory that those two amounts were put into the cash reserves at home?---They weren't cash amounts, they would have had to go to the bank first.

All right. But when they were – but by the time they came into the cash reserves at home they were cash were they not?---They would have been probably, yes.

Right. And, and when was this conversation that you had with Mr Bullock about those two amounts going into the cash reserve - - -?---I don't know.



- - - at home?---I don't know.

All right. Well, were you speculating on the last occasion that those two amounts might have gone into the cash reserve and you really don't have a memory?---They may have gone in.

Well, were you being untruthful in your evidence in the last occasion?  
---I'm not being untruthful.

10

And when you said on the last occasion after mentioning the \$20,000 and the \$40,000 "So we've had lots of money going in," what did you mean by that?---Money is always going in, Darren was always telling me money was going in and out.

Where does it come from?

MR CHALMERS: Commissioner, I object to that. I think it's clear from the, from that response that it refers to the \$40,000 and the \$20,000 only, I  
20 don't think it's referring to any other amounts just looking at the contents to what's said in that response.

THE COMMISSIONER: Well, we can, well, we can clarify that.

Mrs Bullock, do you know if there was other money that went into the cash reserves that were kept at the house other than what may have come from the Lotto win, from the award of compensation that you referred to and from the gift of \$20,000 from your parents, any other amounts that went into the cash reserve?---Not that I'm aware of, Commissioner.

30

Thank you.

MR NAYLOR: In relation to the \$20,000 is it not the case that that amount was applied to the purchase of a Mitsubishi motor vehicle?---Um, yes, I think it was.

Right. And you're saying are you that, I'm not clear, I'm sorry, you're saying are you that that \$20,000 came out of your bank account into the cash reserves at home and then was taken out again in order to assist with  
40 the purchase of the Mitsubishi?---Oh, I don't know.

You don't know?---No.

All right. You've lived at your current residence with Mr Bullock since, as I understand, November 2003?---Yes.

And when you moved in the house had just been constructed, that's right isn't it?---Yes.

And the residence comprises not just the house but now a swimming pool and a pool bungalow?---Well, the pool was in before the house was built.

Right. Did you put, did you and your husband put the pool in?---Yes.

Right. When did that happen?---Well, it would have been in that 2003.

10 Right?---We couldn't get access to the backyard so the pool had to go in first.

Okay. And the pool bungalow, there's already been some evidence about that at this inquiry, that it was constructed by Willbuilt Homes in 2010/2011, that's right, isn't it?---Um, it was by Will and yeah, it would have been 2010/2011.

20 And a few years later in about October 2013 there was a partition wall and wardrobes constructed in your bedroom, that's right isn't it?---If that's the date, I'm not sure.

All right. You certainly have a memory of a partition wall and wardrobes being constructed - - -?---I know the - - -

- - - in your bedroom after the extension?---Yes.

And you're aware, are you not, that that was, that work was also done by Mr Kendall?---That's correct.

30 And the following year, about October last year, there some painting done at your home by a named Brett?---Ah, yes.

And Brett works for Kevin Inskip doesn't he?---He does do work for Kevin.

All right. Well, he was working for Kevin at the time wasn't he?---(No Audible Reply)

Do you know?---Do I know who?

40 Do you know if Brett was working for Kevin at the time that he did the painting at your home?---Yeah. I think he subcontracted to Kevin at that time, yes.

Okay. Do you need a break Mrs Bullock?---(No Audible Reply).

And you know that Mr Inskip has been in a building company called Plantac?---Yes.

Right. And in November last year, about November last year you had a new sink and bench top installed in your kitchen, I think it was?---That's right.

Okay. And a Mr Pat Mosca installed, supplied and installed the bench top?  
---Yes.

And your husband installed the sink?---Ah hmm.

All right. And some taps too, I think?---Yeah.

10

All right. And you were involved, were you not, in getting prices initially for the sink and the taps?---I was.

Do you remember how much you'd priced them for?---Ah, no, I don't. I know I went to Reece at Campbelltown.

All right. You're aware, are you not, that the sink and taps were obtained by your husband from Mr Inskip?---Yes.

20

All right. And that Mr Inskip got them on his trade account at Reece at Taren Point?---Well, I couldn't get them from Campbelltown. They didn't have them in stock.

All right. So the arrangement was for them to be obtained via Mr Inskip on his trade account?---Well, I told Darren that I couldn't get them.

Okay. Just going back to the cash that was kept at home. Do you know if any part of the cash that was kept at home was used to pay for the house extension that Mr Kendall built?---It may have been.

30

And do you know how much?---No. I think I may have given Will \$1,000 at one stage but, no, I don't know how much.

Do you know how much the extensions cost?---180.

And do you know if the extension was financed at all?---Through Macarthur Credit Union.

40

And do you know how much finance was obtained?---About the same, I think.

In your evidence on the 11<sup>th</sup> March, this year?---I don't think I've got that one written down.

I put this question to you, Mrs Bullock. When the bungalow was built, how was the bungalow paid for? "Um, we got an extension on the housing loan through Macarthur Credit Union? Question, "How much?" Answer, "I think it was 170,000, 171,000."?---I haven't got it written down.

What are you looking at, Mrs Bullock?---Just my notes.

10 All right. Can we just focus on the questions and the answers that you gave on the previous occasion. See the question I'd asked you was, "How much," first of all I'd asked you, "How much the extensions cost?" And I think your answer was, "180,000." And then I'd asked you, "If it had been financed?" And you said, "A loan from Macarthur Credit Union." And then I'd asked you, "How much?" And you said, "About the same." And that's different, Mrs Bullock, from the answer that you gave on the last occasion because on the last occasion you said, "It was about 170,000, 171,000," not 180,000. How do you explain that discrepancy?

MR CHALMERS: I don't think, she said about.

THE COMMISSIONER: All right. Well one can talk, I suppose in round terms but it is a discrepancy nonetheless. Is there a reason why the amount has changed between 11 March this year and today, Mrs Bullock?---No.

20 THE COMMISSIONER: Right?---I suppose it's no different to me going to Coles yesterday and, um, yesterday I said, "I spent 200," and today I said, "I spent 150." It's just not something that is all that important to me.

MR NAYLOR: Well was any part of the money for the house extension – withdraw that Commissioner. Was any part of the cost of the house extension paid for with cash kept at home?---Well I only can recall that I think I may have handed some cash to Will at some stage.

30 Do you know how much?---Ah, I may have given him \$1,000 cash.

On the previous occasion the next question I'd asked of you was, "Do you know how you met that difference, the \$10,000 or so difference?" And your answer was, "It would have just again been through cash flow that we had at home." Was that answer - - -?---But not me personally.

Was that answer on the previous occasion truthful?---It was.

Well, why do you - - -?---But I didn't hand over all that cash.

40 Well, why do you say today that the only amount of money - - -?---No.

- - - that you remember giving Mr Kendall was the \$1,000?---The only way, the only amount I know of was \$1,000.

All right. Well - - -?---I didn't handle the rest of it.

- - - what was the basis upon which you answered the question from the previous occasion that the balance of \$10,000 was obtained from the cash kept at home?---That's Darren's responsibility.

THE COMMISSIONER: Well, it might be his responsibility but is that the source of the information, namely that you had a conversation with your husband wherein he acknowledged that he had in effect paid for \$10,000 worth of the renovations from the cash reserves?---I don't think it was 14,000, he might have said, I've given Will a couple of thousand in a progress payment, that would have been the extent of it.

All right. In any event, as I understand it, what you're saying is that the renovations cost about \$180,000 but there was only approximately \$170,000 worth of that that was actually financed through the credit union and the rest was financed by way of cash payments?---Correct, Commissioner.

Right. Thank you.

MR NAYLOR: Mrs Bullock, were you here for the evidence of Mr Kendall last week?---Um, I think I sat through some of it.

All right. And do you remember his evidence to the effect that he received \$34,900 in cash for the extensions?---No.

All right. Well, that was his evidence and can you offer an explanation to the Commission as to the discrepancy between that amount of cash being paid to Mr Kendall and \$10,000 worth of cash being paid to Mr Kendall, which was the effect of your evidence on the last occasion?---No, I can't.

Right. The partition wall that was constructed in your bedroom in about October 2013, was Mr Kendall paid any money for that?---My understanding is he came in to help put the frame up and maybe some plastering work and he was paid \$200 cash.

What's the basis for that understanding?---Um, talking to Darren, that's what Will said.

When did you speak with Darren about it?---At the time that it happened.

All right. Are you familiar with Mr Kendall's evidence last week that in fact the cost of the wall was included in an invoice that he rendered to the Mine Subsidence Board for a job being done at 1B Tahmoor Road at the amount that was included was \$3,000?---Well, I don't know anything about that.

Have you had a conversation with Mr Bullock about that and what might be said to ICAC if you were asked a question about how Mr Kendall might have been paid for that job, have you had a conversation with your husband

about that?---Oh, I may have said to him that this is what I said, I'm, in my evidence initially because that's what I know.

Is the evidence that you gave during the compulsory examination on 11 March truthful about that issue?---Absolutely.

10 So what I have to put to you, Mrs Bullock, is that the conversation that you had with your husband about it was for the purpose of you coming along to ICAC and giving false evidence in respect of how Mr Kendall was paid for that partition wall?---So wrong.

Last year you and your family went on a holiday to Malaysia, that's right?  
---Ah, last March, yes.

And together with you and your husband were your son and your daughter together with Mr Bullock's son from his previous marriage?---Yes.

20 And were you involved in organising or making the arrangements for that holiday?---Oh, did I book it?

Well - - ?---Is that the question?

I'm wondering if you had any involvement in making the bookings or any arrangements for the holiday?---Well, we sat down and we talked about where we were going to go and what we were going to do - - -

Right?--- - - - and how long we were going to go for.

30 And who did the bookings?---Oh, I don't know, I think Darren did.

Right. Well who paid the money?---I don't know.

You didn't pay the money?---I don't think I did.

Right. And the previous year you and your family went on a holiday to Singapore, that's right isn't it?---Just with the twins.

You and your husband and the twins. That's right?---Yes.

40 In about March 2013?---Yes.

And were you involved in making the bookings or any other arrangement for that holiday?---No, I don't think so.

Did you – were you involved in paying for the holiday?---Oh, I can't recall.

Well, you might have, you just don't remember?---I don't remember.

In 2010 you and your family went on a holiday to Fiji, that's right isn't it?  
---The twins were about 18 months old I think so yeah, yes.

And do you remember who went on the holiday with you?---It was all six of us that time, so Darren and I and the four children.

I'll show you a document, Mrs Bullock, Exhibit T1, Commissioner, volume 6, page 2815. Yes, it's on the screen if that helps?---Right.

10 Your evidence was I think that there were six people - - -?---To Fiji.

- - - who went to Fiji. This would seem to indicate that there were seven passengers. Do you know – can you explain that discrepancy?---Darren, myself, [REDACTED], [REDACTED] and [REDACTED] and [REDACTED].

Do you know why it says seven?---No.

And in 2008, going back in time, you and Mr Bullock went on a holiday to Japan, remember that?---In 2008?

20

Yes?---Yes.

Just the two of you?---Ah hmm.

Right. Do you know how that holiday was paid for?---A lot of that was paid through my Frequent Flyer points. Well, the airfares were.

Well, let's just – can I – have you still got that volume of material there?  
---I do.

30

Can I ask you to go to page 2808?---2808. Right.

You're not suggesting that the Frequent Flyers paid for everything on the holiday are you?---No, no, it was just covering the airfares I think.

Right. Okay. So, so what this invoice would seem to show is that a cash amount – it goes over for several pages – a cash amount of a little over \$7,000 was paid for various expenses in relation to the trip being accommodation, a rail pass, a trip to Universal Studios.

40

MR CHALMERS: Commissioner, I object. It seems to say total amount payable. It's got quoted credit card/cash price. I don't know whether that tells us whether it was payable by credit card or cash.

THE COMMISSIONER: Well, well, it has to be one or the other doesn't it.

MR CHALMERS: Yeah.

THE COMMISSIONER: I mean usually, usually where there is some Frequent Flyer point credit it shows up by way of a deduction from the total price but anyway, it may be – I don't know that this was an invoice that was rendered after the Frequent Flyer points had been credited.

MR NAYLOR: Well, if you just look at page 2808, Mrs Bullock. All right. Look, I may be misreading this but, and perhaps you might want some time to read through the few pages, but the first, the first proposition is this, that it would appear that flights are not included in this particular invoice. So  
10 the cost of flights is not included in this invoice. If you need a moment to, to read through the few pages please do so?---Okay. Flights don't seem to be there.

No. So your earlier answer about not having to pay for flights because they were on – you used award points, we, we can, we can ignore that for the time being and just focus on this particular invoice which is for other expenses, can we not, in relation to the – that particular holiday and what this seems to show – when you look at page 2808 there's a – there are, there are two columns to the right of the page, one is headed "Credit Card  
20 Amount" and the other is headed "Cash Amount". Do you see that?---I do.

And all of the payments that seem to follow over the next, well, over the next page at least are in the cash amount column. That's right isn't it?  
---Isn't that what the charge is - - -

Well, I'm just asking you - - -?--- - - - from Flight Centre?

I'm just asking you whether you agree with the proposition that the charges for the various items which are on this invoice appear under the cash  
30 amount column?---Yeah, which to me indicates that that is the charge for participating in those activities.

All right. And what it suggest, and I ask you to agree or disagree with this proposition, is that cash was paid?---Isn't this just an invoice?

- - - for, for those, for those items. That's what this invoice says isn't it?  
---(No Audible Reply)

You didn't use a credit card you used cash or someone used – someone  
40 didn't use a credit card, the items were paid for using cash. That's what this document suggests doesn't it?---

MR CHEE: Commissioner, I believe these propositions can be put to Mr Darren Bullock. The invoice is addressed to Mr Bullock. I think the witness's evidence is that she doesn't – she can't tell from this document.



THE COMMISSIONER: Well, at the end of the day she might or might not have some knowledge, but that's what we're testing, the boundaries of her knowledge. Anyway go on, Mr Naylor.

MR NAYLOR: It looks like cash was used to pay for this, doesn't it?  
---Well, I don't know.

MR CHALMERS: Well, can I object.

10 THE COMMISSIONER: Well, she said she doesn't know.

MR CHALMERS: Yeah.

THE COMMISSIONER: I don't know where we go any further than that.

MR CHALMERS: Right.

MR NAYLOR: Well, could I ask you this, Mrs Bullock. Are you aware  
20 whether any cash was withdrawn from the cash reserve kept at home and  
used to pay for any of the holidays that I've just asked you some questions  
about?---About Japan, about Fiji, about Malaysia, about - - -

Yes, yes?---We would have used cash, yes.

How would you know that?---Or some of it.

How do you know that?---Because at different times when we were  
planning these things Darren would have said to me, right, we've got X  
amount to pay for it, we need to do this, we need to save this amount,  
30 whatever it was.

And you have a memory, sitting there today do you, that Darren said to you  
that he would make use of cash kept at home?---Yes. And it would be case  
of, you know, we're, we're X amount short, whatever, 2,000 short, we need  
to buckle in and save up, and that's what would happen.

All right. Were you here, Mrs Bullock, for Mr Inskip's evidence last week?  
---Um, yes, I think I was here for most of it.

40 All right. And Mr Inskip gave evidence, among other things, that in  
December last year Mr Bullock went around to his home and sought to  
remind him about the money that he'd loaned him for IVF treatment.  
Remember that evidence?---I do, yes.

And Mr Inskip's evidence was that he didn't loan Mr Bullock any money  
for that purpose. Do you remember that?---I don't know if that's what he  
said or not.

Mr Inskip's evidence that the money that he paid to Mr Bullock, and this is money that was paid in about 2008 in amount of four or \$5,000, was paid as part of an arrangement that he had with Mr Bullock whereby he paid cash to Mr Bullock to help secure work for Plantac from the MSB. Do you remember that evidence?---Hmm, oh, I don't really remember him saying that money was paid to secure work.

10 Okay. Do you remember Mr Inskip's evidence to the effect that he believed that the purpose of Mr Bullock coming around to his home in December last year was to try to coach him in relation to the evidence that he should give if he was contacted by ICAC?---Yeah, I think I heard that.

Commissioner, may I have relief from the non-publication order in respect of the compulsory examination of Mr Bullock on 12 December last year, in respect of the entire contents of it, Commissioner.

20 THE COMMISSIONER: Yes. All right. The special order made in relation to Mr Bullock's compulsory examination in December last year is lifted for the entirety of that evidence.

**SPECIAL ORDER MADE IN RELATION TO MR BULLOCK'S  
COMPULSORY EXAMINATION IN DECEMBER LAST YEAR IS  
LIFTED FOR THE ENTIRETY OF THAT EVIDENCE**

30 MR NAYLOR: Now, Mrs Bullock, I appreciate you haven't seen this document so I'll take you to the relevant parts. At page 55 Mr Bullock was asked this question. "Have you ever received any payments of any type, either cash, gifts, by way of goods or any other gift from Plantac?" Answer, "Yes, I have." "Can you tell us the details, please, of that?" Answer, "Referring to that first payment I think that you said of, I think it was about, was \$2,000, I think it was a \$2,000 amount." And there's an answer a short, a short time later, "From memory I think there was a payment of \$2,000 in early 2008." "How was that paid? How was that paid in rather?" "In cash."?---Pardon, who's saying this?

40 This is your husband giving answers to questions at a compulsory examination in December last year. So I've got, I'm looking at page 55, line 15 I think it is, "Try and do it from memory first if we, not, if not we can refer to the document," Answer, "From memory I think there was a payment of \$2,000 in early 2008." See that?---Yes.

Question, "How was that paid in?" Answer, "In cash." Question, "Was that paid by someone from Plantac directly into your account or was it given to you and you paid it in?" Answer, "It was given to me and I paid it in." "Who at Plantac gave you that money?" Answer, "Kevin Inskip." A little further down the page, line 42, "2008 is a \$2,000 payment," this is a

question, "What's the next one that you can remember?" Answer, "There's been another one after that which I don't know, it was a month or two after that, sometime around that." Question, "So a month or two later?" Answer, "Yes." Question, "What was the dollar figure for that figure?" "I think it was \$3,000." Over the page, page 56, "And who gave you that money?" "Kevin Inskip." Question, "Was that provided in cash directly to you or into your bank account?" Answer, "In cash." "What were the circumstances surrounding that payment?" Answer, "I think they were similar to the first, that look, I can help you out a bit and that was it." The  
10 Assistant Commissioner says, "I don't really understand this. Last time you were here you said you had big loads of cash at your house, available reserves, why is this man having to help you out?" Answer, "I still have that reserve there." Question, "Yeah." "I guess, I guess it was through me just whinging at work and whatever and we had been friends for a long time and that was there's no more in it to that." A little further down the page, line 29, "You say it was in relation to general conversations about work. Can you give us any specifics about what was actually paid?" Answer, "I think it's, I think it's" - - -

20 THE COMMISSIONER: "What was actually said".

MR NAYLOR: "What was actually said," I'm sorry, Commissioner. Answer, "I think it's, it's been just dealing with everyone at Tahmoor, the hard times I've been having down there. It's been, it's been hard on me, I've, you know, I've had threats against my life, I've had all these sorts of things down there, I've had people take swings at me, I've had things thrown at me, I guess I was feeling down." And that's all that's said by Mr Bullock in that compulsory examination about the reasons for having been paid that money by Mr Inskip. He makes no mention there of the payments  
30 being made in relation to IVF treatment. Could I take you, Mrs Bullock, to the compulsory examination that you attended on 11 March, 2015 at page 212. I asked you this question, this is at line 25, "To the best of your knowledge has Darren ever received cash from suppliers or contractors with whom he has worked at the MSB?" Answer, "I've recently just been told by Darren that on one occasion he was given a, look, I don't know whether it was one or two amounts but the total amount was about \$4,000 given by Kevin Inskip and that was when we were going through our um, IVF procedure and apparently Darren had been talking to Kevin and explaining the emotional difficulty that we were going through and Kevin gave him  
40 \$4,000. I think it was to help us a, as we've, we've been mates for a long time and I've just only recently found that out." Mrs Bullock, your answer about the money being paid by Mr Inskip, the \$4,000 or so, being paid by Mr Inskip in 2008, that is that it was in relation to you undergoing an IVF procedure and emotional difficulties related thereto, is inconsistent with what Mr Inskip said in his evidence last week. That's right, isn't it?---I can't talk for Mr Inskip.

MR CHALMERS: Your Honour, sorry, I object. What she's relating in that answer on page 212 of the transcript is what she says Darren told her.

THE COMMISSIONER: Yes, we all appreciate that. What she's being presently asked is that, whatever it was that she says she was told by her husband is inconsistent with the evidence given by Mr Inskip. Now that's either a fact or not, depending on - - -

10 MR CHALMERS: Exactly why, Commissioner, with respect, why would you ask this witness that question?

THE COMMISSIONER: Well, I promise it's going somewhere, Mr Chalmers, if you just bear with us.

MR CHALMERS: Yes, Commissioner.

THE COMMISSIONER: Yes, Mr Naylor.

20 MR NAYLOR: You said, you said in your evidence on the last occasion that you'd recently just been told by Darren that the \$4,000 paid by Mr Inskip was in relation to an IVF procedure that you had gone through, or you were going through at that time. That was your evidence on the last occasion?---That's right.

30 And Mr Inskip's evidence is that the money was not paid in relation to an IVF procedure. The money was paid as part of the arrangement that he had with Mr Bullock to pay cash in order to secure work for the MSB. What do you say about Mr Inskip's evidence, if anything?---I don't know anything about it.

All right. And I've also read to you from Mr Bullock's evidence in his compulsory examination, in which no mention is made, no mention is made of the payments being in relation to an IVF procedure. You've heard me ask you those questions and read out from portions - - -?---Well, I've just seen that for the first time.

All right. Was the evidence that you gave in the compulsory examination on the 11<sup>th</sup> March, truthful?---That's what my husband told me. That is - - -

40 I want to suggest to you that it was a lie?---It's not a lie.

I want to suggest to you that you spoke with Mr Bullock and he encouraged you to say that at the compulsory examination?---That's what he told me.

All right. When did he tell you?---It was the end of last year when, I think he'd resigned and we were going up to Narellan to buy him a phone and he told me that morning.

See I need to suggest to you, Mrs Bullock, that as part of that conversation or indeed perhaps a conversation at another time, but certainly at a time prior to the 11<sup>th</sup> March, 2015, you and your husband - - -?---Where are we, 11<sup>th</sup> March?

- - - had a conversation, and he suggested to you that if you're asked questions at ICAC about payments made by Mr Inskip in 2008, that you should answer them in that way, that is, that they were payments made in respect of an IVF procedure?---I don't recall.

10

MR CHALMERS: I object, I object to that, Commissioner. Because she didn't say in the private investigation that that's where the monies were paid. She said, "There was a conversation in which - - -

THE COMMISSIONER: Yes.

MR CHALMERS: - - - her husband told her that.

THE COMMISSIONER: We know.

20

MR CHALMERS: That's completely different to that question.

30

THE COMMISSIONER: We know that, Mr Chalmers. We know that, Mr Chalmers. What's being put is a different proposition all together and for more abundant caution I'll make sure the witness understands it. Mrs Bullock, what is being put, is that you had that conversation about the purpose of the monies from Mr Inskip with your husband. At some stage after he had been to give evidence here, in a compulsory examination and it was suggested to you that if you were called to ICAC to give any evidence, you should give that explanation for that money. So what's being put to you is that it wasn't just a conversation about where the money came from, it was a conversation about what you should say if you were asked those questions. Is that true or is it not true?---I don't remember that. All I remember is Darren saying that Kevin gave him money for IVF. I don't, I don't recall.

MR NAYLOR: And you think that - - -?---I don't - - -

40

I'm sorry I interrupted?---I'm just, I don't remember.

And that conversation took place after Darren's resignation last year?---Um, yes, I think, yes, it was, I think, yeah.

Well, he resigned last year, did he not, in December?---Yeah, sometime in December.

Do you now the date?---No.

All right. Do you know how long after he resigned that you had that conversation?---Oh, within a day or so.

Right. Were you present, Mrs Bullock, for the evidence of Lyn Evans last week?---Ah, I don't think I was here.

All right. I need to take you to some relevant parts of that evidence. Pardon me. I'm looking, Commissioner, at pages 198 and following of the transcript. Were you present, Mrs Bullock, when your husband, with your  
10 husband when, when he went to Lyn Evans' place in December last year?  
---I was with him.

And what's your version of what occurred?---We were going up to Narellan to buy a phone. Darren decided to drop in and see Lyn. Um, it was morning tea time and Lyn was out the front still in her pyjamas and we, she said, "Come in," and she made a cup of coffee and um, Darren said, "I need to talk to you, I've made a stuff-up." And he said that he'd taken um, a payment, a payment or two off Kevin.

20 Did he say how much?---Oh, I'm, I'm sure it was still \$4,000.

Was anything said in relation to the payment being made in relation to you having to undergo IVF treatment?---I don't remember if that was talked about at all. I'm not sure.

Well, do you have a memory sitting there now - - -?---No, I don't.

- - - of any mention being made of IVF treatment?---I don't know whether it was - no, I don't have any memory, no.  
30

No. Your memory is that Darren had said, had used the word "stuffed up" or "stuff-up."?---Something like that, yeah.

All right. And it was in respect of a payment that he'd received from Mr Inskip?---That's right, one or two payments.

One or two payments. And do you, do you, did he say when those payments were received?---Oh, I think sometime in the first six months of 2008.  
40

Right. And, sorry, you might have already given this evidence but how, how much if anything was mentioned?---In my memory it's 4,000.

See, the version - if that's the same \$4,000, a payment that was made in 2008 by Mr Inskip - - -?---Ah hmm.

- - - if it's the same \$4,000 that you are referring to or that you refer to in your compulsory examination back on 11 March, 2015 - - -?---Mmm.

- - - you're giving a different version there, are you not?---It's always been 4,000.

No, bear with me. The reason that you gave when you were examined on 11 March, 2015 for the, the reason that you gave for the payment being made was in relation to you having to undergo an IVF treatment.

10 MR CHALMERS: I object, Commissioner, they're two separate things.

THE COMMISSIONER: Well, we'll - - -

MR CHALMERS: No, no, I mean - - -

THE COMMISSIONER: We'll find out if they're two separate things, Mr Chalmers, that's the point. All right.

MR CHALMERS: Yeah, but - - -

20 THE COMMISSIONER: That is the point.

MR CHALMERS: But, Commissioner, the proposition, the question puts a proposition that may or may not be true.

THE COMMISSIONER: Well, we'll find out. We don't know one way or the other until we get the witness's answer.

Yes, go on, Mr Naylor.

30 MR NAYLOR: Let me start again, Commissioner.

The payment that was being referred to by Mr Bullock in his conversation with Ms Evans in December last year, the payment of \$4,000 in you say the first six months of 2008, based on you being present at the conversation and hearing what was said, is that the same payment of \$4,000 that you referred to in your compulsory examination on 11 March?---It's the only one I know of.

40 Right. Well, why then did you say on 11 March that the payment was being made in respect of IVF treatment if your husband said to Ms Evans that it was paid in relation to a stuff-up?

MR CHALMERS: Commissioner, I have to object.

THE WITNESS: This is going - - -

MR CHALMERS: They're two separate occasions. She's talking about a separate occasion where her husband tells her something and then there's a

second occasion where they're at Ms Evans' place. My friend is combining the two together. It is an unfair question.

THE COMMISSIONER: Well, there is a very good reason, Mr Chalmers, why he's combining the two. If you listen carefully to the question you'll see where Mr Naylor is coming from but let me just make sure Mrs Bullock understands. Mrs Bullock, you see you said a moment ago the only payment you ever knew anything about through a conversation with your husband was the four to \$5,000 that he paid to Mr Inskip – sorry, that  
10 Mr Inskip paid to him, I'm sorry. The only – you say the only knowledge you ever had came from your husband and that was because he told you that there was some payment that Mr Inskip had provided to him when you were going through an IVF procedure. That's the correct position isn't it?---  
Yeah. Darren said in the December that he'd been given a payment by Kevin.

Yes. And - - -?---And it was in relation to IVF.

Right. And a moment ago you said that that was the only knowledge you  
20 ever had of any payment by Mr, by Mr Inskip to your husband?---Yeah, one, one \$4,000 - - -

Right. All right?---4,000, yeah.

All right. So now we're talking about an occasion when you're in the presence of your husband and Ms Evans and your husband says to Ms Evans, according to Ms Evans' evidence, I've made a stuff-up and he's talking about the four to \$5,000 that he has received from Mr Inskip. Do  
30 you understand what we're talking about now?---Ah, yes.

Right. Right. Go on, Mr Naylor.

MR NAYLOR: You heard what your husband said when – at Ms Evan's place in December last year about the \$4,000, that it was a stuff-up?---Yeah.

That's your evidence?---That's what I think he said.

Okay. Well, why then on 11 March this year did you say that the \$4,000  
40 was in respect of an IVF treatment?---I feel like we're going around in circles. I'm just becoming too confused with this - - -

THE COMMISSIONER: Are you acknowledging, Mrs Bullock, that the four to \$5,000 that Mr Bullock is describing as a stuff-up is a separate amount of money from the money he received - - -?---No.

- - - as an IVF loan?---No. No.



You're not saying that?---No. I think it was just that he, and I can only surmise, that, that should never have happened, that transaction should never have happened. That's – I can just – that's my guess.

But you see, but you see what's being put to you, Mrs Bullock, is that your husband's explanation to Ms Evans in your presence that this money was as a result of a stuff-up that that is inconsistent with what your husband himself told you, namely, that it was money paid in relation to IVF treatment. Those two things are not reconcilable. That's what's being put to you.

10

MR CHALMERS: But, Commissioner, I'm sorry, I really need to object. Both things are things are said to her, that she is recounting two separate conversations. The fact that they're inconsistent is not the same as my client saying that she knows of those things. She is recounting two separate conversations. If they're inconsistent the conversations are spoken to her are inconsistent.

20

THE COMMISSIONER: Mr Chalmers, Mr Chalmers all of these questions are being put on the basis that it is after both conversations that your client comes before the Commission and gives an account on 11 March this year, namely, to the effect that the payment was in relation to an IVF process.

MR CHALMERS: But that's what her husband told her.

THE COMMISSIONER: Yes, Mr Chalmers.

MR CHALMERS: Yes, that's rights.

30

THE COMMISSIONER: Look, it's not rocket science. She's told two separate things about the reasons for that payment. One is that it was in relation to an IVF procedure, the other is that it was the result of a stuff-up. She's being asked why when she comes here to give evidence on 11 March that she only describes it as a, a payment in respect of an IVF procedure. That's what she's being asked.

40

MR CHALMERS: Well, Commissioner, I think it's unfair because in my respectful submission, and it is a respectful submission, she is giving conversations of two things that were told to her. She can't be – any inconsistencies in the conversation she was told, not in evidence she gives of her own knowledge, but of what she's been told.

THE COMMISSIONER: She chooses selectively to give one account out of those two and she's being asked why.

Go on, Mr Naylor.

MR NAYLOR: Let me try and deal with Mr Chalmers' point.

On 11 March you were asked a question about your knowledge in respect of Darren having ever received cash from suppliers. Do you remember that?  
---Oh, something along those lines.

Okay. And your answer was, and I've read it out, your answer was that he received cash from Mr Inskip in the sum of about \$4,000 and your evidence is that, your evidence then was that it was in respect of an IVF procedure?  
---And that's my understanding.

10 Okay. Why did you not refer to the explanation that your husband had given to Ms Evans in your presence in December the previous year when describing the purpose of the payment?---Well, I can't give an answer because I didn't even remember. I don't remember until this has happened that I've been questioned about things that stuff is coming up.

Well, it would - - -?---To me it was just all the one thing.

What do you mean, "all the one thing?"---That the 4,000 was the 4,000.

20 Right. So you certainly had knowledge - - -?---But it's - - -

- - - at the time, on 11 March, 2015, about the \$4,000 payment being made to your husband?---Yes, I had knowledge.

Right. And you say that the first - when was the first time that you say you became aware of that \$4,000 payment?---It was just before we had gone up to Ms Evans' house.

30 THE COMMISSIONER: So on the same day?---On the same day.

It's all the same day?---It was on the day or the day, the day or the day before.

MR NAYLOR: Did it come as a surprise to you?---Absolutely.

Right. So, and you were there as part of a conversation with Mr Bullock and Ms Evans at Ms Evans' home when your husband said that the \$4,000 was paid to him and that it was some kind of stuff-up, you were there, were you not?---I was there.

40

And this revelation, if that's an appropriate expression, surprised you, did it not?---(No Audible Reply)

MR CHALMERS: At what stage, at the stage that she was first told by Mr Bullock or the time that she's at Ms Evans' place?

MR NAYLOR: Were you surprised by it when you first learned of it?  
---That morning or the day before, yes, I was.

All right. And when you're asked a question three months later in respect of cash received by Darren and you provide an answer to say yes, you are aware of Darren having received \$4,000 from Mr Inskip you say, your evidence today is that you don't, you didn't then recall the explanation given by your husband to Ms Evans for why the payment was received, that is, that it was a stuff-up?---Longwinded. It's the same \$4,000 as far as I know.

10 Yes, but why - - -?---I just don't think my husband gave an explanation to Ms Evans as to what it was for.

Well, you've - - -?---That's what I think it is, it's - - -

- - - you've just given evidence today though that your husband said to Ms Evans that it was a stuff-up of some kind?---Taking a payment is a stuff-up.

20 Right. Well, why didn't you say that on 11 March, 2015? Why did you say that the payment was made in respect of an IVF treatment?---Because it was made in regards to IVF.

I'm sorry?---That's what I was told. I was told it was made in regards to IVF.

That's what your husband, that's what you say your husband said to you? ---That's right.

30 But why when asked a question at ICAC, why didn't you refer to what your husband had said to Ms Evans in December the previous year about it being a stuff-up?---Why did I need to?

Well, because you were asked - - -?---I don't understand why I needed to.

Because you were asked a question about payments that your husband had received from Mr Inskip?---(not transcribable)

40 MR CHALMERS: I mean, Commissioner, I object, the question was in the inquiry, in the private inquiry, "To the best of your knowledge has Darren ever received cash from suppliers or contractors with whom he has worked at the MSB?" and she responded to that, she wasn't asked about two, you know, two different conversations at two different times, she answered the question.

THE COMMISSIONER: All right. Well, look, I think we've wrung that lemon dry but, Mr Chalmers, you would appreciate that if we're going to draw inferences about your client's credibility then these questions have to be put.

MR CHALMERS: I'm not objecting to the questions being put, although I have to say I do think - - -

THE COMMISSIONER: Well, I thought you had been. Anyway, never mind.

10 MR CHALMERS: I, well, I, I, I do think – look, I do think that she was recounting two separate conversations and, and that, that, that was properly appraised - - -

THE COMMISSIONER: Two separate conversations either on the same day or within a day or two.

MR CHALMERS: Exactly, exactly.

THE COMMISSIONER: Anyway, Mrs Bullock, can I just ask you this question before we leave this subject?---Yes, Commissioner.

20 After you were present at this conversation between your husband and Ms Evans did you say to him either then or on leaving Ms Evans' house but Darren, I thought that payment was in relation to an IVF procedure, why did you tell Ms Evans that it was a stuff-up, was there a conversation between you in those terms?---Not that I can recall.

Right.

MR NAYLOR: I need to put - - -?---I don't, I don't - - -

30 I'm sorry, had you finished your answer?---No, I just don't remember. It's all a haze.

All right. Well, I need to put this proposition to you, Mrs Bullock, that the evidence that you gave on 11 March in relation to the explanation for the \$4,000 payment being in relation to IVF treatment, that was a lie wasn't it? ---No, Mr Naylor.

All right. Commissioner, I have some little time to go.

40 THE COMMISSIONER: All right. We'll take a short adjournment and we'll resume at, as close as possible to 10 to 12.00. Thank you.

MR NAYLOR: If the Commission pleases.

**SHORT ADJOURNMENT**

**[11.36am]**

THE COMMISSIONER: Yes, thank you, Mr Naylor.

MR NAYLOR: Mrs Bullock, I think I'd ask you a question before about the purchase of a Mitsubishi some years ago. Do you remember me asking you about that?---Yes, Mr Naylor.

Right. And it's the case is it not that you traded in the Mitsubishi for a Hyundai a couple of years later?---We did, we did end up trading it in, yes.

10 Yeah. And then a couple of years after you obtained the Hyundai you traded that in, did you not, and you obtained a Mazda CX9?---Yeah, we didn't have enough seats in the Santa Fe to hold six people anymore - - -

Right?--- - - - with me being pregnant with the twins.

Right. And then about three months after that you bought another Mazda but a slightly different model, an RX8?---Ah, yes.

20 And you're aware as well, are you not, that I think it was the year before you purchased the Mazda's, your husband bought a jet ski and trailer?  
---That would have been around that same time.

Yes. What knowledge if any do you have, Mrs Bullock, of your husband receiving payments from Mr Inskip, apart from the \$4,000 payment that you've already given some evidence about?---Has he received other payments?

Yes?---Not to my knowledge.

30 Right. You're aware that there was this cash reserve kept at your home?  
---Yes.

And your evidence is that at a point in time, and I think your evidence is that it's after the Lotto win, there was about \$90,000 in that fund, and that was on the basis of something your husband had said to you?---That's right.

40 Right. But you're aware that after that there continued to be money in that fund, in that reserve kept at home, but your evidence is that you don't know how much and to the extent that you do know anything, it's on the basis of what your husband told you from time to time. Is that right?---Yeah, that's right.

All right. Well, the documents seem to show that the Lotto win was in January 2003. Does that sound about right to you?---If it wasn't December it was January.

Okay. And subsequent to that the house was built on, the house that you're currently living in?---Um, the house was finished, no, at the end of 2003, November 2003 perhaps.

You moved in in about November 2003?---Yes.

All right. And I think you obtained a loan, did you not, to help finance the purchase of the house?---Yes.

10 All right. And I think your evidence is today that the swimming pool went in before the house was constructed because otherwise - - -?---There was no access.

- - - there was no access, all right. And in more recent years there's been an extension to the house, the pool bungalow and you've heard some evidence about that already from other witnesses?---Yeah, I have.

There was the minor alteration to your bedroom in about October 2013 that Mr Kendall did some work on?---Yes.

20

All right. You've gone on a number of, you and your family have gone on a number of overseas holidays and I've asked you some questions about that? ---Yes.

And there have been purchased during the period from 2003 to 2014 four motor vehicles?---The Challenger, the Santa Fe, two Mazda's. Four.

Four. All right. As well as the jet ski?---Yeah.

30 All right. And you would have been aware of your income was obviously during that period?---Yes.

Right. And you would have also been aware as to how much your husband was earning from his job as a district manager with the MSB?---Roughly.

All right. And did it ever occur to you – did you ever ask the question of your husband about how you could afford to buy those assets and go on those holidays with the incomes that you were both generating from your respective jobs?---Um, Darren had money left over from his previous house,  
40 from his settlement um, and from my, my recollection I thought at least my Santa Fe and my Mazda and the jet ski had loans attached to them.

All right. Just the first part of your answer in relation to money that your husband had from I think his previous marriage, you're referring to the property settlement with his former wife?---That's right.

And I just want to clarify what it is you mean by that, do you mean to say that the proceeds of the property settlement went into the cash reserve kept at home - - -?---I don't know.

- - - or elsewhere?---No, I don't know.

You don't know?---No.

10 Okay. It wasn't part of the \$90,000 that you're referring to?---No, I think, I don't think so, I don't know.

All right. You, you don't remember having a conversation with Mr Bullock at any time during that period from 2003 to 2014 in which you ask the question of him how is it that we can afford to live the way we live to buy these assets and to go on all these holidays with the income that we have?--- I look at what our place is worth and it's not worth much compared to coming and living in Sydney.

20 All right?---We're, we're not extravagant. We don't go out for dinners. We don't do a lot of things and I think we've only had in all that time four overseas holidays, you know, and they're only to, to places that are fairly cheap. It's not like we're taking the kids off to Whistler for a month or - - -

You, you didn't even wonder to yourself let alone - - -

MR CHALMERS: Commissioner, I'm sorry, can I object. Why is this relevant, why - I mean why - - -

30 THE COMMISSIONER: Well, it's, it's relevant insofar as we're not in a position to know unless we ask the question whether Mrs Bullock formed a view about whether they were living beyond their means.

MR CHALMERS: But even - but why is that relevant I mean to the Commission's inquiry. I mean isn't it - - -

THE COMMISSIONER: Well, because it - - -

MR CHALMERS: I just have to ask what's the point - - -

40 THE COMMISSIONER: Because someone with, someone with a direct interest in the expenditure in the household might be expected to form a view one way or the other. I'll allow it, Mr Chalmers. Go on, Mr Naylor.

MR NAYLOR: Did you think at any time that you and your family were living beyond your means having regard to the incomes that you and your husband were respectively generating?---No, I didn't.

All right. You didn't think to yourself how is it that we can afford to live the way we live?---No.

All right?---I buy clothes from Target.

You didn't ask Mr Bullock at any time how is it that we can afford to buy these assets and go on these holidays?---No.

10 All right. And Mr Bullock didn't say to you at any time that he's been – he has been receiving moneys from Mr Inskip other than the \$4,000 that you've told the Commission about today?---No, Mr Naylor.

All right. On Saturday, 28 March this year you attended at the home of Kevin and Barbara Inskip Is that right?---I did.

All right. And they live at [REDACTED] do they not?---Ah, I think it's – yes, [REDACTED]

20 All right. Commissioner, I think there's a, an existing non-publication order ---

THE COMMISSIONER: Yes, there is.

--- in respect of the addresses and I'd ask for that suburb to be suppressed as well. And, Commissioner, I'd make the same application in respect of the question I'm just about to ask.

THE COMMISSIONER: Yes.

30 MR NAYLOR: You, you reside do you not with Mr Bullock at [REDACTED] ? ---Yes.

And how is it that you made your way from [REDACTED] to the [REDACTED] ? ---Because I wanted to go down and see Barb and Kev.

How, how did you get there?---I drove.

40 All right. How long does it take to drive from [REDACTED] to the [REDACTED] [REDACTED] ?---An hour 10 maybe.

All right. Was there any other purpose of making the journey?---No.

All right. Well, why did you want to go and see Barbara and Kev?---I was concerned about Barbara because Darren said she was in such a bad way.

When did Darren say that to you?---Oh, it was earlier in the week. I think he'd gone around there to see her and he'd said to me she's in really bad way so I decided that I'd go around and see how they were.



Ah hmm?---And I asked Barb how she was and she said she was ready for a breakdown and I said well, you're not the only one.

All right. So you went to their home and you spoke to Mrs Inskip?---Yes.

All right. And do you remember if anyone else was there at the time?---Her son [REDACTED].

10 All right. What about Mr Inskip?---No.

All right. Did anyone else go with you in this trip from - - -?---No.

Just yourself?---Yeah.

All right. What time of the day was it?---Ah, early afternoon.

All right?---3 o'clock or something.

20 And were you here when Mrs Inskip gave evidence about your visit to their home?---Yes.

All right. Because Mrs Inskip says that she spoke to you from about halfway up the internal stairs in here home. Is that right?---Correct.

All right. And you had said to her, words to the effect, "We've got your cheque books, what does B Bros mean?"?---Yeah, I said to the words of, "We've had some paperwork delivered and in that paperwork is photocopies of Plantac cheque butts."

30 Ah hmm. Is that all you said?---And I said, "Is, there's," I don't why it stuck out, B, B Bros."

Mmm?---And I said, "Who's said B Bros?"

And do you remember what Mrs Inskip's reply was?---Um, Brush Brothers.

Right. Did she also say to you that she can't, she couldn't talk to you and she wouldn't - - -?---She did.

40 - - - that I'm not able to speak with you?---She did.

All right. And after that was said though, you remained where you were?---Yes.

You didn't leave?---No.

All right. And then you said, words to the effect, "What's all this MSB?"

”---No, I don’t recall that.

Well, what do you remember saying next?---I remember saying to her, “Is there something going on? Is there something I need to know about?”

Why did you say that?---Because I thought this whole enquiry was in regards to the extension and I couldn’t understand why all of a sudden there was photocopies of Plantac cheque butts - - -

10 So - - -?--- - - -sitting in our study on the floor.

So in asking that question, “Is there something I need to know about?” I don’t mean to misquote you, “Is there something I need to know about?” You were trying, were you, to obtain information about the extension?---No, I wanted someone to tell me that there was nothing going on. This is all a big mistake. There’s nothing in regards to Plantac. That, I mean, I’ve been kept in the dark for a long time now.

20 Why - - -?---And somebody needs to give me some info as to what’s happening.

Why would you want Mrs Inskip to tell you that there was nothing going on?---Because I couldn’t work out all of a sudden, why there were folders in the study of cheque butt printouts.

Were you - - -?---Had to do with Plantac. They had nothing to do with the extension.

30 Were you concerned that Mrs Inskip knew something that might harm you or prejudice you or your husband in any way?---Might harm me? Um, no.

Let me put it a slightly different way. You, you wanted Mrs Inskip to say that to you that there was nothing going on. Is that right?---Yes.

Right. And you wanted to know, from Mrs Inskip, that there was nothing going on?---But what does Plantac have to do with the extension?

40 Were you concerned that Mrs Inskip might know something about something going on?---A possibility.

Well, what was in your mind that you, that you thought Mrs Inskip might know?---Well, I’m not sure. But I’m living in a, I’m living in a space at the moment where I’ve got a husband that won’t talk to me and he’s not his usual self. I go into Picton, where I’ve lived for 11 years, and I go down the street, pardon me, and the people in the MSB who I used to count as friends, won’t talk to me. I go down to Tahmoor and walk down the street in my lunch break and people walk past and snicker and say, “How’s the ICAC

investigation going?” This is, this is just, it seems bigger than my extension. I don’t know what’s going on.

If you need a break at any time, just let me know, please, Mrs Bullock?--- I'm just living in a fight and flight mode at the moment and surviving.

Are you Okay to keep answering questions?---Yes.

10 Well if you need a break, let me know. Were you concerned that Mrs Inskip might know something about payments being made by, by her husband to your husband?---The thought had crossed my mind.

And is that the reason why you went around to talk to her on that day?---So that she’d tell me that it wasn’t true.

Yeah. You were concerned it might be true?---Well, there was one payment.

20 You were concerned there might be more payments?---It’s a possibility.

And that’s the reason why you went around to talk to Mrs Inskip?---And to make sure that she was all right.

All right?---Because I know I'm falling apart.

And is that the reason also why you went then later to talk to Mr Inskip at the Woolooware Golf Club?---Yes, it was.

30 All right?---And to make sure that he looked after Barb.

Did you try in any way to – I withdraw that, Commissioner.

Was it your purpose when you went to speak with Mrs Inskip and indeed Mr Inskip to try to influence them in any other, in any way as to the evidence that they might give at the forthcoming ICAC - - -?---Absolutely - - -

- - - at the ICAC inquiry?---Absolutely not.

40 You didn’t want to try to persuade them to give evidence - - -?---Absolutely not.

- - - one way or the other?---This is just a big mistake.

In what, what, what’s the mistake in your mind?---That this, this, there can’t be anything happening, there can’t be anything wrong, the extension was above board.

And you know nothing about payments other than the \$4,000 that your husband's told you about?---No.

But you're concerned that the might, might have been other payments?  
---It's a possibility.

10 How did that concern arise, when did you first start thinking that your husband might have received other payments?---Because all of a sudden a whole pile of information got delivered, all the ICAC evidence and when I flicked through there and I saw that there were Plantac cheque butts in there I thought this doesn't make sense.

Did you talk to your husband before you attended on the home of Mrs Inskip?---I told him I was going.

Did he say anything?---Oh, did he say anything. No, I don't recall him saying anything to me.

20 Whose idea was it that you should go and see Mrs Inskip and Mr Inskip?  
---I told Darren I was going to.

Right. Or did he suggest to you at any - - -?---No.

- - - point in time before you left that you should go and speak with Mrs Inskip and Mr Inskip?---No.

Your idea?---I need to talk to Barb because we're both falling apart.

30 All right. So after you spoke with Mrs Inskip, just how long did that conversation go on, do you know?---Oh, it was brief. I don't even know whether it lasted three or four minutes.

Okay. And after that conversation, is that when you went to the Woollooware Golf Club?---I walked out in tears and sat in the car and then I drove to the Woollooware Golf Club.

All right. And you found Mr Inskip at the Woollooware Golf Club?---Yes.

40 And what do you remember was the conversation that you had with Mr Inskip?---Oh, it was along the lines of um, I mean I'm not familiar with the club and I walked and found it was a little function room and I saw Kevin in the function room and I walked up to the door and he walked towards me and said something along the lines of, hello, sweetheart, what are you doing here? And he gave me a kiss. And I said, "I came to see you. Is everything okay?" And from the best of my recollection I think he said, "Look, I can't talk to you." And I think I then said um, "I thought, I thought we were better than that." And he said, "We are, we're mates." And I said, "Look, is there, is there something I need to know? I'm lost." And he said, "I can't

talk to you. I can't talk to you and I, I won't talk to you." And um, I think that I walked away and went and sat at a table and I sat there for about 20 minutes and then I got back up again and went back to Kevin and said to Kevin, "Look, Kevin, I'm leaving and it would be rude of me not to say goodbye." And he said, "Okay." And I said um, I think I said, "Look, is there something else more going on that I need to know about?" And he said, "No. I can't talk to you, I'm not going to talk to you." And I said, "Can I say one thing?" And he said, "No, you can't, you can't, I'm not talking to you." And then we both just turned around and walked away.

10

You were concerned, were you not, that Mr Inskip may have information about other payments having been made to your husband?---Well, I – again I didn't know why there were photocopies of cheque butts for Plantac stuff in our house.

But that was one possibility that you entertained?---No, this is just a big audit of everything that - - -

Well - - -?---I'm completely confused at this stage, like I said I'm living in survival mode.

20

All right. But the concern that you held when you were talking to Mrs Inskip, that is that she might have information about the concern that you had, that is that other payments might have been made to your husband, you had the same concerns when you went to speak with Mr Inskip at the golf club, didn't you?---It is a possibility.

Right. And you were, you were trying to get information from Mr Inskip weren't you?---No, I wasn't. No, I wasn't.

30

Did you say to Mr Inskip, "We've got to stick together."?---No.

Mr Inskip says you did?---No, I didn't.

Oh, you deny - - -?---Yeah.

- - - saying that?---Yes.

Because if that had been said it would suggest that you were trying to encourage Mr Inskip to, to give evidence in a way which was consistent or helpful to you.

40

MR CHALMERS: I object.

THE WITNESS: No.

MR CHALMERS: She's already - she's denied that she said that and how can you comment on what the reason would be for something that you deny

happened. I mean, it could be a matter for submissions but it's not a proper question in my - - -

THE COMMISSIONER: Yes, well, I think the witness has denied it in any event.

MR NAYLOR: Yes, Commissioner.

10 Was your purpose in speaking with Mr – I withdraw that, Commissioner.  
Mrs Bullock, did you go to the office of, the Picton office of the MSB on  
1 April?---I don't know the date but I did go there.

All right. Last week?---Yeah, I don't, I don't remember what day it was but I was there, yes.

What was your purpose in going to the office on that occasion?---Darren had asked me to go in and take a photo of the tender box because it was broken.

20 All right. Did you speak with anyone while you were there?---Oh, the only person that was there I think was Kim Reid.

Right. Do you remember what was said?---Oh, I said, "Darren's asked me come in and take a photo." Um, and I lifted up, you can't really see the break if it's just flat on the counter so I lifted up the tender box and just took a photo of where the big crack was.

30 What do you mean you lifted up the tender box?---Well, it's got a slot in the top of the table - - -

Yes?--- - - - and you can put your finger in there like that and the whole part of the Laminex top of the bench lifts up.

You were trying to lift up the benchtop?---I was trying to show the damage that was done to the tender box.

And take a photograph of it at the same time?---Yeah.

40 Right. So you did take some photographs?---I think there was two.

All right. And you provided those photographs to your husband did you?  
---Yeah.

And you did, you did all of that at his request?---Yeah.

Right. Do you know what time of the day it was?---No, I don't know.

I'm just trying to get a picture of, of where the tender box is in the office. You come through a front door and there's a, there's a bench or reception is there?---Yeah, there's a, there's a bench that goes across.

Okay?---And there's a gate and the tender box is sort of on the right-hand side of the, the bench.

Near the gate?---Near the gate.

10 All right. Did you go through the gate?---Mmm.

Why did you go through the gate?---Because I didn't know if I needed to get a photo from the other side to see if there was more broken pieces but it's just a boxed in area.

You're not a – I take it that only members of staff are meant to be behind the gate, is that right?---I don't know what the policy is.

20 Well - - -?---But lots of different people go through there.

Did you seek permission to go through the gate before you did so?---No, I didn't.

You just strode right through?---That's what I've always done the whole time Darren's worked there.

But Darren doesn't work there anymore?---Yeah.

30 Did Mr Bullock tell you why he wanted the photographs?---I think he wanted to show it to Lincoln just to say that it's been tampered with or it needs replacing or it needs to be more secure.

Did your husband say why he wanted you to do it rather than him doing it himself?---Because he's in here all the time.

40 I'm going to show you a document please, Mrs Bullock. Mrs Bullock, this is a statement that has been prepared by Kim Reid. You won't have had an opportunity to see this document, I appreciate that, but Kim Reid is the member of staff to whom you spoke at the office that day?---Kim?

Yes. All right. And Ms Reid deposes to the conversation that she had with you. You said, "Where is the tender box?" Ms Reid says, "That's it there," and she gestured towards the tender box and you said, "I need to take some photos of it." Is that a correct account of the conversation?---Something like that, yeah.

And then you took a number of photographs of it?---I think there was only two.

All right?---I thought the tender box was actually a box that sat on top of the bench. I didn't even know it was into the top of the benchtop.

Not, not until your visit on that occasion?---No.

All right. And if you'd go over the page there are some photographs?

---Yeah, that's right.

10 Pages 3, 4 and 5. Do they depict the tender box?---Yeah.

All right. And - - -?---I don't know about image 4. I don't know what that is.

Yes, I had difficulty working out what that was too I have to say?---And I don't know what 5 is.

20 But just going back to your evidence about some defect with the tender box. By reference to these photographs can you direct the Commission's attention to where, where the laminate was lifting or where the defect was?  
---Yeah, I can see it on image 3.

Yes. And it would appear that there's a – that would – there would appear to be a crack and there would also appear to be a bit of uplift in the front, in the front edge of the tender's label. Is that – that's what you're referring to?---Yes.

30 All right. Yes, I tender that statement, Commissioner. Can I indicate this, that I'm not proposing to call Ms Reid however if Mr Chalmers or indeed anyone else requires Ms Reid for cross-examination then those arrangements can be made.

THE COMMISSIONER: Yes. That will be Exhibit T20.

**#EXHIBIT T20 - STATEMENT OF KIM REID DATED 1 APRIL 2015**

40 MR NAYLOR: Yes, I have no further questions. Thank you, Commissioner.

THE COMMISSIONER: Does anyone wish to cross-examine Mrs Bullock before Mr Chalmers, any questions? No. Mr Chalmers, any questions?

MR CHALMERS: No.

THE COMMISSIONER: All right. Thank you, Mrs Bullock. You may step down. You're excused for today.



**THE WITNESS STOOD DOWN**

**[12.23pm]**

MR CHALMERS: Do I understand she's not to be released from the - - -

10 THE COMMISSIONER: Well, perhaps not just yet, Mr Chalmers. One doesn't know what might emerge but for the present purposes she's excused.

MR CHALMERS: Thank you, Commissioner.

MR NAYLOR: Yes. Commissioner, I need to tender the two compulsory examination transcripts, one for Mrs Bullock on 11 March, 2015 and one for Mr Bullock on I think it was 12 December, 2014.

20 THE COMMISSIONER: The compulsory examination of Mrs Bullock of 11 March, 2015 will be Exhibit T21.

**#EXHIBIT T21 - TRANSCRIPT OF COMPULSORY EXAMINATION OF JULIE BULLOCK ON 11 MARCH 2015**

THE COMMISSIONER: And Exhibit T22 will be the compulsory examination of Mr Bullock on 12 December, 2014.

30 **#EXHIBIT T22 - TRANSCRIPT OF COMPULSORY EXAMINATION OF DARREN BULLOCK ON 12 DECEMBER 2014**

MR NAYLOR: If the Commissioner pleases. Commissioner, I call Darren Bullock.

MR CHEE: Commissioner, I can indicate that I've explained section 38 to Mr Bullock.

40 THE COMMISSIONER: Thank you, Mr Chee.

MR CHEE: And also he will be taking an affirmation.

THE COMMISSIONER: Thank you, Mr Chee.

Mr Bullock, as you are aware, the section 38 order protects you from the use of your answers against you in civil and criminal proceedings but it does not

protect you should it be found that you've given false or misleading evidence to the Commission. If that is found to be the case your answers may be used against you in a prosecution under the act for an offence of lying or misleading the, lying to or misleading the Commission. You understand that?

MR BULLOCK: I understand that.

10 THE COMMISSIONER: Pursuant to section 38 of the Independent Commission Against Corruption Act, I declare that all answers given by this witness and all documents and things produced by this witness during the course of the witness's evidence at this public inquiry are to be regarded as having been given or produced on objection and there is no need for the witness to make objection in respect of any particular answer given or document or thing produced.

20 **PURSUANT TO SECTION 38 OF THE INDEPENDENT COMMISSION AGAINST CORRUPTION ACT, I DECLARE THAT ALL ANSWERS GIVEN BY THIS WITNESS AND ALL DOCUMENTS AND THINGS PRODUCED BY THIS WITNESS DURING THE COURSE OF THE WITNESS'S EVIDENCE AT THIS PUBLIC INQUIRY ARE TO BE REGARDED AS HAVING BEEN GIVEN OR PRODUCED ON OBJECTION AND THERE IS NO NEED FOR THE WITNESS TO MAKE OBJECTION IN RESPECT OF ANY PARTICULAR ANSWER GIVEN OR DOCUMENT OR THING PRODUCED**

30 THE COMMISSIONER: Yes, can we have the witness affirmed, please.

THE COMMISSIONER: Mr Bullock, I notice that you have a large number of folders that you've placed on the shelf of the witness box. Could I just indicate to you that until or unless the questions asked by Counsel require any resort to physical records you should probably leave them to one side, but more importantly I don't know whether any of those documents have found their way into evidence already before the Commission and so we'll have to be very careful in terms of how we proceed if you need to resort to those documents, but I'll leave you in the hands of Counsel Assisting.

Yes, Mr Naylor.

MR BULLOCK: Thank you.

MR NAYLOR: Thank you, Commissioner.

Sir, what's your full name?---Darren William Bullock.

20

You're 50 years of age?---Yes.

Are you right-handed?---Yes.

What's your current occupation?---I'm a project manager for Sutherland Council.

30

When did you get employed in that capacity?---Ah, approximately nine to 10 weeks ago.

From November 2003 to December 2014 you were the district manager at the Picton office of the Mine Subsidence Board?---Correct.

You resigned from the, from that position on what date?---Ah, I think it was 6 December.

Sir, initially when you left school, I think in about 1980, that's right, isn't it? ---A long time ago.

40 You did a carpenter's apprenticeship with the Department of Public Works? ---Correct.

You became a tradesman then a leading hand, then I think a site supervisor with the Department of Public Works?---Correct.

And then you took on the responsibility of an estimator also with the Department?---Correct.

In about 1993 I make it, tell me if I'm wrong about the date, but you left the Department and took up a position with Westpac as an operations manager for their buildings?---I think it was 1989. It was just after we did the bicentenary work, so I remember it sort of with that's when I was working in the city with Public Works and I think we go through that and then that's when I went, I started at Westpac in '89, that's my recollection.

And for how long did you work for Westpac?---Um, eight and a half to nine years roughly.

10

Pardon me, Commissioner.

And what, what sort of work were you engaged in when you were working for Westpac, what did the role require you to do?---Um, I had several, several different jobs there. Um, I started as a clerk of works with Westpac where we basically, we had, we had sort of regions we looked after, we usually had um, two city regions and two country regions and we basically looked after areas from um, Normanton up the Gulf to Tasmania, sort of the eastern seaboard of Australia. Um, it was basically looking after the  
20 maintenance of Westpac Banks um, building banks right from the scratch like fit-outs and whatever and we also had a housing portfolio that we looked after as well because the branch managers and accountants in the ah, regional areas of the States had, they had houses attached to the branches for their own residences so we looked after um, those and we also built new houses for those as well and I think I built four in my time I was there and then um, I got promoted through the ranks as a um, ah, I think it was project supervisor, I can't remember many of the titles now, it seems that long ago, but it was basically the next step up and, and then up. There was, I had two  
30 or three increases while I worked there but basically the work was pretty well much the same. Um, I also did commercial work with them as far as like office fit-outs and that for the um, did commercial offices in the CBD as well, sort of from the time there as well.

20

30

And am I right in thinking, sir, that as part of your job you needed to engage building contractors to do work to either do maintenance work or to build buildings from scratch?---Yes, that's correct.

And was it during that period, sir, that you met Kevin Inskip?---It's sometime during that period, probably half way through my time there  
40 roughly, I really don't know a specific date.

40

And at that time Mr Inskip was the director of Plantac, a building contractor?---Yes.

And did you in your capacity as a clerk of works then a project supervisor with Westpac engage Mr Inskip through Plantac to do work for Westpac? ---He did some jobs for me but he was probably one of the minor contractors compared to what we, I used to use.

All right. And I think you said you, you were at Westpac for eight and a half or nine years?---Yeah.

And after you finished working for Westpac where did you go?---When, when I left, when I left Westpac I had a really short stint at Davids Holdings which was looking after Franklins Food Stores, when I mean really short I mean only a few weeks - - -

10 Yes?--- - - - um, and I left and I went to Gamis Industries for a little while.

You went to where, I'm sorry?---Gamis Industries.

Gamis?---Yeah, G-a-m-i-s - - -

Yes?--- - - - as a facilities manager for them.

20 Yes?---That was only for a short period of time as well while I was looking for another job, it was basically a fill-in job and then I got a job at AAMI as an insurance assessor.

Right?---And I was there for three-odd years I think.

Right. And was it necessary as part of that job to engage building contractors?---It was.

All right. Did you engage Mr Inskip while you were there?---Ah, I think he did some work for us, yeah.

30 Pardon me. How, how long were you working for AAMI as an assessor? ---I think it's about three and a half years to four years is my - roughly.

And after you finished working at that job where did you go?---I, I went back to government, back to Public Works.

40 Yes?---Um, I got sick of the driving around with um, AAMI because we were basically driving all over Sydney and when I first started with AAMI I, I was only the very second assessor with AAMI so we were flat out and that was when we had the big hailstorm in Sydney, it was a lot of work um, but um, an opportunity came back up at Public Works and I thought it was a lot closer to home and the office was at Bankstown and that's when I was living at Camden and um, I went back to Public Works.

And what was that role that you performed at Public Works?---Um, my role there was a um, project manager 9/10.

And what did that involve you having to do?---Ah, I was on the, what they call the DET team which is Department of Education and Training so it was basically building schools.

And is the case that you engaged building contractors to perform that work?---Correct.

And did you at any time engage Mr Inskip?---No.

10 How long were you at the Department of Public Works on that occasion?---  
Three to four years again.

All right. And after that, where did you go?---Ah, that's when I was appointed to the district manager's position at Picton at the Mine Subsidence Board.

Okay. All right. Mr Bullock is shown Exhibit T1, Commissioner, volume 6, page 2738?---I've just got to get my glasses out of my bag. Ah hmm.

20 Sir, this and the following page would appear to be a written letter of an offer of employment as district manager of the Southern Coalfields for the Mine Subsidence Board, dated 28 October, 2003. That seems right to you? ---Yeah, I'm just trying to find the second page in the volume at the moment. That's correct.

It's not signed but you obviously took up the post?---Yeah.

30 Do you know on what date you took up the employment as district manager for the Southern Coalfields?---Um, I don't remember. But if you had my old salary number, that used to be based on the date that I started and I can't remember it now.

All right. It's probably November - - -?---It was - - -

- - - 2003?---It was in November and I think it was around, ah, I don't know. It was around the middle of the month, I think. I know we moved into our house at, um, where we are now at Picton and I started about a week later. And it was just, like perfect timing, you couldn't do it if you tried - - -

40 Right?--- - - - literally.

And you held that position until your resignation on, I think, the 6<sup>th</sup> December, last year?---That's right.

Sir, I want to ask you a series of questions, and I'll try to do it in chronological order. We'll move on from your work history to your more personal history. If I'm not mistaken, in about 1999, you won \$50,000 in a scratch lottery, that's right?---Yeah, that's right.

About 2001 you purchased, what I understand to be a T-Bucket hot rod car?---I would only guess the date, I can't remember. But if that's when you've got that, I presume that's correct. I know it was just after my father died, because I remember he never got to see it and he died in, the end of, he died just before Christmas in 2000. So it would be 2001 sometime.

All right. And, Commissioner, may I have relief from the non-publication, I'm sorry – withdraw that. I think that's - - -

10

THE COMMISSIONER: You already have it.

MR NAYLOR: I already have that. Sir, you've appeared before ICAC previously, have you not?---Correct.

All right. And on the 12<sup>th</sup> December, 2014, you were asked some questions about your assets. Do you remember that?---I do remember that.

20 And in particular you were asked some questions about a jet ski and two cars. Do you remember those questions?---I do remember that.

And you were asked this question, "Let's deal with those as assets, just talk us through?" If you need to refer to this document and there's a document being referred to but that's not relevant for present purposes. "Do talk us through how you paid for those assets?" And your answer was, "Yeah, so with the cars before this, the T-Bucket I had prior to. I bought that in 2001." And I need to put this proposition to you, sir, that when I asked you earlier about when you acquired the T-Bucket you said you weren't sure?---Mmm.

30 And it seems you were fairly sure when you answered, when you gave that answer - - -?---I, I, I think I corrected myself - - -

- - - in December 2014?---Yeah.

All right?---I think I corrected myself but just then when I said it was just after my father died and that's – I sort of relate things back to my children, when they were born, when they walked, when they – a lot of these things are a long time back so - - -

40 All right. Am I right in thinking, sir, that in about June 2002 you and your first wife separated?---(No Audible Reply)

Or perhaps the divorce was going through at that time?---Yes, it's around that time, yes.

All right. The divorce was finalised in the beginning of 2003?---Yes, I think it was really early in 2003.

Okay?---Literally just straight after Christmas sometime.

Right. And the documents would seem to suggest that on 8 January, 2003, you were given some money by your mother to use as a deposit for the purchase of the land on which your current house is situated. Is that right?  
---Yeah, that's correct, because the um, the um, the proceedings of the divorce hadn't come through and the assets were literally frozen, I needed a deposit to hold the land and I knew that the rest of the assets and that were coming through and we were organising a loan, at that time I think it was  
10 through ING, which was um, a friend of Julie's had a friend was a broker and we did a loan through him and that, to hold the land for, so we weren't going to lose that block of land, mum lent me, I think it was about 16 and a half thousand dollars.

Right. When you say the assets were frozen as it were, that's because there was a property settlement going on?---Property settlement with the divorce, yeah.

And you were trying to sort out - - -?---Yeah.  
20

- - - in what way the various assets should be divided up between you and your wife?---Well, they were basically sorted out but they hadn't actually – the legal part of it hadn't been finalised that the money were deposited into Janelle's account or my account at that time, so I really didn't have too many, too much access to funds.

And when you say the money, are you referring to money in bank accounts or are you referring to some other money?---There was money into bank accounts um, Janelle and I, and I have the document here, we had a  
30 spreadsheet where we actually divided all our assets up and um, off the top of my head, if I, if you want me to refer to the spreadsheet I can or - - -

No, I don't want you to refer to the spreadsheet, I just want you to answer my questions?---There was \$174,000 worth of assets such as furniture um, belongings, money um, jewellery um, from lawnmowers to bits and pieces um, so she got \$174,00, I got \$174,000. That was on top of the sale of the property.

Sir, my question wasn't about how the assets were divided up?---Sorry, I  
40 missed - - -

My question was in response to an answer you'd given about money and my question was whether the money was in bank accounts or whether it was elsewhere?---The money was in bank accounts and in cash.

Right. How much was in cash?---To me or her?



From your memory sitting here now, how much money was in cash at the time the property settlement was being arranged?---I think I ended up with about \$50,000-odd in cash.

Sir, perhaps I'm not being clear, and I apologise if I'm not. You received \$54,000 into your bank account as a consequence of the property settlement. That's right, isn't it?---That's only part of it.

10 Did you receive \$54,000 into your bank account as a consequence of the property settlement?---That was, that was for the sale of another property, investment property I think.

Well, is the answer to that question yes or no?---Yes.

Right. And did that, was, where did that money come from?---Where did that money come from?

Yes?---I think it came from the sale of the 7 Welsh Place property I think.

20 Which property, I'm sorry?---7 Welsh Place, which is a rental property we owned.

Right. Well, let me just go back to my earlier question. At the time the property settlement was being arranged, how much money was held in cash, other – if any, other than cash that was in bank accounts?---I still don't understand your question.

30 Did you have a cash reserve at the time of the property settlement that was not a deposit, in a deposit account in a bank?---Yes.

And how much did you have?---50,000.

And whereabouts was it being kept?---In the safe at Grasmere.

All right?---And that safe my ex-wife has got.

Am I right in thinking that the deposit for the land that you purchased where you currently live was a 10 per cent deposit?---I don't remember.

40 Am I right in thinking that the deposit or the money that you received of about \$16,500 from your mother was about half the deposit?---I don't know.

The purchase price of the land was 335,000. That's right isn't it?---That's correct.

All right. And so you were able to finance the purchase price apart from the 16,500 that you received from your mother?---I must have.

All right. And that – if my reckoning is correct, Mr Bullock, that’s a little over \$300,000?---I – that would be correct I presume.

Sir, on 4 February, 2003 you won about \$200,000 in the first division of Lotto?---Correct.

And the win was paid – the winnings were paid, were they not, by cheque in to your St George cheque account?---No. It was a direct deposit.

10 THE COMMISSIONER: You mean an electronic transfer - - -?  
---Electronic transfer of funds.

- - - went into your bank account?---Yeah. From NSW Lotteries, yeah.

Just before we go any further, Mr Bullock, you said that there was \$50,000 in cash in a safe that was kept by you and your former wife?---Correct.

20 When the property settlement came along what proportion of that \$50,000 cash did you get?---Of the 50,000?

Yes?---The whole, the whole of it.

You got all of it?---Yes.

So all of that came to you?---Yeah.

And in addition you received 54,000 from the sale of the property?---Yeah.

30 Did you - - -?---That’s not, that’s not the sale of the actual property, the Grasmere property. That was 370 some thousand.

Well, I’m just trying to ascertain, the property settlement between you and your former wife resulted in you receiving \$50,000 in cash - - -?---Ah hmm.

- - - which was previously kept in a safe in your joint matrimonial home?  
---Correct.

40 And you said \$54,000 from the sale of a property which was a rental property?---Yes.

And what other funds did you receive from the property settlement?---I received a um, a sum of \$374,607.65 which was for the, the actual – my portion of the sale of the property.

And that would have also gone into a bank account of yours?---That went into my – I think my St George account at the –well, it must have because that’s the only account I had I think at the time. I didn’t have the um, other accounts at the time. And there was also on top of that, because the, the

purchaser of the house didn't have the \$1.1million-odd at the time when they bought the house. They had vendor finance and there was an additional \$38,928 which was paid in later to my account which was part – and my wife would have got um, her part of that as well. That was the vendor finance which – there was 100,000 vendor finance so hers would have been um, 62,000-odd of that.

All right. We're not worried about her?---For her.

10 So you received \$38,000 at some later stage which was - - -?---Yeah.

- - - also part of the property settlement?---That was in September, 2003.

All right. Thank you.

MR NAYLOR: Are you referring to a particular document there, Mr Bullock?---I am, because there's lots of figures here and I, I don't want to give you the wrong figures and if I could, if I could refer to this document because um, I really need to because I can't remember the dates and I really  
20 can't remember the amounts, Commissioner, off the top of my head.

What document are you referring to?---It's a um, Darren Bullock, it's called financial status that I've produced myself.

Pardon me, Commissioner.

THE WITNESS: I think it was produced at my previous hearing but since then I've amended it to – just one thing I think that's all there is so it's probably not relevant.  
30

MR NAYLOR: I'm going to show you a document, Mr Bullock. Do you recognise the documents I've just handed to you?---I do, yeah, the only addition to that - - -

Just pausing for a moment, they are documents, are they not, that you provided at a compulsory examination on 12 December, 2014?---Correct.

And there are three documents in the bundle I think. The first is a document entitled "Darren Bullock financial status."?---Correct.  
40

The second is a document entitled "Darren and Julie Bullock's combined net incomes 2007 till 2014," correct?---Correct.

And the third is a document "Bank accounts, cash in and out only 2008 to present," correct?---Correct.

I tender those documents, Commissioner.

THE COMMISSIONER: Yes, those documents will be Exhibit T23.

**#EXHIBIT T23 – DOCUMENT TITLED “DARREN BULLOCK – FINANCIAL STATUS”**

MR NAYLOR: Now, Mr Bullock, you were saying that you had amended I think the first of those documents, is that right?---Yes, there's only one  
10 additional item that I have actually put in there - - -

Yes?--- - - - which is on 18/3/2003, it's a cheque deposit into my St George account and it's for \$54,066.47 which is the divorce money we've just been talking about and I do have the St George Bank statement with me today if you'd like to see where that money went in.

Well, just pause for a moment. The copy that I have, sir, which is the copy that you provided during the course of a - - -?---Ah hmm.

20 - - - compulsory examination on 12 December and which I've just provided to you already contains a note of a St George deposit in the sum of \$54,066.47?---Where am I looking?

For 18 March, 2003?---Oh, it does too. Sorry.

30 So there's been no amendment to the document that I've got?---No, there's no amendment then, I've make a mistake when I've gone back in the, the last week or two, I've looked at it and I thought it was a different amount and I hadn't put it in, it's my mistake. I apologise.

Well, can I ask you to put to one side the document that you were referring to originally and just focus your attention on the document that I've handed to you?---Thank you.

All right. Now let's go back to this \$50,000 in cash that I think your evidence is that you received, that was not being held in a bank account but which you received after the property settlement was resolved, is that your evidence?---Sorry, after the property was - - -

40 Yes?---It was part of the property settlement.

Right. But I'm just wondering what, how - - -?---It's just between me and my, my ex-wife.

I'm just wondering what happened to the cash, sir. There was \$50,000 in a safe in the old house at Grasmere?---Yes.

Right. And you were, you were given that \$50,000 were you as a consequence of the settling up as part of the property settlement?---Correct.

10 And what did you do with the money?---I used it to, part of it probably would have been for the deposit on the house as you said, there's \$16,000 there short, and the other thing was we started the pool as well so we had to pay the pool builder and get the pool rolling 'cause we literally had the pool half-finished on a vacant block of land with a fence around it and there was also um, just things that I had to do, I had to pay solicitors for the divorce, I had other things I had to pay for um, you know, I can't remember back that far, it's way before my time even at the Board so I can't remember back.

Well, apart from that \$50,000, and you've just explained how it was spent, did you have any other stash of cash at this time which is January/February 2003, and just put to one side the Lotto win, immediately prior to the Lotto win did you have any other - - -?---No, only just that - - -

- - - large sums of cash?---No.

20 Right. Might Mr Bullock be shown another document please, Commissioner, I'll have it handed to him, being financial evidence file number 1. Now, Mr Bullock, there are various documents in this folder and I'll take them to you in due course in, in the course of your evidence. But can we just, can I direct your attention first of all to tab 5. And you'll see first of all there's a spreadsheet and then behind the spreadsheet there are copies of a number of bank statements?---Ah hmm.

30 And these are bank statements for your St George cheque account that we've been referring to?---Okay.

All right. And you see there's a transaction, it might be highlighted on your copy of 4 February, 2003?---Ah hmm.

And there's a credit to your account of \$200,022.90?---Yes.

You see that. And that's the winnings from the first division Lotto - - -?---Yeah.

40 - - - that's right, isn't it?---That's right.

So immediately before you received that money you held only, about \$3,000 in that account?---Correct.

Right. And did you, did you hold monies in any other savings account at that time?---Um, I think I had, there's a possibility, I think we had a joint account, me and my old wife. And she had her account as well.

Did you have the joint account as at this time, January, 2003?---I'd say, by then it would've been cancelled.

I'm sorry, you're, you're, you're referring to a joint account with your former wife?---Former wife, sorry, yeah.

Right. Okay?---Yeah, sorry.

10 So by this particular time, by this time, that is the day before the Lotto win in January 2003, the only savings account you had that was operative and that had any money in it was this St George Bank account?---To my best recollection.

Right. So your cash assets in terms of, at least in terms of this bank account was \$3,000 - - -?---That's correct.

- - - immediately prior to the Lotto win and you had this other \$50,000 that you received from the property settlement in cash - - -?---Ah hmm.

20 - - - and you spent that on, to the best of your recollection, the balance of the deposit, the pool, solicitor's costs?---There was a lot happening at that, as you can imagine so - - -

Right. Do you know over what period of time you spent that \$50,000?---I don't think I spent it all.

30 Right?---I spent a portion of it, you know, I couldn't tell you what portion because it's a long time ago, I know, I just know I was trying to secure somewhere to live, I had to secure somewhere for the children and whatever and um, um, the opportunity came up with that block of land that's what I decided to do, to build another house.

All right. My question – can I just ask you to listen to the question. My question was when you spent the 50,000 or that you say that portion of it that you think is spent on the deposit, the pool and the solicitors?---I don't know, it's too long ago.

Right. Well, you didn't spend all of it?---I, I don't imagine I would have.

40 Right. At that time or what about later?---How long is later?

Well, did you expend the rest of the \$50,000 at any time say between January 2003 and the end of 2007?---I wouldn't know.

THE COMMISSIONER: Mr Bullock, can I ask you how much did the pool cost to construct?---Um, 27,000.

And did that include the necessary landscaping around the pool or was it just the pool?---That included the surround on the pool and the, the pool fence.

All right. So 27,000 so if you, if you add 27 to say 17,000 which would have been the balance of the deposit then one comes to 44,000 and then there were solicitor's fees on top of that, you don't know how much the solicitor's fees were?---They were only small because it was pretty amicable our settlement so - - -

10

Right?--- - - - my recollection is it was, it was only something like \$1,500 to \$1,800.

All right. So the best we can do is that in about early January/February 2003 you would have had something like 5,000 of the \$50,000 left?---That - and there's also the, like we've said the Lotto money, there's other money there's - - -

20

No, no, no, no?---Yeah.

30

Listen. Of the \$50,000 cash, that was what you were being asked, of the \$50,000 cash that you said you expended towards the pool and the purchase of the land and the solicitor's fees by the beginning of 2003 you had about, give or take, \$45,000 you'd expended, you had about \$5,000 left?---That's, that's not correct because the pool wouldn't have been, the pool was actually paid for, once the house started, the pool was only like 50 per cent completed before the house started because naturally you can't fill a pool with water on a vacant block of land so the shell of the pool went in, so there would have been only part payments on the pool and the final payments or several of the progress payments on the pool would have, were made after the completion of the residence.

And were they made from your cash reserves?---I can't remember.

MR NAYLOR: I thought your evidence was that you used the \$50,000 to pay for the deposit, pool and solicitor's fees?---Yeah, but the pool, to get the pool started.

40

Oh, so it's wrong for us to interpret your evidence to mean to say that you paid for the entirety of the pool with that \$50,000 in cash?---Yeah, that's right.

Right?---Mr Naylor, this is a long time ago and it's very hard to remember the sequence of events.

Well, do you remember the first, making the first payment in relation to the pool?---I know I would have made it um, when they dug it out, which was shortly after we purchased the land.

All right. Do you know how much that was off the top of your head?  
---Wouldn't have a clue, wouldn't have a clue.

Right. Do you remember if you paid cash?---Wouldn't have a clue.

So your evidence is that you used the \$50,000 in cash to - - -?---How can I remember that?

10 - - - pay – can you listen to my question, please. You used the \$50,000 in cash to pay for the pool but now you say you don't remember using cash to pay for the pool?---Alls I'm going to say is I was getting divorced, I was building a pool, I was buying a block of land, I was building a house, I was putting driveways in, I was doing landscaping, how the hell am I supposed to remember what went where?

20 THE COMMISSIONER: Well, Mr Bullock, you were the one who told us a short time ago that the \$50,000 in cash that came to you as part of the property settlement went towards the construction of the pool, the payment of the deposit on the land and solicitor's fees. Now, that evidence – Mr Bullock, wait. That evidence came from you, so we are merely asking you to confirm the details of that evidence – if you can't confirm it, well and good, but don't say now that you don't remember or that you can't say where the money came from, it was your evidence that targeted that 50,000 in the first place - - -?---Well - - -

30 - - - as the source of those funds?---Sorry, Commissioner. Alls I'm saying is, is that I must have used some of that because at that point in time, as I said, the funds were frozen because of the divorce and I had things to do and I, that makes the most logical sense to me, I - - -

But you don't know that you did use that, you're just, you're just assuming that you did?---I'm, I'm assuming it based on that's - - -

Right?--- - - - the sequence of events.

Right.

40 MR NAYLOR: Are you not sure or are you making this up as you go along?---Sorry?

Are you making up this evidence as you go along?---No, I'm not making this evidence up.

All right. Might be an appropriate time, Commissioner.

THE COMMISSIONER: We might take the luncheon adjournment and we'll resume at 2 o'clock. Thank you.

**LUNCHEON ADJOURNMENT**

**[1.03pm]**