

TUNICPVT00195
11/03/2015

TUNIC
pp 00195-00222

COMPULSORY
EXAMINATION

COPYRIGHT

INDEPENDENT COMMISSION AGAINST CORRUPTION

THE HONOURABLE MEGAN LATHAM

COMPULSORY EXAMINATION

OPERATION TUNIC

Reference: Operation E13/1800

TRANSCRIPT OF PROCEEDINGS

AT SYDNEY

ON WEDNESDAY, 11 MARCH 2015

AT 10.20AM

Any person who publishes any part of this transcript in any way and to any person contrary to a Commission direction against publication commits an offence against section 112(2) of the Independent Commission Against Corruption Act 1988.

This transcript has been prepared in accordance with conventions used in the Supreme Court.

THE COMMISSIONER: This is a compulsory examination arising out of an investigation into allegations that Darren Bullock, the former District Manager of the Mine Subsidence Board at Picton, accepted gifts and benefits from the Board contractor, namely Kevin Inskip, of Plantac Pty Limited in exchange for favourable treatment, that he revealed confidential tender information to Plantac Pty Limited and that he breached MSB's Conflict of Interest policy.

10 Being satisfied that it is necessary or desirable to do so in the public interest, I declare that pursuant to section 112 of the Independent Commission Against Corruption Act the evidence given by this witness, the contents of any exhibits tendered, the contents of any documents shown to the witness, any information that might enable the witness to be identified and the fact that the witness has given evidence today shall not be published or otherwise communicated to anyone except by Commission officers for statutory purposes or pursuant to further order of the Commission. It is a criminal offence for any person to contravene this direction. This direction may be varied or lifted by the Commission without previous notification if
20 the Commission is satisfied that it is necessary or desirable to do so in the public interest.

**PURSUANT TO SECTION 112 OF THE INDEPENDENT COMMISSION AGAINST CORRUPTION ACT THE EVIDENCE GIVEN BY THIS WITNESS, THE CONTENTS OF ANY EXHIBITS TENDERED, THE CONTENTS OF ANY DOCUMENTS SHOWN TO THE WITNESS, ANY INFORMATION THAT MIGHT ENABLE THE WITNESS TO BE IDENTIFIED AND THE FACT THAT THE WITNESS HAS GIVEN EVIDENCE TODAY SHALL NOT BE
30 PUBLISHED OR OTHERWISE COMMUNICATED TO ANYONE EXCEPT BY COMMISSION OFFICERS FOR STATUTORY PURPOSES OR PURSUANT TO FURTHER ORDER OF THE COMMISSION. IT IS A CRIMINAL OFFENCE FOR ANY PERSON TO CONTRAVENE THIS DIRECTION. THIS DIRECTION MAY BE VARIED OR LIFTED BY THE COMMISSION WITHOUT PREVIOUS NOTIFICATION IF THE COMMISSION IS SATISFIED THAT IT IS NECESSARY OR DESIRABLE TO DO SO IN THE PUBLIC INTEREST.**

40 THE COMMISSIONER: I direct that the following persons may be present at this compulsory examination, namely Commission officers including transcription staff, the witness Julie Bullock, and the witness's legal representative Mr Michael Chalmers. Mr Chalmers, you have leave to appear.

MR CHALMERS: Thank you, Commissioner.

THE COMMISSIONER: Does Ms Bullock wish to take advantage of a section 38 order?

MR CHALMERS: She does, Commissioner.

THE COMMISSIONER: Ms Bullock, you should understand that the section 38 order effectively protects you from 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. Do you understand that?
10

MS BULLOCK: Yes, I do.

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 compulsory examination 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 COMPULSORY EXAMINATION 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: Do you wish to be sworn or affirmed?

MS BULLOCK: Sworn, thank you.

THE COMMISSIONER: Thank you.
40

THE COMMISSIONER: Yes, Mr Naylor.

MR NAYLOR: Thank you, Commissioner.

Madam, would you state for the name your full – state for the record your full name please?---Julie Lorraine Bullock.

10

And where do you reside, Mrs Bullock?---[REDACTED].

And your date of birth?---The [REDACTED] [REDACTED] [REDACTED].

How long have you lived at [REDACTED]?---Moved in there in November 2003.

And you're married to Darren Bullock?---Yes.

20 When did you and Mr Bullock get married?---13 March, 2004.

Do I take it then that you began to reside with Mr Bullock before in fact you were married?---Yes.

At [REDACTED]?---Yes.

All right. Does your husband know that you're here today?---Yes.

30

All right. Are you currently employed?---I am.

And you work as an occupational therapist, is that right?---I'm a paediatric occupational therapist at the [REDACTED].

And for how long have you been employed in that capacity?---I started at [REDACTED] in October 2004.

And was that in a fulltime or a part-time capacity?---Part-time.

40

Are you currently working in a full-time or part-time capacity?---Still part-time.

How many days a week?---Ah, three days.

Have you always worked three days a week or has it changed over time?
---It's changed over time with having children, I dropped down to two days a week and I've just this year since the kids have started school gone back to three days a week.

There was a period of time where you didn't work at all?---Yeah, I had close to two years off with the twins.

The twins' names, I'm sorry?---[REDACTED] and [REDACTED]

And they were born in 2009, is that right?---Yes.

All right. What date?---15 May.

10 So am I right in thinking that you didn't work for a period of time prior to their birth up to a date in about 2011?---That would be right, yes.

Thereafter you returned to work two days a week and this year you've increased your work to three days a week?---Yes.

And off the top of your head do you know what your current net income is on either a weekly or fortnightly or monthly basis?---Oh, I think at the moment on a fortnightly basis I'm bringing in close to \$1,500.

20 THE COMMISSIONER: That's, that's in your hand, is it?---Yes.

I mean after tax 1,500?---Yeah. Well, I actually have a system where I don't pay any tax actually.

MR NAYLOR: What system is that?---10, close to \$10,000 of my wage goes into the mortgage which is tax-free, I'm salary sacrificed, and then um, \$100 per week comes out of my wage pre-tax and goes into what they call a meal entertainment card which we then use that when we go on holidays for eating meals.

30 THE COMMISSIONER: Is that, is that part of, of a salary sacrifice that's organised by the health union that you belong to or something of that nature?---It's part of New South Wales Health, yes.

New South Wales Health?---Yes.

So can you just, sorry, tell me what was the salary sacrifice on the mortgage?---So it's about \$9,950 comes out of my account tax-free to go into the mortgage.

40 Per fortnight?---Well, it's 10,000 over the, over the 12-month period.

Oh, sorry, over the 12 months?---Yeah.

MR NAYLOR: What, what is your annual net income, do you know?
---Ah, no, because I've just changed recently when the kids started school so I'm not um, I'm not sure.

If I told you that - - -?---It would - - -

Pardon me?---I think now going up in the hours it would be close to 45, \$50,000.

If I suggested to you, Ms Bullock, that for the 2013-2014 year your net income, your net annual income was \$33,863, does that sound about right? ---That would be about right, yes.

10 But it would have gone up since your return to work on three days a week? ---Yeah. How I, how I try to think about it is, I think for each day that I work it's about \$15,000, so if I'm doing three days a week I should be getting about 45, 50,000-odd.

So if, if about 10,000 of that 33,000 has been going into the mortgage, is that right?---Salary sacrificed, yes.

All right. That means that you have a disposable net income of about 20,000 per annum. Is that right?---That would be right, yes.
20

And that gets deposited into a bank account?---Into a credit union.

All right. Which account?---Macarthur Credit Union.

And is that an account in your name?---Just my name.

All right. And is that a savings account?---Yes.

30 You have a number of accounts, do you not, or you control jointly with your husband a number of accounts?---We can, yeah, we can access each other's accounts, yes.

Right. Apart from the account that you've just mentioned, being the account into which your salary is paid, what other accounts are there that are just in your name?---There aren't any in, just in my name. Also the only other thing that I have is the Westpac card which is the meal entertainment card which is the \$100 gets taken out each week and deposited into that account.

40 Do you have a Westpac Ignite Virgin MasterCard?---That's the meal entertainment card.

I see?---Yes.

Thank you. And you don't have a second savings account just in your name?---No.

All right. Do you have any loan accounts apart from the MasterCard that I've just mentioned which are only in your name?---No. The only thing that we're in debt for is the mortgage and my HECS debt.

The mortgage account is the Macarthur Credit Union loan account. Is that right?---Yes.

And is that in the joint names of yourself and your husband, Darren Bullock?---Yes.

10

THE COMMISSIONER: Sorry. Is that the same account into which your wage is deposited or different?---No.

That's a different account?---Different.

Thank you.

MR NAYLOR: There is, is there not, a joint savings account that you jointly control with your husband, a Macarthur Credit Union savings account?---There is another account but I don't think I'm on there. I don't think I'm on that account. I think that's just Darren's. So there's my, my account with the Macarthur Credit Union, Darren's account with the Macarthur Credit Union and the loan account with Macarthur Credit Union and then Darren's got a separate St George account.

20

I see. And do you have access or control over, first of all, the savings account that you've just referred to that you think is in your husband's name, the Macarthur Credit Union account?---I can have access to it.

30 All right?---Yeah.

So – and how is it that you would access that account if you wanted to? ---Just over the Internet.

So I suppose - - -?---Doing BPAY.

Am I right in thinking it's probably password protected and you have a password?---We both, yeah, we have passwords, yes. PIN numbers.

40 And in relation to the St George account that you've mentioned, am I right in thinking that's only in Darren's name, that's not in your name?---Not in my name at all, no.

All right. And do you have access - - -?---No.

- - - or control over that account?---(No Audible Reply)

Do you know what kind of account it is?---Just a savings account I think.

You have access or control over the loan account which is the mortgage account with the Macarthur Credit Union?---Yes.

All right. And again, is that an account that you can access online with a PIN or a password?---Yes, it is.

10 Are you aware whether your husband has any credit cards?---I think he does have one credit card. Um, I'm not sure whether it's a Westpac card.

And do you have a, a copy of that card, are you able to make use of that credit account?---No.

Is he able to make use of any credit account that you have?---Yes.

Which one?---The Ignite I think it is, Ignite credit card.

20 And that's the account that I think you said was the meal allowance account. Is that right?---No. No, because that's a Westpac one. There's another one that I've got. I've, I've got it in my wallet but - - -

Can you just explain to me how this meal allowance account works?---So with, with the Westpac meal allowance card each week or each pay – each week \$100 comes out of my wage pre-tax and gets popped into this account which we just then use whenever we happen to go out for dinner, when we go on holidays we take it overseas with us or interstate where we're going and we actually use that as money for food type thing. So whenever we go to restaurants and things that's what we use.

30 Okay?---So it's not – that one's not a credit card as such but I do have - - -

THE COMMISSIONER: It's a debit card?---Yeah. I do have a credit card that has direct debits coming off it.

MR NAYLOR: Okay. Do you know which bank that credit card is with? ---Oh, I would have to look in my wallet.

40 That's okay. Am I right in thinking that you receive on a regular basis bank statements in respect of the accounts that you control?---Yes.

Which would include the account into which your salary is deposited? ---Correct.

And that Westpac Ignite card that you have just referred to?---Yes.

You would receive regular statements as well, would you not, in respect of the mortgage account that you hold jointly with your husband?---Yes.

All right. And do you make a point of looking at the bank statements when they are received?---Not really.

All right?---I tend to pass them on to Darren.

Okay. It's the case is it not that your husband, Darren resigned from his position with the Mine Subsidence Board in December last year?---He was advised to resign.

10 But he did resign?---On Lincoln's suggestion, yes.

THE COMMISSIONER: Sorry, Lincoln who?---Lincoln Chee.

Chee, thank you.

MR NAYLOR: He's a solicitor who was advising - - -?---Darren.

20 - - - Darren. O.K. At the time that you commenced your relationship with your husband which I think you said, I think you said you were married on the 13 - - -?---March.

- - - March, 2004?---Ah hmm.

Darren was already working for the Mine Subsidence Board?---Yeah. He started in November 2003.

Right?---So we had built the house, completed it just before he started at the MSB.

30 That was before you'd commenced your work as a, as a paediatric occupational therapist at [REDACTED]?---Yeah. I was at the Campbelltown Hospital before that.

40 Do you know why your husband resigned from the MSB in December last year?---We had an extension built which was by Willbuilt Homes and they were a contractor of the MSB and even though we had approval, written approval from the CEO of the MSB, Lincoln told Darren that he had broken the Code of Conduct by using the Board's contractor. And that if he was found to be guilty that he would lose all his long service leave. So Lincoln suggested that he resign to retain his long service leave which was about eight months.

You said you had an extension built when, when was the extension built?---2010.

And what was the nature of the extension?---It's, um, like a pool house. So it's got an entertainment area with a kitchen, um, bathroom, there's a spare bedroom out there and a gym.

And have you had any other work done on your home since then?---Had a little bit of painting. Um, the retaining wall was painted. The kitchen and back room was painted. Ah, recently in the kitchen there was a new benchtop put in, replaced, and a new sink. And then a false wall was put in our bedroom and a new wardrobe put in.

10 All right. Well let's start with the painting. I think you said that was in the kitchen and the back room and one other place?---And a retaining wall out the back.

Retaining. When did, when was the painting work done?---It would've been September, October, November, sometime around there last year.

September, October, November - - -?---October, November somewhere around that period last year.

2014. Who did that work?---A gentleman by the name of Brett.

20 You don't know his surname?---No.

Who organised Brett to do the painting work?---Darren.

Do you know if Brett was someone who may have been used by the MSB as a contractor?---Ah, I know that Brett does work for Kevin Inskip.

You know that Kevin Inskip does work for the MSB?---Yes.

30 The kitchen benchtop and sink when were they installed?---The benchtop and sink went in, I think in, ah, November, November last year.

Right. Who did the work?---Pat Mosca from Macarthur Granite did the benchtop.

Can you spell the surname?---I think it's M-o-s-c-a. So he put the new benchtop on and then Darren just put the sink in.

40 And did -- am I right in thinking that Darren organised Pat Mosca to install the benchtop?---Yes.

And do you know if Mr Mosca is someone who is used by the MSB as a contractor?---No, never.

How do you know that?---He's never done -- well, speaking to Darren he's never done work for the MSB.

You talked to Darren about the work that he used to do with the MSB?
---The work that he used to do?

Well, he's no longer employed by the MSB?---Mmm.

Yeah?---Oh, I often knew what was going on, yeah, with work.

Okay?---With the complaints and - - -

Ms Bullock, what if any knowledge do you have of cash being kept at your home?---We've always had cash at home.

10

Mmm. And where has the cash been kept?---We have a safe, so some of the cash is kept in the safe and then we've got just other areas in the house that we keep it.

And whereabouts is the safe located in the house?---It's in the study in the um, sliding doors. It's mounted to the floor.

And the other locations in the house where the cash is kept?---Well, we hide it under a chest of drawers in a bedroom.

20

And as you sit here now have you got cash reserves stored at home in those or any other places?---There might be, no, there might be \$1,000 and that's it at the moment.

Have you had larger amounts of cash stored at home at any time?
---Absolutely, yes.

30

Right. And sitting here now, are you able to say what the largest amount of cash would have been that has been stored at home at any one time and when that occurred?---Oh, I think the largest amount we've had has been about \$90,000, and that would have been around when the, Darren had the Lotto win and that would be, oh, beginning of, I'm not sure if it was 2002 or 2003. It would have to have been, we built the house, so it must have been about the beginning of 2003 I think, but I'm not definite.

You mean the Lotto win?---Yeah.

Yeah.

40

THE COMMISSIONER: When you say that the safe is in the floor of the study, do I take it that the house has a concrete slab?---Yes.

And so the safe was actually provided for in the plans when the, when the house was built?---No.

So it was installed later, was it?---Yeah. We had a separate one, a freestanding one that could be moved.

Yes?---And then we put one and bolted it into the floor.

So, so a cavity had to be dug and the safe had to be inserted in the floor, floor cavity? Is it flush with the floor?---No.

Oh, it's not?---No, no, it's not flush with the floor, no. So I think you can actually just drill down through the centre of the actual safe itself and bolt it into the ground. Darren installed it, I - - -

10 Oh, right?---Yeah.

But when, but, well, I'm just trying to understand. When you go into the study does the, does the safe sit effectively on top of the floor of the study? ---Yes.

Right. Thank you?---Yes.

MR NAYLOR: When, when did you and Darren start going out?---October 2002.

20

You were in a relationship with him then at the time that, if it's correct, if he won the Lotto in early 2003 you were then in a relationship with him? ---Yes.

And you became aware that he, he won the Lotto at about the time that that occurred?---Yes.

And when he won the Lotto, just remind me, how much do you think he won?---Well, it was just over 200,000.

30

And do you know how the funds were dealt with and by that I mean do you know whether they were, any part of the funds were deposited into a bank account?---Ah, I think that a cheque was just made out and that cheque was made into his, that St George account.

Are you saying - - -?---I think that's what happened.

I'm sorry to interrupt. Are you saying that he received a cheque from the Lotto office for the full amount?---I think that's what happened.

40

Right. And that, that cheque was deposited into his St George account? ---I think that is what has happened.

Right. And did the funds remain in his St George account to the best of your knowledge or were they withdrawn?---He wouldn't have left money like that sitting in a bank account.

Why not?---Because he has a very greedy ex-wife who was always trying to get her hands on more money.

And so what, what became of the funds? If they were not left in the account what was done with them?---Well, that's when a lot of money was left at home and there was also at the time, that's when we were I think looking at buying land and putting the house on the block and doing all those sort of things.

- 10 Is there any reason why large sums of money were kept at the home apart from Darren's ex-wife becoming aware that those funds were available?
---No other reason.

THE COMMISSIONER: Sorry, can I just go back a step. If the, if the cheque for the Lotto win was deposited into the St George account it seems to follow doesn't it that at some stage a sum as large as \$90,000 in cash was withdrawn and, and left in the, in the safe at the, at the home or left somewhere in the home, is that, is that what happened?---I don't know what Darren did.

20

But you said earlier that the largest amount of cash you ever had was 90,000 which was presumably you said after the Lotto win in early 2003?---Yes.

So if the cheque went into the St George account at some stage Darren had to have taken somewhere in the vicinity of 90,000 out for the purposes of putting it in cash somewhere?---And he probably just withdrew it in small amounts, I'm not sure.

- 30 All right. Can I just ask you this, does his ex-wife live in the Picton area?
---No. She was at the time, she was residing at Camden and then she moved and she moved to Goulburn.

Right. Do you know whether she was aware of the Lotto win?---Yeah, because the Lotto agency rang their home number first.

Right?---And she got the call.

- 40 Right. So she was aware of the win?---She was at the solicitor's the next day.

Right. Thank you.

MR NAYLOR: When, when did Darren and his former wife divorce, do you know?---No.

Was it before or after the Lotto win?---Oh, no, they were, oh, the actual divorce, I think the divorce was already done by then. Um, I think they separated in June 2002, when the actual divorce went through I'm not sure

but the settlement on the house and the assets and everything was completed by the time that Darren actually won that Lotto money.

Well, that's what I'm just wondering, if - - -?---So - - -

10 - - - if the property settlement had been completed by the time he won the Lotto why would he have any interest in hiding those funds from his former wife?---Because she was trying to convince him, she'd been to the solicitors and she was trying to convince him that Darren had to put a percentage of that away into bank accounts for his older children and that's the way she was going to pursue it, was by getting a percentage so that [REDACTED] and [REDACTED] got something out of the Lotto win.

You said I think that the Lotto funds were deposited into the St George account and then withdrawn in small amounts, that's right, is it?---I think that's what happened.

20 Well, why, why would you withdraw the money in small amounts if the purpose was to hide the funds from his former wife?---I, I can't answer why Darren would do that. Darren's always run on a cash system.

It doesn't make sense does it, that if the purpose of withdrawing funds from the account is to prevent his former wife from having access to them?

MR CHALMERS: Well, I, I, I'd object. I mean, my friend's asking this witness to try and interpret why her husband did something.

30 THE COMMISSIONER: Yes, well, anyway, I think, I think she's answered that to the best of her knowledge but when you say he's always run on a cash system, sorry, what, what does that mean? Can you just explain what that means?---Well, it was, it was exactly the same, him, Darren and his ex-wife always had money at their house as well.

So what you're saying is that insofar as he needed to meet household expenses or bills, he would access sums of cash that he kept at home in order to do that?---Mmm.

40 Right. So it follows, does it – let me just follow that through. Tell me if you agree with it or not. Does that mean that one would not expect to see withdrawals from accounts and things of that nature going towards payment of bills?---Well, some bills have to be paid over the Internet by BPAY.

I appreciate that but I mean, you know, household – your general grocery bill, anything that was involved in day to day it was all cash?---It's all cash.

Right. Thank you. So to the extent that you saw withdrawals from accounts it would be obvious because it would be under an electronic transfer to, for

example, electricity or water or gas or something like that?---That would be different, yeah.

Right?---But, yeah, all groceries, that sort of thing, looking after the kids, clothing, everything is cash. Any work that was done within the house it was all cash.

MR NAYLOR: And did you, did you access the cash that was kept at home then for the purpose of meeting those expenses?---Yes.

10

Did you have access to the safe?---I do have access to the safe.

Can – my question was whether you have always had access to the safe?---I have always had access to the safe, yes.

20

And how often would you access the cash that was kept at home, whether in the safe or elsewhere, for the purpose of meeting those expenses that you've referred to?---So what I would tend to do is I would say to Darren – he would be saying right, you're off on a Thursday or a Friday, what are you doing today? I'd say I'm going to get school uniforms, I'm going to get shopping, groceries, whatever and he'd say would you like some cash and I'd say yes. So he would then go and get me whatever amount it was that I needed. Darren does all the bill – or most of the bill paying and looks after the financial side of things so I would say to him right, today I need \$1,000 to cover X, Y and Z and he would, he would access the safe or under the drawers and then give me that cash.

30

All right. There were times though that you could access the cash for yourself if Darren didn't give it to you?---Yes.

All right. You've been on in recent years several family holidays have you not?---Yes.

2008 if I'm not mistaken you went to Japan?---Yes.

2010 you went to Fiji?---Yes.

40

And last year, correct me if I'm wrong, you had a holiday to Malaysia and a holiday to Singapore?---No. Last year was Kuala Lumpur and Penang.

Right?---The year prior to that was Singapore.

2013?---Yeah.

And are you aware as to whether any of those holidays were funded using the cash reserves - - -?---Yes, it would have been.

- - - at home, kept at home?---Yes. The Japan one, most of the Japan one was covered by my Frequent Flyers. And again, on the trips overseas we took my meal entertainment card to cover for our food.

What about Fiji?---Well, I would have had – I think I had – I don't think I had a meal entertainment card then but that just would have been, yeah, through, through the cash that we had, through savings.

THE COMMISSIONER: All of the trips - - -

10

MR NAYLOR: So - - -

THE COMMISSIONER: Sorry. All of the trips from 2010, well, the three that were taken 2010, 2013, 2014 I assume they were with the children were they?---Ah, Fiji there was the four children. Ah, Singapore was just [REDACTED] and [REDACTED] and Kuala Lumpur last year was [REDACTED] and [REDACTED] and [REDACTED].

20

Thank you?---Because [REDACTED] was working.

Thank you.

MR NAYLOR: The cash reserve was obviously contributed to by the proceeds of the Lotto win. When I say cash reserve I mean the cash that was being kept at home?---Ah hmm.

30

Right. Do you know if any cash was being kept at home, any significant quantities, prior to the Lotto win?---Not that I know of, I was only fairly new in the relationship at that stage.

Are you aware as to whether or not Darren has had any other similar wins, any other Lotto or lottery-style wins?---Yes. I think there was a scratchie ticket that was \$50,000 at some stage.

And do you know what became of those funds?---No.

You don't know whether the 50,000 was deposited into a bank account or into the cash reserves?---No, I don't know.

40

Apart, apart then 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?---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 to me for a neck injury that 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.

Are you saying that those two amounts, the \$20,000 and the \$40,000 were deposited or put into the cash reserve at home?---Well, they may have been, I'm not sure. I do very little of the financing at home, very little of the, looking after paying bills or anything else.

It's possible that those moneys or part of those moneys went into the cash reserve?---Possible.

10 And it's possible that some or all of those moneys may have gone into a bank account?---What does that mean?

Or not?---What does that mean?

Well, you, you've just indicated that you received \$20,000 on one occasion and \$40,000 for a neck injury on another occasion?---Ah hmm.

20 I'm trying to understand where the money went. Could the money have gone into a bank account rather than the cash reserves at home?---Initially they would have been put into a bank account.

And, and then what would have happened?---We've always taken money in and out of the accounts or Darren's always taken money in and out of the accounts. Whether that particular amount of money has been the amount that's been withdrawn to take it home, I'm not sure.

30 Do you know when you received the \$40,000 for the neck injury?---Oh, I would have to look back on records. It's an injury that happened back in '96/'97 but the court case wasn't finalised until, oh, two and a half, maybe three years ago.

Right. And you're saying it's possible that that money or part of that money went into the cash reserve at home?---It may have.

40 Right. I'm just trying to understand why if money was received by you as a compensation payment and it may have initially gone into a bank account, why it would have been subsequently transferred into the cash reserve at home?---I don't know why Darren does that. Like I say, I look after the basics at home, Darren looks after other things. At times he puts money away to say yes, we're going to put this away for Singapore holidays or whatever.

In 2009 two Mazda motor vehicles were purchased?---Yes.

A CX-9 in about March 2009 and an RX-8 in June 2009?---Ah hmm.

Do you know whether either or both of those vehicles were paid in part at least from cash reserves kept at home?---I don't know. I think there was a loan taken out.

Do you know for which vehicle?---No.

What about the home extensions in 2010 - - -?---Ah hmm.

- - - when the bungalow was built, how was the bungalow paid for?---Um, we got an extension on the housing loan through Macarthur Credit Union.

How much?---I think it was 170,000, 171,000.

10

Right. Do you know how much the extensions cost?---180, I think.

Right. Do you know how you met that difference, the 10,000 or so difference?---It would've just again been through cash flow that we had at home.

THE COMMISSIONER: The two Mazda's that were purchased, were they purchased after a trade-in or were they purchased - - -?---After a trade-in.

20

Of two vehicles or one vehicle?---Two vehicles.

MR NAYLOR: Sorry, had you finished the Commissioner's question?
---(No Audible Reply)

30

To the best of your knowledge has Darren ever received cash from suppliers or contractors with whom he has worked at the MSB?---I've recently just been told by Darren that on one occasion he was given, ah, look and 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, ah, when we were going through our, um, IVF procedure. And apparently Darren had been taking to Kevin and explaining the emotional difficulty that we were going through and Kevin gave him \$4,000, I think it was to help out as a, as a, we've been mates for a long time. And I've only just recently find that out.

The IVF procedure that you refer to, the twins were born in 2009?---They were.

40

Yeah. And, so that was a procedure which you embarked upon obviously before that time?---We had several rounds of IVF.

Yeah. And do you know how much the IVF procedures cost?---We were only ever out of pocket each time about 700 or \$800. Thank you. Most of it was covered through Medicare. So it didn't, there wasn't a lot of out of expense cost.

Okay. Right. I'm just wondering therefore why, if there wasn't a lot of out of expense cost why it might have been felt necessary to obtain some, a payment from Mr Inskip?---I don't know.

MR CHALMERS: I object. How can, I object. How can my witness answer that?

THE COMMISSIONER: Well - - -

MR CHALMERS: She's only just been told something.

10 THE COMMISSIONER: Well let's explore it a little bit further. Were you told anything by your husband as to the reasons why Mr Inskip thought it necessary to give you the \$4,000?---He only said that Kevin felt sorry because we were going through such a traumatic period and he said, "If there's something I can help, help you out with then here you go." And he just gave it to him as a gift. And I've only just found that out.

MR NAYLOR: When you say you've just found it out how recently did you learn of that payment or those payments?---Ah, in the last two or three weeks.

20 Right. And are you aware as to whether or not any payments might've been received by your husband from Mr Inskip?---No. Not at all.

Right. Are you aware whether your husband might've received any payments from any other supplier or contractor used by the MSB at any time?---Not at all. Not at all.

Are you aware whether your husband has received any non-cash benefits from Mr Inskip at any time?---No, not, I don't know, as - - -

30 Such as gifts?---Very occasionally at Christmastime somebody would drop in a basket or something and it's just split amongst all of the staff members but whether it was Mr Inskip I've got no idea.

When you say very occasionally that was how often?---Like maybe once at Christmastime one of the contractors would drop something in.

As I understand your, your evidence it is that your husband was primarily responsible for financial management matters at home?---Yes.

40 Right. And this practice of keeping cash at home, was that a practice that he had adopted or was that a suggestion that you had made to him, that cash should be kept at home rather than using bank accounts?---That was Darren's.

And is that a practice that had always been engaged in as far as you were aware during the period that you've been married to - - -?---Yes.

- - - Mr Bullock?---Yes.

Prior to the relationship with Mr Bullock it wasn't your practice to keep large amounts of cash at home?---No.

No. The information that you learned you say recently about your husband receiving a payment or two payments from Mr Inskip, did that come as a surprise to you?---Completely.

10 Did, did any part of your income get transferred, do you know, from your savings account into the cash reserve?---Probably, I don't know. Like I say Darren, Darren controls all of the financial side of things. He's got access to my account which he'll often transfer money out of or pay bills out of if other accounts are lower, whether that money's come out of my account and gone into cash I don't know.

Did you at any time ever withdraw any money from your account and put it into the cash reserve at home?---No, no.

20 What about the other way around? Did, have, have you at any time ever taken money from the cash reserve and put it into an account?---Oh, no, I don't think so. No, don't think so.

All right.

30 THE COMMISSIONER: Do I take it that the, that the mortgage payments just come out of one of the accounts regularly so I think you said there was a loan account, a Credit Union loan account, so is there, is there an automatic transfer from one account to the loan account as the mortgage payments fall due?---It's a direct debit out of, out of – I think it's changed recently with Darren changing jobs. Um - - -

I'm just more interested in the mechanism, that there would have just been an automatic - - -?---Yes - - -

- - - transfer - - -?--- - - - transfer into the mortgage account.

- - - into the mortgage account?---Yes.

40 MR NAYLOR: Are you aware from what Darren might have said to you that from time to time he took money from the cash reserves at home and put the money into any bank account?---He may have to top up to pay bills, I'm not sure.

I see. Do you know either from your own knowledge of keeping accounts or from what Darren might have said to you that any of the accounts needed to be kept at a certain level?---No.

No. Can I just go back to the accounts that I'd asked you some questions about earlier. Was there ever a loan account that was a Macarthur Credit Union account in either your name or your joint names, not, not the mortgage account, another account?---There's three accounts. One is mine, one is Darren and one is the mortgage. We rejigged the mortgage account when we did the extension but that should still be only the one, one account, one loan account.

10 All right?---Unless it was a loan account to take out money to buy one of the Mazda's or - - -

All right. This, this might be a difficult question I appreciate but the Commission has information to the effect that there's an account which is a Macarthur Credit Union account and it is a loan account. I'll tell you what the account number is. I appreciate it might not mean much to you but the account number is [REDACTED]?---That's mine.

That's your account?---That's my account.

20 Which account is that?---It's just an ordinary savings account. That's what my, my wages get deposited into.

I see. All right?---Yeah, that's my personal account.

And I want to show you a document Mrs Bullock?---Certainly.

You see that's, that's an extract from that account?---Mmm.

30 And the first transaction – sorry. The first transaction is dated 5 August, 2008. Do you see that?---Yes.

That's the one that's highlighted?---Yes.

And it would seem to indicate that there was a cash deposit into that account on that date of just a little over \$1,500?---Ah hmm.

And do you know what the source of that deposit was, do you know where that money might have come from?---Haven't got a clue.

40 All right.

THE COMMISSIONER: It happens to coincide with what you said was your fortnightly, your fortnightly wage?---Ah hmm.

You said your fortnightly wage was about 1,500?---How many days was I working then. That would be right, yes.

MR NAYLOR: And would payments into that account from your salary be represented in that way as a cash deposit or - - -?---No, it would have New South Wales Health written next to it.

Right. So can you offer an explanation as to this particular deposit and where the funds might have come from?---I have no idea.

You don't know whether or not you deposited the money or whether someone else deposited the money?---I have no idea.

10

All right.

THE COMMISSIONER: Ms Bullock, you said that you've been working three days a week part-time since October, 2004. This extract from the account covers the period '07 to '08. I just can't see any deposits into that account that would be as you said a moment ago attributed to New South Wales Health. So might you be wrong about the use of this account for the purposes of depositing your salary?---It's the only account I've ever had for wages.

20

Well, do you agree with me that there's nothing in there that looks like a deposit from New South Wales Health in the sum of \$1,500 apart from the one that's been highlighted, which is in cash in any event?---Well, I don't know whether they put it down as cheque, no, I don't know why it's not showing. That's the only account that my wages have ever gone into with, with Health.

MR NAYLOR: It doesn't appear does it to be a savings account?
--- [REDACTED] is a savings account.

30

No, I don't want you to misapprehend, I'm picking up on the questions from the Commissioner and if this was a savings account into which your salary was paid you would expect to see different kinds of transactions, would you not, in particular payments from Health?---Yeah, and I, and on all the statements that I get through each month they are shown up as New South Wales Health on all of my statements.

Mmm. Apart from – did you, did your husband have access to this account at that particular time, August 2008?---He's always had access.

40

Right.

THE COMMISSIONER: Is it possible that, that your salary was in fact being deposited into your, into your joint Macarthur Credit Union account, not this one?---No, because on all my statements it shows up on the [REDACTED] account. So if I was to go to Macarthur Credit Union and get the last 12 months or two years or whatever printed off, it would be showing on all of those statements, so I don't understand why it's not showing there.

MR NAYLOR: I tender that document, Commissioner.

THE COMMISSIONER: Yes. That will be Exhibit C10.

**#EXHIBIT C10 - ARCHIVE TRANSACTION LISTING FOR
ACCOUNT # [REDACTED] - LOAN**

10

MR NAYLOR: I'll show you another document, Ms Bullock?---Thank you. What's this?

Again, Ms Bullock, this would appear to be an extract from the same account, you'll see the account number [REDACTED] at the top of the page? ---Ah hmm.

20

And a particular transaction has been highlighted dated 2 October, 2009, being a cash deposit of \$500, and again the question is whether or not you can provide an explanation as to where the cash that was deposited into this account came from?---No, I can't.

Right. Is it possible that the money came from the cash reserves kept at home?---I don't know.

Do you know whether or not this was a transaction that you effected or that your husband may have effected?---I don't know.

30

It doesn't appear to be an amount of money that correlates with the income that you were receiving from Health?---No.

No?---It's always an odd amount that gets deposited into my account through Health.

Could you – if, if we were trying to understand where that cash might have come from, do you know where we might make inquiries?---No.

No?---Perhaps with the credit union. I'm not sure.

40

I tender that document, Commissioner.

THE COMMISSIONER: Yes, that will be Exhibit C11

**#EXHIBIT C11 - PURGED ACCOUNT ENQUIRY DATED 06 FEB
2015 – TRANSACTION 2 OCTOBER 2009**

MR NAYLOR: I'll show you another document, Mrs Bullock. Mrs Bullock, this is another extract from that same account, you'll see the account number at the top left of the page, [REDACTED] and highlighted on this page in pink highlighting is a transaction on 22 October, 2009 being a cash deposit in the sum of \$3,620.20. Are you able to explain that transaction?---No.

Does that amount look familiar or unfamiliar to you?---Very unfamiliar.

10 Do you know whether you put the cash into the account or whether your husband put the cash into the account?---I have no idea.

And how would the Commission go about trying to trace do you think the source of the cash?---I don't know, back through the Credit Union. I don't know.

You can't offer any explanation as to where the \$3,620 might have come from?---No.

20 Might it have come from the cash reserve that was kept at home?---It seems like an odd amount with 20 cents on the end. I have no idea.

Ah hmm. I tender that document, Commissioner.

THE COMMISSIONER: Yes, that will be Exhibit C12.

**#EXHIBIT C12 – PURGED ACCOUNT ENQUIRY DATED 06 FEB
2015 – TRANSACTION 22 OCTOBER 2009**

30

MR NAYLOR: Can I just take you back, Mrs Bullock, to some questions I was asking you earlier about work done on your home?---Yes.

And I think your evidence was that since the extensions in 2010, 2011 you'd had some painting work done by a person named Brett?---Yes.

You'd had a kitchen benchtop and sink installed and the benchtop was installed by a Mr Pat Mosca?---Correct.

40

Right. And your evidence also was that a false wall was installed at your home?---Yes.

Whereabouts in your home?---In the main bedroom.

When did that take place?---Oh, I would only be guessing. It would be more than a year ago but I couldn't remember, recall what month it was.

Right. So perhaps early 2014 or even 2013?---Yeah, possibly, yeah.

All right. Do you know who did the work?---Darren did the majority of the work.

And the rest of the work?---He had Will Kendall come in I think for two or three hours to help him actually put the actual frame of the wall up and I think he may have done some of the plastering but Darren did the rest.

10 And do you know how much Mr Kendall might have been paid for that work?---Oh, it was probably a couple of hundred dollars and then I sourced all the, the wardrobe fit out through Westglass.

I see. And who did that fit out?---Westglass.

Westglass?---Yeah.

20 Did Darren ever say to you anything about making a disclosure to the MSB about using Mr Kendall to perform that work?---Not to my recollection.

Okay. Did he say anything to you about making a disclosure to the MSB about using Mr Kendall for the earlier work in 2010?---The extension?

Yes?---Yeah, Darren emailed Greg Cole-Clark who was the CEO.

How do you know that?---Darren's showed me the paperwork.

30 Right. When did he show you the paperwork?---Well, when it was all first happening.

Right?---And Greg Cole-Clark signed off and said it was okay to use Willbuilt Homes.

And when Mr Kendall became involved in the installation of the false wall in your bedroom, did you ask your husband whether or not a similar process had gone through, had been gone through by him - - -?---No, I didn't.

- - - in order to use Mr Kendall?---No, I didn't.

40 Did you think about it?---Not at all.

And he didn't volunteer anything to you about needing to go through some kind of process at the MSB in order to get approval to use Mr Kendall?
---No.

All right.

THE COMMISSIONER: The email to Mr Cole-Clark, was that, was that in 2010 was it?---It was before, before the extension was started. I don't think it's very common knowledge in the MSB that you are not supposed to use a contractor.

MR NAYLOR: You don't think it's common knowledge?---No.

10 Why do you say that?---Because I also know that John Rawes has had an extension built by Willbuilt Homes and Matt Montgomery has also had work done with contractors, using plumbers and a tiler in his house to do work.

Well, are you suggesting that Mr Montgomery and Mr Rawes may not have got appropriate approval from the MSB - - -?---Well, I - - -

- - - to use those contractors?---I think, I think John Rawes did. I'm not sure about Matt Montgomery.

20 How do you know Mr Rawes got approval?---Because it's something that we have talked about.

Right?---When Darren was working at the office I think it was actually something that Darren suggested to John before he got the extension done that he should actually gain approval, it's such a big thing.

Do you know when Mr Rawes got the extension done?---No.

30 Was it before the 2013 works on your master bedroom?---No, I don't know. I don't know the dates.

All right.

THE COMMISSIONER: Ms Bullock, you said that you were, and I'm assuming you and your husband but you included yourself in this, were good friends with Mr Inskip?---Darren is a very good friend of Mr Inskip.

Do you know him particularly well?---Oh, I know him but I don't see him very often.

40 All right.

MR NAYLOR: Has he ever been, has he ever been to your home?---Yes.

And does that occur frequently?---No.

When was the last time that he was at your home?---I would not have a clue. I haven't seen him for a long time.

All right. And was he there for work-related reasons or for personal - - -?
---No.

- - - reasons?---Personal.

Right. What exactly?---I don't think he's ever done work on our house.

Okay?---No.

10 So he would have come to some sort of social event at your house?---Oh, he might have come over for a cup of coffee.

Right. And does Darren have a similar relationship with any other contractors that are used by the MSB do you know?

CHALMERS: I think that's a bit vague. Sorry, I object to that. It's a bit vague "similar relationship", yeah.

MR NAYLOR: I'll withdraw the question, Commissioner.

20

THE COMMISSIONER: Yes.

MR NAYLOR: Mr Inskip has been to your home from time to time for a cup of coffee. Has he been to your home for any more significant social or personal occasions?---No, not that I can think of. We had Darren's 50th last year but we actually had it out at a restaurant and he attended that.

And where was the restaurant?---Harrington Grove Country Club, Harrington Park.

30

And do you know if any other contractors used by the MSB were invited to attend that event?---I think there's one other. I'm trying to think of his name. Dave, David Salmon.

Who's he?---He, um, he is a contractor that works for the MSB and I think Darren and Dave have known each other for years and years and years.

Do you know how long Darren has known Mr Inskip?---No. I don't know how long.

40

And has Mr Salmon ever been to your home?---Ah, no. I don't think so.

And has Darren ever told you that he's ever received any kind of gift or benefit or cash payment from Mr Salmon?---No.

So apart from the cash that Darren has told you about that he received from Mr Inskip - - -?Ah hmm.

- - - he hasn't told you at any time that he's received any other cash from any other MSB contractor?---Never.

I have no further questions thank you.

THE COMMISSIONER: Thank you Mr Naylor. Nothing - - -

MR CHALMERS: No, Commissioner. Thank you.

10 THE COMMISSIONER: - - - Mr Chalmers, no.

Ms Bullock, we appreciate that your husband knows that you're here today but the non-publication order that I made at the beginning of these proceedings applies to you personally so that you are not at liberty to discuss the nature of the evidence you've given here today or the contents of any documents you've been shown. And you can't discuss that with your husband or with anyone else. You understand that?---Okay, yes.

20 Right. All right. You're excused from the summons. I'll take an adjournment, thank you.

THE WITNESS EXCUSED

[11.32am]

AT 11.32AM THE MATTER WAS ADJOURNED ACCORDINGLY