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INDEPENDENT COMMISSION AGAINST CORRUPTION

THE HONOURABLE PETER M. HALL QC
CHIEF COMMISSIONER

PUBLIC HEARING

OPERATION PARAGON

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TRANSCRIPT OF PROCEEDINGS

AT SYDNEY

ON WEDNESDAY 12 MAY, 2021

AT 2.00PM

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THE COMMISSIONER: Yes.

MR DOWNING: Thank you, Commissioner. Mr Steyn, before the break you gave some evidence about works done on your house and having Mr Wehbe, I think at GEC, who ultimately assisted by preparing plans, correct?---Yes, yes.

10

And you indicated that that came about through you speaking to Mr Dubois and mentioning that you were thinking about doing work at your house and him suggesting that he had a cousin he could put you in contact with that would help?---Yes.

20

I'm going to suggest to you that your involvement with GEC was a little bit earlier than 2013, but perhaps about 2012. So, thinking about the time period, I've taken you to documents showing when you started at the RTA, does that sound about right, that you may have had some contact with them as early as 2012?---Could have been.

Well, you say the way in which you've come to have GEC assist you is that you, just in the course of conversation with Mr Dubois, mentioned that you wanted to do work on the house?---Yes.

And by 2011 you are working near each other in the building?---I believe so.

30

In Parramatta. And he suggests that he might have someone that could help?---Yes.

And ultimately GEC assist and you aren't asked to pay anything?---No.

And you say you mentioned that with Mr Dubois and says he'll take care of it?---Yes.

40

It's correct, isn't it, that at that time, if you accept from me that's in 2012 that GEC get involved in planning or doing plans, you weren't particularly good friends with Mr Dubois at that point?---We were friendly, we sat next to each other.

But you understood that, in effect, he was – well, let me withdraw that. Did you understand that he was paying for GEC himself for it?---No.

Or did you assume that it was, in effect, a family favour that he was calling in effect a family favour that he was calling in?---Correct.

Did you pause and wonder why he would do that for someone that he sat next to at work?---No, he was very generous in helping people.

Has you seen evidence of that elsewhere?---Oh, yes, I've seen him bring lunches into the office for everybody.

Bringing lunches in.---Desserts, yeah.

10 But this is something of a slightly different magnitude, isn't it? I mean, bringing lunches in might involve spending 10 or \$20 to buy someone's - - - ?---No, this was expensive stuff.

More expensive lunches.---Yes. Cakes.

But you would understand, wouldn't you, that typically an architect is a professional?---Yes.

And an architect's fees would be in the hundreds of dollars per hour?
---Okay, I'll take your word for it.

20

Well, you understand that architects are university-trained professionals?
---Yes.

And they charge for their time.---Okay.

In this instance you were, in effect, having Mr Dubois, you say, offer that he would find someone to help?---No, he had, a contact.

30 But he then organises, he is the link for you coming into contact with GEC and Wehbe?---Yes.

And ultimately Mr Wehbe at GEC does the work on your plans?---Yes.

And doesn't charge you anything for it?---No, I asked Mr Dubois and he said - - -

40

Why did you think Mr Dubois was being so generous towards you when it came to, in effect as a favour, organising for someone to do the plans on your house?---He was helpful.

But you would have understood, wouldn't you, that the cost of something like preparing plans for a demolition, then putting in a new pool and a pool house and a new two-storey house, that's going to involve thousands of dollars' worth of architects fees?---Yes.

And in effect this favour that you're getting from Mr Dubois was one that was quite valuable.---Yes.

Why did you think he was doing it for you?---As I said, he was very helpful.

You didn't think that there might be some obligation on your part, that is something that you might be expected to do in return?---Not at the time.

Did you have any discussions with Mr Dubois then about perhaps either him or you directing work in the direction of GEC in order for them to be looked after for the work that they were doing on your house?---No, I don't recall any discussions.

10

THE COMMISSIONER: Mr Steyn, on this matter - - -?---Yes, sir.

- - - GEC doing the plans for your house at no charge, Mr Dubois made the introduction?---Yes.

There's obviously a deal of some kind which explains why GEC did the plans for nothing. Would you not agree?---Originally, Commissioner, I was expecting to incur costs.

20 Sorry?---Originally I was expecting to incur costs for the works - - -

Yes, but you didn't - - -?--- - - - at a discounted rate and I didn't.

You've said many times, or you've said at least twice that plans were done and you paid nothing.---That's correct.

I take it that you didn't receive a fee estimate from GEC as to how much it might cost you to do the plans. Did you ever get an estimate?---No.

30 No, no estimate. So the likelihood is, isn't it, that there was some agreement, some deal whereby you were going to get free architectural services. The facts obviously speak that, don't they?---Commissioner, the discussion with Mr Dubois was that he had a contact, family member, that would assist and do it for me at a discounted rate.

But not only discounted rates, no rates. You didn't have to pay him anything.---In the end, that's correct, Commissioner.

40 So there was some arrangement, call it a deal, call it an agreement, of some kind which would explain why GEC would do these plans for nothing. Would you not agree? There has to be---In the end, possibly, Commissioner.

It's obvious, isn't it, even if you don't know the full extent of the agreement, there must have been an agreement or deal, probably involving Mr Dubois, to get you free or architectural plans at no cost. Would you not agree?--- That might have been a conversation between GEC and Mr Dubois, Commissioner.

And what would have been the motivation for Mr Dubois to go to all the trouble of getting GEC to do the plans for you for nothing, what was his motivation, as you understood it?---I didn't have any idea of any motivation. As I said, at the initial, I just, I expected to pay a fee but it was going to be discounted.

But it turned out you understood you were never going to be charged.---At the end.

10 Got no bill, got no estimate.---No, Commissioner.

Nothing. I want you to tell the Commission - - -?---Yes.

- - - on your oath or affirmation, what your understanding was as to why you received free architectural services from GEC. What do you understand was the reason or the deal?---So, Commissioner, at the time, as I discussed with Mr Dubois, he mentioned that he had a family member that could help me out and would do it at a discounted rate, a lot less than what I would, I would be charged. Then I met with Mr Wehbe, we discussed the plans, I
20 went away, I came back and said this is what I'd like. He said this is what you can have, this is what you can't have. And at the time Mr Dubois, Mr Wehbe drew the plans and I said to Mr Dubois, "So what am I up for costs?" Because I was expecting probably about - - -

What do you understand was Mr Dubois' motivation or objective in getting you free services for your house with these plans, what do you understand his motivation was?---I don't know his motivation, Commissioner, what I - - -

30 He wasn't just playing Santa Claus and giving you this for no reason.---No, no, I expected to pay.

There has to be a reason, hasn't there?---I expected to pay for it, Commissioner.

There has to be a reason that explains why you got architectural services for nothing. Would you not agree?---Well, I - - -

40 There has to be a reason.---Mr Dubois might be able to answer that.

What was that reason? What was the objective that Mr Dubois was trying to achieve by getting you free architectural services as you understood it? ---I don't know what was his objective.

You don't know, did you say?---No, Commissioner. As I said, I was happy to pay and Mr Dubois said no.

And if you're invited to speculate as to what might have been Mr Dubois' motivation for doing this for you, what do you think it would be?---I suspect he was - - -

That is, his motivation for doing this.---I anticipate he was in private ventures with them because he was interested in property development.

Sorry, say that again.---I anticipate he was working other ventures with GEC because he was, he had a big interest in property development.

10

And so you think he was in effect the vehicle for GEC getting more work if GEC did your work for nothing?---Could be, Commissioner.

Well, if there's no other explanation you can think of, then it's the likely explanation, isn't it?---Most likely, Commissioner.

20

MR DOWNING: Thank you, Commissioner. So do you say that your initial discussion with Mr Dubois in respect of the plans for the house involved him volunteering that he knew someone that could help?---That's correct, Counsel.

And do you say there was a discussion where it was suggested that it could be done for a discounted rate?---Yes.

Did you ask for a discount or did he say this person that I know can do it for a discount?---He said he'll do it a lot cheaper than it would cost me if I went to anybody.

30

Mr Dubois suggested that?---Correct.

But you then get to at some point a meeting with GEC.---Mr Wehbe, yes.

And does Mr Dubois attend that?---He took me to the office.

And was there any discussion about payment then?---No, I just discussed with Mr Wehbe. I believe Mr Dubois went off with somebody else to discuss something else and I just sat with Mr Wehbe and went through some drawings.

40

Did you raise with him what his rates might be given the indication that they would be done at a discount?---No.

And then do you say at some point you raised with him or with Mr Dubois - - -?---Mr, Mr Dubois.

- - - where the bill was?---Yes.

It must have weighed on your mind that you'd been told it was a discount but you still had no idea what was actually being charged.---Well, yes, I, I believe it was, I was expecting to be roughly about 5 to \$7,000.

At the meeting you had with Mr Wehbe was Mr Sangari present as well?---I believe he was in the office and Alex was talking to Mr Sangari - - -

Did he introduce you - - -?--- - - - at another part.

10 Sorry. Did he introduce you to him at the time?---Yes, I think he did.

So when you go into that first meeting at GEC you meet Mr Sangari?---Yes, I believe I met him.

And you subsequently learn that GEC was a company that did RMS work. ---Correct.

20 But in any event at some point after that meeting you say you raise with Alex where the bill is.---Yeah, what's it going to cost.

And does he then say I've taken care of it?---Yes.

Did you ask further what that meant?---No.

Because based on the initial discussion you understood that someone was going to have to pay.---Yes.

Albeit at a discounted rate.---Yes.

30 But did you ask him, well, have you paid this discounted fee or has Mr Wehbe now done it for nothing?---He said, when I asked him he said, "Don't worry, it's all taken care. Mr Wehbe was doing him a favour."

He - - -?---Mr Wehbe was doing him a favour.

So it had now gone from you having to pay but at a cheaper rate - - -?---Yes.

- - - to now Mr Wehbe doing it for nothing?---Yes.

40 And is it the case you were happy for the work to be done on that basis and you inquired no further?---Correct.

Now, also before the break you gave some evidence about separate to GEC doing any work in respect of plans learning that CBF seemed to be paying for certain aspects of the work. Remember that evidence?---Yes.

And I think you said that you saw CBF's name on some document which made you then think that it was paying for work. Well, I think - I withdraw

that. It wasn't work. I think you said it was tiles or pavers or something of that nature.---I think it was gyprock.

Gyprock.---Yes.

I want to just break that down and understand how that came about because it's the case, isn't it, that you were the owner-builder for the purposes of the works?---Yes, Counsel.

10 And typically you organised for the different trades to do different things.
---Yes, Counsel.

And organised materials.---Yes, Counsel.

With finishes I take it you spoke to your wife quite a bit to settle on what might be put into the house?---Yes.

And also with furniture?---Yeah.

20 But when it came to things like bricks or pavers or gyprock, that was you taking care of it?---Yes, Counsel.

So you would go to a supplier, I take it?---Yes.

Get a quote?---Sometimes.

Well, if it was gyprock or tiles, you would presumably want to know how much you're up for.---Mr Dubois came past my premises and with, I think it was Mr Chahine. Measured it.

30 Measured what?---How much gyprock would be required.

So do you say that when it came to gyprock, in effect you didn't even have a – you weren't even involved in getting a quote?---No.

So Mr Dubois turns up with Mr Chahine. Was it organised or unannounced?---I think he said he'd come over with the gyprocker to measure it up.

40 Could it be that Mr Chahine paid for things, instead of gyprock, things like bricks or furniture?---No, I don't recall bricks.

All right, well, we'll come to the specifics. But do you say that, in respect of gyprocking, you, what, did you mention to Mr Dubois that you needed to have some gyprocking done as part of the work?---Mr Dubois and I discussed about me living in the back house while the front house was being done.

And when you say back house, this is correct, isn't it, that the process was you knock down the existing house – I withdraw that. There was an existing one-level house, correct?---Correct.

Before that was knocked down, a pool was built and a pool building was built, is that correct?---Yes (not transcribable)

10 And then the existing house was knocked down and you and your family lived in the pool building while the new house was being built.---Correct.

So going back to the gyprock, is this gyprock for the new house or the pool building?---The out, outbuilding.

The pool – is the pool building the outbuilding? Is that what you're going to refer to it as?---It's technically called a, a storage and garage.

But it had some form of accommodation in it?---We turned it into something.

20 Okay.---Not really. It's not really liveable, but we made it liveable.

You managed to live in it for the period when the new house was being built?---Yes.

But the gyprocking is in respect of that building, not the new two-storey house.---Yes.

30 And do you say that you have some discussion with Mr Dubois at some point about the fact that you needed to get some gyprocking done in the outbuilding?---Yes.

And does he volunteer that he will come by with Mr Chahine?---Yes, he said, "I'll come by to measure it up with these guys which they, that's their trade."

Gyprocking?---Yes.

And they, what, does then Hoody and Mr Dubois come by?---I believe so.

40 And they do some measurements?---Measurements.

And were you present for that?---Yes.

And you say that you never, ever got a quote from anyone?---No.

You simply left that to them?---Yes.

Is that the truth, Mr Steyn?---Correct.

I'm going to suggest to you that with certain items, and I'm going to use bricks as an example, that you would go to people that were suppliers and get quotes. Do you recall doing that?---I might have gone to Austral Bricks.

All right, well, we'll come to Austral Bricks.---Yep.

10 But it was the case, wasn't it, that when you needed to get a particular item like bricks, you would go to the supplier and you'd get them to quote for you?---Yes.

And you'd receive the quote.---Yes.

And then decide if you were going to accept it.---Yes.

20 I'm going to suggest that with the bricks that it was in fact companies controlled by Mr Chahine that paid for them. Do you agree or disagree?---I can't agree or disagree because I know Mr Alexander helped me with the bricks.

All right, well, what I want to ask, though, is do you have a recollection that with – I'm going to use bricks as the example.---Okay.

You would get a quote and then give it to either Mr Chahine or Mr Dubois and request that they pay for it?---Without been accurately a hundred per cent sure, I would say maybe.

30 Why would you, putting aside GEC, where you understood it was a cousin of Mr Dubois who was, in effect, doing it for free. That's your evidence, isn't it?---No, he was doing a favour for Mr Dubois.

So, it started out being a discounted rate but it ended up he was doing a favour for nothing?---Yes.

But when it came to actually someone putting their hand in their pocket and paying for parts of the work on your house, you know that in some respects those things were paid for by Mr Dubois' contractors?---Correct. Mr Dubois arranged it.

40 But what was it, tell me how it came to be that you, I assume, took quotes or tax invoices to Mr Dubois so that they could pay for those things? How did that come about?---Mr Dubois had a discussion with me and said, "What are you doing?" I said, "Oh, I need to do this, I need to do X, Y, Z." And he said, "Look, I'll sort all that out."

So, the way it starts off in respect of the house is, he suggests he could put you in contact with someone that can do some discounted work?---Yes.

And then it turns out that person's doing the work for nothing?---Correct.

And then in respect of some of the materials you say, what, do you talk to him about, "I'm getting bricks now." Is that how it comes up?---Yes, yeah.

So you have a discussion at work?---We have a discussion at work or, yeah.

And he says, what, "I'll take care of that"?---Yes. Because he had contacts, builders, bricklayers, electricians. He had - - -

10

But you understood, didn't you, that when it came to these bricks being supplied, these weren't some bricks sitting around someone's yard that were being delivered to you, that someone was paying for the very company, Austral, that you had identified and decided you wanted to order bricks from?---Yes.

Why would you think that Mr Dubois would be interested in finding someone to pay for your bricks?---Mr Dubois was very helpful, as I said. He was quite prepared - - -

20

THE COMMISSIONER: Did you - - -?---Sorry, Commissioner.

I'm having trouble hearing you. Just speak up a bit more. What did you say?---Mr Dubois was very helpful and very willing to help with that, that type of work.

30

MR DOWNING: Well, just pausing there. You, at this point, when you were doing work on the house, you were aware of the fact, you say – I withdraw that – you had formed a view that Mr Dubois seemed to be giving work to people he was friendly with and getting something back from them?---Yes.

When you suddenly realise that it seems Mr Dubois is organising for some of those contractors to pay for building materials on your house, you must have formed the view that that's exactly what's happening, that is that these people are contractors who are now, as a favour to Mr Dubois, paying for your bricks?---Yes.

40

So, you must have assumed, I take it, that in effect it was a form of corruption? That is that you're getting a benefit here through your connection with Mr Dubois from contractors he is giving work to.---Yes.

But why did you – tell me what your thought process was at the time as to why Mr Dubois would want to – sorry – why Mr Dubois would want to arrange for one his contractors to pay for your bricks?---Mr Dubois, as I said, he was helpful, he was quite willing to help me.

Did you have any discussion with Mr Dubois or Mr Chahine about whether there might be something expected of you in return?---No.

Are you sure about that?---Correct.

So no one said, for instance, “Look, in return for one of Mr Chahine’s companies paying for the bricks, you need to make sure that we get a good flow of work”?---No.

10 So, Mr Dubois didn’t say that?---No.

And Mr Chahine didn’t say that?---No.

And is it the case that with other items in respect of the works on your house, you would from time to time give invoices to Mr Dubois?---Yes.

And would you do that in order that he might pay them himself or get someone else to pay for them?---I don’t believe I gave invoices to Mr Dubois, he would just organise - - -

20

Are you sure about that?---I can’t recall giving him an invoice.

In most instances where it came to picking, whether it was a brick or a tile or a carpet, you were the person that was going to suppliers and getting quotes and invoices, correct?---Yes.

So, do you say that you gave them, from time to time, to Mr Dubois or that, what, he would just go out and pick things himself?---No, no. You would get a quote and I would say, “This is what the quote is.”

30

Would you give him the details of what the figure was and who needed to be paid?---No, no. He would, from the plan he would measure and go, “Well, you need X amount of bricks.” And then I would say, “I want this brick, there’s the type of brick. It’s cheap.” And he would place an order or get someone to place an order.

So in going to him and asking that he organise for things to be taken care of, I take it what you were trying to do was to benefit from what you understood was going on between him and the contractors.---Yes.

40

That is, he seemed to be getting something back from them and you wanted something from them as well.---I wouldn’t say I wanted something, he just said he could help and I said, “Okay.”

Right. But your evidence is you didn’t believe he was paying for it, you understood that the contractors were.---No, I didn’t know who was paying for it, it was between him and the contractor.

Well, isn't your evidence though that you at least saw one document indicating that it was CBF?---Yes.

So on your evidence you had seen something to suggest that it was contractors working for Mr Dubois, or at least one of them, not Mr Dubois, who was paying for the work on your house?---I saw a piece of paper that said CBF.

10 So is it the case that you from that time then gave him invoices or quotes from time to time with the expectation that they would be taken care of in a similar way?---No, he just said, "Leave that with me."

Well, when you gave him invoices, where did you expect they were going to go?---I don't recall giving him any invoices.

20 Would you just tell him that you had a bill for X dollars for a particular material?---No. As I said, Mr Dubois would sometimes send a tradie to look at the stuff, look at what work was required, and the tradie would go away and next thing a tradie would knock on my door and say, "We're here to do the work."

Well, you and Mr Dubois were both employees working for the RMS. Correct?---That's correct.

And you were both at the time grade 9 employees.---Yes.

And even though you – I withdraw that. I take it you hadn't seen his contract with the RMS?---No.

30 But given that you were in identical positions you would have assumed he was earning something around the region of you.---Yes.

And the annual salary that you started on in 2014 was about \$103,000. Correct?---Correct.

And a little bit earlier you were on a bit less than that.---Yes.

40 I take it you wouldn't have assumed Mr Dubois was dipping into his own pocket out of his RMS salary to pay for the works on your house?---No, I believed as explained by Mr Dubois, he had other private entities.

THE COMMISSIONER: Sorry, I couldn't hear that answer.---As explained by Mr Dubois, I believed he had private entities, he was involved in coffee shops and various other businesses.

MR DOWNING: But is your evidence to this Commission that you thought that through either his work with the RMS or perhaps some interest in another business, that he was paying for things?---Yes.

And then having seen that CBF seemed to have paid for something, did that then cause you to consider that, well, doesn't look like this is Alex paying, it looks like he's tapped one of the contractors to pay?---Yes, which I believed was involved in the other entities with him.

THE COMMISSIONER: And you assumed, did you, that he was loading - - -?---My assumption, Commissioner.

10 Yes, you were assuming that what he was doing was loading or having – I'll take a step back. You were assuming that the contractor, CBF Projects, would be, in picking up the bill for the supply of materials for your house, that CBF then was going to load their contract payments with RMS to cover the cost of supplying your building materials?---Could be an assumption.

20 But I mean logically, knowing how Mr Dubois was operating and how the contractors for RMS did have their contracts loaded from time to time for illegal payments, the likelihood was that if CBF Projects you discovered were paying for your materials, that they in turn were recovering that from RMS, that cost.---Could be, Commissioner.

Well, could you think of any other reason why CBF would be paying your bills than something like that?---As I said, under direction of Mr Dubois so I wasn't privy to all the conversations that went on.

No, but can you think of any reason why CBF Projects were picking up the tab, as it were, for your private products supplied for the house - - -?---No.

30 - - - if they weren't loading their contracts with RMS to recover that cost?
---No.

Can you think of any other reason why CBF would do that?---No, Commissioner.

No. So the only logical or rational explanation would be that RMS indirectly were funding the cost of those supplies that CBF gave for your house. Is that right? That's the only rational explanation, isn't it?---Okay. I believe you.

40 Hmm?---I believe your comment.

So do you - - -?---I take your comment.

You accept that?---Yes.

All right. And did Mr Dubois make it plain that that's exactly what the arrangement was that he had with CBF Projects?---No, Commissioner. No, but as I said, I wasn't privy to a lot of the conversations.

From whatever he said, that's what you understood he would be doing?
That was your understanding at the time?---Sorry, Commissioner, my understanding?

At the time CBF Projects were delivering materials, paying the cost of them, your understanding was that CBF would get reimbursed indirectly from RMS?---As I said, Commissioner, I wasn't privy to the conversations - - -

10 No, but that was your understanding, your working theory at the time, wasn't it?---Well - - -

That that's how CBF were managing to do this.---Well, I believe Mr Dubois had some sort of arrangements with them. I wasn't privy to the arrangements or conversations of those - - -

I know you weren't, but it was your understanding, knowing how this contracting system worked at RMS, your understanding, rightly or wrongly, was that CBF was most likely getting reimbursed for the cost, right?---Yes,
20 yes, Commissioner.

At the time, that's the understanding you had. They were getting the money from somewhere, not out of their own pockets. Is that right?---Yes, Commissioner.

Your understanding at that time was, your understanding, whether it be true or not, was that CBF would be recovering the costs from RMS under the contracts CBF had with RMS.---I wouldn't know.

30 Hmm?---I can't definitely say yes.

You may not have known it, but that's the working theory that you had at the time, is that right?---Yeah, I can't, as I said, I can't say yes that I knew but, but, if – that makes some sense.

It makes sense?---Yep.

MR DOWNING: Mr Steyn, from the point at which you saw that on at least one item that CBF had footed the bill, it's correct that you, at later
40 times, went to Mr Dubois and he indicated he'd take care of things?---That's right, Counsel.

And is it the case that from that point – that is the first time when you see that it's in fact CBF, a company you understood Mr Chahine ran that had paid for that item – that what you were doing in going to Mr Dubois and raising with him particular items or works that needed doing, what you were doing was trying to benefit from his relationship with Mr Chahine?---Yes, Counsel.

Now, over the years of you doing the work from March 2014 through until the middle of 2019, you became quite familiar with Mr Chahine, Mr Hadid and Mr, I'll call him Harry but Mr Alameddine yourself.---Yes.

And you had their contact details, correct?---Yes.

And you would contact, from time to time?---Yes.

10 And you certainly had them do work on your projects?---With Mr Dubois' approval.

Well, do you say you always spoke to him to check that it was okay?---Had to check with Mr Dubois.

20 But was one of the reasons for wanting those gentlemen's companies to do the work was that, at least as far as Mr Chahine – we'll start with him – was concerned, that you knew that he'd help you by paying for the cost of part of your house?---No, well, as I said, nothing got done without Mr Dubois's say-so.

Well, whether it – I accept you say that's your evidence, that you had to go by him and check that it was okay.---Yes.

But where you went to him, I take it, from time to time, it was to propose that you would use CBF or Ozcorp or Euro Civil to do work?---No, it was not proposal. It was just this is what needs to be done, and he would say, "I will get someone to come and do it."

30 But wouldn't you go to him and say, "I'm proposing to use these people"?
---No, I never proposed to use anybody.

But I thought your evidence just a moment ago was that before you would use them, you had to go to him and get his okay.---That's right. I had to go to Mr Dubois and say, "This is what needs to be done." 'Cause he'd say, "What are you trying to do?" I'd say, "This is what I'm trying to do."
"Okay, I will send somebody to do it."

40 Would you not raise with him that you wanted to use one of the companies controlled by Mr Chahine or Mr Hadid for example?---No, he would, he would nominate.

So you deny ever suggesting to Mr Dubois that it was important to give those gentlemen a flow of work?---No.

So that never happened?---No.

And do you say similarly with Mr Alameddine that you never spoke to Mr Dubois and suggested that you wanted to continue having work go in the direction of Mr Alameddine and his companies?---No.

If we could now please move to the works that were done at your house. Now, I want to show you some documents, and do you recall that before actually commencing on the work for the demolition and rebuild, that you actually proposed to council doing some work on your driveway?---Yes.

10 And do you recall that for that purpose that you actually got some assistance from GEC?---Yes, Mr Wehbe.

Now, if we could go please, to volume 10.3 at page 17. Do you recognise that that's an email from you to [REDACTED] Council - - -?---Yes.

- - - dated 23 July, 2012, and to do with an application in respect of your footpath?---Yes.

20 So bear in mind that date, 23 July, 2012. If we could go to the next page, please. Do you see it's a photograph with a marking on it as to a proposal as regards to the footpath?---Correct.

And do you see – I take it that was the house as it existed at your property before the works?---Yes.

And is it on the left we see the existing driveway?---That's correct.

30 And was what you were proposing to move the driveway to where it's marked?---Yes.

And did that occur?---Yes.

And it's the case, isn't it, that you got some help in respect of that from GEC?---Prior to Mr Wehbe designing it was to get clarification as to whether the driveway could be moved.

40 But how was it that you came to have Mr Wehbe at GEC involved in this? ---Mr Wehbe, well, I virtually said, "You need to get this clarified first before you can work on a design."

Right. But how did you first, when it came to doing something with your driveway, how did you come to speak to Mr Wehbe at all?---Through Mr Dubois.

So did you raise, separate to discussing with Mr Dubois your plans to knock down and rebuild the house and put a pool in, did you also talk to him about your thoughts about possibly moving the driveway?---Well, this was an enquiry when I spoke to Mr Dubois, he said, "You need to go to council."

Right.---He's been advised by the (not transcribable) you need to go to council and find out whether you can move the driveway.

And did he suggest that you might need some help from architects with respect to that?---Well, as I said, prior to the house being designed, it was to establish whether, because the whole design was based on whether this driveway could be moved.

10 Whether you could move the driveway.---Whether we could move the driveway.

Now, if we could go, please, to page 12 in the same volume. And you see on 6 July, 2012, Mr Dubois sends you an email, using both of your RMS email addresses, attaching something?---Yes.

If you go to the next page you'll see what it attached.---Yes.

20 And it was an application in respect of a footpath crossing.---Yes.

And you'll see that it's completed, that is it's handwritten.---Ah hmm.

Can you recall, was this sent to you in that form, handwritten, or did you put the writing onto it?---I think it was sent to me like that.

THE COMMISSIONER: Is that your handwriting?---At the top, yes, sir, yes, Commissioner.

30 MR DOWNING: So that with your - - -?---Not the contractor's details.

So the address, the suburb, the name and the phone number is your handwriting?---Correct.

Now, you'll see below that the, it nominates a contractor who is proposing to do the work.---Yes.

And it also nominates some insurance details and a proposed price.---Yes.

40 And the price is \$10,000.---Yes.

And the builder – sorry, I withdraw that. The contract it nominates is Sydney Metro Building Services.---Yes.

Now, was that someone you had spoken to Mr Dubois about?---No.

Do you know – I withdraw that. Ultimately you've confirmed that the work was done on the driveway, that is it shifted?---Not at the time. Post the house being built.

So, did Sydney Metro - - -?---This was – sorry, Counsel. This was an enquiry as to whether it could be done and to ask the council, you have to put an application in, and they say yes or no.

So, at the time, I take it you received this document with the part under contractor’s details completed?---Yes, yes.

10 Did you speak to Mr Dubois about who this was?---Oh, he said it’s some cousin of his.

A cousin that was behind Sydney Metro Building Services?---Yes.

So, did you speak to him then about Sydney Metro being the contractor who might do the work?---As I said, as I said, it was an application, so you just had to put details in for council to assess it and come back and say yes or no.

20 So, do you say there was a discussion with Mr Dubois at the time about just putting in a builder so that there was someone on the record?---Yeah, yes. Yes. So council could assess.

And he said he has a council who had a company and he could put him down?---Yes, correct.

Now, so all of this, I take it, came about from a discussion with Mr Dubois about your plans to move the driveway?---Yes.

30 And was it a discussion more broadly about the plans to move the driveway and do the work on the knockdown and rebuild of the house?---In order for the, as I said, for the house, the design of the house, we had to get confirmation of whether this driveway, where it had to go, where it was allowed and where it wasn’t allowed to go. Because it, it went from the main street, and it meant, it meant tree removals.

40 But did you have a discussion – I withdraw that. At the point at which GEC assisted with plans in respect of the driveway, had you had the meeting with them about working on the plans for the house more generally, or was that just a separate discussion with him about the driveway?---I, I, I, to the best of my recollection, I believe I had chat with him but I had to get confirmation about the driveway before they could do - - -

But you’ve described a meeting where Mr Dubois takes you to GEC, you get Mr Wehbe, discussed with him plans for the house and you also meet Mr Sangari?---A brief meeting with Mr Sangari and Mr Dubois and Mr Sangari went and did - - -

As best you can recall, had that meeting occurred at the time at which you submit the application to council in respect of the driveway?---I think it, I think it was before that.

Before?---Yes.

Now, you then had GEC assist you in respect of the preparation of the plans for the driveway, correct?---Yes.

10 And you'll see – if we could go, please, to page 29 in the same volume – and you'll see, the email at the bottom of the page is from you to the council on 23 July, where you indicate that you're attaching the footpath crossing application.---Correct.

And I've taken you already to the application that Mr Dubois sent to you. So what you did was you completed what he had prepared and then lodged it, correct?---Yes.

20 And you also submitted some plans, correct?---I can't recall.

Have a look, please, at page 32 of the same volume.---Yes.

And do you see that this was a document you submitted at the time, wasn't it? So a document showing the existing driveway and your plans for the new one?---Yes.

And you'll see it shows, "Drawn by A Wehbe".---Yes.

30 That was who you understood to be Mr Dubois' cousin?---Yes.

And dates, 24 May, 2012.---Yes.

So, looking at that, is your best recollection that you go with Mr Dubois and meet Mr Wehbe at GEC at some point before 24 May, 2012?---I would say yes.

40 And it's the case, isn't it, that you not only had Mr Wehbe draw up the plans but you then enlisted him to try and assist you in dealing with the council? Do you recall that?---I believed he helped me because there was some confusion as to the driveway whether it needed an application because it wasn't regarded as a road. Council had it down as a road but it was actually a private driveway so the application wasn't required.

But it's the case, isn't it, that in some toing and froing with the council you actually enlisted Mr Wehbe to assist?---That's what he was doing, he was assisting me to get clarification.

And if we go over the page – sorry, go back to page 28, please. You’ll see that on 1 August you got an email from someone at the council in respect of your application and you then forwarded it on to Ghazi Sangari and [REDACTED]@gec.net.au, asking what advice that they could give in relation to it.
---Yes.

So clearly by then you knew who Mr Sangari was.---Correct. Mr Dubois said send to, to Mr Sangari as well.

10 And what you’re in effect doing is asking them to assist in dealing with the council as regards your application.---It was what advice can you give me how to deal with this.

Well, can we go back to page 27, please. Do you see on 3 August, 2012 you, it looks like, chase up Mr Wehbe about whether he’d made any progress on the council’s inquiry?---Ah hmm.

And he then in the email you can see above corresponds with council about the issue.---Yes.

20

And then if we go back to page 26, please. You’ll see that on 7 August Mr Wehbe emails you and lets you know that he’s forwarding a response he’s had from council and he’s about to email a sketch for further discussion.---Yes.

So do you recall now, seeing those chain of emails, that GEC had some involvement in drawing up the plans and sketches and then liaising with council on your behalf?---Yes. I asked them for advice and they went to council themselves to get clarification because they were confused.

30

Now, in the course of that did you have any discussion with Mr Wehbe or Mr Sangari about whether they might be paid for the work that they were doing on your behalf in respect of the driveway?---No. No I didn’t.

Did Mr Dubois say something to you about the fact that this would be done at a discount or that it would be done for free?---No. We just sort it out, let them sort it out first.

40 THE COMMISSIONER: Sorry, I can’t hear you.---Sorry. It was no. From Mr Dubois it was, no, let them sort it out first, then we’ll deal with it after.

Who said that?---Mr Dubois.

MR DOWNING: And then when it came to after, you didn’t get asked to pay for anything.---No. Mr Dubois said he’d taken care of it.

Is this the case, that before him suggesting that he would take care of the GEC preparing plans for the knockdown and rebuild of the house, he also indicated that he would take care of them dealing with council and drawing up some sketches in respect of your driveway?---Yes.

And can you recall after the first meeting with Mr Sangari, did you have any communications with him?---I think I have. I believe I have, Counsel.

10 And of what nature?---It was discussions about what, what I'm going to do and how I can do it.

That is with your house?---Yes.

So in the course of plans being drawn up did you speak to him about the detail of what you'd like in them?---No. I spoke mainly with Mr Wehbe about that.

But did you have some communications with Mr Sangari as well?---Yes.

20 And did you have an understanding that he was in some way overseeing what was being done in respect of your house?---No. I thought Mr Wehbe was the architect.

Well, what was your understanding as to Mr Sangari's role?---From my understanding Mr Sangari, was the engineer to do with the hydraulics of the, the concrete piers, how many piers would be required.

30 So he brought a separate expertise to it?---That's right. And he recommended people that could do it.

But you understood Mr Wehbe was Mr Dubois's cousin?---Yes.

But Mr Sangari wasn't, as far as you knew, a relative?---No.

But you did understand he was having some involvement in respect of your project?---Yes. Yes.

40 And did you have any discussion with him about what he expected in return for it?---No.

You say that you subsequently learnt that GEC was a contractor that was doing RMS work.---Yes.

Did you assume that, in effect, GEC was doing a favour for Mr Dubois in return for getting work?---Could, might have, might have been.

What did you think was motivating GEC to be assisting you?---Mr Dubois.

THE COMMISSIONER: What was your answer?---Mr Dubois, Commissioner.

Sorry, I can't hear you.---Mr Dubois, Commissioner.

MR DOWNING: But again, did you think that they were, in effect, doing this for free or that they were proposing that whatever time and whatever cost there was for them in doing the work might be recouped through RMS work they were doing?---I wouldn't be able to answer that. Mr Dubois said
10 that he, as in he mentioned to me that it's all taken care of.

But did you turn your mind to it at the time?---No.

THE COMMISSIONER: Why was Mr Dubois so involved in building your house?---As I said, Commissioner, he became involved because it was a passion of his, building stuff.

Pardon?---It was a passion of his, building stuff.

20 What was a passion?---In civil works. And he - - -

Well, I can understand why he might have a passion for civil work if it was for his house. But why would he have a passion for civil work when it's your house and he has no interest in your house?---He was very helpful, as I said.

Why was he so helpful? He's copied into some of these emails - - -?---Yes.

- - - about the plans for your house. Why was Mr Dubois so involved in
30 matters concerning the planning and construction of your house, not his house?---He was involved in my house and his house, Commissioner.

Pardon?---He was involved in my house and his house.

He was involved in your house?---And his house, renovations at his place.

Why was he so interested in helping you?---He was quite – as I said, he was very helpful. He was involved in a lot of stuff and he gave me advice.

40 Yes, but there's got to be – he's not giving up his time and expending his effort in trying to get your plans and your house built for nothing, is he?
---No.

So there must have been something in it for him to be involved in matters concerning the planning and building of your house, correct?---Yes, but there was - - -

And what was he getting out of it?---There was never any promise or anything made to him.

Hmm?---There was never any promise of anything made to him.

No, but what plausible explanation can you offer as to why he was expending his time, his effort over your house? What was in it for him?
---Don't think it was anything. It was just - - -

10 Hmm?---I don't believe there was anything in it for him.

You don't think there's anything in it for him?---No.

Why would he spend time and effort for you, on your house?---Oh, I, he became a friend that was helpful.

So he's just doing this as a friend, was he?---Well, nothing else I can suggest, Commissioner.

20 MR DOWNING: Thank you, Commissioner. Now, after the driveway application was lodged, you then moved on to putting in applications in respect of the building of a pool and an outbuilding.---Yes, Counsel.

And ultimately demolishing your existing home and building a new two-level home.---Yes, Counsel.

30 Just in fairness to you, to put it in time context, if we could please go to volume 10.3, page 33. And what you'll see, this is a [REDACTED] Council screenshot, but it shows two DAs. You'll see that it's listed as development applications. The first is dated 8 May, 2013 for the construction of an outbuilding and in-ground pool. Do you see that?---Yes, Counsel.

And then on 20 February, 2015, there's another DA for the demolition of an existing house and construction of a two-storey dwelling. Do you see that?
---Yes, Counsel.

40 And does that accord with your recollection, that in terms of timing, that the work to put in the pool and the outbuilding, and build the outbuilding, started in 2013 and then ultimately the work to knock down the existing house and build the new house started in 2015?---Yes, Counsel.

And it's the case, isn't it, that you were the owner-builder for both of those?---Yes, Counsel.

Now, as well as Mr Wehbe and GEC assisting you with the plans, it's the case that you had a number of RMS contractors that you dealt with that assisted you in doing certain things in respect of your house. Correct?
---Yes.

So just thinking of them, isn't it the case that with Mr Rahme, who was the principal of Lancomm, you got him to put in some particular conduits or - - -?---Underbore.

Underbore.---Underbore.

Through which electrical services could be later installed.---Yes.

10 So it's effectively two pipes for the underbore.---One.

Right. And did you pay him for those works?---No.

Why did you expect he would be doing that for you for nothing?---Mr Rahme was, he became a good friend and he was, he had an underboring machine and he said, "Yeah, we can do that," but it caused more damage than assisting.

20 It caused damage at the time?---(No Audible Reply)

Sorry, you need to verbally respond rather than nodding.---Yes, yes.

But I take it that when you asked him to do it, you didn't suggest that you'd pay him?---No.

But it was at a time when you were giving him contract work for the RMS. ---I can't say yes or if, yeah, I don't recall when it was actually done.

30 But it's also the case, isn't it, that in the period that he was doing the RMS works, you were receiving benefits in return from him?---Yeah.

Including cash?---For works that I did for him, yes.

I'm going to suggest to you that he gave you cash not just for works that you did for him, but he gave you cash as a form of kickback for the RMS work that Lancomm was receiving.---Yes.

40 And isn't it the case that when you asked him to do this underboring work for you, that what you were in effect seeking was that he provide some other form of benefit to you in return for the RMS work?---Okay. I wouldn't put it that way, but - - -

Well, why would - - -?---I asked him. I said, "Can you bore pipes at the back?" And he said, "Yes."

But why would he want to do that for you on your house, so nothing to do with RMS work, why would he want to do that for you for nothing? ---Because I asked him.

But you accept that you made the request at a time when you are giving him RMS work.---Okay. I don't know when the time was.

Is your recollection that the underbore work was done for the purposes of the outbuilding or the main house?---Outbuilding.

Right. Okay. And that's based on the DA, it would seem to be at some point after mid-2013.---I would say so, yes.

10

And it's the case, isn't it, that Lancomm was doing RMS work from that time?---May have been.

Well, I'm going to suggest to you that Lancomm was doing RMS work as at 2013. Do you agree or disagree?---I, if, I believe you.

In fact it's the case, isn't it, that Lancomm was doing RMS work going back as far as 2011?---May have. I'm not, I'm not disagreeing.

20

What about Mr Masters, did you ask him to assist in some way with the work on your house?---Yes.

And was that supervising or checking electrical work you'd done?---Yes.

And did he do some electrical work himself?---Some of it, yes.

And did you pay him for any of that?---For the smoke detector inspections and that, yes.

30

You paid him for that?---Yes.

But for other work you didn't pay him. Correct?---No. He would come and inspect the work that I did.

What about some of the work that he did?---No, he might have done some work which I didn't pay him for.

And again, why were you expecting that Mr Masters would do things for you on your house for nothing?---I asked Mr Masters and he said, "Yeah, I can help you with that."

40

And this was at a time when you were giving RMS work to him?---Yes.

You understood, didn't you though, that in effect you were asking him for some benefit in return for him getting RMS work?---Yes.

Did you, when you paid Mr Masters, did you pay him at a commercial rate or a discounted rate?---I don't think it would have been a commercial rate.

Sorry?---I don't think it would have been a commercial rate.

You knew what his commercial rate was from the work he did for the RMS, I take it?---No, I didn't look at that.

You never looked at an invoice from him to see what he charged?---No.

10 Now, separate to Mr Rahme and Mr Masters, you also had Mr Alexander do some works on your house, correct?---Yes, yes.

He put in a steel beam?---Correct.

And again, you didn't pay for that?---No.

And you sought that he do that as part of the quid pro quo for AA Steel getting work. Do you agree with that?---No. I didn't seek him doing that as – I, I asked for his help and he said yes.

20 You would have understood that putting in a steel beam was something worth some dollars in value?---Yes.

Like not just a couple of hundred dollars, we're talking thousands of dollars?---Correct.

And why would you expect that Mr Alexander would do that for you for nothing?---Mr Alexander said we would sort it out later.

30 But you've already accepted that you asked the Alexanders to meet the cost of a number of things related to your house.---Agree.

In effect, in return and set-off against income that they were earning through AA Steel?---Agree.

And that, to some degree and in some jobs, that you permitted them to inflate their invoices to cover that?---Agree.

40 In your mind, was this part of that? That is that they were doing something for you that would be set off against the income that they were earning?
---Not that I had discussions with Mr Alexander.

THE COMMISSIONER: Did you have an understanding that Mr Alexander would load his invoice to cover the cost of the steel beam work?
---Not at the time, Commissioner, but later, yes.

But have you come to understand now, since then?---Yes, Commissioner.
Yes, Commissioner.

That was the arrangement?---Not at the time, Commissioner, and, yes, I have come to the understanding.

But you now do have that understanding?---Yes.

That's what happened?---Yes, Commissioner.

10 MR DOWNING: Now, beyond those contractors, did any of Mr Dubois' contractors actually do work on your house? So separate to paying for things, did some of them actually come and do work?---I don't recall anybody doing work.

You don't recall either Hoody or Baz coming to your house and doing some work?---No, I don't recall them doing work.

Do you recall any of Mr Dubois' circle of contractors coming to your house and doing physical work?---No, Counsel.

20 Now, just going back in time to your house, and that is the house in [REDACTED], it's correct, isn't it, that you originally purchased that in May 2011?---No, I think it was before that.

Well, if you could perhaps be shown volume 10.1B, page 110. Do you see -- oh, I withdraw that. I misled you and I apologise. It was in May 2011 that you purchased - - -?---Might have sold.

- - - the house in Minchinbury? You sold a house in Minchinbury?---Might have sold the house in Minchinbury, the one that came up on display.

30 So is it correct that the house in Minchinbury was your address before the house in [REDACTED]?---Correct.

And if you go to pages 110 and 111. If we go back to page 110, please. Do you see that what it shows there is a sale date of 11 April, 2011 and a sale price of \$445,000? Do you see that at the top of the page?---Yes.

40 And if we go over the page, please, to page 112. With the sales history it appears that the house was bought by you in January 2001 and then ultimately sold in April 2011.---Yes.

And I take it given the sale prices that are recorded there, that is purchased for 260 and then sold for 445, you made a capital gain on it?---Yes.

And after that -- I withdraw that. When you sold that house the next place you lived in was, is this correct, the house in [REDACTED]?---Yes.

And in terms of when you bought it, if we could go to volume 10.3, please, at page 1. And you'll see that this is a property search for that property in [REDACTED].---Yes.

And if we go over to page 3, please. At the top it appears that you purchased the house in October 2008 for \$640,000. Do you see that?---Yes, Counsel.

10 And it's the case, isn't it, that when you first bought it you continued to live in Minchinbury for a while, while you rented out the property in [REDACTED]?---Yes, Counsel.

And you took out a mortgage on this property I take it?---Yes, Counsel.

And did you have the intention that you would move into it and then at some point, that is the house in [REDACTED], do a substantial renovation or a knockdown and rebuild on it?---Yes, Counsel.

20 Now, when it came to servicing the mortgage on the property you were in full-time work.---Yes, Counsel.

So in 2008 or late 2008 you were in the late phase of your time at Telstra but early 2009 you'd begun at the RTA.---Yes.

And it's correct, isn't it, that your wife also worked full-time?---Yes, Counsel.

30 It's the case, isn't it, that as at that point that she was working at Centrelink?---Yes, Counsel.

Which became later Services Australia.---Yeah.

And she worked full-time.---Yes, Counsel.

And has continued to work full-time.---Part-time, full-time.

But through to the present time.---Yeah.

40 And it's the case, isn't it, that between you and your wife Aleesha you were able to service the mortgage on the [REDACTED] property?---Yes.

And you also separate to the house that you were living in originally Minchinbury and then [REDACTED], you bought a number of investment properties from time to time.---Yes.

Do you remember that in October 2010 you and your wife bought an investment property in Kellyville?---Yes.

And in that respect if we could go, please, to volume 10.1B, page 125. Do you see that's a transfer dated 17 December, 2010?---Yes.

And if we could go, please, to volume – same volume, page 120. That's the address that you bought the investment property in – I'll withdraw that. That address in Kellyville is the investment property you bought, correct? ---Yes, Counsel.

10 And if we go, please, to page 123. In terms of the sales history, you'll see that in October 2010 there was a sale for \$590,000, and on 3 November, 2014, with Steyn as the vendor, it was sold for \$886,000. You see that? ---Yes.

And that reflects, doesn't it, that you held the property for just on four years and sold it at a capital gain?---Yes.

So through that process, by late 2014 you'd made a capital gain on that property.---Yes.

20 And I take it the property was rented in the interim?---Correct.

Do you recall after the sale of the property – I withdraw that. I take it there was a mortgage over the property?---Yes.

And after the sale of the property and paying out the loan, I take it you had some clear funds left from the capital gain?---I think so.

30 So it's the case, isn't it, that by the end of 2014 you'd made a capital gain on your original residence in Minchinbury? You'd bought that and then sold it and made a gain?---Yes.

And also by that point you had bought and sold the property in Kellyville. ---Yes.

And it was by this point, late 2014, that you were embarking on the work on the property in [REDACTED]. That is, the initial pool and outbuilding work. And then a little bit later in 2015, you start the work on the house itself. ---Yes.

40 So it's the case, isn't it, that you actually had the means, if you'd wanted to, to borrow all the funds that you needed to to pay for the works at the house in [REDACTED]?---Okay.

Would you agree with that or not?---I don't, no, I didn't study the finances but, yeah.

Well, you were embarking on what was a fairly extensive project in terms of knocking it down and rebuilding.---Yes.

You knew that that was something that was going to cost into the hundreds of thousands of dollars.---Yes.

And it's the case, isn't it, that you had some funds available through the earlier purchase and then sale at a capital gain of your original property in Minchinbury and your investment property in Kellyville?---Yes.

10 Through whatever funds you had left from those and also through your capacity to borrow – that is, based on your income and your wife's income – you could have had sufficient funds to meet the costs of all the works you wanted to do at [REDACTED], correct?---I believe we did use funds and borrowed funds as well.

But you also, to meet quite a significant proportion of the costs of the works, relied on contractors like the Alexanders - - -?---Yes.

- - - and others. That is, people that Mr Dubois had put you in contact with. ---Yes.

20

So what I'm suggesting to you is, if you'd wanted to, you could have met the cost of the entirety of the works yourself.---I don't know about that, but - - -

I thought you'd agreed with me that you had the capacity, either through borrowings or through cleared funds, to meet the costs.---I believe we did use those funds.

30 But you also managed to avoid having to borrow any more, didn't you, through looking to others to do the work.---We did borrow some, from my understanding.

And I can take you to that. But what I'm suggesting is you chose to seek others to do, to meet the cost of some of the work.---Yes, Counsel.

But it's money that you could, if you'd wanted to, have come up with either through using cleared funds or through increasing your borrowings.---Yes, Counsel.

40 Now, did you in the course of thinking about and doing some planning for the works, work out an estimate for what you thought the works at [REDACTED] would cost?---Roughly about 450 to 500.

And in order to – I withdraw that. First of all, did you do some costings in respect of the pool and the outbuilding?---General, just rough.

And do you recall what you'd come up with, in terms of the cost of that? ---No, I don't.

If we could have a look at volume 10.3, page 37, please. Do you recall this is a certificate that was prepared in respect of the work done for the outbuilding and pool?---Yes.

And you'll see it shows a value of works of \$50,000.---Yes.

First of all, do you know who the certifying or sorry, the certifier on the document is?---No.

10

Do you know how you came to use that person?---Through Mr Dubois.

Did he suggest that that was someone who could do it for you?---Yes.

And was that done at no cost to you?---No.

No?---No cost.

No cost.---No cost, yeah.

20

Did you understand that Mr Dubois had some relationship with Mr, is it Sam Kavellou?---No.

Well, why did you understand that Sam Kavellou was doing your certifying for nothing?---Oh, from my understanding it was somebody that he knew, that he knew personally.

30

If we could please then go to page – I'm sorry. For the sake of the transcript I should spell the last name. So it's Sam Kavellou, K-a-v-e-l-l-o-u. And if we could go, please, to page 51 of the same volume, 10.3. And do you recognise that as an owner-builder permit that you obtained in respect of the work for the outbuilding and pool?---Yes.

And if we go to the next page, please, you'll see that a levy was charged in respect of that - - -?---Yes.

- - - based on an estimate of the value of the works.---Yes.

40

And I take it \$50,000 was your estimate as to what the pool works were going to cost?---As advised by Mr Wehbe, \$50,000.

So did he give you an estimate as to what he thought it would end up costing?---(No Audible Reply)

Yes?---Yes.

Now, in respect of the house, could we go, please, to the same volume at page 86. And do you see that's an application for a Part 4A certificate?

---Yes.

And you'll see in the document it notes that you and your wife are the owners.---Yes.

And you're the applicant for the purposes of it.---Yes.

10 If we go then to page 87, you'll see that it shows that what was proposed as the development was the demolition of the existing house and the construction of a new two-storey house.---Yes.

And an estimate down below in terms of the cost of works of \$400,000.---Yes.

So based on that estimate and the estimate for the pool and outbuilding, was it your understanding back in 2014 that you might need something in the order of \$450,000 to complete what you wanted to do?---As a base, yes.

20 Allowing for the prospect, if not the probability, that there would be some overrun, but as a baseline figure that 450 was what you were working on. Is that fair?---Yes.

And I'm going to suggest to you that through your available funds and your capacity to borrow, you could have easily covered the cost of that work if you'd wanted to?---Okay.

Do you agree or disagree?---Agree.

30 Sorry?---Agree.

And what you chose to do instead, though, was to look to others to meet significant parts of the cost, correct?---Yes.

And you did that through, principally – I withdraw that. You did that through looking to contractors that would, by you approaching them and asking them to pay for things, meet significant costs to do with the work?---Yes.

40 Now, with your dealings with Mr Wehbe, I've already taken you to some of the drawings and plans that he did in respect of the driveway, correct?---Yes.

But he also did drawings and plans for the actual more significant job, which was the knockdown and rebuild of the house?---Yes.

And I took you already to an email that you sent to Mr Wehbe and Mr Sangari back on 1 August, 2012, in respect of the driveway?---Yes.

Isn't it the case that even at that point, that is in August 2012, you knew Mr Sangari himself was someone that was doing contract work for the RMS?
---I would say yes, he was doing work, but I didn't know what work or - - -

Isn't it the case that by then that you'd actually had involvement with him in respect of RMS work?---No, I didn't, I, I don't believe I engaged Mr Sangari directly or anything.

10 Well, whether you engaged him directly or not, isn't it the case that you were, by August 2012, involved in RMS projects where he was also involved?---May have been.

See, what I'm suggesting to you is, that at the time you were corresponding with Mr Sangari and Mr Wehbe, you had no doubt at all that Mr Sangari, through his company, GEC, was a RMS contractor?---To what extent I didn't know.

20 Well, I'm suggesting that you'd actually had dealings with him in respect of particular RMS jobs. Do you agree or disagree?---Might have.

You accept that that's possible?---That's possible.

Now, it's the case, isn't it, that in the early part of 2015 you were undertaking what was by then significant work in respect of the house in [REDACTED]?---Quite possibly.

So the pool work and the outbuilding were a smaller part but the big work in respect of the house began in earnest in 2015, correct?---Yes. Yes.

30 And it then continued for some years?---Yes.

And is your evidence that that stretched you financially or that you were able to meet the cost?---I'm still doing work.

But accepting that you're still doing work to finish it now, in that period when the large part of the work was done, were you able to meet the cost?
---Not always.

40 Were there times when it was a bit tight in trying to meet the cost of it?
---Yes.

But during that time isn't it the case that you actually made a decision at work to take a significant salary sacrifice?---Yes.

If we could go, please, to page 10.1A, page 16. Now, do you see that this is an RMS salary sacrifice election form?---Yes.

And it's signed by you on 20 March, 2015.---Yes.

And what you were seeking at that time was to sacrifice a portion of your salary and to put it into your super to increase your super. Correct?---Yes.

And you'll see that what you were electing to do was for a period of time to sacrifice an amount of 3,500 per fortnight into your super.---Yes.

Now, given that you were on something in the order of \$100,000, just over \$100,000 that was a significant part of your salary.---Yes.

10

And this is at a time when you are embarking on large-scale work on your house.---Yes.

Did you choose to do that at the time because in effect what you were doing was trying to in a tax effective way put as much of your salary towards your super while you would look to others to meet the cost of the house?---Based on financial advice it was suggested that I do that.

And was that advice from your accountant?---Yes.

20

But you knew, didn't you, that the only way you could meet all the costs involved in the house, other than through increasing your borrowing significantly, was to have others meet the costs?---Yes.

And that's what you were planning to do.---I don't know planning but okay, yes.

Well, by 2015 you weren't just planning, you were asking others to meet the cost of significant parts of the building.---Yes.

30

The costs associated with the house.---Yes.

Would you agree that you would not have been in a position to make that type of salary sacrifice were it not for having others meet the cost of parts of the house?---Yes.

Now, just going back for a moment to Mr Sangari. Can I ask that you have a look, please, at volume 9.4, page 1. And you'll see that this is dated 1 August, 2012 and it's an email from Mr Sangari to Mr Dubois but addressed "Hello, Alex, Craig" and it's do with a particular job. Can you see – I withdraw that. The attachment is a preliminary layout.---Sure.

40

And what Mr Sangari is asking you to do is to review an attached sketch and let you know if it's okay. Do you see that?---Yes.

And if we go over the page, please. I withdraw that. Before we do, go back, please. You'll see the heading is Urunga Point-to-Point.---Yes.

Now, point-to-point was one of the programs you were responsible for.
---Correct.

You've indicated that, and this is before you and Mr Dubois begin working in the same area. Whereas he worked in respect of other programs point-to-point was your responsibility.---Yes.

10 So you'll see that – would you agree that what this shows is that on 1 August, 2012 Mr Sangari is emailing both you – I withdraw that – is emailing Mr Dubois but addressing it to you and Mr Dubois in respect of works on the Urunga point-to-point?---Yes.

Which was something you were responsible for.---Yes.

20 And 1 August, 2012 is actually the very same day that you were emailing both Mr Sangari and Mr Wehbe about your footpath crossing. If we go back, please, to volume 10.3, page 28. Do you see that on 1 August, 2012, at 4.49pm, you're emailing Mr Sangari, Mr Wehbe, in relation to that issue that had arisen from the council in respect of your footpath crossing?---Yes.

So that's 4.49pm. If we could then go back, please, to volume 9.4, page 1. And on the same day, at 4.17. So 1617, which is about half an hour earlier. You're actually – I withdraw that. There is an email that Mr Sangari sends to Mr Dubois, but addressed to you and Mr Dubois, about the Urunga point-to-point. Do you see that?---Yes.

And that was a project that you were responsible for.---Yes.

30 So I take it that you understood at the time that Mr Sangari was being engaged in respect of this project, the Urunga point-to-point.---Mr Dubois had a surveyor up there that worked for Mr Sangari, I think, and he surveyed the area.

So do you say that you – did you know that Mr Sangari was the person at the time or not?---Not at that time.

No idea?---I'd heard of him but I didn't know who he was.

40 Had you ever, at or around this time, had you yourself used GEC Consulting?---No.

Could we please go to volume 9.4, page 6. Now, do you see that this is a particular IMS purchase order request?---Ah hmm.

And you're familiar with that form, I take it?---Yes.

Was it a form that was required under the CM21 system when you wanted to get a particular purchase order to be created?---Ah hmm.

And here you'll see that it shows, as the vendor name, GEC Consulting Pty Ltd.---Ah hmm.

Although, interestingly, the vendor contact name is Chahid Chahine.---Yes.

And the email is cbfprojects@[REDACTED].---Yes.

10 And do you see that what it relates to is the point-to-point site design for Urunga and Mount – it says Oust, Ouslt, that is O-u-s-l-t, but I take it you accept that's Mount Ousley?---Mount Ousley, yes.

And then under the description of works below, you'll see there's a bit more detail about these works, involving a survey and an inspection for point-to-point sites at Mount Ousley and Urunga.---Yes.

These were jobs that you were responsible for.---Yes.

20 And if you go down below, the person that requests that this purchase order be created is you.---Ah hmm.

And it's approved by Mr McCaffery.---That's correct.

And you'll see you've signed it.---Yes.

And dated it 6 August, 2012. And have you handwritten the words "For Alex Dubois"?---Yes.

30 Now, it's the case, isn't it, that what you were doing by saying "For Alex Dubois", trying to indicate on the document that in some way that it was his project?---No. Alex was doing the work on my behalf, so he had filled out, if you look at the handwriting and that, it's Alex's handwriting. And he said, "It's on my desk. Can you just sign it and give it to Tam to approve?"

All right. But ultimately it was a job that fell within your area of responsibility.---Yes.

40 And it was a job that you were completing this purchase order request form seeking that GEC be approved as the company to do the work. Correct? ---Based on what Alex said, "It's on my desk. Can you sign it and give it to Tam?"

Well, you say that Alex puts it on your desk, but - - -?---On his desk.

Sorry. On his desk. At the end of the day, you were signing off a form to have GEC approved to do this work to a value of \$36,000.---Ah hmm.

Correct?---Yes.

And certainly at that time – that is, 6 August, 2012 – you knew who Mr Sangari and GEC Consulting were.---As I said, I’ve heard of them but I didn’t know who they were because Alex said, “Can you sign it and give it to Tam to approve?”

10 But would you accept that at the time you are dealing with Mr Sangari in relation to drawing up – I withdraw that. At the time you are dealing with GEC in respect of drawing up plans for your house, you know him absolutely clearly as someone who is a contractor doing work for the RMS. ---As with my drawings, I was dealing with Mr Wehbe, and he worked with GEC, so yes.

But by the time at which GEC prepare the plans, putting aside the driveway for the moment, but the plans on the knockdown and rebuild of your house - - -?---Yes.

20 - - - you had signed, you had put forward a request that they be approved as a contractor to do a particular job or two particular jobs for the point-to-point program.---Yes.

So while you might have been introduced by Mr Dubois, by the point in time at which you get them to assist in respect of your house, you had been responsible for seeking that they be approved to do a job worth \$36,000. ---Yes, as I said, based on a request from Mr Dubois to get Mr McCaffery to sign it.

But for a job that you were responsible for.---It’s a program of works.

30 Well, a program of works on the point-to-point program, which was your responsibility.---He was across of works there. Mr Dubois also worked in the point-to-point.

But would you accept that at the point at which you get GEC to assist, at that point you had had some dealings with them as a contractor doing work on your program of works?---Okay.

Do you accept that?---Yes.

40 And - - -?---There’s no point arguing.

It’s not the case, is it, that they were someone that you only knew as a contact of Mr Dubois?---It is.

By the time at which they draw up the plans on your house.---Yes, Mr Dubois introduced me to it.

Well, that might have been the case in the past, but by then they had done work on a point-to-point job for which you were ultimately responsible.
---Okay.

Could we please go to volume 9.4, page 120. And do you see this is dealing with Mount Ousley again. But do you see on 23 October, 2013, Mr Sangari sends through some draft plans for Mr Dubois' comment?---Yes.

10 And on the same day Mr Dubois forwards that to you. That is, 23 October, 2013, he sends it on to you.---Ah hmm.

And it's the case, isn't it, that he was sending it on to you because Mount Ousley point-to-point was your responsibility?---Is it for Mount Ousley point-to-point?

20 Yes.---You sure? Because there's heavy vehicle inspection stations on Mount Ousley. There's, there's a fair bit of heavy vehicle works on Mount Ousley. So it might have been for me to review, have a look at, see what my thoughts are.

All right.---I can't, can't really say that was point-to-point, if you understand.

In fairness to you, it may be that the attachment comes behind it.---Yes, that'll help.

30 If we could go to the next page, please. And you'll see it's a Mount Ousley point-to-point civil upgrade.---Can we scroll to the next page, please. Next page, please. Can we make it a little bigger, please? Little bit bigger? Thank you. Okay, yes, that was survey work carried out for the installation of a gantry, which was point-to-point and variable message sign.

So did it span both your area of responsibility and Mr Dubois'?---Yes.

But, would you - - -?---There was – sorry. There was a fixed digital camera at that location, point-to-point and a variable message sign. So, there was sort of three programs that were across – sorry.

40 I apologise, Commissioner. All right. Can I move from that back to your salary sacrifice. If we could go back, please, to volume 10.1A, page 16. So, do you recall how long you had the salary sacrifice in place for?---No.

In any event, what it meant though, was that you were reducing your fortnightly salary significantly for a period?---Yes.

THE COMMISSIONER: Do we know what his salary was in 2015?

MR DOWNING: Yes, Commissioner. It was - - -

THE COMMISSIONER: It was about 100,000, wasn't it?

MR DOWNING: 2014, if we go back, please, to the same volume, at page 8. Sorry, I withdraw that, not page 8. Page 14. So, in March 2014, when you were first appointed to your position as the Heavy Vehicle Maintenance Program Officer, you will see that your salary at that point was \$103,876 gross.---Yes.

10 And do you recall whether by 12 months later, that is March 2015, there had been much change in it?---I don't, I can't recall. I don't think so.

Based on a gross salary of just over \$100,000, wouldn't it be the case that your fortnightly salary was something in the order of about – sorry, I don't want to make a mistake with the maths, Commissioner – but - - -

THE COMMISSIONER: Well, but as of 20 March, 2015, you signed the salary sacrifice?---Commissioner, off the top of my head, I think my take-home was about \$150.

20

Pardon?---I think my take-home was about \$150.

150?---A fortnight.

Sorry, how much on a weekly basis?---Yes, for that period that I - - -

Fortnightly?---On a fortnightly basis for the period - - -

It was how much?---\$150, I think.

30

And how long did the salary sacrifice continue after 20 March, 2015?---I think until the end of the financial, I think until the end of the financial year.

Sorry?---I think until the end of financial year.

What, until the end of the financial year, 2015?---Correct.

Why was it only so short?---The financial adviser informed me to salary sacrifice into the super to minimise the capital gains tax.

40

So you're talking about \$7000 every fortnight going into salary sacrifice? ---No. \$3,500.

Hmm?---3,500.

Per fortnight?---Per fortnight.

Yes, so \$7,000 a month?---Yes, Commissioner, off the top of my head.

MR DOWNING: Well, given that you'd indicated that you believe that you were going to be stretched at times in order to fund the renovation, why were you sacrificing that much of your salary at that particular time?---On advice from a financial adviser.

Well, was it part of your thinking at the time that you might set up your own self-managed super fund?---No.

10 You later did though?---I did later.

And were you trying at the time to maximise the amount that you had in your super, at that stage First State Superannuation, with a view to getting as much as possible into your self-managed super fund?---No.

No. Do you recall now when it came to actually borrowing moneys for the purposes of the work that you were doing at your house in [REDACTED], how much you borrowed?---I'd be guessing and I think about 150.

20 Now, \$150,000 is well short of even the baseline estimates that you had put forward for what the cost would be. Correct?---Yes.

The documents I took you to earlier indicated that an estimated cost on the pool of about – or sorry, pool and outbuilding of about \$50,000, and an estimated cost on the house of \$400,000. Correct?---Yes.

So allowing for the prospect that there could be an overrun, you were still looking at at least \$450,000.---Yes.

30 And at least for a period of months in the late part of the 2014-2015 financial year, you chose to reduce your monthly salary down to close to nothing.---Yes.

Well, given that you had only borrowed 150 of at last 450 and given that you were reducing your salary down, how were you planning that you would meet the cost of the works?---I was advised to live off what was in the bank.

40 Is that your accountant's advice?---Yes.

Isn't it also the case though that you made the decision to salary sacrifice and only borrowed 150 on the assumption that you would turn to contractors to fund large parts of the work?---No.

You disagree?---Yes.

But in fact you did turn to contractors to fund large parts of the work.---Yes, I did.

THE COMMISSIONER: It became a very lucrative source of money for you, didn't it?---Which, sorry, Commissioner?

The margins that were added onto the contract prices for your benefit over time added up to a very large amount, didn't it?---Yes, Commissioner.

10 And would I be right to suggest that over a 12-month period the, we might call the kickback payments or the margins for you well exceeded your annual salary at RMS?---May very well.

Pardon?---May very well, Commissioner.

MR DOWNING: Mr Steyn, were you, as at the first half of 2015, actually receiving cash payments from any of the RMS contractors?---Don't know.

You've acknowledged I think that you did receive cash payments from some of them.---Yes, but I don't know when.

20 But you can't say when.---No.

Thinking about though how you were going to meet the cost of the works, you were paying for some of it yourself.---Yes.

Were you assisted in that do you believe by seeking cash from contractors at the time?---I can't answer that.

30 Thinking about who you received cash from, you received cash from the Alexanders. Correct?---Yes.

And at times did you receive cash from Mr Rahme?---Yes.

Did you ever receive cash from Mr Masters?---No.

Did you ever receive any cash from Mr Duchesne?---No.

Did you receive cash from any of Mr Dubois' preferred contractors?---No.

40 So is it only Mr or Mrs Alexander - - -?---Correct.

- - - and Mr Rahme?---Correct.

But you're not certain as to the time period now.---No.

Now, going back to the costs in relation to the knockdown and rebuild, can I ask that you go, please, to volume 10.3, page 102. Now, first of all do you recognise Advanced Excavation & Demolition as the company that did the demolition for you?---Yes, yes.

And you'll see that the quote is directed, this is a quote from them?---Yes.

And it's directed to you?---Yes.

And you'll see the email address on the document is craigsteyn@[REDACTED]?---Yes.

10 Now, was that an email address that you used for personal purposes?---Yes.

At times you've also used an email address Creative Services, haven't you? ---Yes.

And that was for some years as well?---Yeah.

Now, looking at this, the date's small and it can be enlarged a bit, but it appears it's 16 February, 2016, is the date of the quote.---Yes.

20 And someone has written, "Work completed. Work paid." Is that your writing?---No.

No?---Doesn't look like. Maybe.

When it came to checking off that things had been paid for, costs associated with the demolition and rebuild, who did that?---I looked at some stuff.

Well, was it you or your wife?---Mainly me, I think.

30 So if someone had gone and checked that it had been paid, it would ordinarily have been you?---Yes. On advice from, I think, Mrs Alexander paid for that, so - - -

You recall that the Alexanders paid for this?---Yes.

And if we go over the page, you'll see that there's a tax invoice and it's actually addressed to AA Steel Piping.---Yes.

And it's noted, "All received plus 560."---Yep. Yes.

40 So do you see, according to that tax invoice, there was 7,000 paid and 6,200 still to pay.---Ah hmm.

Plus someone's marked on it another 560, so 6,760 to pay.---Yes.

So is the way it worked that you got the quote and then provided it to Ms Alexander and asked that she take care of it?---Yes.

And would you then speak to her to confirm it had been paid?---She would communicate with me.

And say to you, “I’ve taken care of this one.”---Yes.

And would those communications typically be via phone or via email?
---Could be both.

10 THE COMMISSIONER: Just to be clear about it, AA Steel paid the whole, the total price of \$13,200, is that right?---I believe so, Commissioner.

That’s including GST, is that right?---I believe so, Commissioner.

MR DOWNING: Commissioner, I’ll briefly take Mr Steyn to the records, but the records will demonstrate that, ultimately, they paid the total of \$13,760. I’m not sure, do you recall whether you were ever actually sent any of the receipts or other records from Advanced Demolition? Or did you simply speak to Ms Alexander and she would tell you that it had been paid?
---Yes.

20

The latter?---Yes.

All right. Did you ever discuss with her whether it would be paid for by her and Ashley personally or whether it would be paid for via the business?
---No.

Was that really a matter for her?---Yes.

30 But I take it you would have handed her the invoice so that she could – I withdraw that. The quote, so that she could then attend to payment.---Yep.

So she had banking details.---Yes.

Would she send you through receipts sometimes to indicate that the amount had been paid?---I can’t recall.

In any event, ultimately you would get information from her that the matter had been attended to and that the money had been paid.---Yes.

40 I asked you earlier about the bricks, and I think you made reference to Austral being the company that supplied the bricks.---I believe so.

If we could go, please, to same volume, 10.3, page 116. And do you recognise that as a quote you got in the sum of \$19,571.20?---Yes.

For bricks through – it looks like the group is Brickworks but it includes Austral Bricks, Austral Masonry and - - -?---Yes.

- - - Steel Roofing. And you had gone and picked out the bricks you wanted, I take it?---Yes.

And do you recall who did you give the account for the bricks to?---The quote I think I might have given to Mr Alexander.

THE COMMISSIONER: Sorry, I can't hear you?---I believe I might have given it to Mr Alexander.

10 Given it to?---Mr Alexander.

MR DOWNING: And then ultimately, were you told that – I withdraw that. Did either Mr Alexander or Ms Alexander tell you that the cost of the bricks had been met?---I, I think Mr Alexander said it's, it's sorted.

And do you recall whether, in fact, you asked the Alexanders to meet all of the cost of the bricks?---No.

20 Could it be that you asked Mr Chahine to meet the cost of part of it?---I don't think so.

Now, bear in mind that the quote price is \$19,571.20. Do you see that? ---Yes, yes.

If we could go ahead, please, to page 120. You'll see, that document is a sales order in respect of bricks from Brickworks.---Yes.

30 And that was for a particular type of brick, Urban One Chiffon, at a total cost of \$8,668.44?---Yes.

And do you recall that over time you were delivered probably pallets of bricks at times for you to use?---Yes.

And that ultimately there were a number of different bills that had to be paid?---Yes.

40 Now, if we could go, please, to page 131. This is a page of a bank statement. You may have well been in the Commission yesterday when Ms Alexander gave some evidence about this, but it's a record, or one page of a statement from the personal joint account for Mr and Mrs Alexander showing that \$15,000 was paid to Austral Bricks on 5 August. Do you recall hearing that evidence yesterday?---Yes.

And indeed if we go over the page, please, to page 132, you'll see the bank record indicates 5 August, 2015, that there is a transaction, an EFT of \$15,000 from the Alexanders' account to Austral Bricks' NAB account. ---Yes.

Again, do you have a recollection that you actually didn't go to the Alexanders to pay all of the bricks, that you might have gone to someone else to pay for part of it?---No. I think some of it I paid for.

Can we go ahead, please, to page 136 – sorry – 135, I apologise. And you'll see, again, this is a page of a bank statement that you were probably in the Commission for yesterday to hear evidence about from Ms Alexander. This time it's the account for AA Steel, different account number, but it shows an \$8,000 transfer on 31 August, although it's marked Sam Jas Constructions.
10 Do you remember this evidence yesterday?---Yeah.

And if we over the page, please, to the bank data, it shows that that 31 August payment was in fact made to Austral Bricks, not to Sam Jas Constructions. But can we please go to - - -

THE COMMISSIONER: Sorry, just in relation to the Austral Bricks. They've made to separate purchases of 19,571.20, that was in 14 August, and then - - -

20 MR DOWNING: That was a quote, Commissioner, rather than an - - -

THE COMMISSIONER: Oh, it's a quote. So then the 15,000 on 5 August, that was an actual purchase?

MR DOWNING: It was, as was 8,000.

THE COMMISSIONER: 15,000, all right.

MR DOWNING: So they were both in 2015.

30 THE COMMISSIONER: Yes.

MR DOWNING: But what I want to take you to now, Mr Steyn, is some records in respect of some earlier payments, and just pausing there, do you recall that bricks were also required as part of the work on the pool building in 2013?---Yes.

And do you know who paid for those?---I thought it was Mr Alexander.

40 Can we go, please, to page 140 in the same volume. Do you see, looking at the top, that this is a bank statement from ANZ for CBF Projects Pty Ltd? ---Yes.

And you'll see – I withdraw that. You're aware, aren't you, that CBF was Mr Chahid Chahine's company?---Yes.

And if you look down the page, on 5 November there is a Visa debit purchase in the amount of 2,536.82 for Austral Bricks.---Okay.

And if you go over the page, please, to the bank data – I withdraw that – it’s not bank data, it’s actually a receipt from Brickworks. Do you see this is a receipt from Brickworks?---Yes.

Addressed to you in the amount of \$2,536.82 and with your address in [REDACTED].---Yes.

10 Looking at that now, does that assist your recollection that you may have in fact turned to Mr Chahine as far back as late 2013 in order to pay for the bricks in respect of the pool building?---Might have been, but it wouldn’t have been to Mr Chahine, it would have been to Mr Dubois.

Right. Do you believe, looking at that now, that that may have been the document that made you aware that there was in fact some payment being made through CBF for the cost of your works?---I didn’t see the actual receipts or anything.

20 But you’ve referred to some document you saw with CBF’s name on it. ---Yes.

And looking at that, is it likely that is it likely that it was something to do with the cost of the bricks?---It may have been bricks but I don’t recall seeing this receipts or anything for this, which is why I was confused with Mr Alexander.

Now, Commissioner, there’s just one other, and it will only take a minute, one other document I wanted to show Mr Dubois in respect of this subject matter, if it’s convenient just to finish that?

30 THE COMMISSIONER: Yes.

MR DOWNING: Sorry, not Mr Dubois, Mr Steyn, I apologise. If we could go, please, to page 142, and you’ll see now it’s a bank statement for Mr Hadid at Euro Civil, or Euro Civil & Maintenance Pty Ltd, and it’s for the period 1-30 November, 2016. Do you see that?---Yes.

40 And if we go over the page, please, do you see at 24 November, 2016, Visa purchase of \$4,098.08, again for Austral Bricks?---Okay.

And if you go over the next page, please, you’ll see that there is a Brickworks receipt in your name for the same amount and for the same date. ---Okay.

Looking at that, would you accept that you were organising for – or I withdraw that – that as at November 2016 Mr Hadid, but for a different company – I withdraw that. Whereas in the past it had been Mr Chahine through CBF, you now have Mr Hadid through Euro Civil paying for the

cost of some bricks?---I haven't seen it. As I said, it would have went to Mr Dubois, he would organise.

So looking at that do you believe there were a number of occasions where you took brick invoices, brick-related invoices to Mr Dubois for him to organise for the payment of?---That would have been the quote, giving him the quote.

10 And then he organised who would pay.---You don't get an invoice until it's paid.

Did you have any understanding at the time as to who was paying for what or was it something Mr Dubois worked out?---No, Mr Dubois worked it out.

Do you recall ever seeing the name Euro Civil & Maintenance on the documents in respect of any of the bricks, or do you only recall CBF?
---No. The delivery docket wouldn't have much information, it would have my name on it, that's it.

20 What document do you recall seeing that had CBF on it?---It was a delivery docket. As I said, it could have been for Gyprock.

You think that was Gyprock. So nothing to do with bricks.---I think, I think, no.

Is that a convenient time, Commissioner?

30 THE COMMISSIONER: Yes. Very well, Mr Steyn, you'll need to be back here tomorrow for a 10 o'clock start.--- Yes, Commissioner.

Very well. I'll adjourn.

THE WITNESS STOOD DOWN **[4.05pm]**

AT 4.05PM THE MATTER WAS ADJOURNED ACCORDINGLY
[4.05pm]