

ASSISTANT COMMISSIONER: Thank you, please be seated. This is a compulsory examination being conducted by the Independent Commission Against Corruption. I direct that the following persons may be present, Commission officers including transcription staff, the witness and any legal representative given leave to appear for the witness.

10 Being satisfied that it is necessary and desirable in the public interest to do so, I direct pursuant to section 112 of the Independent Commission Against Corruption Act that 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information that might enable the witness to be identified and the fact that the witness has given evidence today shall not be published or otherwise communicated to anyone except by Commission officers for statutory purposes or pursuant to further order of the Commission.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 the Commission is satisfied that it is necessary or desirable to do so in the public interest.

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**PURSUANT TO SECTION 112 OF THE INDEPENDENT COMMISSION AGAINST CORRUPTION ACT THAT 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INFORMATION THAT MIGHT ENABLE THE WITNESS TO BE IDENTIFIED AND THE FACT THAT THE WITNESS HAS GIVEN EVIDENCE TODAY SHALL NOT BE PUBLISHED OR OTHERWISE COMMUNICATED TO ANYONE EXCEPT BY COMMISSION OFFICERS FOR**  
30 **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 ASSISTANT COMMISSIONER: Yes, is there an application for leave in respect of this witness?

MR RENSHAW: Yes.

ASSISTANT COMMISSIONER: Could you stand up and make an application?

MR RENSHAW: I'm sorry. I make an application for the general exemption.

ASSISTANT COMMISSIONER: I beg your pardon?

MR RENSHAW: I make an application for the general exemption given under section 38.

ASSISTANT COMMISSIONER: And for leave to appear for the witness?

MR RENSHAW: And for leave to appear, Commissioner.

10

ASSISTANT COMMISSIONER: You're Mr Renshaw are you?

MR RENSHAW: That's correct.

ASSISTANT COMMISSIONER: Yes. Does your client understand the effect of a section 38 declaration?

MR RENSHAW: Yes, we've gone through that extensively with her.

20 ASSISTANT COMMISSIONER: Thank you for that.

MR RENSHAW: Although it's confusing to anyone I think.

30 ASSISTANT 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 her during the course of her evidence at this compulsory examination are to be regarded as having been given or produced on objection. 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 HER DURING THE COURSE OF HER EVIDENCE AT THIS COMPULSORY EXAMINATION ARE TO BE REGARDED AS HAVING BEEN GIVEN OR PRODUCED ON OBJECTION. THERE IS NO NEED FOR THE WITNESS TO MAKE OBJECTION IN RESPECT OF ANY PARTICULAR ANSWER GIVEN OR DOCUMENT OR THING PRODUCED.**

MR RENSHAW: Commissioner - - -

ASSISTANT COMMISSIONER: Yes.

MR RENSHAW: - - - do you need to give that exemption also to my instructing solicitor or not? Or is he covered by my leave to appear?

ASSISTANT COMMISSIONER: No. What is his name?

MR RENSHAW: Mr Katsoolis, Peter Katsoolis.

ASSISTANT COMMISSIONER: Yes, well, I give him leave to be present as well.

10

MR RENSHAW: Thank you very much.

ASSISTANT COMMISSIONER: Thank you. Now you're required to take an oath on the Bible or make an affirmation to tell the truth. Do you wish to take an oath or make an affirmation?

MS ADOUNI: I'll take an oath on the Bible.

<JESSICA CAMILLERI, sworn

[2.39pm]

ASSISTANT COMMISSIONER: The subject matter of the Commission's investigation was outlined in a summons that was provided to you?---Yes, ma'am.

Mr Bartlett has been appointed as Counsel Assisting and he will now ask you some questions. Thank you.

10

Yes, Mr Bartlett.

MR BARTLETT: Thank you, Commissioner.

Ms Camilleri, do you prefer to be called Ms Camilleri or Mrs Camilleri?  
---Mrs. Doesn't matter.

What's your date of birth?---22 December, 1987.

20 And whereabouts were you born?---Sydney. Bankstown Hospital.

And you grew up in Sydney?---Yes, sir.

What high school did you go to?---Ah, I went to Mount St Josephs, Milperra and then I went to Holy Spirit, Lakemba.

And what year did you go through to?---Year 12.

30 And after you left high school did you take on any trade or profession?  
---I was doing, I started a Certificate IV in Community Welfare. I also did my Assistant in Nursing. I went on to work for New South Wales Ambulance. I resigned back in April this year. I was there for four years.

But you completed those studies first?---Yes.

Now, what's your current address?---

40 Do you own that premises?---No.

Are you renting there?---My in-laws own it so we just, we stay there.

Subsidised rent, is that fair enough?---You could say that, yeah.

You live there with your husband?---Yes sir.

Anyone else live there?---No.

Do you have any children?---No.

When were you married?---June, 2011.

Ms Camilleri, the reason you've been summoned before the Commission concerns the conditions investigation of the conduct of a few people including your father - - -?---Yes.

- - - who used to work for RailCorp?---Yes sir.

10

And as, you know this is not a surprise to you I imagine is that he was dismissed in February of this year from his position at RailCorp - - -?---Yes sir.

- - - on the basis that he was soliciting funds, asking for money off colleagues. What's your, first of all you're aware that he was asking his colleagues for money?---Yes.

20 What's your understanding or why to your knowledge was he asking his colleagues for money?---I went to my dad with a problem. Um, I lied to my father.

It may be easier if we go through and it's better if you take us through the story if you like rather than me ask questions. Take us through how this, how you got into financial trouble as best you can in as much detail - - -?---I um - - -

30 - - - about how the events unfolded?---I had a big gambling problem. Um, had that for a couple of years. I was also getting stood over by somebody and I had a lot of debt I owed to people so the best way I knew how to get out of that was to lie to my dad and tell him it was regarding a legal case, which it wasn't, and I guess influence him under that to say that, "Dad, I need your help. I'm in trouble." And I guess made story to lead him in that direction rather than the direction, "I'm in gambling debt. I've got someone standing over me." Um, that's about it.

So there were two reasons that you required substantial amounts of money?--Yes sir.

40 The first being your gambling habit?---Yes.

And the second being that you were stood over in that, or someone was threatening you?---Yes sir.

So to provide them with money?---(No Audible Reply)

No just so I get the timeframes your father was dismissed in February of this year?---Yes.

# NSW ICAC EXHIBIT

February, 2013?---Yes.

When did you first, first have these financial issues if I can call it that?

---Probably a couple of years before but more intense from about March/April last year.

March/April, 2012?---Yes sir.

- 10 And when you say a couple of years before that?---Oh, it was always, I always had a bit of a gambling problem and, you know, but it was, he never borrowed off anybody else in that time it was just money he lent me out of his pocket. It was never money from anybody else.

Did you have financial issues prior to joining the Ambulance Service?---No.

- 20 Just to try and get the timeframe?---Oh, I had, sorry, I did. I had a personal loan I took out ah, to help a friend at the time but other than that no. I was, I've always worked ever since I was young. Like, I always had a part-time job or, I always worked. So I never really, you know, just never really had any other issues.

What sort of gambling did you involve yourself in?---At the casino. Um, borrowed money off people I shouldn't have and got into more debt. When you don't pay it they arc up the bill.

And what games did you play?---Ah, blackjack, pokie machine.

- 30 Blackjack and poker machines?---Yes sir.

And did you have a membership or some sort of card - - -?---Yes.

- - - at the local casino?---Yep. You guys seized it when you came to the house.

- 40 Any other casinos or any - - -?---I've been, like I've been overseas, like you know even before all this happened I've been to Vegas, I've been to, I've been to Melbourne, I've been to Queensland, you know, but other than that, like other, like memberships as in pubs, you don't get memberships and RSL's you might have a card, you might not, depending on where you are around.

Was there any types of gambling then?---No.

I take it when you have the membership at Star City Casino that you have an account on a balance there?---No.

You wouldn't?---I didn't open an account or a box there, no. It was just like I gambled and that was it.

Okay?---I went home with whatever I had or I just put it back in.

And give us more details about you being stood over, as in timeframes and -  
--?---Probably from about, it's hard to know days but maybe from August last year to now, to the current date.

10 So August 2012?---Yes, sir.

So as you sit here now you still have this issue?---Yes, sir.

In what way are you being stood over?---I'm getting, it's a very, it's a very, I don't know how to explain it. It's, do I say the name, do I, like - - -

Yes?---Yeah. So basically I met [redacted] and I started - she asked me to help her with a few things and like as in she had personal debt, she had debt within - at the start it was about you know a bit of mortgage debt and a bit of you know, helping her family debt. That was the start. So  
20 you know five, 10 grand to start with wasn't a big deal. And then after that, you know, a lot of bullshit was said and she was under the impression that I had money, which I didn't. And from there it started. I was you know, [redacted]

In August last year she came to the hospital with two bikies and threatened me for money and everything came out. So my husband knew then that she was threatening me, but didn't know what it was about. So I told him, look I've met her, [redacted] Obviously it affected our relationship for a while. And at the back of my head was always like she  
30 was going to go to my family or my husband and tell him that [redacted]

[redacted] of whatever. And that she would use that against me. And till this day she still uses that. I've tried to be civil, I've tried to, you know, be her friend and do the right thing and try and keep her on side but she just drags me deeper and deeper in trouble.

How long did you have an association with [redacted] prior to August 2012?---February, end of February, March.

40 So about six months or so? February to August?---Not, yeah, sort of, yeah. At the start it wasn't really - - -

How much money did you provide to [redacted] in that February 2012 to August 2012?---I don't know.

Did you provide her with funds?---Yes, sir.

What amounts were you providing to her?---Well a lot of stuff has been tracked back through the accounts and the police have that. But a lot of it was cash. So I couldn't give you an exact figure unless I go through, I kept all of my messages and - - -

What's the high water mark you gave her at any one time?---80,000.

How did you provide that to her?---Some in the bank and some cash on the same day.

10

And this, is this before August 2012 or after?---No sir, after.

Well before August 2012 what's the high water mark?---I honestly can't recall.

Would it be thousands?---It'd be thousands. It was always thousands.

Did you incur a debt to her at all?---No, sir. I've never borrowed off her or anybody for that matter except for this.

20

So prior to August 2012 you willingly gave her that money?---That's right.

To help her with your debts. That's your evidence?---Pardon?

To help her with her debts, my apologies?---That's right. They seemed genuine debts and when you trust someone you don't think that you're being manipulated. But it happened.

Then after 2012 it was more of a threat?---Yes, sir.

30

And you've come into contact with two members of bikie clubs (not transcribable) that?---I already told the police that when I did my statement originally.

And who were those members of bikie clubs?---All I know that is they're from the \_\_\_\_\_ and all I know is Jack and, Jack and George. But I don't know them, I've met them once, twice sorry. I met them once there and once in passing. Never have I been seen or spoken to any of them.

40

What was said to you such that you provided \$80,000 to \_\_\_\_\_  
---She was under the impression that because I apparently made promises to help her that she could just take me for everything I had and in the process I not only lied to my family but I sent my father bankrupt and myself.

What, what was said to you, what were the words said to you such that you handed over \$80,000 to \_\_\_\_\_?---It was numerous things, sir, it depends on the occasion. I can't remember that particular one but in general she'd say things like, I'm going to embarrass you, I'm going to show, go to

your family, I'm going to go to your in-laws and being from a European background or a Lebanese background if something like that's to come out you're kind of either disowned or you are looked at as a disgrace.

10 So, and then it became more I'm going to send them after you because I borrowed money, it became a whole thing about her borrowing money off bikies for a car and then me having to pay her to pay then and then they're going to, she's going to send them after me and knowing that she is associated with, excuse my language, but scum, you can't, I've never been involved in, in a, in a situation to deal with like that, I didn't know who to go to, who to turn to, she was making the impression that police officers were doing corrupt behaviour and she was working with them and working with this person and that and I guess I got scared and I just kept doing what I was doing.

Up until August 2012 you were willingly helping her out with her debts, providing her with cash?---It wasn't a lot, yeah, it wasn't a lot and it wasn't, it was more, it wasn't, I don't even think at that stage it was money that my father had borrowed from other people.

20

And after - - -?---It's been more the last - - -

After 2012 there were threats and to some extent extortion, is that correct, blackmail?---Yes, sir.

At what time did you, to use my term, come clean with your husband?  
---August in the hospital, about, sorry, I'll let you finish the question, sorry, I'll let you finish.

30 My understanding was that you were, had a, you were on good terms with up until August 2012?---Yes, sir.

And then she starting making threats and extorting money from you?---Yes.

Is that correct?---Yes.

40 As we go through this, I don't want to put words in your mouth, if I get it wrong you let me know, and then there was an occasion when you came clean, she was extorting you for some time and then there was an occasion when you came clean to use my term with your husband?---No, he never knew that she was extorting money, it was more the fact of                      came out and that I had given her a little bit of money but I never got him involved, like he didn't know anything and I, I hid a lot away, I used to disappear, you know, different times of the day or take days off and he wouldn't know about it and I kind of went behind his back.

When's the last time you receive any threats directly or indirectly from  
---Yesterday lunchtime.

And what was the nature of that threat?---The nature of that threat. She just basically, she's, you can tell she's on drugs and she's off her head and she would just say the dumbest things on the phone and she would say things like I'm going to, can, can I swear, is that okay?

10 ASSISTANT COMMISSIONER: Yes?---Yeah, I'm going to, I'm going to fuck you up, you fucked me, you've, you've gone to my family and made promises and you've, you've said you'd help me and no one wants to help me and I've tried to say, you know, I'll, I'll talk bullshit just so she'll leave me alone, I'll say I'm doing this and I'm doing that but if you really look at what I'm doing I'm doing nothing.

MR BARTLETT: Ah hmm. So from August 2012 until today's date, to understate it, you've been on bad terms with ?---You could say that, yes. I mean, there, I won't lie, there's been times where it's been friendly but it's been friendly because I've made the peace on purpose so she wouldn't go to my unit or she wouldn't go to my in-laws or she wouldn't go to my parents and cause them any more heartache than what  
20 they're going through.

ASSISTANT COMMISSIONER: Why, why did she want so much money, is it for drugs?---She would say that it's for debts, that she had debts to bikies and that if she paid protection that people, people would protect her from whatever's going on in her world. She sheltered me out of a lot, it was more threats, I never was in her house and hung out with the people she hung out, I never was, you know, even when I used to go to her house every second day or third day and give her money I would never go down, you, you'll see me twice maybe from August till when the incident happened I'm  
30 never there, she would come out, have a chat with me and go back in and she'd be nice and then after all that happened she, she'd go back to being evil again.

Well, obviously \$80,000 wasn't for a car debt to bikies?---She thinks that she borrowed, she told me, and you'll see this in messages and texts and phone calls that she borrowed money off whatever, bikies, drug, whatever they are, I don't know, a Mercedes from Parramatta, there's a Mercedes place there, I never went there, this is what she's told me, ah, I forget the name, it's a, it's a, they're a well-known family, they own a few of them, I  
40 forget the name.

So what, she told you she borrowed a lot of money from bikies to buy a Mercedes?---Off a bkie to pay - this happened, this actually happened. This started when I was in Lebanon last year and that would have been in June.

Yes?---So even before. So she said she borrowed the money off these people - - -

To by a Mercedes?--- - - - to buy a Mercedes.

Did she have a Mercedes?---Not, well not that I know of, no.

Well it just all sounds like drug activity to me. I could be wrong?---But I don't know.

10 People wanting that much money, unless she's a gambler. Was she a gambler?---Apparently she was.

She was also?---Yes ma'am.

Yes, Mr Bartlett.

MR BARTLETT: Thank you, Commissioner. As you sit here now is there some perceived end to the amount of money that's to be requested from you by ---She still requests money off me all the time.

20 Has there ever been mentioned a total amount that she wants from you?  
---She said, she, she said before, you know, when she's been angry or in the heat of the moment, "You better give me \$10 million or \$15 million and I'll leave you alone." Because I always say to her, and you'll hear me on the phone, "How do I get you out of my life?" You know, "I need to move on. I need to right thing and get another job and have kids and," you know, I've never been associated or in trouble. I've never been down these paths to be even in this situation.

30 When did you first ask your father for money with respect to these two financial issues you had?---Last year.

So - - -?---From February/March last year. Maybe a bit later. I can't recall the exact date.

40 So never before that?---I've always asked my dad for money and he's always helped. He helped me with my wedding, you know. I've always, I got into a bit of mischief, you know, a couple of years back. I owed some money to people and he always bailed me out. But I've never been in debt like, I've never had debt. I've had phone bills, always had high phone bills and you know, but other than that I've never, I've never been owing to someone that I've never even taken money off.

What mischief were you in a few years ago?---I got stood over by, this, I was about 18 at the time and I got, I got stood over by, or 19. This is before anything. I got, I was, I was speaking to, I was, when I was doing my nursing I met this guy in a wheelchair  
Mohammad Abdallah whose whole family are criminals. Didn't know at the time being stupid, got introduced by a friend and he ended up taking my

car and \$15,000 off my father to leave me alone because he just, he kidnapped me one day and we never got the police involved. And I think after that he left us alone and I think after that my father was always scared that something like that would happen again because I'm, I'm too soft, you know. I would go over and help him have a shower or change the, the bedpan and things like that and he just couldn't, he wouldn't leave me alone either.

10 So on that occasion you asked your father for \$15,000 to -- -?---No. They told him direct and my father got it and -- -

So that was -- -?--- -- - he signed over my car lease papers which he probably has.

So there was no need to deceive your father at all on that occasion?---No, he knew at that time. At, but that was, he never had borrowed from anyone at work at that time or anything. That was just at that time that's what happened.

20 But you were quite open and up front about the, the errors you had made? ---I didn't have a choice because the guy had kidnapped my brother as well. My brother had walked down to Revesby shops, called my father to pick him up and my brother tried to deny it, or my brother at the time was 14 or 15 and he confessed it, burst out crying at home. My father rang my phone, this guy answered the phone, he came the next day, he did it, and that was it. Didn't want to get the police involved.

What year did that happen?---If I'm 25 now seven years ago probably. So that's, what year are we? 2013.

30 2006?---About that, yes sir. But after that I was seeing like, I saw, I had friends that were, you know, psychologists or shrinks and I got myself back on track. I went to TAFE. I ended up doing nursing. I got a really good job with, I was EA to the Director of New South Wales Ambulance. But the last probably 12 months before I quit my job my performance just went downhill because of all this pressure. So I quit my job in April.

Prior to February or March last year did you ever deceive your father in order to obtain funds from him?---Yeah.

40 In what way?---I just, I'd just tell him that, it wasn't, I can't recall. Like, it wasn't really in that period of time, it was, it, the majority of the money like, what I've asked my father for previous to this episode has been his money or money he's put away for me and my brother from his work or, you know, it's his own money. But other than that this situation that's happened has all been based on those two things.

And that around February or March -- -?---Yes, sir.

--- is when ---?---That's when my dad started borrowing off other people.

I'm trying to make the distinction between you asking your father for funds and being quite open about your situation and you feeling the need to be dishonest to him in order to obtain funds from him. Would that be -- can you make that distinction in February or March of last year?---The difference was because I felt ashamed of what I did.

- 10 Would you agree was there a change in your mind that instead of being open and honest and using up his goodwill ---?---I thought I had to lie.

Please wait. Using his goodwill prior to February or March 2012, you felt the need to create stories to ask him for more money?---Yes.

Do you agree with that?---I guess so, yeah.

Once again I'm -- it's your evidence, I don't want to talk you into it?---I guess, yes.

20

So what is the nature of the representations or what did you say to your father dishonestly such that he would provide you with money?---I said I was involved in a court case.

In as much detail as you can what did you say to him over those, by about twelve months or so before he was dismissed?---I said that, I said I was involved in a court case and it was going to cost a lot of money. And I was, you know, I was going to get into a lot of trouble if I didn't pay all these fees and he, he believed me because I've always been a good kid and he's never had a reason not to, I've always been upfront.

30

Did you show him any documentation to support your story?---Yeah, I did.

What did you show him?---I had, I had, I can't recall the exact one, at the time there were a couple of things that had been fake and I had changed and I had showed him. He didn't show anybody else to my knowledge. And I said, "Dad I need your help. Please help me." And he'd seen me break down all the time and have yelling episodes on the phone.

- 40 Well specifically what did you create? What documentation did you create to assist you in deceiving your father for money?---It would just be like a document from like you know, just to say that it needs X amount of money to help stop the situation and for it to not go further.

Did you say it was from a particular organisation?---I'd say it's from a, if it was a bank or, it was any one of, there wasn't that many, it was like one or two, so, and that was last year when I was desperate and I thought I was in a lot of trouble.

Did you give it to your father or just show him?---I've shown him one and given him one I think.

And what other stories did you come up with, did you tell your father such that he gave money to - - -?---I told him I'd be getting a big payout.

10 What did you say to him?---I don't know what he exactly said but I'd just say I'm getting a large payout of a few million dollars and, and that whatever he helped me with I'd be able to pay him back. And he always had his Super there so he thought no matter, you know, he had a good job, I had a job, so paying the people back wasn't an issue until it all blew up.

When did you first become aware that your father was approaching his colleagues and other people for money on your behalf?---I can't recall to be honest. Last year some time. I don't know when exactly, the date and the time.

20 It was before he was dismissed from his job?---Yeah, of course I knew before.

How did you become aware?---He, he told me. I had dealt with one of them, so, with Kevin McCarthy as you know, yeah, so but other than that I, they were my dad's friends for 30 years. My dad's always had a good reputation, a really trustworthy man so people trusted dad and he trusted me and I let him down.

30 To your knowledge what representations was your father making to his colleagues such that he was getting money on your behalf?---My dad's never pressured anybody and he genuinely just wanted to help me. And he has said to, what I know that he said to them is that some people he would have told she's got a personal problem can you help me, my daughter's in trouble. Some he would have said there's a legal case, they wanted to know a bit more detail before they handed over money and he went on what I had told him.

So he was perpetuating the fictitious story that you told him?---Based on me, that's correct.

40 Did he ever question that story?---Yes, sir.

In what way?---Had arguments, I walked, you know, have big, big arguments and I'd break down crying or I'd say stupid things to him that I'm going to do to myself if he kept pushing it. So he got scared.

Sorry, but did he question the veracity of the story or the version you gave him?---Yeah, he did.

And you maintained that it was the truth?---Yes, sir.

In total how much money did your father provide to you because of that story that you told him?---Maybe \$2 million, \$1.8 million.

And where has that \$2 million gone?---Between                      and gambling that's where it's gone. We have, I have no assets. I have no cars. I have nothing to my name.

10    How did you receive that money?---In ah, in my bank account most of the time. Sometimes cash but very rarely. It went into my account. Everything's been tracked back to people through my account.

Who, in general and it could be more than one person, who deposited that money into your bank account?---Um, either dad or they did.

Pardon?---Either dad or the person.

20    So it could be the person themselves did it, they were given - - -?---Yeah, a lot of the time it was the person themselves because they trusted my father.

And how did you dispose of that money?---I'd take it out most of the time, cash. You'll see that on my statement.

And how did you disperse that money. I know went into the two, to either gambling or to                      is your evidence so far but how did you physically do that?---I'd take it out and go see her or put it in the bank, or transfer. It's, it's all on scripts. The police when they went through it all they, they saw that.

30    Would you only withdraw money after                      requested it?---Not always. Sometimes I'd just take it out and leave it at home or pay people back with it. Um, I did pay a lot of people back that were on the list as well.

What records did you keep of these monies being provided to you?  
---Pardon?

40    What records did you keep of these monies being provided to you?---What do you mean?

Well what did you write how much money you were given?---I never wrote it down. My dad did.

But you had access to those documents?---Yes sir. I had a document when you came to my house. You took one with you.

Was there an understanding between yourselves that he would keep an account if you like of the money he was getting on your behalf?---What do you mean?

I understand the monies were purported to be loans as opposed to gifts?---  
They were loans and we - - -

So they had to be paid back?---To be paid back, yes.

- 10 In which case you'd need quite detailed accounts. You need to have, know how much - - -?---Yeah, we, that's, we had a list of people and account numbers. So he had a list and I had a list and, you know, obviously we, he didn't expect to lose his job in February and I didn't expect that I'd be so depressed I'd have to quit my job in April. So between his wage and my wage as much as it was a big debt we'd be paying people back and some people were happy for him to write a deed against his super to say that if something had stuffed up or whatever he always had that as a backup. And a lot of people were happy with that.

- 20 Of the \$2 million, or approximately \$2 million that you received how much have you paid back to the contributors who gave you the money?---Not a lot. Maybe 100, 200,000, 300,000. Not a lot.

Was there any interest or anything like that involved in these transactions?--  
-Some. Ah, not with anyone to do with work, no. Everybody was happy just to lend my dad X amount and get X amount back because they've been his friend and they've known his a trustworthy man for a long period of time.

- 30 At what point, I take it as you sit here now it's your understanding that your father realises that the story you were telling him was fictitious, that - - -?---  
I don't know what his opinion is of that. He, I've always still stuck with the story till now. So even, even though he's not, you know, I'm not obtaining money from him I'm still, I'm still trying to work out I guess how, how I'm going to tell him.

Even after he lost his job acting on your behalf - - -?---Yes.

- 40 - - - you didn't ever come clean and admit it?---He never really, me and my father have always had a very good relationship and I guess I felt ashamed after what I did and it's, it's put a bit of a wedge in between that. I would always go to my father first when I ever had an issue.

Have you ever had a safety deposit box?---No. I made up a story about one.

So that was another - - -?---Another lie.

- - - misrepresentation if you like?---Yes sir.

And that was said to your father?---Yes sir.

And once again is it your understanding that these stories that you were telling him he was then telling the people who gave you money?---I don't think he, I don't know what he told people. You know, some people he's known for along time so he'd just say, "Look, I've got a personal problem with my daughter, can you help me," and you know, they know he was on a good wage. They know he's a trustworthy man, he's never done anything wrong or, you know, people trust you sometimes and they know at the end of the day no matter what happens my dad will, will find a way to pay them back.

What has Ms Carmen Attard's involvement been in this conduct?---Nothing to do with me. Um, my dad's, it's my dad's sister. She's my, my aunty. Always very close. My blood aunty. Um, my dad went to her and said, you know, "Jessie's in trouble, can you help out," and she, she asked maybe three or four people at work but she's been paying them back. Um, we know that she's been paying them back and then obviously we'll pay her later on. It's family so that's fine.

Well, what stories if you like was she told such that she asked other people for money on your behalf?---I think my father would have portrayed the same story that I, I don't know for sure. I never spoke to her direct about the money.

So you never spoke to your aunt directly about the need for money?---I never asked her for money. I would send a message if I knew that she had got it to say thank you and that would be it. I would never ask her for the money. It's, whatever's between my father and his sister is between him and his sister. They've obviously in the past lent each other money. They're, they're family.

Commissioner, perhaps if I could have short adjournment to obtain some instructions as to how this matter may proceed from here.

ASSISTANT COMMISSIONER: Yes. We will adjourn at this stage for a short period. Thank you.

40

**SHORT ADJOURNMENT**

**[3.11pm]**

ASSISTANT COMMISSIONER: Thank you, please be seated. Yes, Mr Bartlett.

MR BARTLETT: Thank you, Commissioner.

Ms Camilleri, you've had a short adjournment. Is there anything you wish to say to change or correct the evidence you've given so far?---No, sir.

Why did you leave the Ambulance Service?---My, for a few months I was suffering depression and my performance was going downhill big time. They put me through counselling sessions, they put me through workplace, you know, steps. Basically my performance was all over the place. It got to the stage where either they, I was going to resign and keep my, keep my name good 'cause I've been going for other jobs now and getting offered positions, or if you get sacked by New South Wales Ambulance it's not going to look good for a very long time so they, they put me through workplace steps and counselling and things just for my own, you know, I'd be at work and burst out crying or I wouldn't turn up to meetings and my, my performance lacked.

And that was health related to put it that way?---Yes, sir.

Are, are those health issues, are they behind you at the moment?---No, I collapsed last night actually so no.

Just to clarify, I know you've given evidence in some detail about financial matters over the last few years, have you ever incurred any debts with any persons you haven't yet related to the Commission?---(No Audible Reply)

I should say this is not formal debts such as credit cards or bank loans or anything?---Persons?

Yes?---Like I said to you before there was a couple in the casino, don't go by names, it's kind of they give you the money and you pay them, they meet you back in the casino and you give them back the money but other than that, no debts at all.

Sorry, can you take us through that process with the casino?---Ah, basically like when you're gambling a lot and you've got a big problem and people know that and the people around you tend to be the same and a lot of them are, don't speak English so if you say look, can you lend me 20 grand or 10 grand for a week I'll give you back 25 next week thinking in your head you're going to win it but as I'm going through the psychology stages now it's, I've learned my lesson, you might, they might say look, give her 20 or 10, they'll just give it to you, you come, they come back, they say you meet me here in this place the next week and you give it back.

Or they fall into the category of loan sharks?---Yes, sir.

And I take it that was an unofficial method as opposed to going to Cash Converters or putting money down, that sort of thing?---Yeah, well, you can, like I was on a good wage for my age and things but there's only so much you can borrow in loans or sell your stuff and whatever else.

Over, over what period were you dealing with loan sharks?---Two years.

Which, what years were they?---Oh, like last year and maybe, I don't know to be honest because last year was the big year, like that was the year I got myself in this mess, it's when it all started and so it was last year.

And I take it you've paid that money back?---Yes, sir, I'm not in any trouble any more.

10

And was the money from your father used to pay back those loan sharks?  
---Yes.

What sort of terms were you having or receiving that money?---Pardon?

20

How much money did you receive from the sharks and on what terms did you have to repay it?---Like they'll say, it was different, different, like it wasn't all the time, it might have been once in a blue moon, it might be like, probably the most I've ever borrowed was 15 or 20,000 and you say look, I'll give it back to you in a week. They see you there, they know you, you know, you're a big gambler so they don't think that you can't pay it and they pretty much tell you, look, being a young lady if you stuff up you're gone kind of thing so I only really did it once or twice, I wouldn't do it all the time.

But if you borrow \$20,000 how much would you have to pay back in a week?---Sometimes five grand, another time nothing 'cause - - -

30

For \$25,000?---Yes, sir.

Nothing?---Yeah, there was one time he lent, like I knew, like he lent me 10 and then said don't worry about 'cause he had won on the day, he said forget it, I went to give him a couple extra and he said don't worry about it.

40

You got \$10,000 off a loan shark and - a gift off a loan shark?---Well, it's, it's not, I don't know - they're not always a loan shark, you know, it's, it's more the fact look, I say to them, look, can you lend me 10,000, this was at one, one particular time and they will say, they will say look, you pay me back 12 next week as an example but when I went to give him back the 12 he said to me just give me the 10 and don't worry about it so he must have had a big win on that day, that, that's what that would symbolise.

What are the names of these people?---I don't know, I couldn't answer you.

You said they don't speak English, I take it that would be because of - - -?  
---They're Asian.

--- their ethnicity. In the last four years, going back to 2009 then, have you borrowed money off any other persons you haven't yet related to the Commission?---Yes, that would be my dad's financial advisor, as you know Jeffrey Shanahan, a few of his clients helped us out as well.

Any other, sorry, his clients as well?---A couple of his clients that he stated to you would have helped us out as well but other than that, no, it's just been, I've always gone to my dad, I've never gone elsewhere.

- 10 So I'll put it this way, the last four years, going back to 2009, the source of income you've had would be from your work at the Ambulance?---Yes.

It would be from your husband's work - - -?---Yes.

--- as a financier?---Yes.

And from your father?---Yes.

And he's got that in other ways, those moneys?---Yeah, yes.

- 20 What other sources of income have you had?---None. I had some friends that used to sell phones, laptops, ah cheap, like as in, but they're from the shop, they just give you a discount when you're buying in bulk, maybe make 50, 100 bucks on that but I've got nothing to show for it so other than that there is nothing, I've never been involved in drugs or anything criminal.

I wasn't implying anything?---No, no, but I'm just stating that for the fact.

- 30 And what are the names of your friends involved with the mobile phones or the computers, sorry?---It wasn't a friend, it was just like if you, if, you know, after I bought one or two you kind of make, you'd make like, you'd make a mate, like, you know, when you buy one or two things, you know, I'm a friendly person, they'll say look, if you buy five next time we'll give you 30 bucks off or 100 bucks off or 200 bucks off and you'll see that from all the receipts that everything is legit, there is nothing there that would symbolise that I am doing anything under the table.

And the moneys you did receive, apart from your living expenses that you and your husband have - - -?---Yeah.

- 40 --- with respect to rent and food and whatnot - - -?---Yeah.

--- that money went to your gambling habits?---Gambling habit, I have a car loan, I got, I had a, I've got a Honda, I got a \$40,000 Novak lease when I was at the Ambulance so obviously when I stopped my job I'm paying the loan. My husband's having to pay all the debt at the moment.

But those debts would be quite insignificant compared to you gambling debt?---Of course.

And also, the gambling debt and also to \_\_\_\_\_ as well?---Yes.

10 You give a proportion if you like as to the moneys you received which I think your evidence earlier was approximately \$2 million, of that how much would have gone to \_\_\_\_\_ and how much will have gone towards your gambling?---I couldn't tell you unless I honestly sat with my phone and went through everything because over a year and a half's time, like I was sitting with, with my phone last week, give you an example, and, you know, thinking about everything and I went back to one of my old phones which I knew you guys had so I wanted to make sure what I'm telling you is 110 per cent correct, so when I went back and I looked at it I realised that in a week I had given this girl \$80,000, how dumb can you be? So at the time when you're in the moment and you're under pressure and you've got, you know, dad's saying I need money back to pay people, her saying if you don't do this I'm going to do this, this and this, you feel the need that you have to gamble more, you feel the need that you have to borrow more to get  
20 yourself out of trouble and all it ends up being is a circle until you come honest.

Well sitting as you do here now having looked over the records as best you can with the benefit of hindsight what can you now say about how much money would have gone towards \_\_\_\_\_ and how much money would have gone towards your gambling habit?---I still couldn't answer you because out of one phone there's five or six. I would say she took the majority. But unless I really, I could if you want me to sit down and write ever single time but she, she will say otherwise. She will deny otherwise.

30 More than half would have gone to \_\_\_\_\_ }?---Yes sir.

So that's over \$1 million?---Yes sir.

And you can't add, and I've asked you a few times, you can't add any more detail than that?---What kind of detail do you mean?

40 As far as percentage? You've gone from I don't know at all to now over half?---It's, look it's hard to give a, like I said it's hard to give a percentage when, when you're in the moment at the time and you're just doing it. You're not thinking about it, you're not, all you're worrying is getting to the next day and worrying what's going to happen tomorrow. And after that incident in August at the hospital I was freaked out. So you know, you're in the moment and you don't think about it.

You've been asked questions about this issue for the last hour or two now. Is there anything I haven't specifically asked you that would be relevant to

the Commission's investigation? Have I left out detail, haven't asked you -  
- -?---Can you give me a hint.

10 No. I'm asking you. What I'm saying is I've asked you questions. Is there something that you think's important that would help clarify your evidence such that I'm giving you the opportunity to make sure that - -?---I guess, I guess it's more the fact, like I said, you know, I've never, I've always been a good kid and been brought up by a good family and I got involved with the wrong person and my life did a 360 from having a good job and, you know, a stable relationship and a good family and I've taken everybody down with me from the, I guess the decisions I made based on what I thought was right at the time.

Are you still on good terms with your father?---Yes. Look, I'm not going to lie and I'm sure if you guys are listening we fight like cats and dogs but at the end of the day, I saw my dad a couple of days ago and, you know, all we did was cry.

I have no further questions, Commissioner.

20

ASSISTANT COMMISSIONER: Thank you. I presume you have nothing Mr Renshaw?

MR RENSHAW: No, thank you.

ASSISTANT COMMISSIONER: Thank you. That concludes your examination today. I'd just like to remind you of the effect of the non-publication order. You're not allowed to discuss with anybody the fact you've been here - -?---Yes ma'am.

30

- - - or any of the evidence given. And that does include your, your husband and your family?---Of course.

The only people with whom you may discuss these issues are the legal representatives here today?---Yes ma'am.

Do you understand that?---Yes ma'am.

40 And it is an offence to breach that order so it's important that you bear it in mind?---Yes ma'am.

Thank you. Well you're now excused and this examination is adjourned.

THE WITNESS EXCUSED

[3.42pm]

AT 3.42PM THE MATTER WAS ADJOURNED ACCORDINGLY

[3.42pm]