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11/05/2017

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INDEPENDENT COMMISSION AGAINST CORRUPTION

THE HONOURABLE REGINALD BLANCH AM QC

PUBLIC HEARING

OPERATION TARLO

Reference: Operation E15/1982

TRANSCRIPT OF PROCEEDINGS

AT SYDNEY

ON THURSDAY 11 MAY, 2017

AT 10.00AM

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

THE COMMISSIONER: Yes, Ms Sharobeem, you're still on the same affirmation to tell the truth. Thank you.

<EMAN SHAROBEEEM, on former affirmation

[10.09am]

THE COMMISSIONER: Yes, Mr Rajalingam.

10 MR RAJALINGAM: Thank you, Commissioner.

Ms Sharobeem, today I'm going to show you a number of documents that we have in order to get to the bottom of all of this, and I'll start at volume 2, page 322. For the moment, Ms Sharobeem, I'm only going to ask you if you understand what's being shown to you, just to try and simplify the process a bit. Do you see that transfer in front of you?---Yes, I can see.

26 June, 2014, \$5,000. And the next one, 27 June, \$3,000, and the next one, 30 June, 2014, \$3,000. Would you agree that the total of those amounts would come to \$16,000?---Ah, yes.

So just go back. We'll just check that. There's page 322, 5,000. Next page, 3,000. Next page, 3,000. Next page, sorry, that's \$9,000, isn't it? ---Yes, okay.

Total is 9,000, isn't it?---Okay. Yeah, you calculated.

Sorry, 11,000?

30 THE COMMISSIONER: Sorry, yes, I think 11,000.

MR RAJALINGAM: The total is 11,000.

THE COMMISSIONER: 11,000 might be more like - - -

MR RAJALINGAM: It's 11,000, is it? It's 5,000 plus 3,000, plus 3,000. Is that right?---I have to, I have to rely on your words, yeah, whatever.

40 But are you following the addition? I'm sorry for confusing you.---That's all right but I'm following what I have on the screen as a document from St George.

Yes, yes. And you see all of those transfers total to \$11,000, don't they? ---I see, I see that.

All right. Now, in support of those transfers, Ms Sharobeem, the following receipt was submitted. I'll show you page 338. Do you see that document? ---What document?

You can't see very clearly, can you?---This is not a document even. What's that?

Yes. So, Ms Sharobeem, I can say to you that this receipt, after making some inquiries with Eternity Jewellers, is a receipt for 11 March, 2014, for \$750?---What's the name of the jeweller?

10 Eternity Jewellers?---That's my jeweller and I bought my jewellery from there and I put it on lay-by.

That's – I'm not asking about any of that at the moment, I'm just asking about this?---But why my jewellery's here?

That's, we're going to get to the bottom of it?---Sure, sure.

So we can see a receipt for \$750, and if there's any way to make that clearer - - -?---I can see it now, hardly, but I can.

20 Can you see – I just want to try and show you the date as well. It should be for 11 March. Can you see that? It's very faint?---I see, I saw the 750 at the bottom.

Yes. And just take it from me for the moment that it's for 11 March. I can see it there, it's very, very faint?---Yeah, yeah, that's fine.

But I'll take you to the details in a moment. So there's an 11 March receipt for 750. On page 342 - - -?---And why is the circles like that anyway?

30 Just bear with me for a moment, Ms Sharobeem?---Sure, sure.

On page 342 there's another faint, very faint receipt for \$750, and this one is dated – and I appreciate that you won't be able to see the date, but it is for - - -?---I can.

- - - 24 March, 2014?---Ah, '13?

'14?---'14, yeah.

40 24 March, 2014?---I can see the 14 and the 3.

So in March we have two credit card receipts - - -?---Yes.

- - - for \$750 each?---Yes.

You recall Eternity Jewellers the shop?---They are my jewellers, yes.

And you remember going to the shop, don't you?---Of course.

Okay. That's all I want to ask at the moment. All right?---Sure.

Now I'll take you to page 343. You will see there an Eternity Jewellers receipt at the top of the page with the circles on it. Do you see that, where the mouse is currently pointing?---Yes, I can see that.

Now, that is, if you can see, sorry, a credit card receipt for 1 May, 2014?  
---That's right.

10

Do you agree with that?---Yeah.

For \$750. Do you agree with that?---That's right, yes.

All right. I'll take you to page 333. We're going back in the brief but we're going forward in time. Now, do you see the receipts, the bottom left-hand corner?---Ah, bottom left?

20

Just, yeah, bottom left-hand corner?---What's the amount?

For 900 and 750?---900, yes, yes, I can see both of them.

Yes. And do you agree that both of those receipts are cut?---Yes.

And do you agree that there is no way to tell – do you agree that the name of the shop doesn't appear on those receipts?---No, it doesn't.

Would you agree that the \$900 receipt relates to 20 May, 2014?---Yes.

30

And the \$750 receipt relates to 30 May, 2014?---Yes, it's written.

Okay. Ms Sharobeem, I'm taking you through a list of receipts that I've noted down on my piece of paper here.---Yes.

And so far in March, 2014 I've got receipts for 1,500 that have been submitted for reimbursement and I've got 2,400 in May of 2014. I just want to do a running tally as we go and let you know.---Okay.

40

I'm not asking you for an answer. Do you understand that?---Yeah, I'm trying to answer based on your question only.

Yeah. I just want you to understand for the moment, Ms Sharobeem.---I'm trying.

Okay. I'm going to take you now to volume 3 of the allegation brief, page 3. Now, you see first of all that that's a transfer on 14 August, 2014.  
---Yeah.

To the Eman West account.---Mmm.

3.59pm for an amount of \$4,884.61. Do you accept that that's what's being shown to you, Ms Sharobeem?---Yeah, I can see the St George statement.

All right. Now, in support of this transfer a number of receipts were submitted but I'm going to take you to six of them.---Mmm.

10 I'll take you firstly to page 5. Do you see the receipts at the bottom right-hand corner of the screen for 500 and \$400?---Yes, I can see that.

Do you agree that they're cut?---Yes.

And the receipt in the middle of the page - - -.---It's a bit fade.

- - - with 18 written on it - - -.---Fade.

Yes. Do you see that?---Yes.

20 That is also a cut receipt. Would you agree with that?---Yes.

All right. Do you see the R number on the receipt – at the bottom right-hand corner of each receipt there's a small number beginning with the capital R?---Yes, I can see that.

Okay. The bottom right-hand corner receipt R-8-5-9-5-0 is from Eternity Jewellers - - -.---Yes.

- - - Ms Sharobeem.---Yes.

30 The one next to it R-7-8-1-1-2 for \$400 - - -.---Yes.

- - - is for Eternity Jewellers.---Yes.

The one above it R-1-8-7-6-3 is from Eternity Jewellers.---Yes.

Turn the page to page 6. Do you see all of those receipts there?---Yes.

40 They are the, firstly, R-2-0-1-9-4, do you see that, bottom right-hand corner for \$400?---Yes. That's how I used to pay for the lay-by.

Yeah. All of those receipts are from Eternity Jewellers.---Yes. It's my jeweller and it's my personal jewellery.

Do you agree that - - -?---And I was told – this is the first time I'm seeing this.

Yeah. No, no, I'm not, I'm not talking - - -.---All right.

I'm not talking about that just yet. We'll get to that in some time.---I hope you give me, you give me the chance to say something.

Of course I will, Ms Sharobeem.---Thank you.

Do you agree that in August of 2014 that you made a number of transactions at Eternity Jewellers?---Yes. I was paying for my purchase.

10 Yes.---By my own credit card.

I will take you now to volume 3, page 7. The receipt, page 9. Sorry, page 7. Do you agree that that's the transfer document on 24 December, 2014 to your account, an amount of \$4,222.75?---I can see that.

Fairly clear, isn't it?---I can see that.

20 Okay. I'll take you to page 9. Now, this time when we look at the receipt, I'm going to ask you to look at another number, and you'll see that these numbers keep coming up. If you look at the terminal ID, you see a number there for the middle top receipt. It says something like M-2-0-4-0-9 for terminal ID. Do you see that?---Yes.

Terminal ID?---Yeah.

M-2-0-4.---0-9.

30 What looks like another 0 and another 9. Do you agree with that?---Yeah, yeah, I can see that.

Well, just bear that number in mind. That's the receipt from Eternity Jewellers for \$450. Do you accept what I'm telling you?---It's my payment, yes.

Yeah. And it relates to - - -?---My own personal jewellery. And why it's here.

40 This receipt relates to 12 June, 2014 at 4.32pm. Do you agree with that? Just by looking at the receipt. Don't, I'm not asking you to think about it. ---Do I have to agree with what's written on the screen? I, it's very daunting so, yes, I can see it. I can see the figure.

Ms Sharobeem, I'm not trying to be difficult with you. I just want to get into a process of taking you through these documents for the moment, O.K.?---If you can please avoid the little numbers and the details. It makes me absolutely dizzy. If you're talking about the letters, I can see it. If you're talking about the number, I can see it.

Do you wear glasses?---(not transcribable) Yes, but I can't wear it in front of this. I can't see at all.

Do I need to show you the hard copy? I can give you the brief.---If I need, if you're going to - - -

What I will do - - -?---No, no, please. If you're going to ask me to identify small numbers - - -

10 Yes, I will. I will.---Okay. You can do that.

Well, I'll give you the brief. Perhaps I'll give you volume 3, the hard copy of allegation brief volume 3. I appreciate it's very hard to look at these numbers on this screen, Ms Sharobeem, so I'm quite content and happy to give you this. At page 7. Page 9. Page 9. Yeah.---Thank you.

Can you wear your glasses to look at that, the brief, the hard copy?---I'm all right without. I'm all right without.

20 You're all right? Do you wear glasses?---I do.

You do. To read?---To walk.

To - - -?---It's distance.

Okay. So you don't need glasses to read?---Not all the time, no. Right now I am able to read.

30 You have an astigmatism?---Yes, I do.

Okay. Well, if any time you need your glasses, you put them on. Do you have them here?---I'm all right.

You're all right?---I have them and they are here. I'm okay.

All right. You see the top middle receipt there? It's for 12 June, 2014 at 4.37pm, isn't it? For \$450?---Yeah, I can see that.

40 All right. The next page, page 10, and I appreciate that these receipts will be hard to see. But if you try hard enough you'll notice the one on the bottom left-hand side for \$400, on page 10, is on 17 June, 2014. Do you accept that?---Yeah, yeah, yeah.

Yeah.---There is just handwriting here.

And I will tell you from having looked at the original invoices and so on, Ms Sharobeem, the one next to it is also for 17 June, 2014 at 12.23pm.---It's a double receipt. It's written on it on the top.

Yeah. Who, do you know whose writing that is?---No.

You don't?---No.

Is that Neth's writing?---I actually don't know her handwriting. Maybe if you will show me some documents I will be able to reflect, but I would not be honestly precise. I can't really - - -

10 Is it possible that these two receipts that you're looking at - - -?---Yeah.

- - - are the same?---The same numbers? Yes.

Well, that's all I want to know for the moment.---48. That's what I, that's what I feel. They are double. What do you call, yeah, they are double. And both of them approved.

All right. I'm going to take you to volume 3, page 11.---It's like a copy.

20 So you just keep turning to page 11 on the hard – what you're looking at on the screen is what you have in front of you, Ms Sharobeem?---Sure.

So you can just look at the brief, if you like.---Oh, yes, better.

Because I'm looking at my copy of the brief.---Yes.

Page 11, do you see that?---Yes, I do.

30 You agree it's a transfer to your account for \$313 on 24 December?  
---Yes, I do. I can see.

Pardon me, Commissioner.

So at page 11, are you on that page 11, Ms - - -?---Yes, I am.

You see that it appears to be a transfer for \$312?---Yeah, I can see that.

40 But there is some notation at the bottom of that, "Plus 5,000." Do you see that?---Yeah, I can see that.

And do you see in the top right-hand corner, "been fix, 17 March, 2015"?  
---Yeah, I couldn't understand the word, but yeah, I can see that.

What we'll do is, later on we'll have a look if there's any transfers on 17 March, all right, because we can't do everything at once. I'm just going to take a note of certain things that come up?---Okay.

We'll go to now, in support of what I will suggest to you is a reimbursement of 5,312 in total, ultimately on 17 March, 2015, can I take you to page 21 of the brief, allegation volume 3. Ms Sharobeem, all of these receipts are from Eternity Jewellers. Would you accept that?---(No Audible Reply)

And there's a way for you to figure that out. You can look at the terminal ID number next to, on each receipt, and I took you to what that number was earlier, M-2-0-4-0-9. Do you agree that that was the terminal ID number that I took you to earlier?---Yes.

10

And it appears as though all of these receipts - - -?---Where is, where is page, where is this in the page?

Sorry, so this is page 21?---21.

Have a look on the hard copy as well?---This is all my - - -

THE COMMISSIONER: They're your lay-by payments for the jeweller? ---This is my, all my lay-by.

20

Ah hmm?---And it has on the top somebody writing hall hire and ever simply or supply - - -

MR RAJALINGAM: Does that look – the writing on these receipts on page 21, does that look like Neth's writing?---I don't want to make mistake, I really can't identify her writing.

All right?---I truly don't.

30

Would you agree – that's all right, don't worry about that. Would you agree, Ms Sharobeem, that on this page you can see six receipts?---Yes.

Would you agree that they relate to the following days and times and amounts, 12 June, 2014 at 4.36pm for \$450?---Yes.

12 June, 2014 at 4.40pm for \$450?---Yes.

26 June, 2014 at 3.44pm for \$400?---Yes.

40

27 June, 2014 at approximately 2.00pm, I appreciate you can't tell the time from that document, for \$400?---Yes.

And there's another one, there's another two on 27 June, 2014 for \$450. Would you agree with that?---Yes.

All right. I'll take you to volume 3, page 24. Do you accept just by looking at the document that it's a transfer on 6 January, 2015 for an amount of \$4,529.25?---Yes, I can see that.

And the initial at the bottom of that page, is that your initial?---Oh, yeah.

All right. I'll now take you to page 29.---Yes.

Is that another Eternity Jewellers receipt?---Which one?

Top right-hand corner. Top right-hand corner, sorry.---Yes, (not transcribable).

10

Do you know what date that says?---Date. Date and time. 30 June or something.

Yeah. At 1.07pm. Correct?---Yeah, 1.07. That's right.

I'll get you to turn – well, I'll ask the investigator to turn the page to page 32. Have a look at those terminal ID numbers on the left – receipts on the left.---32?

20 32, yes.---32. Yes.

Would you agree that they are credit card receipts for 12 June, 2014 both for \$450 at 4.34pm and 4.35pm?---Yes.

All right. I'll take you to volume 3, page 75.---75.

So do you agree first of all it's a transfer made on 27 January, 2015 to your account in the name Eman West for an amount of \$4,568?---I can read that, yes.

30

And do you know whose writing it is at the bottom?---No, not at all.

Do you see - - -?---There is worker tax invoice.

Yeah. Again there's another notation to another amount paid on 2 January - - -?---Oh - - -

- - - 2015. Do you see that?---Sorry, come again.

40 There's another notation to another amount being paid.---There is - - -

Do you accept that?---There is something fading and there is something in, in red on the screen.

Yes. Ms, Ms, yeah.---And I think - - -

It should be on the piece of paper, isn't it, the writing?---On a piece of paper?

In front of you. It's on the – it's in the brief.---Yeah, yeah, yeah.

So - - -?---Worker tax invoice. I'm not sure if this is my writing. The bottom one is definitely not my writing.

All right. Well, in any event I'm going to - - -.---But I'm not sure about this – the red one.

10 I'm going to show you some receipts. I'll take you to page 81.---Yeah.

Do you agree that there is on page 81 - - -?---Why Eternity is doing here? Okay.

There's a receipt from Eternity Jewellers which hasn't been cut.---Which one I should look at?

At the bottom.---At the bottom.

20 Bottom middle of page 81.---500?

\$500. Do you agree that there was a transaction on 24 July, 2014 - - -? ---Eternity Jewellers is written on the top, yes.

- - - at 3.52pm?---That's right.

So that one is pretty clear and you agree that the - - -?---Yes.

- - - this terminal ID is different?---Different?

30

On this receipt the terminal ID is different.---But it's the same shop.

Yes, it's the same shop isn't it?---Yeah.

But there's a different number?---Okay. If you're following the numbers.

And it ends with 9-5-3. Would you accept that?---If you're following the numbers. I wasn't really following the numbers but I don't know where you're going with that so I'm accepting what I see in my eyes.

40

I'll take you to page 86.---86.

Do you agree that that's a credit card receipt for 30 June, 2014 at 10.05am for \$400?---Yes. Yes, I can see that.

Page 89.---What, 89?

Page 89, yes. There should be two receipts with the terminal ID M-2-V-4-0-9 or U.---What, sorry?

Two receipts at the bottom.---Yes.

Do you see there - - -?---And it has - - -

- - - a receipt for 500 and \$260?---Ah - - -

10 THE COMMISSIONER: Sorry, what did you say? It says - - -

MR RAJALINGAM: It says there are two receipts. Sorry, there should be two receipts for 500 and \$260.---Oh, yes.

Do you agree with that?---Yeah, I can see them.

And would you agree that they are receipts for 10 June, 2014 at 11.12am for \$260 - - -?---Yes.

20 - - - and 17 June, 2014 at 12.21pm for \$500?---Yes.

All right. Take you to volume 3, page 106.---106.

106. You see that? That's a transfer on 10 February, 2015 for \$3,192.43 to your account?---Yes.

I'll take you to page 109.---What?

30 So, Ms Sharobeem, the receipt on the right-hand side, do you see that one?  
---Yes.

That's another receipt from Eternity Jewellers with the other terminal ID number we came across.---Yes.

Do you accept that? And it's for an amount of \$500 on 24 July, 2014 at 7.15pm. Accepted?---I can see that.

Okay. I'll take you to volume 3, page 114.---(not transcribable)

40 Can I ask you a question in respect to jewellery? You shopped at Eternity Jewellers, didn't you?---Yeah, personal.

And did you also shop at Andrew's Designer Jewellery? Just yes or no.  
---For personal and work.

Just yes or no. Just yes or no.---For personal and work.

Yeah. All right. So were there any other jewellery shops that you went to?

---No.

Those two strike – you remember those?---It's not about striking or remembering it. I don't buy much jewellery. And Eternity, I put something on lay-by personally for me. And Andrew was a local shop where I bought presents for ministers and events, and actually that happened from his shop, and also some other pieces where I personally was interested in for gifts for birthdays and other things for friends and relatives.

- 10 Okay.---So Andrew was used for personal and work, but Eternity is personal. That is my personal purchase.

All right.---And those were not for conferences or whatever.

What I will do is I'll take you to page 114. I think we're there. You agree - - -?---I need to keep calm.

Sorry?---It's all right. I'm talking to myself.

- 20 Do you need a break?---I need to keep going. I'm dying by the minute. Let's continue. Please continue.

Commissioner, I - - -?---Please continue.

Thank you, Commissioner. Page 114 is a transfer on 11 February, 2015 to your account in the amount of \$4,786.---A hundred and - - -

\$4,786.85. Correct?---The page in front of me, yes.

- 30 And it has your initial on it, doesn't it?---Yes.

All right. Turn the page to page 116. Pardon me, Commissioner. Sorry, page 117. Ms Sharobeem, would you agree that there is another Eternity Jewellers receipt at the top middle of that page for 12 June, 2014, 4.38pm for \$450?---Yes, and it had stuff, something on the top. (not transcribable) the code. That's the code.

- 40 Ms Sharobeem, firstly I want to know if you understand that I have taken you through credit card receipts from Eternity Jewellery or Eternity Jewellers from 11 March, 2014 to 14 August, 2014. Would you accept that?---Everything you showed me with the details I accept.

Okay?---Don't expect me to remember all the other details.

Well, Ms Sharobeem, can I say this. To the best of my ability I've gone through these receipts and I've come to those dates and I've shown you these receipts and I've given you a date range?---You did.

And now what I'm going to do further with you - - -?---Yeah.

- - - is talk to you about each particular month in 2014 with respect to Eternity Jewellers. Okay. So when I say that in March 2014 I think you agreed earlier you spent \$1,500 at Eternity Jewellers. Correct?---All right.

In May 2014 I showed you \$2,400 worth of credit card receipts from Eternity Jewellers, didn't I?---Yeah, my personal purchase and my personal credit card.

10

In June 2014, on 10 June, 2014 - - -?---Yes.

- - - I showed you two receipts, didn't I?---Yes, whatever you showed me.

On 12 June, 2014 I showed you a number of receipts, didn't I?---Absolutely. I was paying bit by bit.

20

I have the following note of what happened on 12 June, 2014. Would you firstly accept that there were a number of transactions that afternoon at Eternity Jewellers made by you?---When I was ready to, to pay for it I was, whenever I had money in the credit card I do.

On 12 June, 2014, at 4.36pm there was a transaction for \$450, I showed you that, didn't I?---Yes, I used to make small ones because I didn't want to be embarrassed at the shop if the limit is over.

30

At 4.37pm you made another transaction for \$450. Would you agree with that?---I remember the day when I kept saying to them, try to make small amounts so the credit card will go.

At 4.38pm you made another transaction for \$450. Would you agree with that?---Yeah, okay.

At 4.39pm you made another transaction for \$450. Would you agree with that?---Yeah, it's my personal card, I can do whatever I want with it.

And at 4.40pm you made another transaction for \$450. Would you agree with that?---Okay.

40

Would you also agree that there were some transactions prior to that at 4.34pm and 4.35pm for \$450?---To the same place, okay.

On 12 June?---All right.

So on 12 June you have made, to the best of my ability, looking through all these receipts, you have made at least seven transactions on 12 June, 2014. Do you remember that afternoon, Ms Sharobeem?---I remember that we

kept trying the card several times because it wasn't going well, so I say try smaller amounts, and I always do that.

Ms Sharobeem, can you describe the process, when you say it wasn't going well, when you made the first transaction do you say that it was declined?  
---There was a couple of declines and that's why they used different machine to my recollection.

10 Ms Sharobeem, I've shown you receipts with one particular terminal ID popping up a number of times?---Yeah.

And I showed you two receipts with two different terminal IDs. Would you agree with that?---Yeah, you showed me different things, yeah.

We're talking about seven transactions being made, one minute after the other, aren't we?---Yeah.

20 There was no issue with your funds, was there, Ms Sharobeem?---I really didn't know how much I have in the card.

You had – sorry, what did you say?---I really didn't know how much I have in the card. Again, sir, you're asking me about my own purchase, my own credit card, my own money.

No, no, hold on, I need you to simply answer the question, Ms - - -?  
---I really didn't know what are you getting at. It's simply here a clear, I don't know how to word it, my words are not that clever nowadays but - - -

30 Ms Sharobeem, okay, Ms Sharobeem, just - - -?--- - - - the organisation - - -

Just hold on. You're not answering the question. I just want to slow the process down because we're going to get carried away and I want to - - -?  
---I don't know, I don't know - - -

I want to show you the - - -?--- - - - what you're trying to do but anyway - - -  
- - - information that I have seen in the brief?---Yeah.

40 And I think it's only fair that I do that. I'm going through that process?  
---Yeah.

So would you please let me do it?---You already did.

Okay. The question I'm asking you is, on 12 June in the afternoon I'm suggesting to you that there was no issue for you with respect to the limit on your card on that evening?---We didn't know that, that's why I always say try small amount at the beginning to see if the card is going.

I'm suggesting you, I'm suggesting to you that you weren't worried about your credit card limit at all that evening?---No, that's not true, sir, I'm always worried about it because I use it for work so I - - -

Ms Sharobeem - - -?--- - - - always worried about it.

You made a number of transactions one minute after the other?---So what?

10 What I'm suggesting to you is that it doesn't seem as though there was any time for any transaction to have been ever declined?---No, there was a decline of the transaction and I believe that we tried again and then maybe at that time I decided to just pay more to get the items I put on lay-by. I can't really recollect exactly what happened.

Ms Sharobeem, do you at least - - -?---And I never at that date thought that I would be in this position to talk about my personal purchase.

20 Ms Sharobeem, do you agree that on 12 June, 2014, you made purchases at Eternity Jewellers of up to \$3,150? For the sake of the question I'm putting to you it's \$3,000?---Of course, if that's the amount paid at that time.

On 17 June, 2014, some five days later, there was another transaction for \$500, wasn't there? I took you to that?---Okay.

And then on 30 June there was another transaction for \$400, would you agree?---Okay.

30 On 24 July, 2014 there were two transactions totalling \$950. Would you accept that?---Okay.

On 5 August, 2014 there were three transactions totalling \$1,300. Would you accept that?---Okay.

And on 14 August, 2014 there were three transactions totalling \$1,400. Would you accept that?---Okay.

40 I've taken you over a six-month period between March 2014 and August 2014. Would you accept that?---That's how long it took me to pay for my own personal items.

All of your receipts for your personal items were submitted at varying times for reimbursement. Would you accept that?---Absolutely not and cannot accept one word of that statement you said, sir, no.

Did you submit credit cards in the form that we see on the screen as cut? ---Absolutely never.

Did you ever cut any receipts that you were provided from Eternity Jewellers?---Absolutely never. Not only Eternity but others. And yesterday, sir, if you may allow me to correct something because of my language - - -

No, no, no, no?--- - - - I forgot one word.

THE COMMISSIONER: Well, let her.

10 THE WITNESS: Yesterday I said that I tear. What I meant by that is take off the staple from the two pieces, not tearing as cutting, because I kept looking at the language and the terminology and I kept trying to find the word exactly what I meant by that. The, the - - -

THE COMMISSIONER: What did you mean?---What I meant by that is previous to the time Boyd talked to me about the little receipts with little information, in the previous time when I said to him please organise all our activities to be done and run by the bookkeeper - - -

20 So what did you mean when you - - -?---At that time when I said that with Sandra's time, if you have a docket, a very long docket, and you have all the details one after the other, to put it in our folders and send it to the auditor at that time it's bulky, so it was the advice to reduce the size of the receipt by - - -

Yes, you said that yesterday?---Exactly, by taking off the staple, which actually gathered the two pieces of, of dockets.

30 Are you saying all you were wanting to, you want to change your evidence to what you did was just simply remove the staple?---The staple.

The staple?---So the information is there on the top. That's what I tried to say yesterday, that the credit card would have the information and some of them here it's evidence of what I'm saying.

Okay. Well, that isn't what you said yesterday, but I accept that that's - - -?---Thank you.

40 - - - that's your explanation - - -?---Thank you.

- - - about what you meant to say.

Yes.

MR RAJALINGAM: Thank you, Commissioner.

Do you agree that when they were submitted they had been reduced in size?---No, I disagree. I didn't submit them, I didn't reduce the size. I said

clearly in my evidence before that because and due to the type of work I used to do and there are too many evidence in the media and in our folders and website to say exactly what I was doing, and you are already holding my diary to know what I was going every day, so due to the type of work I was doing all what I used to do is empty my bag in full and leave it on my desk and the direction is very clear, please separate between the personal and work, and that's exactly what I said to her. She used to come - - -

10 Who are you, who are you referring to by her?---To the bookkeeper at that time, Neth.

Who was the bookkeeper that you were - - -?---Neth.

Neth.---Neth. Sorry.

So you say that you told Neth to distinguish between the work and the personal expenses?---At all time in front of Neth and also in several other occasions.

20 The receipts that I've shown you were all for about 450 and \$500. Accepted?---400 and what?

50 and \$500, thereabouts?---Yes, that was my attitude to keep control of what I spend every time.

They all look the same in terms of their appearance as a credit card receipt. Would you agree with that?---With the card, yeah, they look like that.

30 Only you benefited from these reimbursements didn't you, they went to your account?---Only me benefited?

Yes.---I didn't benefit at all. Look at me now. Am I a benefited person?

Ms Sharobeem, I'm asking you if you received the money and you did didn't you?---Receive, no, but it was sent to my account. The terminology here differs. So if you say receive I did not. If you say sent to my account, yes, it was.

40 Did you receive jewellery?---Of course. It's mine.

I've shown you over six months jewellery being purchased at the value in total \$13,500.---Yes.

When you purchased this jewellery did you understand how much you were spending?---At the beginning I bargained and that's the agreement with the jeweller shop.

You knew that from week to week you were spending \$500-odd at the jewellery shop didn't you?---After being married I could afford it. I didn't do that when I was a widow and raising two children alone.

When did you – when do you say you started buying jewellery, Ms Sharobeem?---It's not starting. That's the only place I went to and bought from. With Andrew jeweller that was different bits and pieces I was just buying as compliments for friends and occasions to repay back gifts and also for other occasions at work for ministers and events.

10

Once you made all the payments for a certain item from Eternity Jewellers - - -?---Yeah.

- - - they would give you a receipt wouldn't they?---Yeah.

Or an invoice?---Whatever document they would give me and you call it.

They'd give you a large invoice wouldn't they?---Large. I don't know if it's large or small.

20

All right.---Just don't know.

Ms Sharobeem you keep – you maintain in this inquiry that you never cut any receipts.---I can't remember cutting anything.

You say that it was – you gave all the receipts to Neth to sort out what was work and personal related. Is that what you're saying?---Even – not even give. I always leave it on my desk and she knows how to sort it.

30

I'm going to show you a document that was located in your bedroom, Ms Sharobeem.---Sure.

An invoice dated 5 May, 2014 was located at your residence - - -.---Okay.

- - - from Eternity Jewellers.---All right.

I'm going to show you that document in hard form, hard copy.---Sure. Yes.

Do you see that that is an invoice from Eternity Jewellers dated - - -?---Yes.

40

What's the date on that invoice?---It's May, 2015.

And what's on the top right-hand corner?---What - - -

Sorry, the top left-hand corner?---It's – it looked like cut. That's what I got from the office afterwards when she took what she wanted and she left that for me.

Ms Sharobeem, you cut those receipts, didn't you?---Never.

You submitted those cut receipts to Neth and you kept the invoice at home, didn't you?---Two things you need to look at, sir. The first one is - - -

I'm asking you if you gave her cut receipts and left that invoice in your bedroom.---No, sir.

10 Well, that's the answer. Give me the document back, please.---What?  
Sorry, what did you say?

I'll take the document back.---You're trying to say that I submitted those jewellery - - -

I'll show you another receipt from Eternity Jewellery.--- - - - and leaving this as an evidence against me?

This document, Ms Sharobeem - - -?---Who would do that?

20 - - - was also located in your bedroom. It's dated 5 May, 2014 and it also has a cut receipt on the top left-hand corner.---All right.

I'm suggesting to you that you had the invoice. That's right, isn't it?---It's the right invoice, yes, it is.

Yeah, you received that invoice from Eternity Jewellers, didn't you?---Yes.

30 The receipt was stapled on the top, wasn't it?---Yes. And there is a little cut.

And you cut that receipt off and submitted it - - -?---Never.

40 - - - for reimbursement.---Never, never. And never in my dreams to believe that will Neth leave this for me, because it's my own personal, that will be left like that. I never notice that. This is the first time. And if I would notice, sir, wouldn't it be easy for me to throw it away, these little things, these little cut receipts? Isn't it, isn't it logical that a person would do such a wrong thing, would try to hide their traces instead of leaving it like that? Isn't it obvious that I wouldn't do such a thing? Would I cut and return the rest to my home? Why would a person with any brain would do that?

THE COMMISSIONER: Is that something that you had in your room?  
---They said they found it in my room but I remember keeping it, and I remember saying to her whatever belong to the organisation tick it and the other, or personal, leave it on my desk. So it's very simple for me, sir, and that's the exact truth, that I would take whatever left for me, put it in the bag, take it home.

So what's your explanation for how the top part of the receipt that's cut off is still, well, it's the rest of the receipt that's been cut off because the top part is still stapled to that receipt. So what - - -?---Yeah.

What's your explanation for how it comes to be in that form?---The only thing in my mind is that she took them and left this, and when I picked it from my desk, without even noticing anything I found Eternity.

Okay. All right.---And I took it to my home.

10

So your explanation is that it was Neth who cut the receipt?---Who else would do that? Either her or Nevine in the organisation at that time. Who else? I wouldn't suspect either Watfa or Marie, because it's not their domain.

All right. No, I understand what you say.---And if, in any mind I would do that myself, as you're suggesting, sir, would I leave trace for myself to be, to be linked to it? Would I be that stupid to leave it like that?

20 MR RAJALINGAM: Ms Sharobeem, have you - - -?---You want that?

- - - finished with the document? I'll take that back.---Sure.

Now, you agree I've shown you an invoice for a white diamond ring valued at about \$3,000?---That's also from Eternity. It's my personal. That's also went there?

Pardon me.---You showed me that?

30 I'll withdraw that question. I've shown you an invoice for a white gold diamond ring worth \$8,000, haven't I?---In here?

That's right. Just in terms of the process, I've shown you an invoice, haven't I? I've shown you this?---Yeah, yeah, yeah.

Yes. And I've shown you an invoice from Eternity Jewellers for \$385, haven't I?---Yes, yes, you did.

40 I'm going to show you another invoice from Eternity Jewellers, which I understand is on the – volume 4, allegations, page 207. Now, I went through a number of transactions with you. Credit card receipts. You recall that, obviously?---Ah hmm.

I'm going to show you now the invoice which I say relates to those payments.---Which page?

207 of volume 4. So, Ms Sharobeem, you're looking at an invoice for \$20,000, aren't you?---200 and what?

\$20,000.---Ah - - -

Sorry, page 207, volume 4. You might be in volume 3. I apologise.---Oh, sorry.

Now, Ms Sharobeem, I don't want to laboriously take you through every single credit card receipt again to match these up, you take it from me that I've gone through that process?---Yeah.

10

But would you agree that I took you through credit card receipts for the dates referred to on the right-hand side of that screen, namely 12 June, 17 June, I took you to 30 June, 24 July, 5 August and 14 August, 27 June, 26 June as well?---(No Audible Reply)

So could you accept that those credit card receipts related to purchase of a \$20,000 diamond ring?---My personal purchase by my personal credit card. Absolutely.

20

All right. I'll take – just we'll finish that, we've finished with that, so we can close that folder.

THE WITNESS: Madam, would you like to take it, please? Thank you.

MR RAJALINGAM: Don't – just close the folder for the moment, I'll take you back to it?---Sorry about that. Thanks.

Now, you did say that you also shopped at Andrews Designer Jewellery, did you not?---I just said I did personally and for work.

30

Okay. Now, I'm going to do the same thing. I'll take you to volume 2. Have you got volume 2 in front of you?

THE COMMISSIONER: No, I think it's - - -

MR RAJALINGAM: We might need volume 2.

THE COMMISSIONER: Yes. Have you got room there for all these volumes?---Huh?

40

Is there room there for all the volumes?---Yeah, yeah, thank you.

Okay.

THE WITNESS: These volumes against me. Thank you. Thank you. Oh, thank you, so kind, thank you.

MR RAJALINGAM: Have you got page 322 of volume 2 in front of you?

---322, yes.

I've already taken you to this. All of these transfer documents that I'm going to show you now, I've already shown you in the last half an hour, Ms Sharobeem. Do you understand that?---I'm seeing it again you mean?

Yes, I'm going to show you the transfers again and I'm going to show you different receipts submitted in support of those transfers?---All right.

10 What I'm saying to you is, I've already shown you these transfer documents but I'm going to show you them again?---I understood from the first time.

Okay. So page 322?---Yes, I can see that.

All right. So that's the transfer document?---Yeah, I see that.

And I've shown that to you before. I'll ask you to go to page 327?---27, 27. Yes.

20 Now, the invoice for \$60 on the very left-hand side of that screen, do you see that?---\$60?

Yes. Do you see the terminal ID ends with 9-7-2, do you accept that?  
---Yes, I can see that.

Do you accept that it's a purchase on 23 May, 2014?---Ah, yes.

30 Turn the page. On the very left-hand side of the screen do you accept that there's another invoice, sorry, receipt with a terminal ID ending 9-7-2 at the top left?---Ah, 9-7-2 – sir, you lost me. Where am I?

So page 328, Ms Sharobeem?---28?

28. 328?---Sorry, yes.

Left-hand side of the screen do you see the terminal ID ending 9-7-2?---9-7-2.

40 THE COMMISSIONER: Third line down from the top.

MR RAJALINGAM: Just where the mouse is hovering over.

THE COMMISSIONER: No, she's, the witness is looking at the book.

MR RAJALINGAM: Yes?---Okay, all right. So - - -

Do you see that, 27 May, 2014?---Yes.

Do you agree it's for 30 bucks, \$30?---\$30, yes.

Pardon me, Ms Sharobeem. I'm just finding the next receipt. Page 3. Do you see the receipt next to the one you just looked at?---Yes.

That's a transaction on 27 May, 2014. Would you accept that?---Yes.

But with another terminal ID. Agreed?---Yes.

10 But I will tell you this, Ms Sharobeem, that's another transaction from Andrew's Designer Jewellery.---Why does it have different ID?

Because they're different machines being used.---No, Andrew has one machine only.

Okay. You don't know his business very well, Ms Sharobeem. I'm not asking you to give us evidence about what his business is about.---Oh, sorry about that.

20 Okay. But the Commission has done its inquiries in relation to where these receipts come from. I'm trying to make this process simpler for you.---Mmm.

I'm telling you that that receipt is from Andrew's Designer Jewellery. If you want to do your investigations after this it's a matter for you.---I don't have your power, sir.

Well, all right. Will you take it from me that's a receipt for \$280 from Andrew's Designer Jewellery?---I believe you.

30 All right. And do you accept that it's for 27 May, 2014 on what I'm saying to you, on the basis of what I'm saying to you?---I believe what you say.

I'll take you to volume 3.---Is that the same thing I have?

No. I think you've got volume 2 in front of you.---Okay. Thank you. Thanks.

Volume 3, page 11.---Yes.

40 Volume 3, page 11. You see that that's a transfer. I've shown that to you before. There's the \$312 amount, an additional 5,000 being referred to on the transfer receipt. You agree you've seen that before?---Yes.

I'll take you to page 22.---Yes.

Do you see on the left-hand side there's a receipt from Andrew's Designer Jewellery?---Yes.

And do you accept that it relates to 9 December, 2014 at 11.21am for an amount - - -?---Yeah.

- - - of \$550?---Yes.

Do you see on the – on that receipt the shop name is mentioned?---Yes.

Just have a look at that terminal ID M-2-P-6-7-8.---Yeah.

10

Just write that down. You see on the right-hand side there's another receipt from Andrew's Designer Jewellery?---Yes.

And that's on 18 December, 2014 at 2.21pm?---Yes.

For \$400?---Yes.

The next page, another receipt from Andrews Designer Jewellery - - -?  
---Ah hmm.

20

- - - on 18 December, 2014, and I think this was a transaction that was eight minutes after the last one for \$450. Would you agree with that?---Yeah.

I'll take you to volume 3, page 75. Now, you saw this transfer before and you mentioned something about the red writing. Do you agree you saw that earlier?---Yes.

Go to page 90?---Page 90.

30

Do you see that there are – see the terminal ID there, it's the same thing, isn't it, M-2-P-6-7-8 on the top right-hand corner?---Yes.

It's a credit card receipt, isn't it, from Andrews Designer Jewellery on 16 January, 2015 at 4.17pm?---Yes.

So it's \$670. Agreed?---Yes.

There's another receipt underneath that from Andrews Designer Jewellery. Would you accept that?---Yes.

40

And it's for 14 January, 2015 at 3.29pm for \$450. Would you accept that? ---Yeah.

Can you tell if this is a work-related or a personal-related expense?---If you give me one second I'll just focus on the date and I will know. 16 January. Both of them are personal. This is not work, this is in January and in January we don't have activities until March, so both of them are personal.

I'll take you to page 98. Do you see that that's a transfer for 9 February, 2015, to your account for \$5,000?---Yeah.

There might be another one, just turn the page – and there's another transfer the next day to your account for \$1,304.18?---Yeah.

Just go back to the last transfer. You agree those two transfers, your initial is on both of those receipts, correct?---Absolutely. I was initialling everything she say initial, put your initial here. Call me stupid.

10

No, I'm not going to do that?---I will.

I'll show you page 104?---What, sorry, what's the page again?

104?---(not transcribable)

Ms Sharobeem, firstly the one in the middle at the bottom. Do you see that terminal ID for that receipt?---Um - - -

20 It's that M-2-U-4-0-9 or M-2-V-4-0-9. Do you see that?---Yeah, I can see the writing.

That's another Eternity receipt, isn't it?---Well, you say so. I don't keep up with the numbers, you know your business more.

Well, do you remember what you were doing on 26 June at 3.41pm?---Of course not.

30 In any event - - -?---But this is Eternity, it's called Eternity. Eternity, the work, IWHS did not buy anything from Eternity. I just said that half an hour ago and more. All Eternity receipts are mine, my personal purchase, sir.

So Immigrant Women's Health Service never went to Eternity to purchase jewellery, would you agree with that?---I just said that.

But you would, wouldn't you?---It's my purchase.

40 All right.---It's my personal purchase.

I'm going to now just ask you questions about the receipts surrounding that receipt.---Okay.

Now, you look at those receipts. You have a look at the terminal IDs there and they match up with the terminal ID on the other receipt, which clearly had labelled on it Andrew's Designer Jewellery, isn't that right?---Yeah.

And they're all receipts that relate to Andrew's Designer Jewellery, don't they?---Where are we looking again? The - - -

Every receipt on that page - - -?---On that page?

- - - except for the one in the middle at the bottom.---All right.

I'm sorry to raise my voice, Ms Sharobeem.---That's all right. But, again, you put a lot of questions.

10

Yes.---And I keep saying "yeah, yeah" and I don't know what, what are we leading to.

Well, you know, because - - -?---You know your business more anyway.

Please make sure you understand what's happening.---I'm trying, honestly.

Yeah. Firstly do you agree that the terminal IDs on these receipts are all the same, apart from the one at the bottom in the middle?---Okay.

20

So purchases on 30 October, 2014, at 7.35 and 7.37pm, of \$500 each. Agreed?---Seven what?

35 and 7.37. 19.35 and 19.37. On the bottom two receipts.---Agree on what, sorry?

Do you see that?---Yeah, I can see what you're saying.

30

And the top receipts, there's ones with 25 November, 2014, at 5.38. Sorry, at 11.38pm. AM. \$300. Agreed?---Yes.

There's one on 27 November, two days later, at 5.38pm, for \$400. Would you agree?---Yes. Both of them are personal. I can't remember putting lay-by for a work item.

All right. Just turn the page to 105. Again, you can have a look at the terminal IDs there, and they're the same M number, would you agree with that, that you've looked at previously in relation to Andrew's Designer Jewellery?---Yes.

40

Do you agree that that's a receipt for 27 November, 2014, for \$400?---Yes.

And that was done at 5.37pm?---Ah hmm.

That was one minute before the other transaction I took you two.---Okay.

And there's another receipt for 4 December, 2014 for \$420 on the right, top right-hand corner. You see that?---Okay.

Well, were they work or personal related? Do you know? Can you tell?---I, I can tell from the amount and I can tell also from how often the payment is made.

Is it the case you can tell from the amount because you're trying to figure out what you bought?---No, because with work and presents, I didn't buy expensive stuff. But when I pay 400 or 450, it means it's – I'm paying for lay-by. That's what my mind reflect on right now. The 420, for sure it's a present, for sure. That's - - -

Do you have - - -?--- - - - something, I have that in my mind.

Can I take you to page 114.---114. 114, yes. Yes.

There's only one receipt I want to show you.---Okay.

Page 120.---120.

20 You agree that there's a receipt from Eternity – sorry, from Andrew's Designer Jewellery, bearing the same terminal ID?---Which one is that.

Middle, top.---Middle, top. 500?

Yes.---That's personal.

Do you agree that it was a transaction conducted on 30 October, 2014 at 7.36pm?---That's personal. That's for me. And the top is cut.

30 On 30 October, Ms Sharobeem, do you recall making three successive transactions 7.35, 7.36 and 7.37 for \$500?---Is it the same page or where should I look?

No, I've already taken you to other invoices for 7.35 and 7.37pm.---If I made three payment in the same night it means it's lay-by and I'm paying for the lay-by and it's personal.

40 And it's a personal - - -?---Yeah. I didn't put any presents for work on lay-by.

Because they were - - -?---I didn't have to because it was always under - - -

They were cheap weren't they?---No, not cheap but always under 500 to keep with the government guideline.

I apologise, Ms Sharobeem. I haven't yet taken you to those other 30 October receipts but I will. Page 122, the same volume. 122, volume 3.

Page 122 is a transfer receipt isn't it for 18 February, 2015 for \$5,000?---St George, yeah.

18 February, 2015 isn't it?---Yeah, it's February.

Yeah. It's got your initial on the transfer receipt doesn't it?---Of course.

I'll take you to page 128. You've going to see a number of receipts for 30 October on this page.---120 what?

10

8.---Yeah.

So on that page there are three receipts from Andrew's Designer Jewellery. Correct?---Okay.

Do you know which ones they are?---The one you have the circles around them or - - -

20

No.--- - - - should I look closely?

Yes, you can look closely.---Can you point?

You can tell me if you can figure it out.---Can you point out?

I've already talked to you about some terminal ID numbers. You know what the terminal ID number for Andrew's Designer Jewellery is. We've talked about it.---You did but I didn't keep it in mind.

30

It's the M-2-P-6-7-8 number. So what do you think is the Andrew's Designer Jewellery receipts?---So should I look at this M-2-P-6-7-8?

Yeah. 30 October, 2014 at 7.35.---Right.

Do you agree that's Andrew's Designer Jewellery?---Okay, that's the number, yeah, and the top is cut.

Yeah.---And it's 500 so it means lay-by, my lay-by.

40

There's another one at 7.37pm for 500 isn't there on 30 October?---That should be my lay-by.

There's another one 7.38pm for \$500 on 30 October isn't there?---It could be my lay-by.

You accept you made these consecutive credit card transactions at Eternity Jewellers don't you?---It's my attitude, yeah, to use smaller amount. It's just always my attitude instead of being embarrassed if I put a big amount and I don't have enough credit.

I'll show you – take you to page 145 of that volume you've got in front of you.---145.

Do you agree that that's a transfer for 18 March, 2015 for \$2,390.85?---145, yeah.

85 isn't it?---100 - - -

10 \$2,390.85.---Page 145?

Yes.---Yeah.

Your initials on the transfer receipt isn't it?---Yes.

I'll take you to page 148.---Yes.

What do you see on page 148?---What do you want me to see?

20 Just have a look at the one on the right-hand side. The same terminal ID isn't it?---Andrew's you mean?

Yeah.---It has the name. It has the name.

And do you see the name on that receipt it's Andrew's Designer Jewellery isn't it?---Yes, yes, and that's a lay-by.

The same terminal ID. \$500 do you agree?---Yeah.

30 On 24 January, 2015?---That's right.

Was that a personal or work-related expense?---I'm assuming if it's 500 it should be personal. It should be under the lay-by, because whenever I bought, as I said, any presents, my policy is not to exceed the 500. It could be if, if it was 550 and Andrew reduced it to 500 but because I don't have any other evidence I'm just relying on my mind right now.

And you accept that it's a transaction conducted at 1.55pm?---1.55.

40 Is that right?---Yeah, yeah.

Then if you turn the page, and, Ms Sharobeem, this is just an example of this particular receipt. If you go over to page 149, the next page, on 24 January, 2015 at 3.57, about 4 o'clock, did you go and get a haircut?  
---(No Audible Reply)

For \$65?---\$65 haircut, that top here, S+S, is the hairdresser I used to deal with them. I bought from them few items for work but 65 might be not the haircut but could be colouring. It's personal.

It could be a treatment, isn't it, it's personal?---It's personal. It's, it's, even my hairdresser number on the top.

10 You've been reimbursed for it, Ms Sharobeem?---And in a very damning event the auditor actually called me and told me that, that I have been reimbursed for my personal items and straightaway in writing I said to him, "Please correct it as soon as possible, we don't want this in our books at all, just let me know how much have been done or sent to my account." The amount he said it was sent wrongly to my account was paid instantly and immediately, and that actually caused me a lot of grief to know that, being naïve or busy or trustworthy and leaving everything for them (not transcribable) that. But, sir, you really need to appreciate what I was doing and you also need to appreciate that no stupid person would put jewellery on the account of the organisation and ask the organisation to pay for it.

20 You accept though that I have taken you through now about \$5,000 worth of receipts from Andrews Designer Jewellery?---And I was able to identify them.

I'll now show you - - -?---But of course you can see some of them are cut fully and some of them are not cut. It's just a bit weird for me to look at them.

30 But wasn't it your evidence that some of the things you purchased from Andrews Designer Jewellery might have been work-related?---Yeah, yeah, I said that from the beginning.

I'm going to show you Exhibit 24?---Where is that?

I'll give it to you, I'll show it to you?---Okay. Thank you.

Pardon me, Commissioner. Perhaps we could actually take a break. I'll just have that document returned. We'll take a break, Ms Sharobeem, if that's  
- - -

40 THE COMMISSIONER: Yes, certainly. We'll take a morning tea adjournment at this stage.

#### SHORT ADJOURNMENT

[11.29am]

THE COMMISSIONER: You're still under the same affirmation, Ms Sharobeem. Yes, Mr Rajalingam.

MR RAJALINGAM: Thank you, Commissioner. Ms Sharobeem, I'm going to show you on the screen first some receipts. I'll ask that you look at those receipts. Do you see on that page five receipts?---Yes.

Do you see a receipt from Andrew's Designer Jewellery?---Yes.

Was it for 5 September, 2014?---Mmm.

10 At 12.38 for \$400?---Yes.

Do you see the receipt in the middle. The terminal ID matches the terminal ID, one of the terminal IDs for Eternity.---Ah hmm.

And the investigator has written in red Eternity.---Ah hmm.

So I say that to inform you of what you're looking at.---Ah hmm.

20 So do you understand what I'm saying to you?---Ah hmm.

And do you accept that that receipt was for a purchase on 24 July, 2014 at 7.53pm - - -?---Mmm.

- - - for an amount of \$500?---Yeah.

Do you agree?---Yeah.

30 Firstly, with respect to Eternity Jewellers, your evidence was that all of your purchases there were for personal items.---Yes.

You've said that your purchases at Andrew's Designer Jewellery were both work and personal related didn't you?---That's right.

And did you say that the work-related expenses were usually lower than the personal-related expenses?---No, it's not true.

Did you - - -?---We were - - -

40 No, no, no, no, no. Did you say that in your evidence prior to the break?---I didn't say they were lower.

Well, did you say it would be less?---I would say it would be less than \$500.

So you say it would be less than \$500?---Yes.

That receipt there is for \$400. Do you think it might be a receipt for a work or personal-related expense?---For \$500?

No, no, no. Sorry, the Andrew's Designer Jewellery receipt.---I'll just look at the date and determine also. This most likely is work related as a gift for one of the ministers because around that time it's the most engagement with events and also I can't recall buying any personal stuff at that time but also because Andrew's place wasn't only like gold it was also watches and other nice sets of jewelleries so for events where we had politicians or we had figures that a gift from the organisation or from IRWN would be presented I would be the one responsible and delegated by IRWN to go and do the purchase. So that's where I'm figuring that might be business oriented or business related.

Do you accept that you can't be sure whether or not that's personal or work related?---I would say because it's 400, if you can just tell me if there's another thing related to the same month I'll be able to determine for sure but if it's one-off it should be work related.

Do you see on the right-hand side there's another receipt for \$450?---Yes.

And I took you to some terminal ID numbers for Eternity Jewellers. Do you recognise that terminal ID as one that I took you to earlier M-2-U-4-0-9 or it looks like M-2-V-4-0-9, do you see that?---Yes, I can see that and Eternity is all mine.

Yeah.---I didn't get anything for work from Eternity.

Would you have ever – do you see in the middle receipt level 4 Westfield Shoppingtown Parramatta?---Yeah.

You know that to be Eternity Jewellers don't you?---Yes.

And it's fairly clear from that receipt isn't it - - -?---Yes.

- - - that it is a large purchase for \$500 firstly?---That's the lay-by.

And it's obviously from Eternity isn't it?---It is the lay-by, lay-by personal done by my personal card.

Firstly, Ms Sharobeem, I asked you a yes or no question.---I answered yes.

No, no. I asked you another question.---Oh, sorry. Okay. Sorry.

The three receipts that I've shown you at the bottom.---Yeah.

Did you – sorry, the middle receipt - - -?---Mmm.

- - - did you cut that receipt?---No, I didn't cut anything, sir. I just said that.

Did you cut the receipt on the right-hand side, the other Eternity receipt?---I actually don't cut.

I'm only asking. If you didn't your answer is no. Yes or no, did you cut it?  
---No, I did not.

All right.---At all.

10 At some stage do you accept that these receipts ultimately made their way to the bookkeeper for reimbursement?---That's when I break down yesterday to realise what happened.

Yeah. I'm going to show you the transfer receipt and at the same time I'll ask that you be shown Exhibit 22. Do you see that that's a transfer on 28 January, 2015 for \$568.75?---Where should I look?

No, no, no. I'll just have that returned.---Oh.

20 Have the document returned. Oh, sorry, that's – yes, keep that.---Okay.

Keep Exhibit 22. Look on the screen.---Ah hmm.

I apologise, Ms Sharobeem.---That's all right.

You see do you agree that that's a transfer on 28 January, 2015 to your account for \$568.75?---Yes.

30 And also if you turn the page, do you see that on 2 January, 2015, that same month, there was a payment to your account is highlighted for \$5,000. Do you see that?---Sir.

Yes.---The organisation is closed on 2 January. How this happened? It is a public holiday and we announce it.

All right.---Who made this transaction?

40 Firstly I'll get you to just look at the time sheets that I've given you.  
---Which I said that Neth never ever worked only on those based on the time sheet - - -

No, just – no, no, no, no - - -?- - - neither worked for no longer - - -

Ms Sharobeem, yeah, that's all right.--- - - - nor myself.

Look, for the sake of the process - - -?---Neth was working five days - - -

Just, no, be quiet, please.--- - - - a week with us. One for us and four for NESH.

You said that yesterday, Ms Sharobeem. You said that yesterday.---No, I didn't. I didn't mention that she was working - - -

Well - - -?--- - - - four days for NESH from our place.

Okay.---This is evidence.

10 Yes. Is there anything else you want to say about NESH's working hours?  
---NESH's, Neth's working hours?

Neth's working hours. What else do you want to say about it?---I simply want to state clearly to you and to the Commission that the time sheet she used to provide is because this is a contracted hours. So if it's written from 9.00 to 2.00, it's because those are the hours she's going to work on them.

20 THE COMMISSIONER: Yes, I think you gave that evidence yesterday.  
---And also, sorry. I'm sorry if I am repeating myself. The other thing is she was also working with us, with NESH. At the beginning it was one day, and then during '15, Nevine, without prior impression, prior approval, increased her hours from one day to four days.

Okay. Now let's – I understand what you're saying, now let's go back to this transaction on 2 January.

MR RAJALINGAM: Thank you, Commissioner. Ms Sharobeem, go to the third page of the time sheets, and I just want to confirm that this document – you're looking at it, aren't you?---What? This one?

30 Exhibit 22.---Mmm.

Pick it up. Go to page 3. Can you see that Neth worked, it says, do you agree that the document says that Neth worked on 6 January, 2015 from 2.30 to 4.00. Do you accept that?---Yeah, okay.

Yes or no?---'15? Sorry, yeah, well, if it's written here.

So she's worked on 6 January, 2015. Do you agree?---All right. Yeah.

40 And she also worked on 23 December, 2014. Would you agree with that?  
---Yeah, okay.

She wasn't working on 2 January, 2015, was she?---No-one was. We didn't open on the 2<sup>nd</sup>. We usually come back to work after the 3<sup>rd</sup> or 4<sup>th</sup>, sometimes 7<sup>th</sup>, because it's our Christmas, it's my Christmas. So it's, it's obvious that no-one was working.

What were the - - -?---The service wasn't open.

What were the public, what were the Christmas holiday – what was the Christmas holiday period?---Every year it's varied, but usually we take it and we include the public holiday to it, so it could start from end of 23<sup>rd</sup>, the business day, and we could reopen by the 5<sup>th</sup>, sometimes the 6<sup>th</sup>, and sometimes they reopen but I take the 7<sup>th</sup> as my Christmas. So it depends on the day of the week where, like, I know that 1 January is public holiday, so we give staff extra days to rest because it's a very quiet time and it's school holiday. So for sure the 2<sup>nd</sup> is a public holiday and we can go back to the calendar. I'm sure it was a public holiday for the organisation. And maybe we came back on the 3<sup>rd</sup> or the 4<sup>th</sup> but not the 2<sup>nd</sup> for sure.

Pardon me, Ms Sharobeem.---Yes. And our holidays is publicly announced on the website.

I'll take you back to the receipt page. So you're not sure, is your evidence that you're not sure who made the transfers with respect to these receipts, is that right?---If it's 2 January, the business is closed and announced closed.

20 Okay. Would you accept that it would be impossible to determine whether these receipts related to work expenses just by looking at them?---It depends on each one, which one you're talking about.

Well, let's talk about the Eternity receipts?---No, we already finished with Eternity. Eternity's all mine and it's wrongly paid to me.

And do you accept that when you look at the Andrews Designer Jewellery receipt for \$400 - - -?---Yes.

30 - - - that that also is unclear as to whether or not it relates to personal or work-related expenses?---This is why I ask you, sir, if you have any other receipts around September please show it to me and I'll be able to determine.

I suggest to you, Ms Sharobeem, that you made transfers in relation to these receipts?---I made transfers?

40 You reimbursed yourself in relation to these receipts, didn't you?--- Absolutely not and never, never, never, never.

I'm going to show you a document. This is a note that was left with the transfer and I ask you to read it?---“I refunded the 2,000 deposit of the car which I sent you a previous email about. Also I refunded 3,000 from the outstanding receipts you've been working on. My personal Visa is empty and had to recover quickly.” All right.

Have you read that?---Yes, I did.

Do you recall writing that note?---No, I don't.

Is that your name under the note?---It is.

Is it your name, does your name appear as Dr Eman Sharobeem?---That's right.

Does it appear with the qualification Psy.D?---Which is wrong.

10 And do you see at the bottom there, there is Neth's writing?---Yes, I can see that.

Do you accept that you were the one that made this transfer on 2 January, 2015, an amount of \$5,000 to your account in payment of a car deposit and a number of receipts that you had been, you had submitted?---It appears like that.

20 The note certainly suggests that you had made that transfer, doesn't it?  
---It says that, but is it the first, 2 January I did that?

This note would suggest that it was on 2 January, 2015, Ms Sharobeem?  
---It's handwritten.

Would you accept also that the note would suggest that you had a clear understanding of how much money you had in your credit card account?  
---I would know that if I used the credit card and it doesn't, it doesn't work, that's why I always have the attitude of paying 500 at a time.

30 Would you accept that no one apart from yourself had any involvement in the transfer of money with respect to these receipts?---No, I can't accept that, the auditor had the details, the bookkeeper had the details, myself, and the people was on my desk.

Ms Sharobeem, you wrote that note to Neth, didn't you?---I wrote that note.

40 You wrote, did you write that note to Neth?---It has my signature, whether I wrote it or not I can't remember and it's written on the top of the page 2<sup>nd</sup> of 1<sup>st</sup>, so I can't really recall doing that, but I paid the car deposit \$2,000 so I may get in and paid it back because I didn't have enough money on the account.

Do you accept that the reimbursement related to personal expenses?  
---If she already left it for me to pay it, that was the system, if she - - -

The note suggests that you have already made the payment, doesn't it, Ms Sharobeem?---Can I explain that or not?

Does the note suggest that you made the payment, yes or no?---No.

What I'm going to do is take you to - - -?---Sir, can I explain one thing?

You - - -

THE COMMISSIONER: Just a moment.

THE WITNESS: Because it relates to how the accounts are made.

10 MR RAJALINGAM: Pardon me, Commissioner.

THE COMMISSIONER: Perhaps while Mr Rajalingam is looking at that, you might – if you want to explain?---Yes, please, Commissioner. The system was if she's not able to deposit all the outstanding amount, not only because of her time but because of the limitation in the bank account, that it's only transfer, that the only transfer we can make maximum is \$5,000 per transfer. Then she leave me a note and she say please do the transfer all the rest of it if you don't have enough money in the credit card, and there are too many evidence to say that. Whether I did that or not, and I am writing  
20 back to her that I did that, then it is clear that I'm just following her instruction and the communication between us is based on something is done and it's documented. So I'm just following what she's telling me to do.

But you knew what you were doing according to that note.---I, the note is saying that I paid \$2,000 for the car, and I remember doing that because I was responsible about that. And that she's saying there is extra \$3,000 and pay it back, so I did that, if that note is true. But when that note is made, I can't remember. I remember that we did the upgrade of the cars around the  
30 end of the year. So maybe I didn't at that time have enough money in my credit card and I did get the money just to reimburse myself. But definitely there is documentation left in her tray to respond back to this expenditure.

Yes.

MR RAJALINGAM: Thank you, Commissioner, for the time. Ms Sharobeem, how else did you pay Mr Toma for your personal jewellery? How else did you pay him, apart from using your credit card?---Towards the  
40 end of my time over there, my health was extremely ill, so I called Toma and I said to him we bought different items for the organisation at that year because we had at least four visits - - -

Sorry, I'm asking you for a mode of payment. You paid him by credit card. Did you pay him by cash?---Would you allow me to finish my sentence?

No, I'm asking you if you paid him by cash.---No, I didn't. You didn't ask this question, by the way.

Well, I'm going to ask you very specifically now.---Okay.

Did you also pay him by making internet transfers to his account?---Yes.

Did you make payments to his account from the IWHS account?---Yes.

10 All right. Well, I'll take you to volume 8, page 292. You were responsible for making payments to Mr Toma, weren't you?---Because I'm the one bought the presents for the politicians and other officials, and I wanted to pay it because we had it that year more than seven politicians attending to the service and receiving presents from us.

We'll first get through the transfers and then I'll ask you about the politicians.---I already said it.

So the first transfer you see is one for 24 February, 2015 for \$600. Would you agree with that?---The name is wrong. It should be Andrew, not Andrea.

20 Well, it's Andrea, isn't it?---That, what's written here is not right.

Did you write Andrea into the transfer?---No, of course the transfer should be to Andrew Toma.

Well - - -?---His BSB is here.

- - - ultimately, Ms Sharobeem, the transfer was made to Andrea Toma, would you agree with that?---No. That's the wrong spelling.

30 Well, would you agree that on the receipt the transfer is to Andrea Toma? ---It's wrong spelling.

Do you agree on the transfer receipt it is spelt Andrea?---In this document it's spelt Andrea and I don't know why.

The answer, then, is yes, isn't it?---What I see in front of me is Andrea, but if you're inferring - - -

40 It's a transfer to - - -?--- - - - that I changed that, that is a very false accusation.

Well, you just agreed that you made all the transfers to Mr Toma, didn't you?---But I didn't mean to write Andrea. It's Andrew.

Okay.---The letter is wrong.

Do you say that it's a mistake, then?---Definitely it's a mistake.

All right. That's it. Do you agree it's a transfer to his account, in any event?---It's his account.

And do you agree that it's for an amount of \$600?---Yes.

Okay. Turn the page. Is that another transfer to Andrea Toma on 9 March, 2015 for an amount of \$900?---I now know why it's Andrea, because definitely when it's the account registered on St George - - -

10 Do you agree that it is a transfer, Ms Sharobeem - - -?--- it is written as Andrea instead of Andrew, so there is a letter dropped from there, definitely. So that is, whenever a name is already entered with account in St George or any other bank, it remains as is. As soon you write, as soon as you write the first letter - - -

Do you agree - - -?--- - - - the details comes up.

- - - that it is a transfer on 9 March, 2015 to Andrea Toma for an amount of \$900?---I agree of what I see.

20

Next page. 18 March, 2015, do you agree that's a transfer to Andrea Toma for \$900?---Yes.

Next page, 8 April, 2015, do you agree that's a transfer to Andrea Toma for 1350?---Yes.

Made by you, wasn't it?---If there is no receipt given to Neth then it's made by me.

30 It's got your initial on it, doesn't it?---The initial on everything Neth give me after the payment is done.

Neth had nothing to do with this transfer, did she?---Are you sure about that?

I'm asking you?---Is that the question to me?

Yes, it is?---This is an accusation to me. You are trying to push me to say out loud that I did something wrong and I didn't, sir, never, ever, ever.

40

You agreed that you made this transfer to Mr Toma, didn't you, a moment ago?---No, no.

You didn't?---You showing me one after one and I'm saying yes and then you told me about the initial and I said that's my initial.

You - - -?---Sir, Neth had the attitude of paying everything and then present to me folders on my desk and my desk was very similar to this and the

folders will contain this page and also other documents and then she would put them piles and piles and piles and she would say, Eman, this has to be finished. Eman has no time whatsoever to finish anything at any given time because I'm running like a headless chook, so at the end of the day I would say, give me time and I will just sit and initial it all, one after the other. Many people enter to my office and saw this pile and stack to the extent that I bought from online a round table and I put it next to me in that little room just to be able to stack those folders on it and it was too much, not only that but I was also responsible about signing or initialling for NESH so I was  
10 doing the two of them, one is voluntary and one is paid so - - -

THE COMMISSIONER: Now, stop there for - - -

THE WITNESS: - - - I got people to help me, including the management committee.

THE COMMISSIONER: Okay. We'll just stop there for a moment. You have initialled all of these?---After the payment is done. Absolutely.

20 And you must have seen that it was a payment to your jeweller for personal items. You've told us that, that's - - -?---Sir, no, no, no, no.

Why?---No. The no number one is for no, I didn't see everything I sign on it, honestly, and that's what I actually did and whether - - -

So you - - -?--- - - - you believe me, I would just say - - -

Sorry, you - - -?--- - - - I do that, I do that.

30 Okay. You were telling me that you didn't read what you signed?  
---No, I didn't.

And it's just unfortunate that you've signed all of these documents that relate to reimbursements to you?---I may did one of them but after that I didn't do all this, I mean 1,350, no, I wouldn't pay this amount, even if I paid or bought three or four presents at one given time, it wouldn't be accumulated to that amount, not only that but at any given time the pile of paper in front of me would just scare anyone to look at it, to the extent that management committee in one event walked in my office and saw all this  
40 and - - -

All right?--- - - - offered to help.

I understand what you're saying.

MR RAJALINGAM: Ms Sharobeem, I'm going to take you to the remainder of those transfers.

THE WITNESS: He's just pushing me to say something didn't happen.

MR RAJALINGAM: I'll take you to page 296.

THE COMMISSIONER: What's happening is that it's being pointed out what the evidence in the case is so that you have the opportunity of making an answer. Now, you've made the answer about this, that you didn't read these documents?---At all.

10 I understand what you're saying, and that's the reason that it's being put. Yes.

MR RAJALINGAM: Ms Sharobeem, do you agree that this is another transfer on 24 April, 2015, to Andrea Toma in the amount of \$900, initialled by you?---Yes.

Next page, do you see another transfer on 30 April, 2015, to Andrea Toma for \$950 initialled by you?---You can even say that I didn't have time to write my full name. It's always a scribble.

20

Do you agree that that's, the transfer is correct as read out?---I was consumed helping people. What? Yes, whatever.

Page 298, another transfer to Andrea Toma for \$450 on 4 May with your initial on it. Correct?---Yes, I can see that.

8 May, another transfer to Andrea Toma for \$950 with your initial on it. Correct?---Yes, I can see that.

30 On 21 May, 2015, another transfer to Andrea Toma for 1,450 with your initial on it. Do you agree with that?---And, sir, you can see that the name is consistent with Andrea, it means at the beginning it was put wrongly, that's why it comes as Andrea.

On the next page seven days later you make another transfer to Andrea Toma for 1,450 - - --?---No, I didn't make transfer to Andrea Toma.

- - - with your initial on it.---Please, direct your question appropriately. There is a transfer in front of me but don't tell me that I made it. Please don't.

40

The money - - --?---You try to put something in my mouth.

You agree that the money went to Andrea Toma?---Yeah, I can see that.

You agree that the money was paid to Andrew Toma for your personal expenses don't you?---No, I don't. I disagree. I disagree of you framing me as well. I disagree of you - - -

I'll take you - - -?--- - - - putting these words on my tongue.

- - - to 302.---I disagree of you trying - - -

Page 302, Ms Sharobeem.--- - - - to blame me of something I didn't. I disagree.

Ms Sharobeem, page 302.---I disagree fully.

10

Well, I haven't asked you a question.---You trying to flip me into something I didn't do.

Ms Sharobeem, let me - - -

THE COMMISSIONER: Ms Sharobeem, just calm down.---Okay, I will.

As - - -,---Just give me one second, just one second, one second.

20 Okay.---This is too much. One second. One second.

As I said, these things need to be pointed out to you - - -.---Of course.

- - - as the evidence so that you can - - -.---And it's shocking.

- - - have the opportunity of answering it.---Thank you. Thank you. And it's very shocking. It's very, and it's very ill, it's ill. Just one second, one second. Okay, go. I'm going to be all right. One second. Let's continue.

30 MR RAJALINGAM: All right. Page 302, do you agree that that's a transfer on 2 June, 2015 to Andrea Toma for \$900?---Yes, I can see that.

Then next page 9 June, 2015 to Andrea Toma for \$900 initialled by you? ---The initial of everything is by me.

2 March, 2015 the next page.---And please just look and focus to the initial and you will know that I was running like a headless chook.

40 Ms Sharobeem, I have acknowledged, I've acknowledged the fact that on these transfers there's only your initial. On page - - -?---This is even - doesn't look like an initial. This is a scribble.

THE COMMISSIONER: But it is your scribble is it?---Of course.

Yes.---It does look like it.

Okay. Well, we'll just continue on.

MR RAJALINGAM: And there's only a few more, Ms Sharobeem. So 2 March, 2015 to Andrea Toma for \$900. Do you agree that that's your initial on the receipt?---Yes.

The next page 16 June, 2015 do you agree that that's a transfer to Mr Toma for \$950 with your initial on it?---I can read that.

Ms Sharobeem, I want to be as fair as I can with you. I'm going to show you Mr Toma's account.---Okay.

10

And one page at a time. You take your time to read through that account and you will see those transfers going into his account.--- If it went from our account - - -

There's nothing on that page as I understand it.--- - - - to his account then it's paid.

The next page.---But, sir, who would be stupid enough to pay their own - - -

20

No, no, no. Ms Sharobeem, please.--- - - - jeweller from the work account.

Please, please, please, Ms Sharobeem. Ms Sharobeem, I'm simply asking you to look at the document for the moment, okay. Are you following?---I am looking.

The next page. Just go to the first. It's page 310. Do you see the \$600 payment and the \$900 payment to his account?---Coming from Immigrant Women's Health Service?

30

That's right.---Yeah.

The next page. Two \$900 payments.---Mmm.

Do you see that?---Yeah.

The next page. A number of payments to his account. So what I'm trying to establish with you, Ms Sharobeem, is that these transfers are accurate. Ms Sharobeem, do you accept that?---Yeah, I can see that.

40

Do you accept what you're seeing on the screen, the actual account details? ---I can see that. I can see that.

The next page, 313. Do you see those details there, the numbers 459.50 and 1,450 for May, 2015?---I can see that.

And then we go to the next month on the next page in June, end of May and June there's 1,450, 900, 900, 1,500 to his account from the IWHS account isn't there?---Definitely there was money to be paid to him.

All right. Now, I don't – I'm not here to upset - - -.---I don't know how much – the calculation of it.

Ms Sharobeem, I'm not here to upset you but I'm suggesting to you that you knew you were paying Mr Toma for personal expenses when you made these transfers. What do you say about that? This is your chance.---I used to pay Mr Toma for my personal expenses by my credit card. When we bought different things for the organisation I say to Mr Toma I will pay you from the organisation directly instead of using my credit card because at that time I don't know what happened, maybe I wasn't able to go to him regularly so - - -

THE COMMISSIONER: Sorry, are you saying that these payments were payments for the organisation?---If it's made from the organisation, it's payment for the organisation and what we spent at that time.

So - - -?---As far as I recall. And also, sir, what I also did - - -

20 These are quite large amounts of money. I don't know how much those transfers amount to. Have you added them up by any chance?

MR RAJALINGAM: I haven't added these ones up but I'm happy to do that.---Can you please do that?

Absolutely. Absolutely.---At least I will be able to figure out - - -

30 I apologise for not doing it earlier.---And, sir, to be able to do that and because he is not a contractor per se, I actually developed an invoice for him at work so I can satisfy the paperwork under his name as Andrew Toma. And I put it as working hours just to satisfy the books of Immigrant Women's Health Service.

THE COMMISSIONER: Now, when this matter was first raised with you, your first reaction was that you didn't do it. It was done by Neth and you just blindly initialled the documents.---That's right, because not all of them it would be done by me. I would leave the invoices for her to do.

40 But I'm just pointing out that that was your initial reaction to it. Now you're saying, are you, that they were in fact legitimate payments on behalf of the organisation?---That's why I need to know how much it is. But my answer didn't change. Maybe I wasn't clear or made myself clear. The organisation purchased things from him and we had to pay and I wasn't able to go to him. That's why I got his details. But I didn't make - - -

That's in fact why we're going - - -?---Because he is, sorry, I don't know your name but, sir, it was pointed a lot of invoices and I didn't make, sorry, payment and I didn't make all this payment to my recollection. That's why,

and some of them are big amount. That's why I really need to know how all this was made. All what I remember is after establishing the system and putting his name in the system, I actually left the invoices after that for Neth to manage. That's why I don't know how much was sent at that time or the calculation of all of them. I need to know.

All right.

10 MR RAJALINGAM: Ms Sharobeem, you were a lady with control of your finances, weren't you?---At home?

In every respect.---At work I am not in control of any finance at all. It's in the hand of the bookkeeper and the auditor.

What is your evidence with respect to making these payments to Toma? Did you make them or not?---All of them? No, I can't recall doing all that. I can't.

20 How many do you think you did?---When I started to think of that, maybe once or two, three – I can't remember, but every time I used to communicate with him and tell him we did this payment or we complete this amount or this amount is left. I used to do that just to be able to count how much left.

Ms Sharobeem, in any event, the total payments to Mr Toma comes to \$12,650. What were you spending that money on for the service?---There is no way. There is no way we paid all this amount for presents. No way.

30 What would be an appropriate amount to spend on presents?---At that particular year?

Yes.---We would amount up to maybe five to six thousand.

For one politician?---No, no, no. For the lot.

What do you mean the lot?---I'm saying for the year.

I want you to be precise.---Yeah

40 If you were giving a present to a minister - - -?---Yeah.

- - - how much would you spend of IWHS funds?---I always try to seal it to the 500.

500?---Yes. So if we have an event and we have six politician, that would be the event, the total, 500 times six.

First, firstly you tell me which politicians you gave presents to.---Sure. I, I don't want to be rude to anyone but Victor Dominello, Pru Goward, all

members who attended our events and it's public events. In public they used to receive a present from us, and the present would contain - - -

What sort of presents would you give them?---Um - - -

What present did you give Mr Dominello?---A watch. Sometimes a tie and a watch.

10 How much did the watch cost that you gave Mr Dominello?---350, 400. Around that.

Okay. And what other things would you buy for ministers?---Pieces of jewellery. Perfumes. Things like that.

And you wouldn't spend, on your evidence, more than \$500. Correct? ---I tried because that's the ceiling we put for any present.

20 I'll show you volume 8, page 319. Ms Sharobeem, on 24 April, 2015, you made a transfer according to the transfer documents of \$900 to Andrea Toma. Can you see the first message on that screen?---Yeah.

Yeah, that shows, doesn't it, that you paid - - -?---Yes.

- - - \$900 to Mr Toma?---Yes.

And the transfer that I took you to earlier was a transfer of funds from IWHS to his account?---Yes, and I said that I keep track.

30 You are saying in this text message that you made that transfer, aren't you? ---Made the transfer, no, but definitely aware that it's made. It could be Neth making it or I made it.

And you were aware when money was – sorry?---Could be Neth making it or I made it.

You were aware when the transfer was made by whomever that it was for personal expenses, didn't you?---No, not for personal.

40 What were you purchasing for \$900 from - - -?---No.

- - - a jewellery shop that was relevant to the Immigrant Women's Health Service?---I bought all our jewellery for all our presents from there, even for the management committee, even for any other members when we had any events, everything I bought from there.

Did you think it was appropriate to spend that amount of money on jewellery for ministers in your capacity as a chief executive officer of the service?---It wasn't my only decision, it was a collective decision. I always

checked with management and always checked with IRWN, Immigrant and Refugee Women's Network and they always said, yes, Eman is responsible about the presents. It might be expensive, it might be a wrong decision at that time but we are, or I was, and let me make that very clear in my wording, I was for many years raising funds for the organisation constantly and if you look at the organisation accounts - - -

10 THE COMMISSIONER: I understand what you're saying, Ms Sharobeem, but that - - -?---This is not certainly from Immigrant Women's Health Service only.

Could you bring that back up on the screen?---I just want the opportunity to explain this, please.

Okay. Would you have a look down the list there?---Yes.

And you see there are quite a number of these - - -?---Yes.

20 - - - where you've spent – now, there's a lot of money involved in that where you're saying yes, this has just been paid?---In that year we had a lot of visits and it's publicly made. Also, sir, there is another thing I just would like to highlight here, and I just would like to say my words properly here. There was an account called the donation account at the Immigrant Women's Health Service. Every time I went and spoke at any event and I was given a donation, this is the money which used to be used for certain things like that. Also we have an allowance within the organisation with any funding that when we do any events we buy gifts and, and personal gifts for people.

30 But is this your explanation for the \$900, the \$1,350, another \$900, another \$900, another whatever that is, \$900 and - - -?---It's ah - - -

- - - so on down that page?---Definitely.

40 Is that your explanation?---Not only that but more than this, definitely all this, if it's made from the service directly and it's made consciously, definitely it's not personal and definitely it was made for the organisation purposes and definitely it was presents made for, made or given for certain people, but not from IWHS account only, we had the donation account, we had a term deposit where I saved in it more than 400,000 and the organisation know that and can admit that and with presents like this we don't need to go to the core funding to get it, we get it from either our donation or from the term deposit and - - -

Can I just take you back to the answer you gave about the fact that with Mr Toma's shop everything that you did there was private and the work-related matters you got from Andrew?

MR RAJALINGAM: Commissioner, I think you just said those two shops twice. I think Eternity was fully private.

THE COMMISSIONER: Yes.---Eternity is mine.

Eternity was private.---Yeah.

And the other one was where you got the - - -?---Andrew was mixed.

10 Yes.---Yeah. I don't think there is a mistake in personal and business here, and if there is one, I don't know which one to identify. But certainly I always point out to the staff and the management that we have a donation account for this to be used from, and I raised those donations. And one of them, when I spoke at the Italian organisation and they give me a cheque of \$3,000, and it was deposited for that purpose. So that's the last in my head. We had a donation account for this not from Immigrant Women's Health Service. We had a term deposit where it had more than \$400,000.

20 I don't know that you're actually addressing the issue.---Sorry.

Your evidence is that for the one jeweller all the business you did there was your private business?---Yes. For Eternity.

Yes.---It was my private business.

That's private business.---Yes.

30 Yes. Who were these - - -?---But Andrew, it was mix. That's all for Andrew. But what I'm trying to say here is it's – if it's personal, Andrew is exactly, the store is, like, one block away from me. It's easier for me, when I go and get my coffee from the shop in front of him, to go and pay my own with my own credit card.

I understand what you're saying.---But because it was relating to work, it was also jewellery for management committee. At the end I was also doing the business for NESH at that time, and we were utilising the donation which I raised myself.

40 All right. Thank you.

MR RAJALINGAM: Thank you, Commissioner.---It doesn't look, maybe it doesn't look like it's wise purchases, but it's not like from the account of Immigrant Women's Health.

Can I take you to the text at 28? You send to Mr Toma, don't you, another text message saying, "1,350 has been paid"?---Yeah.

And there is a – you accept that there was a transfer made to that effect, correct?---Yes, definitely, if it's indicated here.

Now, I want you to go to the bottom of that page. Text 45. You see there you send a message to Andrew, talking about some type of jewellery. Would you accept that proposition? You're talking about jewellery, aren't you?---It does look like it.

10 On 27 November, doesn't he send you a message saying, "Ready. Come try it?"---If it's here, I'll read it.

And do you say to him, "Will do. Thanks"? And then sometime later do you also say, "I will come tomorrow morning"?---Okay.

And then he says, "Okay. No worries," doesn't he?---Yes.

You sent him a message some four days later after you picked up the item, didn't you?---After picked up the item? What item?

20 Well, I'm not sure but you picked something up from him, didn't you, on 1 December, the next day?---I can't really recall. December is the month where we prepare for the big events. Yeah, could be.

Well, when you look at the 5 December text at 38, don't you say to him, "Good morning. It feel to pieces last night in front of our eyes. I will bring it in on Tuesday. I am away in work trip." Now, just, do you agree that I've read that out correctly?---"It feel to pieces"? Yeah. I - - -

30 You sent that message, didn't you?---It doesn't make sense to me. But, yeah, okay.

Yeah. And he asks you to bring it back in on 5 December.---Yeah, okay.

Yeah, it must relate to a personal item, Ms Sharobeem.---No, it doesn't.

Doesn't it?---No, it doesn't.

You're trying it on, aren't you?---No.

40 You're wearing it, aren't you?---No.

And you've taken it back to him four days later?---What is "feel to pieces"? What is that, it's - - -

I think you meant to say fell to pieces. Don't you accept that it's a typo? ---What kind of purchase you buy gold and it fell to pieces? How, sir? What kind of gold or whatever jewellery fell to pieces?

THE COMMISSIONER: Well, that's the message you sent is the point?  
---But I really can't understand the message. Maybe I was just saying that  
whatever he was doing it's not correct. I can't understand this. Really, I  
have to see the trace of it to be able to respond to the accusation made  
against me.

This is all Mr Toma, isn't it?---The name is blocked but I would believe  
them, sorry, it's gone.

10 And if it's all Mr Toma there's no, on your evidence there's no doubt about  
the fact that it's personal, is it, because you've said that's where you did  
your personal jewellery shopping?---But I never bought anything from him  
where it broke.

MR CHHABRA: Commissioner, I'm loath to interrupt.

THE COMMISSIONER: Yes.

MR CHHABRA: The question just asked was that's where you did all your  
20 personal shopping, it's my understanding that Eternity Jeweller was where  
she stated in her evidence was where she did all her personal shopping.

THE COMMISSIONER: Yes, yes, that's true, yes. Right.

THE WITNESS: With Andrew the only time, sorry, the only time I  
remember that a piece or something we bought wasn't right is he got a new  
line of jewellery from Turkey I believe and I got a piece to show it to our  
jewellery group and that's the only time something fell apart in my hand, so  
it might be this one, and it was a necklace and it was silver, not even gold.  
30 That's the only time I remember or recollect anything I bought from him fell  
to pieces.

THE COMMISSIONER: Okay.

MR RAJALINGAM: Thank you, Commissioner.

THE WITNESS: Sorry, I just say something, I recollect now. With  
Andrew it's not only personal or presents, I just said it even now, he had a  
line of stones and a line of silver where I got some pieces for the jewellery  
40 group just to show them so they can take it as a sample and work from it and  
that happened two or three times maximum because they got the hint and  
they got the idea and they started to work from that.

MR RAJALINGAM: Ms Sharobeem, did you just say you provided some  
samples? Just repeat it?---Not samples.

I missed it, I apologise?---Not samples, no, but he used to have in the other  
window stones.

Mr Andrew Toma?---Andrew.

Yes?---Where he had the watches he also had stones and silver and other pieces he imports from overseas where women can imitate and can produce other jewellery, so I remember buying two or three pieces from him for the group which wasn't that expensive. It's in the budget of the group.

10 And how much did he sell, how much did he sell any of those beads for or those items?---It's – just one second I'll try to remember. Like, with the budget of the groups, sorry, with the budget of this program we would have a budget of between two to \$300 to get like - - -

Did you ever ask him for a discount because you were buying it for the IWHS?---I'm a good bargainer. Ask anyone, they will tell you that she bargained to death.

20 How did you - - -?---Every car I bought for the organisation I bargained for hours.

You pretend I'm Andrew Toma. How were you bargaining with Mr Toma to buy these beads for the IWHS?---You want me to play a game?

What did you say to him? Well, no, what did you say to him?---He knows where I work, everybody out there from the police and get go they know who I am. I walk in the street and I'm greeted by everybody because of the work I do.

30 So did you – well, that's separate, but did you - - -?---So I don't need – no, it's not separate, it's who I am as an entity. It's not separate, it's who I am in the area which I elevated its position.

So you say that he knew that you had an honorary doctorate?---No.

Did he think you were a psychologist?---No.

Did he know you were at the IWHS?---He knows that I'm Dr Eman, the manager of IWHS.

40 Yeah. And he must have - - -?---The organisation which is - - -

He must have known - - -?--- - - - serving thousands of people.

In order to give a discount to you for things you were buying from him for the IWHS - - -?---He would give me a discount straightaway, as soon as I say, Andrew, this is for the groups, please price. And even for myself, Andrew, it's for me, price down. Everything I bought. This is our culture. People know about me. I bargain.

Ms Sharobeem - - -?---I buy my clothes for the God's sake from Salvation Army. Who do you think I am, a rich person? Look at my bank account you will know. I have loans, I have debts. Who do you think I am? I can't pay my lawyers. My God.

Ms Sharobeem, can I - - -?---You have the wrong person I told you.

10 Ms Sharobeem, Mr Toma - - -?---I'm sorry, sir. One second. I just, I just need one second.

MR CHHABRA: Commissioner, if I may. I do note the time. I just simply query whether it may be convenient given the state of affairs.

THE COMMISSIONER: Yes. I think that's probably a good idea. We'll adjourn for lunch.

20 **LUNCHEON ADJOURNMENT**

**[12.56pm]**