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COMPULSORY
EXAMINATION

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INDEPENDENT COMMISSION AGAINST CORRUPTION

STEPHEN RUSHTON SC
COMMISSIONER

COMPULSORY EXAMINATION

OPERATION GERDA

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TRANSCRIPT OF PROCEEDINGS

AT SYDNEY

ON WEDNESDAY 19 SEPTEMBER, 2018

AT 10.30AM

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

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

THE COMMISSIONER: Take a seat. This is a compulsory examination of Taymour Elredi. The compulsory examination is being conducted for the purposes of an investigation of allegations or complaints of the following nature. One, whether from January 2009 to the present staff of SNP and/or SNP's subcontractor SIG have dishonestly obtained a financial benefit from the University of Sydney, a public authority with which SNP had a contract to provide security services by creating false entries on daily time sheets and submitting those for payment to the University of Sydney. Two, whether any employee of the University of Sydney dishonestly obtained a financial benefit from or acted partially in exercising their public official functions for the benefit of SNP Security and/or SIG and/or any of their employees. Three, whether SNP Security and/or SIG and/or any of their employees engaged in conduct that adversely affected or could have adversely affected the exercise of official functions by the University of Sydney and/or an employee of the University of Sydney in the exercise of their official functions and which could have involved bribery and/or fraud. Four, whether any employee of the University of Sydney and/or SNP Security and/or SIG engaged in conduct that impaired or could impair public confidence in public administration that involved dishonestly obtaining or assisting in obtaining or dishonestly benefiting from the payment of application of public funds for private advantage. Now, Mr Elredi, would you take an oath or an affirmation and the bible or the Koran?

MR ELREDI: The Koran.

THE COMMISSIONER: Thank you. We'll have that done now.

<TAYMOUR ELREDI, sworn

[10.44am]

THE COMMISSIONER: Take a seat. Now, what I propose to do is to make some directions, Mr Elredi, just, and I'll explain them as we go along and then – you're unrepresented, aren't you?---No, I'm by myself.

10 You're by yourself. So, I'll explain what your obligations are in terms of you giving evidence and what your rights are so that you know where you stand. Pursuant to section 31A of the Independent Commission Against Corruption Act, I direct that the following persons may be present at this compulsory examination – Commission officers, including transcription staff, and the witness, Mr Elredi. Now, I'm going to make a direction under section 112 of our Act that prevents publication of your evidence, and that means that you can't tell people that you're here today or you can't speak to them about the evidence you give. Do you understand that?---(No Audible Reply-the witness nods his head on video)

20 And it's very important because if you breach that direction, you commit a criminal offence and we wouldn't want that to happen. Now, the direction under section 112 of the Independent Commission Against Corruption Act will restrict the publication of information with respect to this compulsory examination. The direction will prevent those present today, other than Commission officers, from publishing or communicating information relevant to this compulsory examination. It will permit Commission officers to publish or communicate information for statutory purposes or pursuant to any further order made by the Commission. The direction may be varied or lifted by the Commission without notification if the Commission is satisfied that it is necessary or
30 desirable to do so in the public interest. As I said, it's a criminal offence for any person to contravene a section 112 direction.

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

BEING SATISFIED THAT IT IS NECESSARY AND DESIRABLE TO DO SO IN THE PUBLIC INTEREST, I DIRECT PURSUANT TO SECTION 112 OF THE INDEPENDENT COMMISSION AGAINST CORRUPTION ACT THAT THE EVIDENCE GIVEN BY THIS WITNESS, THE CONTENTS OF ANY EXHIBITS TENDERED, THE CONTENTS OF ANY DOCUMENTS SHOWN TO THE WITNESS,

ANY INFORMATION THAT MIGHT ENABLE THE WITNESS TO BE IDENTIFIED AND THE FACT THAT THE WITNESS HAS GIVEN EVIDENCE TODAY SHALL NOT BE PUBLISHED OR OTHERWISE COMMUNICATED TO ANYONE EXCEPT BY COMMISSION OFFICERS FOR STATUTORY PURPOSES OR PURSUANT TO FURTHER ORDER OF THE COMMISSION.

10 THE COMMISSIONER: Do you understand that?---Yes.

Thank you. Just keep that voice up if you can because we're taking a transcript.---Yep, no worries.

Would you like a drink of water?---Yes.

Yes. That's all right.---Yep. I'm ready.

20 Now, let me explain your rights and obligations. You've taken an oath on the Koran. As a witness, you must answer all questions truthfully and you can object to answering a question, but the effect of any objection is that although you must still answer the question, your answer cannot be used against you in any civil proceedings or, subject to one exception in your case, in any criminal proceedings. The protection which is invoked by you objecting to answering a question does not prevent your evidence from being used against you in a prosecution for an offence under the ICAC Act, most importantly an offence of giving false or misleading evidence, for which the penalty can be imprisonment up to five years. So, if you tell lies or you mislead us, it's a very, very serious matter. Do you understand that? ---Yes. I understand.

30 But rather than you object to the questions and then having to answer them, I can make a declaration, the effect of which is that all answers given by you will be regarded as having been given on objection and that means you don't have to object with respect to each answer as we go along. Because you're unrepresented, I propose to make that declaration, but as I say, although you get protection against any civil liability or criminal liability, it won't protect you if you tell fibs. Understand that?---Yeah, I understand.

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

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

THE COMMISSIONER: Mr Baine is there anything else?

MR BAINE: I don't think so.

THE COMMISSIONER: Thank you.

MR BAINE: Thank you, Commissioner. Mr Elredi, just a matter of
20 housekeeping. Maybe if you would position your microphone just a little bit closer towards your face. That's fine. Yes, that's good. Now, would you please state your full name?---My full name is Taymour Mohammed Sabr Sayed Elredi.

Thank you. And what is your date of birth?-- [REDACTED].

And your residential address?--- [REDACTED].

Thank you, Mr Elredi. Do you have any email addresses?---Yes.
30

What are they?--- [REDACTED]

Is that the only email address that you have?---I have another email address for the company.

What's that?---Info@pharaohsgroup.com.au.

Could you say that once more?---Info@pharaohsgroup.com.au.

40 All right. Thank you. So are they the only -

THE COMMISSIONER: Could you spell that please?

MR BAINE: I think it was I-n-f-o. Is that correct?---Info, yeah.

THE COMMISSIONER: Info. Sorry. I do apologise.---Yeah, sorry.

MR BAINÉ: Now, are they the only two email addresses that you have, Mr Elredi?---Yes.

And what about mobile telephones?---[REDACTED].

And is that your, both work and personal number?---Yes.

And you only have one mobile phone?---Actually I got new one now with me.

10

Yeah. What's that one?---[REDACTED].

And why do you have a new mobile phone?---I just got for, like for my wife and she didn't take it and I took it from her so - - -

All right. So how long have you had that one for?---One week.

But you still have use of the other one?---Yeah, I use the other one. This one I just leave at home.

20

And how long have you used the other one for?---Probably, I can't remember, about probably five, six years. It's, I didn't, I don't change my phone often.

Now, what's your occupation, Mr Elredi?---Ah, now I'm doing the security guard for a company called Glad Security and I'm the owner of Pharaohs Group.

30

All right.---Yeah.

In your role at Glad Security, what do you do?---Control room operator.

And at what site do you work?---Ah, Darling Park.

And what activity goes on there? Is it a housing complex? Is it a warehouse?---It's a corporate sites.

Corporate sites.---It's like offices like this building.

40

And you've been working there for how long at Glad?---For one, I start in July 2017.

And are you paid a salary?---Yeah, I got salary.

And do you receive any cash payments from - - -?---No.

- - - Glad?---No.

So you get paid - - -?---Yeah.

- - - weekly?---Weekly, with the fortnight?.

Okay. And have you ever worked at the University of Sydney as a security guard?---I did, I can't remember, like, I did, like, a couple of shifts, like when Tommy, the owner of SIG, sending me to cover, like, any party or any, like, cover shifts is not much.

10 When did you do those?---Last, ages ago. Was probably 2015/16, something like that. I can't remember exactly the date.

And they are the only occasions that - - -?---Yeah.

- - - you worked at the University of Sydney?---Yeah, yeah.

Were you paid cash for those shifts?---Yes.

20 And did you meet any of the other staff on-site at the University of Sydney?
---I meet - - -

Did you meet any of the other guards?---Yeah, yeah, I saw some people there, yeah.

Did you meet anyone named Emir Balicevac?---Actually I heard about that name but I can't remember his face.

30 What about someone named Frank Lu?---Frank, yes, I can, I can, he's looks like Asian. Probably if I saw him on the street I wouldn't, doesn't know him, but like, if I saw him, like, in Sydney University, yes, I can remember him, yes.

So did you have any interaction with - - -?---No.

- - - Frank Lu?---No.

And what about Daryl McCreddie?---Daryl, I just saw him with Tommy outside the Sydney University.

40 But you knew who all three of these people were?---I saw them, yes.

You saw them.---But we never worked together, never, they never talked to me about work.

And how did you know their names?---Just when like some people saying that's Daryl, business manager or was, was like site manager for Sydney University these days, I can't remember.

And did you ever hear of any rumours that people at the University of Sydney were making a lot of cash money working shifts that - - -?---Yes, I had.

And how did you hear that?---Um, guard talking to each other.

Do you recall the names of the guards who told you about that?---Like - - -

10 Were they SIG guards or were they guards from - - -?---Actually if you go there, when I go there I have no idea which one it's SIG and which one it's SNP. I have no idea. It's the same uniform and these people keep like very secret. Everyone saying SNP and it's very hard to know which one work for SIG and which one SNP. But I know, after that later, there's some people work like half time with SNP direct and half time with SIG cash.

And do you know why they did that?---I have no idea, to be honest.

20 What was your - - -?---It's a, for like my knowledge, like for life, my life, are people trying to make cash so they can't pay tax. That's what I know for myself.

And what was your understanding of what was happening at the University of Sydney with cash payments?---I have no idea about any problem in Sydney University. I never heard since you guys come to my office. I never heard about any problem or anything about Sydney University.

But have you heard of problems since?---After or - - -

30 Yeah.---What do you mean?

Have you heard of any schemes that were happening at the University of Sydney where guards were making a lot of money?---I heard about, like, two or three people doing like 24-hour shift and they're like, sleeping on-site, make too much money, that's it. It's like no more, no more talking with my friends.

Mr Elredi, you work at another security company - - -?---Yes.

40 - - - called Glad Security.---Yes.

Have you ever known people at that site to work 24-hour shifts?---No, never.

Have you ever known guards to sleep on-site but still claim a full shift? ---Never.

And do you know of any guards at Glad Security that are being paid in cash?---Never.

So do you think it's unusual that people would be paid in cash in the security industry?---For Sydney University it's very unusual, it's sweet.

But based on the conversations that you have had with other guards, other guards both at SIG or at Glad Security, do you think that many people are paid by their employer security company in cash?---Yes.

10 So it's common in the industry?---It's just for like construction site like for the events, something like that, but for something like Sydney University it's unusual.

Now, I'd like to ask you about your relationship with Taher Sirour.---Yeah.

For convenience we'll call him Tommy.---Yes.

When did you first meet Tommy?---I, probably in 2009 or '10, I can't remember. I went to his office and I ask him for work and he started to give me like, four-hour shift but it's like too far, sometimes sending me like
20 Central Coast, sometimes sending me to Penrith, to Gosford, and after that I stopped with him because it's like four-hour shift and travel too much and was giving me like \$18 per hour in that time so I stopped with them. But after that I meet one of my friend, he is like close friend to him and he said, "Oh, let me speak to him to give you job." And I went back to him and he sending me one of his site with SecureCorp, company called SecureCorp in Chifley Tower, and I start doing work with him for probably four years and after that I, I said, no, I want to work direct with SecureCorp. So I sign with SecureCorp as direct because I want pay tax, I was like, I want to get, like,
30 annual leave, sick leave, something like that, because he doesn't pay me sick leave or annual leave. And after like one year from sign me with SecureCorp, SecureCorp lost the contract so we all left and I transferred myself to Glad.

Now, you mentioned that there was a friend who put you in contact with Tommy.---Yes, yes.

What was that person's name?---Magdy.

40 And what was Magdy's surname?---Aly.

And is Magdy a close friend of Tommy's?---Yes.

And the shifts that you started to get, or rather the pay that you got after Magdy spoke to Tommy, did that increase from \$18?---Close to \$19.

19?---Yes, yep.

And the communications that you've had with Tommy this year, have you spoken with him on the phone recently?--- This, this year, after what happened?

Yes.---Yeah, sometimes.

So you've spoken to him in Egypt?---Yeah. He contacting me via the WhatsApp, WhatsApp, the like, application, internet application and he just calling me.

10

And what was he asking?---He just asking about, "Did you hear anything new? Did anyone contact you? Did you hear about anything happened?" That's it. And - - -

Did you tell Tommy that you were going to come to the ICAC today?---No, no.

And has Tommy spoken with you in the last six weeks?---Last six weeks, yes. I think he spoke to me last Sunday.

20

And again, on WhatsApp or was it on the phone?---Yes, WhatsApp.

And what did he ask?---No, this was, like, personal, about my ex-wife in Egypt and it's, like, personal stuff. Didn't speak to me about this stuff. He said something like, "Did you hear anything? Did you hear something? Did you hear any, anything?" I said, "No."

Has he told you if he's going to return to Australia?---He's saying he won't return but he scaring because someone is scaring him, he's going to go to 15 years gaol.

30

And has Mr Sirour explained what he's doing in Egypt, to you, at the moment?---He's doing business, that's what I heard. He's doing, like, building constructions.

So, why did Mr Sirour ask you, or Tommy ask you to create Pharaohs? ---There was, like, in first of 2014, I think he had company before Pharaohs with someone else and he had issues with him, so he decide to separate it. So, he ask me, "What happen if I open company for you and you can make much, like, extra money and good money and you have, like, experience with the company, so after few years you can open by yourself." And I was happy with that and he start sending me to his, his accountant and he start to open company for me.

40

So, he said you could get two things, first of all, some cash or some money. ---Yeah, some money.

And secondly, some experience running a company.---Yeah, running, run company, yes.

10 Did you get much money out of running Pharaohs?---To be honest, no. I find out I was paying from my pocket because he giving me, like, \$1,500 every week and for last year, actually last three years, he start to giving me, like, \$2,000 and last six months he started giving me, like, \$3,000 but it was, like, I pay too much GST, too much tax, so I was, like, I can't make any money. It's giving me cash, yes, in my hand but too much tax I pay later.

We might return to that \$1,500 amount later ---Yeah.
--- But he was giving you some money but it wasn't enough for you to cover your expenses?---Yes.

And what were your expenses?---GST, tax at the end of the year, accounting fees, something like that and - - -

20 And you knew Tommy paid his guards in cash, did you?---Yes, I know.

And can you just restate for the Commission why you think he did that?
---I, I, actually I ask him before, he said, "Oh, everyone paying his own tax", because he, anyone start with him, he ask him about ABN number and he ask him to fill the taxation form. So, I was thinking everyone has pay his own tax.

So, Mr Sirour would give the guards cash and they would deal with their taxation matters themselves?---Yes, yes.

30 And what benefit do you think Tommy gets out of paying his guards in cash?---Probably doesn't pay too much tax and doesn't pay annual leave, actually superannuation, doesn't pay annual leaves, sick leaves, so that's the benefit he got.

So there are a number of implications for him ---Yep.
---not paying or, rather, paying his guards in cash. Now, you've spoken about the Pharaohs Group. What was your position at the Pharaohs Group?--Director.

40 And what did you do in that role as director of Pharaohs Group?---To be honest, nothing.

So, what was the purpose that Pharaohs was established?---I just, all right, I was told, like, when Tommy ask me to open the new company, he said he had, like, too much work to put in one company, that's why he need to become as a company with me and he's going to put, like, some money in my company and some money in his company and what I do only, he send the money on, like, Monday or Tuesday and I go to bank, get the money and

Wednesday and go his office, give the money to the people, to the girls work for him and that's it.

Well, I might come back to that process ---Yeah.
---very soon but you mentioned that Tommy said that he had too much work.---Yes.

So, he wanted you to create a company --- Yes.
--- so that you could start your own security work. Is that correct?---No.
10 To be, like he, I get, like, experience and he can, like, separate his work, like, for, between two companies. So, he can't pay too much, like, tax or too much expenses.

So, did you have, did you express to Tommy a keenness to establish yourself as a businessman at some stage?---Sorry, I can't understand that.

Did you ex, did you tell Tommy that you wanted to start your own business?---Yes, I did, like, last six months. Like, before what happened, six months, I told him I want to stop and I want to start, like, search for my
20 own business and he said to me, "Oh, can you wait", until he find someone to open company with him and he's going to do, start with him like me.

So, when you started the company, or when Tommy suggested that you start the company, did he pay for the company registration?---Yes.

And did he pay for a master security licence?---Yes.

And were there any other things that Tommy paid for that helped set the company up?---He paid for the accounting, he paid for the security master
30 licence, ASIC, the company ASIC and that's it.

And at what time, or what year was it that Pharaohs was set up?---We, I start 2014. So, probably, like, the first of 2014. Like, January, February, something like that.

And the Pharaohs Group was located where? Where was its office?
---Before nothing, it was, like, my home address.

Your home address?---Yes. It's locate, he was, like, the accounting put as
40 my, my home address as the located.

And what other addresses were listed as the company address?---The last, last six months before what happened, he ask me, oh, he need to do, "We need to do, we need to do email address, website and you need to get your own office." I said to him, "I can't pay my office. I don't, I can't pay the office. If you want to pay office, you can pay. It's your work, it's not my work." And he send me link, like, the admin for his office and we went to Regis and we saw some offices and we signed for one office.

And the office that you're talking about is at Rockdale.---In, in Rockdale, the one in Rockdale.

In Kings Court, Rockdale?---Yes. That's for only probably six months before what happened.

And what did Tommy tell you that he wanted you to get your own office?
---I have no idea.

10

And did you ever have Pharaohs Group registered business address in Brighton-Le-Sands?---No, never.

Did Pharaohs have any employees?---Like, casual, yes.

Who were the casual employees?---No, this my, my guard, he doesn't know him, them. If some, like, sometimes someone call me, "Do you have anyone can work?" so I send someone, like, friend, whatever I can find.

20

So, on the books, there were no employees?---No.

And if no actual guards worked for Pharaohs, did SIG create the appearance that guards did work for Pharaohs?---I heard, after what happened, I heard yes, he did but it was, like, no one, I have no idea about anyone.

What did you hear?---I heard he put all the security guard in, like, Sydney University, Channel 10, all his site under my company but I have no idea where the site is.

30

So, it follows that if you had no employees, they couldn't be working at any of those sites.---No.

And did Pharaohs have any clients?---Pharaohs have any clients?

Clients.---No.

And it certainly didn't have any contracts with any companies, did it?
---Nothing. No, nothing.

40

So, it also follows that Pharaohs couldn't be working at those sites if it didn't have any contracts with those companies that operated those sites. Is that correct?---Yes.

So is your understanding that the employees were just employees on paper that were transferred there from SIG to Pharaohs?---I, I doesn't know before.

But you do know now?---I do now.

And that, that's your understanding?---Yes, that's what everyone saying, I, I invoice when he, his, the girls who work with Tommy was sending the invoice from my email address and I find they sending, like, something called subcontractor guard with all the list. When I open that, I found, like, heaps of the guard. So, I have no - - -

And that document was an invoice?---It's, like, attached with the invoice.

10 And you didn't create that document, did you?---No, no.

I might return to that document, or the invoices, in a moment but were you ever paid by Pharaohs group?---Sorry?

Were you ever paid by Pharaohs Group?---No.

And were there any expenses that you had to pay for Pharaohs?---I have to pay, like, tax, GST, last six months I have to pay, like, half the rent of the office.

20

At Rockdale?---Yes. Because he was paying me, like, half and I was paying half.

And you also mentioned that there were some accounting fees that you had to pay?---Yes. But actually, when I used to use his, when he sending me to his accountant, I think his name is Steve, he was in Rockdale.

What's the name, sorry?---In actually, Brighton. His name is Steve.

30 Steve?---Yeah.

Does he have a surname?---I can't, I have no idea.

Steve in Rockdale?---No, in Brighton.

In Brighton.---Yes. He's the one open for me the company, from the beginning. --- Right.

--- So, when I went to him, his fee paid by, I have not about his fees at all and after that, I transferred to my accountant. I have my own accountant.

40

And who's your accountant?---Someone, his name Ali, Ali Farha. He's in Bankstown.

In Bankstown. Now - - -?---But he didn't done too much for me because, like, everything happened quick.

Mr Elredi, did you receive any benefit out of establishing Pharaohs?---No.

THE COMMISSIONER: Nothing at all?---Just the \$1,500 dollars, he give it to me, like every week and increased to \$2,000 and after that increase to \$3,000 but I still pay this money to GST and the tax. So, like, that's what I, he, the accountant, my accountant told me, he said that, "You not making any money. Sometimes you pay from your own pocket." That's why I ask Tommy last six months, before what happened, to stop and I want to, like, find something for myself, find contract for myself. So, what happened, happened. I couldn't find anything.

10 MR BAINE: Did you try and find opportunities?---I tried, yeah, I tried.

And was it difficult to find them?---Yeah.

And why was that?---I have, like, no big profile. Everyone, like, saying he doesn't hear about Pharaohs before. Everyone looking for big companies like SNP, like, Glad, SecureCorp. They want big name.

So, with the benefit of hindsight, do you think that Tommy actually helped you with anything?---Not really, no.

20 And. --- Actually, I, I, like, I got, received letter from Regis now, they want me pay \$2,000. I don't have money and I got, like, tax, like, I think around \$10,000 I have to pay tax. I don't have any money to pay.

So, you have a tax liability with the ATO?---Yeah, now. I, I don't have any money.

And it's \$10,000?---Around \$10,000, yes.

30 And how are you going to have to pay that off?---I will try to work and pay this one off, but right now I don't have, like, money, any money. Even the rent for the office, because there was, like, a contract and until November and they ask me to pay the rent, all of the rent. No, I don't have it, I don't have enough. My work, I got, like, \$2,000 from Glad and just for my life expenses, because my wife and my daughter, I can't pay, like, rent, rent for office, I can't pay for tax, I can't, can't do anything like that.

And. --- I have no saving from company.

40 The Rockdale office, was that something that you leased for one day a week or more?---It's a, the contract was three months and it's renew by, by itself, like, another three months, six months, six months.

For five days a week?---No, seven days.

Seven days a week?---Yeah. It was, like, full, full access.

So, would it be fair to say that as a result of establishing Pharaohs, you've actually been at a disadvantage by this \$10,000 debt that you, or liability that you have to the Australian Tax Office?---Yep.

And other inconveniences that you have probably been subjected to, would you agree?---Yep.

Now, is there anything else that you'd like to tell the Commissioner about any benefits that you didn't receive or that you were promised from Tommy?---He said to me he's going to bring me all this, like, all the tax, all the, he's going to clear me from the tax and he's going to clear for me, from the, from the rent and anything. He's going to clear me from everything
10 regarding Pharaohs Group but he never give me anything.

I see. And did you provide or did Pharaohs provide any services to SIG?
---SIG? Just the payroll, like, he using, like, he using my name, that's all.

That's all?---Yep. Just, I, I never send the guard. Probably I send, like, once, twice and he is, like, he can't find someone, he calling me, "Do you have, like, any friend want, want to work?" If I, if I find, like, any friend free I can send it to him, that's all.

20 All right, well, I'd like to take you through some steps, Mr Elredi. Would you, just as I go through the steps, confirm if this is generally true of what happened on a week to week basis. ---Yes.
--- As far as your interactions with SIG goes. So, first of all, Pharaohs invoices SIG for guarding services, is that correct?---Myself invoices, no. The girls work for Tommy, they using my, like, my desktop and they send anything.

But there was an invoice that was issued from Pharaohs to SIG?---Yes.

30 Now, those invoices were prepared by SIG?---Yes.

And the total amount was determined by SIG?---Yes.

So that it covered and matched the amount of money that SIG needed for their payroll to pay their guards each week?---Yes.

Is that correct?---Yes. Actually, if you noticed that Pharaohs, like, receiving the money on Monday or Tuesday and they sending the invoice in Wednesday, like, after they sending the money, they does the invoice and
40 sent it to SIG.

So did you ever receive those invoices?---What do you mean, receive?

Did you ever receive a copy of the invoices?---It's sitting in my sent inbox, that's all.

Only in your sent inbox.---Mmm.

And SIG prepared those invoices, didn't they?---Yes.

And the people who prepared those invoices were the SIG administrative assistants?---Yeah, like Lyn, Maggie and Amy.

And did you ever prepare an invoice?---Nah, no.

So it was only Lyn, Maggie and Amy.---And there is another one, her name's Summer.

10

Summer?---Yeah, but she actually left Tommy like one year ago.

So SIG admin staff would send the invoice - - -?---Yeah.

- - - by email - - -?---Yeah.

- - - from the Pharaohs' accounts at the Rockdale office - - -?---Yes.

20

- - - to SIG.---Yeah. And actually I, when I noticed that one, because we opened this email like last six months only and I noticed the girls start sending the invoice for 2014 and '15 and '16. I told them, "Why are you doing that?" They said, "Oh, we have to cover ourself." So - - -

Thank you. And how did the SIG admin staff access your email account? ---The email address, it's already open and they have like a key for the office, for Rockdale office, and it's already open in the desktop.

So there's a desktop in the Rockdale office - - -?---Yes.

30

- - - and they had a key and they would just go in there - - -?---Yeah.

- - - and send the emails.---Yeah.

The next step that I want to ask you about, and can you confirm that this is correct, is SIG would then transfer the money into a bank account on Monday or Tuesday?---Yes.

Now, I'd like to ask you some questions about the bank accounts that Pharaohs had.---Yeah.

40

How many bank accounts did Pharaohs have?---Two, St George Bank and Commonwealth Bank.

What was the St George bank account?---It's Pharaohs Group, Pharaohs Group account.

And the Commonwealth Bank account was also - - -?---Pharaohs Group as account.

And which was the account that the money would be transferred into?
---They were sending like half on Commonwealth and half on St George.

So for example, if there was \$80,000 that would be transferred in one week,
exactly - - -?---Yeah.

- - - 50 per cent being - - -?---It's not exactly 50 per cent, it's depend.
Because Commonwealth Bank, we doesn't take any cash from
10 Commonwealth Bank, they was giving me list with people to deposit this
money to all these accounts.

We might come back to that step in a moment.---Yeah, yeah.

But thank, thank, thank you, Mr Elredi. But you could, you confirm that
SIG would transfer the money into either the St George or the
Commonwealth - - -?
---Commonwealth, yeah.

20 - - - Bank account. All right. Just give me one moment. Now, Mr Elredi,
that money that was deposited into those two bank accounts, do you know
where that money came from?---What do you mean?

Did the money come from SIG?---Yeah. When I see, like, the, my bank
statement, the Pharaohs bank statement, saying SIG.

The transfer was from SIG?---Yes.

30 And who set up the Pharaohs email account?---Lyn, the administration. She
had contact with someone, her name Fatima, and she I think contacted with
her to agree to website with email address for Pharaohs. I can remember
one day I, I said I forgot the password and I told her can I, I want to reset the
password. She said to me I contact Fatima and she can reset for you. And I
had no contact with Fatima so she said, "I will send you her phone number
and you can call her to reset your password."

I might show you some documents about that.---Yeah.

40 But that probably took place in about November last year when that was set
up. Is that correct?---Mmm, probably, yes. I can't remember exactly the
date or month.

Now, is it possible that some of the money that was transferred into your
account was not actually from SIG?---I didn't find anything, just all
everything from SIG, nothing.

And you reviewed your bank account statements?---Yes, yes.

And it was your understanding that the money by and large was from SIG?
---All of them SIG. For like, for last, for last six months there is like, I have like another subcontractor I work with for myself, probably 1,000 invoice they pay me, that's all, yeah.

Now - - -?--- But most, most of money coming from SIG.

10 Now, after SIG transferred the money into the Pharaohs account, the next step which I'd like to ask you about is as follows. SIG would then email or text message or photo message you with information about the payroll. Is that correct?---Yes, yes.

And that information included how much needed to be deposited and how much needed to be withdrawn - - -?---Yes.

- - - including specific denominations?---Yes.

20 Who sent these emails and text messages and photo messages?---The girls work for Tommy in his office.

And they sent it on their work email address?---Send it to info, yes.

So from the SIG account?---Actually, no, actually send it to my, I can't remember to my personal email address or – I think sometimes they sent it to here, sometimes send it to here.

So a mix.---Yeah.

30 They might send it to your personal or your work?---Yeah.

And - - -?---But it used to be my personal all the time because this like new email address for the company is only for six months.

And on what day of the week would you receive that information?
---Tuesday.

Always Tuesday?---Always Tuesday.

40 Now, can I just confirm that the money that was transferred into your accounts, so if we just go back a step for a moment, the money that was transferred into your St George and Commonwealth accounts, that always took place on a Monday or a Tuesday?---Wait, sorry, can you repeat?

Did the money that was transferred into your Commonwealth or St George account take place on a Monday or a Tuesday?---No, they transfer, like, like, around let's say like around 20, 25,000. It's always like, actually always like 21,200 or, I think, or 25,200, something like that, in Monday, and the rest on Tuesday.

On Tuesday. All right. Now, if we return to the step just about the text messages and emails, did more recently those emails start to come from a John Smith email address?---Used to be sent by lyn@sigsecurity or lyn@auspsecurity and after that it start coming from John Smith. And I ask, "Who is John Smith?" She said, "Oh, anyone."

So do you know who the identity of John Smith was?---No.

10 But do you think that it was someone at SIG?---No, I think it's fake email.

But what was contained in those fake emails?---Because I never heard about someone his name John Smith.

But what was the information that was contained in those emails?---I have no idea.

Did you read the emails?---The emails?

20 From that email address?---Yeah, I just got like the attachment, I just, I need to open the attachment, print it and go to bank, deposit whatever he want, they want to deposit and withdraw the money whatever they want withdrew and took the money, and go to office, give it to the money for the girls and that's it, my job finish.

And what was in the attachment?---There is like two attachment, one has like all Commonwealth Bank deposits and another one with all St George Bank deposits and like two deposits in National Bank as well and the rest it's what money they want me to get with the breaks, everything, they're like sending me, oh, we have to, like, example, like they want me to withdraw like \$30,000, example, like, like they want like, 100 \$100, 50 \$50, like breaks. Even like they want like \$5.50 50 cents, like \$1 breaks for the money.

30

And were the attachments that you received in the John Smith email accounts the same attachments that you had previously received from the SIG email address?---It's the same exactly.

40 So do you think that the John Smith email address was actually someone from SIG?---No. I, I have no idea about, I don't think anyone in SIG called John Smith.

But, no, no, but you, you think it's a fake account?---Yeah, I think so.

So, do you think that the account was being used by one of the SIG admin staff?---Yes, from them.

So, do you think that the control of the John Smith email account was actually SIG?---The girls, yes, SIG.

10 All right. Now, after you'd received that information, the next step that I want to ask you about is what happened on Wednesday of each week. Now, would you go to the bank on Wednesday?---I go to bank, I go St George first, I deposit whatever they want to deposit, withdrew whatever they want and I make, after that I've got the money with me, I go back, I go to Commonwealth Bank, I, I deposit all the account because, like, exactly what
10 go inside this account, exactly what they want me to deposit. Like, if they want me to deposit this accounts, like, \$20,200, so in that account \$20,200 only. So, I deposit that one, Commonwealth is finished, I go National Bank, there was, like, two accounts in National Bank and after that I go to the office, give the rest of the money, the money I have to the girls, and I go home.

20 We might get to that step very shortly. So, I just want to confirm, though, that on a Wednesday you would withdraw a large amount of cash, wouldn't you?---Yeah, sometimes around 70, 80, around this money.

So, how did you do that? Which bank did you go to?---St George.

And you withdrew all of the money?---Yeah, all of the money.

So, each Wednesday you'd go to St George Bank?---Yes.

And withdraw all of the money --- Yes.

--- that you were told to withdraw from the email that you, or text message -
-- Yes.

30 --- or photo message that you received from SIG?---Yeah. Some, sometimes, some weeks, I go on Tuesday because they transfer some amount on Monday. So I got that money, like, on Tuesday. So, sometimes I go, like, Tuesday and, like, withdraw, like, \$20,000 or whatever I can withdraw and keep it for the second day so I can withdraw the, the rest on Wednesday. Some weeks, it's not often, but sometimes.

40 For those withdrawals, did you ever draw a cheque?---I write my cheque and give it to the accountant, the people in the window, and they will give the cash.

So, can I just confirm this. You would write the cheque for approximately \$70,000, well, not approximately, for example.---What exactly in the paper I received from administration from Tommy, I write the same amount, I go to bank, I got same amount.

So, you would, on a Wednesday, write a number of cheques, which I'll ask you about, but the first cheque that you would write would be something,

for example, like \$70,000 and you would then give that to the teller at St George Bank and then would then give you all of the cash, is that correct?
---No. I do not write, like, with my mind. I need to read the attachment .
So they, like, when I read the attachment, they saying cash withdraw, like, \$70,000, so I write \$70,000.

I understand.---\$71,000, so I wrote \$71,000.

10 So, just for abundant clarity, if the email that you received said, “This week, Mr Elredi, we would like you to withdraw \$71,000” - - -?---Yeah, so I write cheque with 71 - - -

You would write a cheque for \$71,000?---Yep.

And then you would give that to the teller - - - Yes.

--- and then the teller would give you all of the money in cash?---Yes, yes, yes.

20 All right. Thank you. That was the first cheque. I might ask you some questions about some other cheques in a moment but, actually I'll ask you those questions now. Now, did you also draw three other cheques, one to CBA, one to St George and one to NAB each Wednesday?---No, no. I, I just do St, St George and Commonwealth. So, when I go, whatever they want me to deposit in Commonwealth for the people, I write the same number in the cheque. - - - So.
--- National Bank, I don't have any account with National Bank, so I just give them and the teller, the cash.

30 So, you would draw those cheques for money that would be deposited into the bank accounts ---Yes.

--- of employees, SIG employees --- Yes.

--- who had a bank account with that institution?---Yes.

So, for example, if you were paying people who were SIG guards that had bank accounts with the Commonwealth Bank, you'd give a cheque to the Commonwealth Bank with all of the money but also with a list of the accounts --- Yes.

40 --- that you wanted that be transferred into?---Yes. I go the back with the list and I ask the teller, “Can you deposit all this list? And there is the cheque of the all amount.”

So, that's what you'd do when you'd go to the Commonwealth Bank?

---Yes.

When you then go to St George, you also go with a St George cheque?

---Yes.

And you say, "Here is", for example, "\$10,000. Would you please deposit this \$10,000 into the accounts of these people?" - - - Yes, yes.

--- and you provide them with a paper that would indicate - - - Yes.

--- which account and which amount needed what.

--- Yes. And another cheque for the withdrawal, there's, like, three cheques. Two, two cheque for St George, one for the deposit and one for the withdrawal.

10 How much would you be withdrawing?---Probably 70. It's depend to what they sending me. I have, sometimes 50, sometimes 60, sometimes 70.

And what would you do when you went to the third bank, the National Australia Bank?---I just have, like, the account numbers and what, like, two account numbers. It's usually, it's always, like, two or one, two or one. So, like, example, like, \$800 for this person. I took \$800 from the cash I have from St George and give it to the teller and she deposit this 800 for, to this account.

20 So, when you went into the National Australia Bank, you wouldn't give them any cheques, you'd just give them cash?---No, no. National Bank, I didn't have any account with them.

So, you would give the National Australia Bank cash, you'd give the teller cash and you'd also say here is one or two accounts that I want you to transfer - - -?---Deposit, yes.

Sorry, deposit the money into.

30 THE COMMISSIONER: Did the account have names?---Sorry?

At the NAB, did the accounts have names?---Yes.

MR BAINE: So, you knew where all of the money needed to go? Based on the emails that you had received from SIG, you knew which accounts the money, which Commonwealth accounts the money would go to?---Yeah, yeah.

40 And which St George accounts?---Yeah, the girls trained me first. They, like, for, first actually, first month, like, I had one girl have to come with me to show me what I have to do and after that I start doing it by myself.

So just based on the evidence that you've given to the Commission, can you calculate in your head how much profit you might make each week when you consider the following things? First of all, that you would withdraw, for example, and this is only an example, but you would withdraw \$80,000. You would then deposit the relevant amounts into the bank accounts of people who wanted to have their money transferred. You would then take

the rest to be distributed in cash. You would then have the \$3,000 that would cover your expenses.---\$1,500.

\$1,500 until the last six months.---And the last six months is start increase me when I, I start talking to Tommy. I said, "This \$1,500, I can't do anything. It's too much on me. I have to, and he say you have to increase it or you have to pay your, like, the pay tax by yourself," everything like that. He said, "I will increase it to you and you still looking after the tax, everything." I said, "Okay." So, he start giving me \$3,000.

10

So was there any money left over for you?---Not really.

All right. Now, I'd like to ask you about the next step in the process. After you - - -?---But. Can I just add something. Each day on Wednesday they was paying me \$100 for travelling me to the banks and like, deposits and withdraw, so - - -

20

So you got \$3,000 plus \$100.---This 100 is probably just, like, my profit for the petrol, for like, for four hours, they was paying me like, four hours, like \$25 per hour so I can go to the bank and blah, blah, blah, like I'm working.

Thank you. Now, the next step is you would, at the conclusion of the banking that you had done, take the cash and you would go to the Rockdale office?---Ah, for last six months I go to Rockdale office but before I always go to Mascot, his office, his own office.

30

And would you like to tell the Commission about that, the distribution of cash at either the Rockdale office or the Mascot office?---What do you mean?

Would you like to tell us about what happens?---Nothing. They just start doing in envelopes and after that my job is finished, I go home.

So you would take the cash, you would give it to the SIG guards at - - -? ---No, not guards.

Sorry, SIG staff.---Staff in the office.

40

The girls.---Yes.

Either at the Rockdale office or the Mascot office.---Yes.

And you understood that what they would do with that money was to count the cash?---They count the cash.

And then they put it in an envelope?---And I, and I don't stay until the envelopes.

But you think that they were put in envelopes?---Yeah, yeah.

And then the guards would come and collect the money?---Yes, yes.

So all of the money that you were putting into other people's banks, bank accounts, and all of the money that was being distributed in cash, you understood that all of this came from SIG?---Yes.

10 Now, Mr Elredi, approximately how long did you do this for?---From 2014 until what happened.

So four years?---Yes.

Every week?---Every week.

So the same process as you just explained, every week.---Same process every week, yep.

20 And did you notice over time that you were withdrawing more cash or was it about the same?---Sometimes, sometimes I feel like they send me big amount and when I ask they said, oh, they got like too much hours for this week, busy week he say, she's saying (not transcribable). "Oh, there's busy week." I said, "Okay."

Did you ever have any problems transporting so much cash?---Sometimes, yes.

30 What were some of those problems?---There's not much cash in the bank so I have to wait for like, afternoon, sometimes I have to wait for second day, that's it.

And did that happen often or just sometimes?---Not really, sometimes, just not much.

So were you the only person who withdraw cash in this way or were there other people that would do it from time to time?---Most of the time me.

40 When you say most of the time, maybe there were other people. Who were they?---Like one, one of my friend or his friend or actually one of his girls as well.

What were their names?---Which one?

Either, any of them.---I have like Eslam Ezzat, sometimes he went, but he went like probably a couple of times.

Can you spell Islam's surname?---I, A, A Ezzat, I-A- ZAT, A-T probably. I can't say, or Aly, A-L-Y.

A-L-Y?---Yes.

Eslam Aly?---Aly, yeah.

And what about his friend, what was his friend's name?---That's not his friend, it's like the girls work for him.

Okay.---Sometimes the girls go by herself.

10

And do you recall what their names were?---Lyn, it used to be Lyn, Summer
- - -

So the SIG girls?---Yeah, the SIG girls.

And what about someone named Ahmed Eid, do you know that name?
---Ahmed?

20

Ahmed, A-h-m-e-d?---Yeah, I know, I know him, but I don't think he went before.

All right.---No, I don't think, no.

So your understanding is the only other people who might do this would be Eslam Aly and - - -?---Eslam Aly or me or one of the girls at the office.

And were there many occasions where you were sick over the years?
---Yeah, just like when I'm like, sick I can't go. It's not much.

30

And how did you arrange it with the other people when you were not available?---I just call Lyn, Lyn, I can't do anything tomorrow, can you leave it for next day 'cause I feel like I'm sick, or something, or I have to go something, she's saying, oh, leave it with me, she's going to send one of the girls or she actually contact Eslam or anyone.

And what would Eslam for example be told?---What do you mean?

40

Would he be told to just withdraw cash or would he be told more information about what was happening?---No, he just withdrew, he was, he was just only go to withdraw all the cash and give it to the bank and probably the girls go to deposit. So Eslam doesn't have, like, too much information.

So you've said this before, Mr Elredi, but your understanding of why Tommy didn't pay the guards himself was for tax reasons. Is that correct?
---From my experience in life, yes, it's not (not transcribable) like, from my experience in life.

And is there any other reason that you can - - -?---No.

- - - comment on?---No, I have no idea, no.

Now can I just ask you one other question about the cheques, can we just go back a step?---Yes, yes.

10 Do you keep the chequebooks at your home?---Yes. But there is another chequebook in his office, in Mascot office.

In the Mascot office.---For, for the emergency, like I am calling sick so they can using these cheques and write them out and they can give it to withdraw the money.

And is that - - -?---I signed it.

Is that emergency chequebook with - - -?---With Lyn and, and SIG staff.

20 And is it a Commonwealth or a St George chequebook?---I think it was both.

Both?---Yes.

So you have chequebooks at home?---Yes, yes.

And they have chequebooks in the office for emergency?---Yes, yes, yes.

30 THE COMMISSIONER: And did you sign them all in blank, did you? ---Yes.

Yes.---And the one, the one in Mascot office I sign in the blank.

MR BAINE: So some questions, Mr Elredi, about the \$1,500 that increased to \$2,000 - - -?---Yep, and after that increased to \$3,000.

- - - and eventually increased to \$3,000.---Yes.

40 This money you used to pay for the rent in the Rockdale office recently? ---I used, no, actually the rent, it's like separate. They was giving me like half the rent and half I pay myself.

From the, from that money?---No, no, separate, or like - - -

Separate.---Separate.

And how - - -?---It's only for six months, it's not in, it's not actually six months, it's like four months.

How would they pay you that money?---Cash.

And when did you receive that money?---Same day. It's not same day, it's not same, it's like every, the 1st of every month.

So would you receive that from then when you delivered the money to the Rockdale office?--- Yes.

10 And they gave it to you in an envelope and - - -?---Sometimes give me the envelope, sometime is, I leave it in the, in the account.

And you would then pay Regis with that money?---Yes.

Did you use anything else to, did you pay for anything else with that money?---No. With which money, the \$1,500?

20 The cash, the cash, the cash that you've spoken about that was given to you on the 1st of the month for rent.---No, just for the rent, because the rent was like, I can't remember, like \$1,400 and they pay me half and I pay half from, from my 1,500 I took from him or my, it used to be 15,000, three, 3,000 sorry.

So what then was covered from the \$1,500, you would have to pay tax out of that?---That's GST and my own accounting.

So there was really no profit margin built in for you at all?---No, it's not, no.

So you were given \$100 for petrol and transportation - - -?---Yeah.

30 - - -and that's all?---Yeah, that's all.

So you would transport very large amounts of cash each week and you would spend up to half a day at least doing all of this banking and then driving from Bankstown to Rockdale.---Yes.

And the only money that you received from Tommy or SIG was \$100? ---\$100.

40 And did you pay the tax that was due or did you, did you forget to pay it? Is that why you have the liability?---No. I had, like, agreement with the Taxation Office. So, I was paying them, like, monthly. Sometimes, \$3,000, whatever I have, I pay them slowly but the last time, like, last six months, I have big trouble to pay them.

So, how did you come to this arrangement with the Taxation Office?---I called them.

And you just said to them - - -?---Yeah, I called them and I said, “I want to be, like, arrangement so can pay my tax monthly.” So, I don’t want, like, any outstanding on me. So, I was paying them whatever I have but the minimum arrangement was \$3,000.

And when did you call them and organise this? --- When?
--- Was that in 2014 or was it in, more recently than that? Approximately when did you come to this arrangement with the Taxation Office?---It’s probably in 2015 or ’16, I can’t remember.

10

So, for some time you’ve had this arrangement?---Yeah.

And you currently - - -?---For two thousand, from 2014 to 2015, he was telling me he was paying the tax, Tommy. He was saying, “Don’t worry about the tax. My accountant, he look after the account, everything.”

20

Did he?---No. I found later, he never done anything, he never .pay any. So that’s why in the first year, never pay any GST, never pay any tax because I was thinking his accountant doing everything and second year, I go, like, later with, like, too much amount. Like, around 30 or \$40,000. So, I ask him what, what that for and he, he was never pay any tax or never pay an GST and now, I have to pay all this, what I have to do now.

THE COMMISSIONER: Can I just go back one step. In 2014, you were getting \$1,500 a week?---Yes.

And you thought that he was paying the tax?---Yes.

30

What did you think you were getting the \$1,500 for?---Sorry?

What did you think you were getting the \$1,500 for?---I was thinking for myself.

Yes, okay.---Yeah, was saying it’s, like, my profit.
Yeah, yeah.

MR BAINE: So, you, in the end, were left with absolutely nothing out of this?---And I have to pay now.

40

And are you a bit frustrated by the situation you’ve been left in?---Yep.

Is there anything else that you’d like to explain to the Commission about the tax? Is there any other comments that you’d like to make about the tax that was due or is there any other information you’d like to provide?---No. I just have, I have, I have no idea how much I have with the tax now but the minimum was \$10,000 with the tax and I really have no idea what I have to do with this money. I have no idea. I ask my accountant, I told him, “I don’t have money, I can’t pay. If I pay, I can’t feed myself.” And he said

to me, "Go to bankruptcy", but I don't really like bankruptcy, I don't want to do bankruptcy for myself. So, I will try to work hard and pay this money, that's what I have to do because he, Tommy told me, "Don't worry, I will clear all this money", but he will not.

So, do you feel let down by Tommy?---Yeah, yeah. He will not. Even when we start this situations, he said he's going to sending me to his lawyer and never.

10 So, Tommy has made a number of representations to you. He said he'll pay your tax?---Yeah.

And he didn't do that?---No.

And he said he'd pay your legal fees?---Everything.

And he didn't do that?---And, no, never.

20 And he said that he would pay you money to transport the money and be involved in the enterprise of paying SIG staff, but really, he didn't do that either, did he?---No, he does, like \$100.

Which is not very much.---And actually, it's always, like, \$84, not \$100 and increased \$200, probably the last three/four months only. So, it used to be \$84, since the start from 2014 until 2017, it was \$84 every Wednesday and after that I told them, "Can you increase this \$84? Doesn't look nice." So they increase it \$200.

30 Who is Ramy Khalifa?---For I know, he's one of the guard.

That's all you know?---That is what I know.

But do you know anything else about Ramy Khalifa?---After that, I heard about, he told me transfer his company under Ramy Khalifa, me. When that happen, I have no idea. How, I have no idea. And I ask Ramy, he said he have no idea. So, I have no idea who is true.

But have you met Ramy Khalifa?---Yeah, yeah, I know him.

40 Is he a friend of yours?---It's not very close friend but we know each other.

And he is a businessman too, is he?---No, he is not. He is guard, he is security guard. He work, like, for, I think he work now with Egroup Security in Chifley Tower. That's what I know about him.

And what about SNP? Have you had any dealings with SNP, Mr Elredi?---I used to work with SNP for one year as employer for Chifley but they

doesn't know me. Just, I was work for them as employer and I was direct, no cash.

And when was that?---So, probably from 2016, July 2016 until July 2017.

But because you were working at Chifley, you didn't have anything to do with the University of Sydney employees??---No, I never work, no. I have, I have nothing about Sydney University.

10 Well, do you know who Mr Dennis Smith is?---Dennis?

Smith.---Dennis Smith, no.

Is there anybody at the University of Sydney - - -?---Dennis Smith. Give me a second. Dennis Smith, is that the one he look after the contract?

That's correct.---Yeah. That's what I heard, yes. This guy, Tommy was keep sending me to collect him from, like, five star hotels. Sometimes asking me to, can you get, go to get him or him and his wife from five star
20 hotel and get him back to home. I said, "Okay."- - -

THE COMMISSIONER: How - - -

MR BAINE: How many times did you do that? Sorry.---Twice.

THE COMMISSIONER: No, I was going to ask the same question.

MR BAINE: Maybe answer the Commissioner's question not mine.

30 THE COMMISSIONER: How often did you do that?---No, actually I did twice.

THE COMMISSIONER: Twice, thank you. Did you take him anywhere else?---No. Just one, one hotel, same hotel in The Rocks, to his house, it's around Cronulla. I can't remember exactly the name but he live, like, in Cronulla way, after Brighton, Cronulla, but - - -

Did Tommy tell you why he wanted you to do that?---He was saying to me, as they were forcing him to do that but who is the people forcing him? I have no idea.

40 Forcing who?---Tommy to book him hotel and pay him some money. I have no idea. I, I just heard, I'm not sure.

From Tommy?---Yes.

And he told you that he was paying for the hotel?---Yes.

And did he also tell you that he was paying money to this man, Mr Smith?

---He was saying to me that but I have no idea.

No, no, it's okay.---And actually I heard record with my ear, between some, Emir and Daryl and Tommy. Daryl was asking Tommy to pay business class air, flight to Dennis. That's what I heard with myself.

Do you know where the business class flights were going?---I cannot, I have no idea where he was going.

- 10 MR BAINÉ: How long ago did you hear that?---After, I can't remember, the second time I come to ICAC here. Before, like, one day before. I was saying to Tommy, I was, I had fight with him in the phone, "You put me in big shit and big trouble. Why are you doing that with me? Why you done that? And why you took this money? Everyone saying you stole the money." And he said, "No, I didn't steal this money. I have no idea about this money." And he give me, like, he just heard, like, he turn on the record and, "Did you hear that?" I said, "Okay." So, he showing me he never get, like, any money from Sydney University and actually he was paying Dennis and Daryl and these people money and they was forcing him to do that.
- 20 That's what he said to me but actually the record, I heard it.

THE COMMISSIONER: What record is that?---It's between Emir --- Yeah.

--- and Daryl and Tommy was talking in the phone and Daryl, Daryl (not transcribable) but because I have no idea about the voice from Daryl or Emir, but he was saying Daryl, asking him to pay, like, \$15,000 for business class flight, he was going overseas somewhere and he want Tommy to pay him this flight.

- 30 And you made a recording of that, did you?---No, I didn't make any recording. I heard him and Tommy was making this recording.

Oh, okay, thank you.

MR BAINÉ: So has Tommy told you that he has recordings on his - - -?
---Yes.

- 40 What sort of recordings has he told you that he has?---He, he has record between himself and Emir and Frank and Daryl, Daryl, yes, he's saying that.
- Has he - - -

THE COMMISSIONER: And Dennis Smith? And Dennis Smith?---No, I don't think so he have anything with Dennis Smith.

MR BAINÉ: Has he threatened any recordings that he has of you?---Sorry?

Has he threatened you with any recordings that he has about you?---Just the only record I heard it's between himself, Daryl and Emir about paying him flight. That's the only record I hear. Any other record he's just saying but he didn't show me or didn't give to me or hear me.

And were there any other people that Tommy asked you to pick up and - - -?
---No.

10 - - - take home?---No, no. He was saying, I just – can I speak like freely?

THE COMMISSIONER: Yes, yes, of course.---Okay. He, Tommy, he's the kind of the person he love to be showing off, he love show, so we not hundred per cent trust him. So like he was saying to me he's friend of Dennis and Dennis want to kick SNP out and using his company as direct with Sydney University. He was saying that to me, and to everyone actually, but what is true I have no idea. He love show, he love make show, like he love make show for his self and he has money, he is rich, he's have car, have farm and have horse. He never had that. Probably car, yes, but he never had that. He love that, that's all.

20 MR BAINE: So had you heard Tommy claim that he was paying for flights for anyone else?---No. That's what I heard, only thing I heard. He asked by Daryl and Emir to pay Dennis the flight, that's it.

And you don't - - -?---Anything else, no.

You don't know of any other flights that Tommy might have - - -?---No, I have no idea.

30 - - - said he'd paid to Daryl or Emir - - -?---No, I have no idea.

- - - or Lyn - - -?---I have no idea.

- - - or Frank?---No, I have no idea.

And the interactions that you've had with Tommy over the years has left you with the impression that he likes to show - - -?---Yeah.

40 - - - that he's got money?---Yeah.

And - - -?---He love to do that.

Do you think that Tommy is running a profitable company?---I, I think so, yeah. I can't - - -

So he's making money?---I think so because he has like good car, he always travel like Egypt, he used to travel like, every six months and he used to like, book for his self as business class. He looks, he looks fine.

And did he say to you why he made the recording of that conversation?
---Actually, he said, "I was covering myself." He was feeling that is going to be happen, that's why he was trying to cover his self. And he's swearing to me he's trying, he's like, all that happen was forcing from Daryl and Emir I think or force him to pay everything, but have no idea about the true.

10 Is there anything else that you'd like to tell the Commission about Tommy or your understanding of what was happening at Rockdale or the arrangement that you had with Tommy that you haven't already covered off?---I think I covered off everything. I don't have anything to hide.

THE COMMISSIONER: Can you tell us anything more about Dennis Smith?---I have no idea about anything about Dennis Smith. I just saw him like, twice.

Twice do you.---When I picked him up from The Rocks hotel to his house, that's it.

20 MR BAINE: Was it the Shangri-La Hotel?---I have no idea. Probably, yes. It's like go to up, like, in the hill, up the hill and yeah, it's the only hotel I think up there.

THE COMMISSIONER: It was the same hotel both times?---Yeah, same both times.

30 MR BAINE: And can you remember when that was?---I don't say date but it's definitely 2015/16, something like that. But I can't remember the date exactly. Actually if I can look in Lyn messages probably I can find the date exactly.

Would you mind?---Yeah.

Thank you.---Because Lyn sending me the address for this hotel.

THE COMMISSIONER: Do you want me to adjourn for 10 minutes so that the witness can check his phone properly?

40 MR BAINE: That might be a good idea.

THE COMMISSIONER: Yes. We're just going to adjourn for five or 10 minutes and then we'll come back. Give you the opportunity to deal with your phone.---Yep, no problem.

Thank you.

SHORT ADJOURNMENT

[12.06pm]

THE COMMISSIONER: Take a seat. How did we go?

MR BAINÉ: Commissioner, the position is that Mr Elredi can't find it on his phone. However, at the same time Mr Elredi was searching, investigators were also conducting their own searches. Mr Elredi provided his phone to the Commission under summons earlier this year ---

THE COMMISSIONER: Yeah.

10 MR BAINÉ: --- and that material was all downloaded on to our system and we've been able to find the message.

THE COMMISSIONER: You have?

MR BAINÉ: We have. We can put it on screen ---

THE COMMISSIONER: Yeah.

MR BAINÉ: --- and some, to the extent that I'd like to tender that document.

20 THE COMMISSIONER: Yes, that's fine. But -

MR BAINÉ: I would. Mr Elredi, would you mind just having a look at that. You can use your mobile telephone to check if you'd like.---Yes.

But is that Lyn Li's telephone number? Is that (unintelligible)

THE COMMISSIONER: You're talking about the block in the middle, are you, the 5th of October?

30 MR BAINÉ: That's correct, Commissioner.

THE WITNESS: So, this one is from which number?

MR BAINÉ: Maybe if you typed that number into your phone --- Okay.

MR BAINÉ: --- just removing the +61.---So, what number? I can't see.

THE COMMISSIONER: There's a problem with the vision on this.

THE WITNESS: I don't have - - -

40

THE COMMISSIONER: It's flicking up and down.

THE WITNESS: It's flicking.

MR BAINÉ: Oh, I see. Well, can I read you, Mr Elredi, a telephone number just while, hopefully, the screen is resetting.---Yeah.

The telephone number is [REDACTED]. Does that number come up in your phone book?---Give me a second. [REDACTED]?

That's correct.---[REDACTED]. Yes, this one's coming with someone, his name Mahmoud Soltan.

I beg your pardon could you, maybe it's the microphone. Could you just say that name?---Mahmoud Soltan.

10 How is that spelt?---M-a-h - - -

Sorry, Mr Elredi, would you mind just putting the microphone closer to your mouth?---Mahmoud Soltan, M-a-h-m-o-u-d last name, it's Soltan, S-o-l-t-a-n.

Who is Mohammed [sic] Soltan?---Mahmoud Soltan, I know he is a security guard. He used to be security guard and he used to drive, drive, like, hire car.

20 Do you remember if it was Mohammed [sic] Soltan who gave you the instructions to pick up - - -?---Probably, like, probably, yes.

Who would you say probably?---Probably I, probably they, like, Mahmoud was not able to go there and he forward that message for me. I can't remember why to be honest.

Have you got the telephone number of Lyn Li in your phone?---Yes, yes.

30 Would you just read that out?---I checked already, I don't have it.

But just her telephone number.---I, [REDACTED].

Which is clearly not the telephone number there that ends on [REDACTED].---No. I have no, I can't remember why Mahmoud start sending me, I can't remember. But I think he, like, doesn't, doesn't have time to do that and probably Tommy or Lyn called me to do, to do this one, to pick up Dennis. Mahmoud just forward the same message for me, so I can't remember to be honest. I just remember I went there and I picked him up and I went home.

40 Would you mind just checking in your phone if there are any messages from that gentleman and if there was a message on the 5th of October, 2015?---From Mahmoud?

Correct, yes.---I can't find the messages but when I go to the, give me a second, yes, I can find, I can see the messaging, 5 of October, 2015 at 10.16pm.

And can you read that message, Mr - - -?---“Pick up from home for 10.15, 10.00am at [REDACTED], to Shangri La Hotel, 176 Cumberland Street, The Rocks.”

Yes.---Then, “Pick from the hotel on the 6th of 10, 10.00am. Shangri La Hotel.” Actually, I didn’t pick up from home to hotel.

You didn’t pick up from - - -?---No, I, I picked up from the hotel--- Right. --- to home.

10

So, you - - -?---So, probably Mahmoud done from home to hotel--- Right. --- and I done the return--- Right. --- because I didn’t pick him up, pick up from home to hotel. I did from hotel to, to home.

So, do you have a stronger recollection of this now?---Yes. I can remember now.

20

And is your recollection that you got a message from Mohammed [sic]? ---Yeah, I can remember now, yeah. Actually, after I read it, yeah, I can remember. Actually I told, I told Lyn that day, “Can you send me the address, and for the hotel and everything?” And she said, “I will ask Mahmoud to, to forward it to you, send it to you, yes.

So, when you took Mr Smith home from the hotel to [REDACTED] - - - Yeah. --- what sort of a car were you driving?---BMW.

And whose BMW was that?---It’s Magdy Aly.

30

So, was the BMW carrying hire car plates?---Yes.

And is Magdy Aly a hire car driver?---It’s Magdy Aly, he, he is a friend, Tommy friend.

And but he's a hire car operator?---Yeah.

Is he?---He is, yeah.

40

And were you wearing a uniform?---For me?

Yes.---No, I didn’t wear a uniform.

You just wore casual clothes?---I, I didn’t work, they ask me to drive that car and pick him up from there to there. I think Magdy was busy that day as well, so I just used his car to pick him up from the hotel to home.

And Magdy gave you his car?---Yes.

Did you speak, do you have any recollection of speaking to Dennis Smith and his wife in the car?---No, no. Not really. They was sitting in the back, talk to each other, no.

THE COMMISSIONER: I think you said this happened on two occasions?
---Hey?

It happened twice?---Twice. I can remember happened, that happened twice.

10

Do we have the second - - -?---But I can't, I can remember I went twice to hotel, pick him up and, to go home and now I can remember that time. The other one, probably Tommy told me by word. Something like that, I can't remember.

Okay. But on the second occasion did you drop him off and pick him up?
---No, only hotel to home.

20

Hotel to home on both occasions.---Yes. Same exactly what happened in the first time I went up there, but second time I went with my car. It was normal car.

What sort of car was it?---It was the Nissan. So I went with my car, my own car.

MR BAINE: And you have no recollection of what time of year or what year that was, the second time?---Probably 2016.

30

Right.---Definitely after that.

After the first.---After that. This one the first one.

And your recollection is that Tommy asked you verbally to do that?---Yes. I can't remember, Tommy or Lyn, I can't remember exactly but one of them, Tommy or Lyn ask me verbally.

So you have a very clear recollection of two occasions.---Yes.

40

Mr Elredi, you, while you were looking for the emails, came across, sorry, the text messages, you came across another email address that was in operation in 2015. Do you recall that?---Which one?

So [REDACTED]?---Yeah.

And what was that email address?---Lyn created this email address to can send all the attachment to this email address. So I opened the email address in my phone and I receive all the attachment to this, this, this email.

So when I asked you at the beginning of this compulsory examination what email addresses you used, you identified two, but now your recollection is that there was a third email address.---It's like was mixing. Sometimes to the one I give to you now and sometimes to my personal email address and after that start with info@pharaohsgroup.com. So it's like was mixing. Sometimes send here, sometimes send here, sometimes send there.

And that, that email address, can you just confirm for me it is pharaohs2015 - - -?

10 ---Yes.

- - - [REDACTED] yeah.

Now, Mr Elredi, do you recall anyone at SIG named Jessie?---Jessie? J-e-s-s-i-e?---Yeah, yeah, there's one, there's one girl she was working there.

There was a girl named Jessie?---Yes.

20 How many times did you deal with Jessie?---Jessie, not much. She's new.

Was she at SIG for a long time?---No, she's new.

Okay.---Because it used to be Lyn and Summer all the time and after Summer left they bring Sophie, they bring Jessie, they bring Amy and Jessie I think the one she was in my office, when people come to my office in Rockdale.

30 Perhaps that was Amy?---Amy, and the other one, what her name?

Linda? Maggie, I beg your pardon.---Maggie, there's too much over there.

Was, so there was Jessie, and what was the name of the other girl that you recall?

---Sophie.

Sophie. Were Jessie and Sophie Asian girls or were they - - -?---Yes, all, all of them are Chinese/Asian.

40 Okay. And they were not people you had a lot to do with?---No. All the dealing was Lyn to be honest, that's all, every single was between me and Lyn. Actually these people like Jessie and Sophie and Maggie and, they English like very, very, very bad. They're very good in the computer but doesn't speak too much. So Lyn was the best one, she dealing with me.

And I'd like to ask you question about a company called Paragon Risk Management.---Yeah.

Have you ever heard of that company?---Yes.

How have you heard of them?---Okay. There is one, like sometimes they would transfer me the money to my account and second day they took the money cash from me. Lukus, someone his name Lukus Webber, he just come to my home, took the money from me.

So he, this gentleman named Lukus from - - -?---There's, there's one - - -

10 - - - Paragon Risk Management - - -?---They was dealing between Tommy and Lukus or Paragon Security and the dealing is they transfer money for, and sometimes like same every two weeks, same day, like, withdraw the money and he come to my home. Tommy said, "Give it to Lukus," I give it to Lukus. Sometimes I give it to Tommy, sometimes I give it to Lyn, so whatever they ask me to give it to, I give it to. So on those occasions would you also withdraw all of the money that SIG had transferred you?---Yes, yes.

20 And this - - -?---But that happen, that happen like once a month or twice a month, it's not - - -

But this was an additional cash transfer that you performed?---Yes, yes, yes, yes.

And this gentleman named Lukus would come around - - -?---Lukus.

- - - to your house.---Yes. Sometimes come, sometimes I give the money to Tommy, sometimes I give it to Lyn in the office.

30 And when he didn't come around you'd give it to Lyn and Tommy.---Yeah, yeah.

What was his surname?---Webber.

How do you spell that?---Can I have a look?

Yes, please.---W-e-b-b-e-r. B for brother. Webber.

40 And when was the last time Paragon Risk Management transferred money into the Pharaohs account?---No, that's probably in the end of the financial year of 2017, thinking. Yeah, '17. And after that I ask why, I asked Tommy why Paragon stopped, he said they have some problem with financial, something like that, I have no idea. And I heard after that Paragon is closed.

It's closed?---Yeah.

Thank you. Mr Elredi, I'd like to just read you two numbers that have been prepared by Commission staff who have analysed the accounts - - -?
---Yeah.

- - - of Pharaohs, and it has been identified that between January 2016 to April 2018, which was the point that the search warrants were executed by the Commission, that approximately \$10 million passed through the or was transferred into the St George Pharaohs account.---Transfer, probably, yes.

10 Would you agree with that?---Yes.

And that approximately \$4 million was transferred during that same time - - -?---(not transcribable) yes.

- - - into the CBA account.---Yes.

So that would be a total of \$14 million.---Paragon, I don't think Paragon send it to Commonwealth, I can't remember now.

20 Paragon may well have sent it to the St George account.---See, see, see, it's always like St George, not Commonwealth. I can't remember ever Commonwealth but probably they have but I can't remember, no.

But as a separate issue from the Paragon issue, that those accounts between - - -?---Yeah.

- - - January 2016 - - -?---This was the deal between Tommy and Paragon. I have no idea about that. I just get the money and give it to Lukus or Tommy. I have no idea what the profit, what, what's wrong, what happen,
30 why, I have no idea.

But my question is slightly different. Do you think that it is about correct that between January 2016 and April 2018 approximately \$14 million was transferred into the two accounts held by Pharaohs. Does that sound correct?---Sound correct, yes.

Thank you. Now, I'd just like to show you finally some documents.---Yeah.

40 THE COMMISSIONER: Before we do, can I just ask you about Mahmoud Soltan. You said he runs a hire car business. Is that - - -?---Sorry?

Mr Soltan?---Yeah, he have hire car business.

Do you know what the business name is?---No.

Okay. But when you picked up Mr Smith and his wife and took them home, presumably you had to take the hire car back?---No, the hire car, this hire car was for Magdy. Magdy, not Mahmoud Soltan. Magdy has hire car

company as well. I have no idea he has the company or he has like private business for him.

Sure.---I have no idea, but I can find his business card in my phone if you want.

MR BAINE: Sure.---Yeah. Give me second. I just saw it now.

10 THE COMMISSIONER: Has anyone got a phone number it can be sent to?

MR BAINE: It could be forwarded to ICAC, the front desk. Well, Mr Elredi, would you like to forward the number?---Yes, I will. Give me second, I just find it, find it first.

Sorry, forward that document.

THE COMMISSIONER: Take your time.---It's just say, "Hire a Car", and his phone number and email address.

20 MR BAINE: Would you be able to forward that information to the following telephone number?---Telephone number? Yep.

Mobile telephone.---Yep, [REDACTED] ---

[REDACTED]

[REDACTED], three ones. [REDACTED]. Received?

30 We'll let you know if that doesn't arrive. Did you take the car back to Madgy's house?---Yeah, yeah.

THE COMMISSIONER: Success?

MR BAINE: I haven't seen so yet but perhaps it - - -?---I still sending, it's still - - -

40 Oh, okay. We'll give it a - - -?---Oh, actually, I don't have, I can remember now. I don't have reception. I didn't pay the bill and they disconnect my phone today, sorry.

THE COMMISSIONER: Do you want to just hand over your phone.---I don't know, yeah.

And we'll just take the details. Yes. Thanks so much.---I don't have money to pay the bill.

MR BAINE: Thank you very much. I'm just going to take a photo of this. Thank you. And I'll also just read it on to the record. It's called Hire a Car.

The mobile telephone number is [REDACTED] and the email address is hire-a-car@outlook.com.au.

THE COMMISSIONER: Thank you.

MR BAINE: Thank you, Mr Elredi. Now, Mr Elredi, I'll just show you some documents very briefly. Now, just very quickly, Mr Elredi, would just look at the first document. Is this an example of the emails that you received that gave you the payment instructions?---Yep.

10

So, you see up the top that the cheque is for approximately \$60,000, on the second, on page 2?---Yes. Yes. So, they, this one, I need to go to St George and get \$60,458, 58, 85, sorry, with like, \$100, like, 560 \$100, \$50, \$50, 70 \$20, like, and the breakup from St George.

So, you can see that you take out a cheque for 60,485 and then all of the denominations below are the cash amounts- -?---The cash amounts breaks.

- - - that will come to that total?---Yes.

20

THE COMMISSIONER: Do you know whose writing that is?---The office, I have no idea which one, but the, Lyn or any one of the girls in the office.

Thank you.---SIG staff.

MR BAINE: Then if we turn to page 3, do you recognise this to be a list of all of the employees?---Yeah, this one is the list of Commonwealth people I deposit.

30

Thank you. And then if you turn to page 4. Do you recognise these?---Did you notice this page, one of them it's for Taher Sirour credit card number. That's, I had that very big fight with Taher about this one because I ask him, you pay me, he ask me to pay in your credit card, \$1,500 or \$1,000 every week, so why I pay that GST for you, for, for your credit card payment. That's why probably he increase it to me to \$3,000. That's one of the reasons. You know what I mean? And then, then all, and then it's Lyn. Yep, what, anything else?

40

Page 4.---Page 4, yep.

Do you recognise these?---Yes. The first one is National Bank deposit and second one, it's St George.

Thank you.---But this one is come different every week. It's not the same amount, it's not the same people. It's, it's depend.

So, just follow the instructions at the time?---I just follow the instruction.

With the attachment.---What, yeah, whatever is in the attachment, I follow.

Now, would you turn to page 5.---Yep. That's my signature on the cheque.

And you'll see that this is a cheque for \$12,000 from the Commonwealth Bank.---Yes.

So, is this cheque what you would give, for example - - -?---For deposits, yes.

10

- - - to the teller at the Commonwealth Bank?---Yes, to deposit.

And then you would also hand them, for an example - - -?---The list.

- - - the slip on page 3? They won't match but it's just an example.---Yeah, yep but it's always match.

I understand.---Yep.

20

But these ones won't but it always would.---Yep, yep.

All right, thank you. If you'd turn to page 6.---St George.

Now can you explain what this is?---The St George Bank, cash cheque, \$3,836. These ones must be for the deposit only, it's not for the withdraw one. This one is only for the deposit.

So, similar to the previous page?---Similar to page - - -

30

If you went to page - - -?--- number 4.

- - - 4.---Yep. Same exactly.

You would deposit that money into those accounts?---Yep.

Thank you. Now - - -?---The big cheque. That's the one I took cash.

So, the cheque on page 7, which is for approximately, for \$73,245, that is an example of the cheque that you would draw that you would then hand to the teller to give you all of the cash?---Yes.

40

And if you go to page 8, you'll see that this is an email to you in November, 2016. And if you go to page 12, you'll see that it's sent by SIG and then if you turn to - - -?---It's too many, it's nothing in email.

Oh, if you go to page 12- - -?---There's nothing, oh, I see this one from S International, yeah.

Yes. That's right, it's from S International.---The logo for S International.

And then if you turn the page to 13, what you'll see is, the list of Commonwealth - - -?---Westpac deposits.

Deposits?---Yes, \$27,000.

10 And if you turn to the next page, you'll see that this one does match.
---Yep.

And you see, Mr Elredi, how at the top it says, "Taymour cheque --- Yep. --- for \$77,000".---Yep. So, I have to get cash with \$77,000, that's the instruction. And CBA transfer, I have to write a cheque with \$27,866 to Commonwealth for the deposit.

So, these are two cheques?---Yes.

20 The first cheque is for \$77,139?---Yes.

And the second cheque is for \$27,866, which will be deposited into the accounts of the people on page 13?---Yes.

Thank you. Would you mind turning to page 15.---Yep.

Just have a look at the document on page 15 and 16.---Yep. I can remember this email.

30 Can you explain to the Commission what this email is?---This email is write
by Lyn, "Ask for Taymour to put this details for the company in the website", I think. Yeah, it's, like, that's what number, suite number 227, level 2 King Street, Rockdale and the website. It's signature by me but actually I didn't write that one. And actually I did, the first one at the top, it's me, yes.

The first one is from you?---That one, I just want to add the phone number.

And the - - -?---But the, the blue one, it's Lyn, not me.

40 And the address, suite 227, level 2 - - -?---Yeah, because I used to get suite number 27 and after that, there was, like, air-conditioning issue in this room, so the girls complained to the reception, so the reception moved them to suite number 14.

But this is the Regis site, isn't it?---Yes, Regis.

And if you turn over to page 16, you'll see the company logo for Pharaohs, is that correct?---Yes.

Is there anything else that you'd like to say about this document?---No.

Thank you, Mr Elredi.---No problem.

Commissioner, I'd like to tender that.

THE COMMISSIONER: As one exhibit?

10 MR BAINE: As one exhibit, thank you.

THE COMMISSIONER: Thank you.

MR BAINE: It is the bundle of documents shown to Mr Elredi in the compulsory examination of 19 September, 2018.

THE COMMISSIONER: Thank you. That'll be marked Exhibit 21.

20 **#EXH-021 – BUNDLE DOCUMENTS TITLED COMPULSORY EXAMINATION 19 SEPTEMBER 2018**

MR BAINE: Investigator White's provided me with her phone and I took a photograph of Mr Elredi's phone that had the Hire a Car photograph on it. Is that a document that should be tendered as well, to the extent that - - -

THE COMMISSIONER: Can we do a print? We'll do a printout and then I think I'll mark it as Exhibit 22.

30

#EXH-022 – PHOTOGRAPH OF BUSINESS CARD

MR BAINE: So thank you. I'd like to mark that or have that exhibited too. Thank you, Commissioner. And that's all.

THE COMMISSIONER: That's it, okay. Thank you, Mr Elredi, for your assistance.---No problem.

40

We appreciate it. I'll just remind you, though, that I made an order at the beginning of the proceedings that you weren't to communicate with anyone about being here and the evidence you've given. That includes Tommy, of course, if he rings again.---Of course.

Okay. Thank you very much for your assistance and I'll adjourn now.

THE WITNESS EXCUSED

[12.25pm]

AT 12.25PM THE MATTER WAS ADJOURNED ACCORDINGLY

[12.25pm]