

PARAGONPUB00609  
19/05/2021

PARAGON  
pp 00609-00678

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INDEPENDENT COMMISSION AGAINST CORRUPTION

THE HONOURABLE PETER M. HALL QC  
CHIEF COMMISSIONER

PUBLIC HEARING

OPERATION PARAGON

Reference: Operation E18/0736

TRANSCRIPT OF PROCEEDINGS

AT SYDNEY

ON WEDNESDAY 19 MAY, 2021

AT 9.30AM

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

MR DOWNING: Morning, Commissioner.

THE COMMISSIONER: Good morning, Mr Downing.

MR DOWNING: Thank you. We're ready to resume Aleesha Steyn's evidence.

THE COMMISSIONER: Thank you, Mrs Steyn. Thank you. I'll just have the oath readministered. Would you mind standing? Thank you.

THE COMMISSIONER: Thank you.

MR DOWNING: Thank you, Commissioner. Ms Steyn, late yesterday I was asking some questions about companies that had been set up by or for your father, and I took you in particular to a company search for PMD. I'm going to continue to use PMD as the acronym for it. Could we go back to that, please. So it's Exhibit 109. And again you'll notice that it shows the company being registered on 21 March, 2018, which according to your recollection was just before your father arrived in the country. And you'll also see that the registered office is an address in Parramatta. Do you know what address that was?---No, I don't, sorry.

In any event, if we could go ahead, please, to page 5 of the search. Or 4, bottom of page 4. Do you see the last entry on that page under – there's a series of dates and there's a number, form type 484, and then a date 2 July, 2018.---Yes, correct.

Go to the next page, please. The first item is "Change to company details, changes to member shareholdings."---Correct.

And if we go back to the page before, please, you'll see that the former member was Courtney Anne Duchesne, who you confirmed yesterday was the granddaughter of Martin Duchesne.---Yes.

And if we go to the page before again, please, back to page 3, so that the shareholding at the time of the search was in your father's name, but if we go back again to page 4, it showed that this earlier shareholder was Courtney Duchesne. So it would seem from that document that from the company being registered in March through to 2 July, Courtney Duchesne owned the shares. Then your father, who was also the director and secretary, took over as shareholder.---Yep.

Now, do you recall discussions with your father about Courtney Duchesne having some role in the company?---No, I don't.

Do you recall perhaps going to your accountants and seeking that they assist your father in setting this company up and registering it?---No, I don't.

Did you have any role in that?---No, I didn't.

Do you know how the company came to be registered at a time when, it would seem, your father wasn't in Australia?---I had no idea about it until my dad arrived.

Right. Well, so - - ?---Till after.

- - - is this the case? That before he arrived you discussed with him the idea that he might do some work?---Yeah.

And you indicated that he was open to doing anything, including mowing lawns if need be.---Yes, that's right. There wasn't anything specific, yeah.

But during the period before his arrival, where I take it you're speaking to him by phone - - -?---Yep.

10

- - - did he discuss setting up companies?---No, he didn't, not with me.

Not with you?---No.

So is it the case that, before his arrival, you had no knowledge that he intended to set up any company?---No.

Well, he arrives and comes to stay with you and Craig in [REDACTED].---Yep.

20

And is there then some discussion about setting up companies?---I can't remember the whole conversation or the, like, the gist of it, yeah. Maybe that he had planned - - -

First of all, who was involved in the conversation?---It was my dad and I think Craig was probably sitting in the background.

So is it really - - -?---But it wasn't a very, it wasn't a very detailed conversation, I should say.

30

It was your dad speaking to you with Craig present but not really directly being spoken to.---Participating, yeah. And I think my dad was letting me know that him and Marty were venturing into something together.

Well, rather than what your dad was letting you know, I appreciate that it's now three years ago. Do your best, what did he say to you about any company he intended to open and what his plans were?---To do work with, with Uncle Marty.

40

THE COMMISSIONER: Sorry, would you mind, because the microphone doesn't always pick it up, just speak up and direct it towards the microphone.---Sure. It would have been along the lines of him and Marty going into business together to, to do works.

MR DOWNING: Did he - - -?---And I couldn't tell you if he told me anything about the quality works at that time, no.

But you understood that he had some intention of going into some form of business with Martin Duchesne?---Yes.

Did you form a view at the time about, based on what you knew about your dad and about what you knew about Mr Duchesne, what sort of work it would likely be?---I didn't. I just kind of thought they knew what they were talking about and they, they wouldn't go into anything that dad couldn't do. I didn't want to overstep the mark and ask too many questions from a daughter's point of view I suppose.

10 Well, in the course of this discussion your father mentions that he's wanting to go into business with Martin Duchesne. Does he say something about setting up a company?---Maybe. Look, I'm not going to say yes because I can't recall exactly what the conversation was, but he may have. He just said, "Going into business with Marty."

To your knowledge had your dad ever set up a company before?---In Australia?

20 In Australia.---I, I don't, I think he's registered an ABN when he first came back in 2010 with the intention to work for himself and I don't think anything came of that, but registering a company, no.

Do you recall that it was during this conversation he mentioned the name PMD?---Maybe not at that particular, or on the first instance. When it came about that PMD was created I think I did ask, well, how did the name PMD, the acronym, how did that come about, and he said Peter Marty Duchesne.

So it was a combination of their names?---Yeah.

30 But do you not – is your recollection that it wasn't during this conversation that you learnt that in fact a company had already been set up?---In my very first conversation I don't think I, I knew that that was the case.

Were you at all concerned for your dad about going into business in Australia?---Not really, because he had a business background in South Africa and Uncle Marty was probably very experienced in his line of work and, and in a business mind and I knew that he was in good hands.

40 Well, at that first conversation do you recall your father saying anything about the sort of work that he thought he and Martin Duchesne might do? ---He said quality control, I think he said, quality. I don't know what more about that, but quality control fabrications and in workshops and that sort of stuff.

Well, did either your father or Craig say anything about perhaps them doing work that might ultimately be work on RMS jobs?---They didn't elaborate as to who they would work for and I didn't hear RMS.

So nothing that was said at the time suggested to you that - - -?---No.

- - - they were looking at perhaps doing work that would ultimately be RMS work?---Not that I recall RMS being mentioned.

Now, it's the case, isn't it, that your father opened some bank accounts?

---Yes.

First of all for PMD?---Yes.

10 And do you recall that – did you assist him in setting that up?---I did, because he went in on his own and they struggle to understand his accent so he asked if I could go in and assist him with setting up what it is he needed to set up, and I did.

Now, did you also assist in the sense that you became a signatory on the account?---Did I?

Do you recall that?---I don't. I signed something but I, I would have signed whatever he asked me to sign.

20

Well, when it came to operating internet banking, was that something your father was good at doing or did he need your assistance?---No, he did need my assistance to begin with and eventually he got the hang of it.

Do you recall him ever asking you whether you might be a signatory on the account so that you could assist him in operating accounts for the business?

---Before he left, and I don't know if that's called a signatory, but before he left we went into the bank because he was waiting on some money from his, his employment at the time and he needed me to transfer his money back to South Africa for him, once he had opened up the, an account in South Africa, so I don't know if that's signatory or it was just the fact that they put his NetBank information on my account and, and that was the recommendation from the, from the assistant that we got, they said that was the best way around it.

30

But did you understand that once PMD, the company, had been set up, that it did receive some money and that there was - - -?---Yeah.

- - - money coming in and out of the account?---That's what his income was, yeah.

40

And did you assist him in operating the account so to make electronic fund transfers when they needed to be made?---Initially, just to help him get his head around NetBank, the NetBank system in Australia. But the rest of it, he did.

So, what, you initially explained it and showed him how to do an EFT?

---Yes, yes.

Then he did it himself?---Yes.

All right.---He did it, he did make a few mistakes in the very beginning on his own, so I assisted him maybe on a couple of occasions and he got the hang of it.

Now, can I ask that volume 10.5, page 39, be brought up. You'll see it's an email from the creative.service@[REDACTED] email address.---Yep.

10

And it's to, I take it that's your father's email address, petermanuel@[REDACTED].---Yes, correct.

And it's to one of the email addresses you operated, aleeshasteyn@[REDACTED].---Yes.

Dated 23 May, 2018.---Correct.

20

And do you see, looking at that, it's likely, isn't it, that it was Craig who was sending it to you?---Yes.

And what he's – the heading is "PMD invoice templates".---Yes.

And Craig asks you and your father to "review so we can initiate invoicing to start cash flow into PMD".---Yes.

30

Now, first of all, can I ask why was Craig interested in initiating cash flow into PMD?---I can't answer that particular question, but I can answer why he sent the email, which is to do with the template that my dad asked me - -

THE COMMISSIONER: Just, yes, we don't – just answer the question. ---Sure.

You've at some stage come to discuss invoicing with Craig on this matter, PMD?---Sorry, can you repeat that? I can't hear.

40

Did you, at some stage you entered into some discussions, from time to time, with Craig about PMD invoices?---Did I ever or at this particular time?

No, no. Ever.---Um - - -

From time to time?---From time to time?

Or at all?---I don't believe I did.

Not at all?---I, Craig – sorry?

Never?---I think my father gave me instructions - - -

Please, just answer my question.---Did we ever discuss a PMD - - -

Yes.---I don't recall, I'm sorry, having an absolute discussion with Craig without my father present.

10 Well, whether your father's present or not, have you - - -?---Okay, well, yes, yes.

Right, well, Counsel might ask you about that.---Okay, sure.

MR DOWNING: What can you tell us as to the discussion?---What notes to put in the description, 'cause - - -

So you're talking about the details on individual invoices?---Yeah. Yeah, so dad would, wouldn't, would - - -

20 I'll come to individual invoices, when they were rendered, in a moment. ---Okay.

But do you recall a discussion, I guess before PMD starts actually rendering invoices, just about what sort of work PMD would do and where the work would come from?---I don't recall any specific discussion, I'm sorry.

30 Didn't Craig tell you that, in effect, what was going to happen was that on jobs that he was in charge of for companies like AA Steel and M&M Inspections, he would organise so that with those jobs that PMD would in effect get paid for services that your father was going to provide?---That he was going, my dad was going to do? Yes.

Wasn't that the nature of what Craig said to you? That he's at RMS, that RMS is giving contract work to M&M and to AA Steel, and that they would then render, they would pay invoices from PMD so that your father could earn some money that way?---Craig never spoke to me about details of where the money was coming from or where it, where it would potentially come from.

40 So you had no clue what PMD might be doing?---Well, I thought it was quality control with - - -

But you had no idea for who?---No.

Well, looking at the words of the invoice, though, sorry, the words of the email, why did – you must have had some interest in why your husband was sending you these templates but asking or expressing an interest in initiating invoicing so as to start cash flow into PMD. Had you had a discussion

about PMD earning some money?---Well, he, I think there was work coming up that my father needed to deliver, or not deliver - - -

And what was the source of the knowledge you had about the work that was coming up?---None. I didn't – I just knew that he was going away.

10 So you think it was coming up but you had no knowledge about it.---I don't know what type of work and I think Marty and, and my dad went away – I could get, my dates could be wrong, but Marty, Uncle Marty and my dad had planned to go away together somewhere and I think that kind of coincided with why the templates were sent.

Did that also coincide with the time when Craig was away?---Yeah, I think Craig was away as well, but Craig was away longer.

And you knew, didn't you, that where Craig was, was where Marty was and where your dad was?---I didn't – there were times where Craig wasn't with my dad, so I don't know if this was the particular occasion.

20 You knew, didn't you, that there were occasions when, around the southern part of New South Wales, so Narrandera, Jerilderie, your dad was down there, Craig was down there and Marty was down there. You knew that, didn't you?---Without thinking about it I guess I did know, but it didn't, it wasn't something I thought too much about.

THE COMMISSIONER: You don't have to think about it. You either know or you don't know. You knew, didn't you?---I can't - - -

30 MR DOWNING: Ms Steyn, I'm putting to you squarely that you understood that the ultimate source of the work that PMD was getting was your husband. You knew that, didn't you?---No, I didn't.

So is this the case, that you knew that in terms of physical location that at times your father and Craig and Martin Duchesne were in the same location - - -?---Yes.

40 - - - but you just didn't join the dots to think, oh, well, that must be a project that Craig is responsible for that M&M is working on?---I didn't. I'm sorry, I did not join those dots, because Marty would be on the same jobs that Craig would be on, on occasions, I didn't think there was anything wrong with it.

Did you just attribute it to coincidence or did you at least think, well, they must be working on the same thing?---I, on occasions that I did know that they were together I did just think that they may have been working on a similar sort of road or whatever job they were doing, yes.

A road that you I take it assumed was part of the responsibility of the RMS?---Yes.

Where your husband worked?---Correct.

Did at times your father actually go and leave the house with Craig?---Yes.

Like they would go on trips together that involved - - -?---Ah, yes.

10 - - - your father doing some work and Craig being at work.---Yes. Or he would go with Uncle Marty.

But you would then get communications from your husband while he was away letting you know what was happening?---Yeah. Oh, pictures just saying you know, of the roads or the conditions or that sort of stuff, yeah.

But also your dad would contact you from time to time, wouldn't he, while he was here?---Yeah, yeah.

20 And you would learn that he was, according to what he would tell you, he was working on the road projects were Craig was?---Well, yes.

But you never joined the dots that somehow that might have been a project that Craig was responsible for and ultimately your dad was getting work though?---No.

Are you making a genuine attempt to answer these questions honestly?  
---Yes, I am.

30 Now, going back to the email, you'll see that your husband says, "So we can initiate invoicing to start cash flow into PMD." Who did you understand he meant by "we?"---I guess my father and him and because I'm actually, I do the invoicing, we as in all three of us I guess, but invoicing, invoicing meaning the template that he was producing at the, in that email.

I mean, isn't it the case that you and Craig had a financial interest in your dad earning some money while he was in Australia?---Absolutely not.

40 No?---My father was very capable of doing his own work when, or finding his own work, so I didn't think what Craig has done was, was necessary. He would have been very capable of, of doing, and he did, he did.

He may well have been capable and you've described work he did on the prior visits to Australia, but it's the case, isn't it, that during this visit you understood he was earning money through PMD?---Yes.

And you also understood, didn't you, that some of the money that he earned through PMD was then used to pay the rent on your rental property?---That is not correct.

No?---No.

10 So he didn't transfer any money from the PMD account to his personal account and then pay you and Craig?---Well, that's how he paid his, his mortgage, no, sorry, his rent and that's what he would have done. But it's not the way you - - -

THE COMMISSIONER: But, listen, you handled the accounts, didn't you, on a regular basis for the family?---My, my accounts, yes.

Your joint account.---Yes.

Yes. And in relation to any business matters concerning your husband - - - ?---Yep.

20 - - - in terms of remuneration he received - - -?---Yep.

- - - you were party, weren't you, to the documentation from time to time required to record his remuneration?---Yes.

Do you say you didn't – well, perhaps before we come to that, out of what account do you know rent was paid into?---Into, that's our income and expenses account, which is – yep.

30 Which one?---The income and, oh, I think you guys know it as an everyday account.

That's what you called it, income management account?---Income and expenses, yes.

Income.---Everyday account.

Yes. And you managed that?---Correct.

40 MR DOWNING: Just in fairness on that, if we could go, please, to volume 10.5A, page 24. This is the account that you're just referring to, aren't you, that the - - -?---Yes.

- - - money was coming in and out of in respect of the rental property. ---Correct.

So it's a CDA account ending in 8-8-0-9.---Correct.

So joint account, you and Craig.---Yes.

And you'll see this is a statement for October to March – October '18 to March 2019.---Correct.

But if we go, for example, to the next page, please. You'll see, I take it, that there's loan repayments coming out of it. So on 14 February, there's a loan repayment with a debit of \$1,000.---Yeah, but that's not a loan for Marsden Park. That's my [REDACTED] loan.

- 10 That's a component, is it, to pay the mortgage in respect of [REDACTED] ?  
---That's correct.

But is it the case that also the repayments for the Marsden Park property came out of this?---Yes.

And if you look down the page, you'll also see, on 10 March, a credit coming in. That's 10 March, 2019. Rent of \$1,000. Do you see that? 10 March and then, in the credit column, \$1,000.---Yes.

- 20 And then again on the 20<sup>th</sup>, there's a transfer of \$1,000 rent, and this time it also indicates from Peter Manuel.---Okay, yeah.

And you know, don't you, that that's the rent that your father was paying.  
---Correct, yes.

So do you not accept that you had a direct financial interest in him having sufficient money so that he could pay the rent on this property?---This is March '19?

- 30 Yes.---Right. So I'm not, I'm not understanding where you're going with that because he, whether he - - -

Try not to focus on where I'm going - - -?---Okay.

- - - and try and focus on the actual words of the question.---No, I - - -

THE COMMISSIONER: You see, a function of a witness is to answer the point of a question, not to make a statement. You understand?---Yes. Yes, Commissioner.

- 40 MR DOWNING: So isn't it the case that, as at March 2019, you had a direct financial interest in your father earning some money?---No.

You disagree?---Yes.

But it's correct, isn't it, by that point he had been set up as a tenant on your rental property?---A private, yes. Private tenant.

And was paying a fortnightly rent of \$1,000.---Correct.

All right, thank you. Now, if we could go back, please, to the invoice – I withdraw that. The emails. So volume 10.5, page 39. I take it when you got this you reviewed the templates?---Yes.

And did you also talk to your dad about them?---Yes.

10 If we could go to the next page, please, page 40. Do you recognise this as one of them?---Yes.

So I take it Craig is the one who set up in terms of doing the word processing, the actual look and the style of the invoice?---Yes.

And he populated it with some information so that your dad could use it for the purposes of the actual invoices he was going to render?---Yes.

20 Now, first of all I take it you would have noticed that the template was addressed to Ashley Alexander at AA Steel Piping.---Yes.

That must have given you a bit of a hint as to where the work might be coming from for PMD.---I did ask and he said it was just an example of he may get work down the track from for example Ashley as well.

So you say that what, you asked your dad or you asked Craig?---Dad.

30 Isn't it the case that you spoke to your dad and Craig and you knew at the time that work was being done by PMD, as organised by Craig, for AA Steel?---No.

You just thought it was an example of the potential that that might ultimately be someone who PMD would do work for.---Yes, and I think he did.

But in any event, on 23 May, you get this template dated the 25<sup>th</sup>.---Yes.

And you look at it and you assume that there may be some work that's happening down the track. Is that the case?---Yes.

40 Hadn't your dad already been out doing work by this point?---I have – yes, he had, which is - - -

So had you spoken to him about who the work was for and where he'd gone to do it?---I think it was with Uncle Marty.

Could it have been AA Steel as well?---Possibly.

Right.---I can't recall exactly.

You would have spoken to your dad when he was going out, wouldn't you, just to at least ask him about where he was going and who he's doing work with?---No, because I was very consumed with my own stuff and also trying to arrange for his family to come here, so if, if it, if it was a conversation, it was just hey, how was your day, it wasn't who you worked for. I wasn't, I didn't pry in my father's business too much. If he gave me information, that was fine, but my brain was full enough and I wasn't going to take on stuff that wasn't necessary.

10

So your account of this is, at the time you reviewed this draft, you regarded it as no more than a template that was an indication of someone he might do work with in the future.---Yes.

You had no knowledge, on your account, that he'd already done work for AA Steel Piping?---I don't recall - - -

That's your evidence, isn't it?---Yes, yes.

20 That's not true, is it?---I don't recall knowing whether he did the work or was about to do the work or when this template was sent, whether it was before or after he had done work. I'm trying to, I'm trying to collect, recollect this in my memory, I'm not going to be able to tell you, yes, a definite yes or a no.

Now, did you also notice in the template that your husband had put in, left the dates blank, but just some template descriptions of work?---Yeah.

30 And do you see the two entries are, "Labour at Mount White," and then there's a suggested unit price and then just some template figures have been inserted?---Yes.

Now, did you wonder about the Mount White reference?---No.

Did you know that that was a location where your husband had been in charge of work with the RMS?---No.

No knowledge of that?---No.

40 So do you say that you weren't aware at the time that your dad had already done some work through PMD at Mount White?---I don't recall questioning where he went to work and when he did the work or how he did the work.

Ms Steyn, it's - - -?---I don't recall questioning any of it.

It's the case, isn't it, that literally in the days before you received this email your dad had been up to Mount White, hadn't he?---Quite possibly, but I don't recall it.

You seem to have been remarkably incurious about anything to do with what business PMD was actually transacting.---I wasn't in the right frame of mind to be worrying about what my, what, where my father was going. He was in good hands and that was, that was the gist of it.

Whose hands was your dad in?---Uncle Marty.

10 Let's go to the next template, please, page 41. So this is the next page of what was included with the email that your husband sent you on 23 May. ---Yeah.

And you would have noticed, I take it, that this one was a template to Uncle Marty.---Yes.

And again, it suggest in the description, "Labour at Mount White." ---Correct.

20 Now, did you wonder why, given that you understood that PMD was some business that your father and Uncle Marty were setting up together, that business would actually be doing work for Martin Duchesne's existing business, M&M?---I didn't understand how it all worked. I didn't ask the question and I didn't realise that, I didn't piece it together that way. It didn't, I don't understand works, I don't understand business, I don't – that's not something I'm interested in. They know what they're doing as far as businesses, and I didn't have a reason to question it.

30 Did you not, having seen these two templates, join the dots to the extent that it seemed that the two templates that your husband had set up for your father's new company were two companies that you knew did RMS work? ---I didn't, no, I didn't think of it that way.

You just didn't, didn't draw that conclusion?---No.

And you didn't ask your husband about it?---I did not.

40 Now, on how many occasions do you recall your dad going out to do work where you understood he was doing something on behalf of PMD?---I cannot recall that and I'm not going to guess, so - - -

Well, was it a couple, a hundred?---Five, six maybe.

And do you recall that that was going out into country New South Wales? ---He was away. I can't tell you where.

And when he went away into the country, do you recall who drove? Did he drive or did Craig drive him or did Uncle Marty drive him or did even

Ashley Alexander drive him?---Craig, my, he did himself, and Uncle Marty may have as well (not transcribable)

And what was the longest stint you can recall your dad going away for?  
---Two, three weeks.

All right, now it's the case, isn't it, that you did then help him when it came to creating the invoices for PMD?---Yes.

10 And if we could go, please, to volume 10.5, page 66. You'll see this is an email from your dad.---Yes.

It says to Ashley Alexander but it's clear from the greeting that he was intending it to go to Sandy.---Yes.

And it's dated 25 May, 2018. So that's two days after the templates Craig sent to you.---Yes.

20 And indeed the day that the template was dated. You'll see that's 25 May, and I can take you back if you want, but the template was dated that day.  
---Yes, no, yes, okay.

So you helped him prepare the invoices, I take it?---Yes.

Did you actually send the email?---I wrote up, helped him write the email. He typed it up. He had his own laptop and he typed it, 'cause I needed him to start being self-sufficient when it came to emails and so forth.

30 So I take it you knew that Sandy was the person in the office who would be receiving any bills from AA Steel?---And that's why I would have said to him send it to her.

Now, what input have you provided as to the templates when you got them from Craig? Do you recall saying, yes, they're good, you can change them? Did you give any suggestion?---Well, he gave, you mean the actual template? I just left it as is. I thought that was what he was required. He gave me the information. I put it into PDF document for him and got him to send, and then got him to send it off, showed him how to send it off.

40 Well, you'll see that, according to this, there are attachments, PDFs in respect of Mount White, line-marking and gate works.---Yes.

Let's go to page 67 if we could, please, so the first of those. And you'll see that this is the invoice for PMD.---Yes.

And you'll see that it's addressed to Ashley at AA Steel.---Yes.

It's dated 25 May, 2018.---Correct.

So the date of the very template you got.---Yes.

And it shows “Labour at Mount White”, which was the description that was entered in the template by Craig.---Yes.

And it refers to two dates, so 21 May, 2018 and 24 May, 2018.---Sure.

10 And it shows a quantity of hours, four on the 21<sup>st</sup> and 5.5 on the 24<sup>th</sup>.---Yes.

And an hourly rate of \$65 that your dad was charging.---Yep.

Now, pausing with those dates, that would suggest that your dad was doing labour at Mount White two days before you received that email with the templates.---Quite possibly. I can’t recall it, sorry.

20 And on the day after you received the template. That is, you received it on the 23<sup>rd</sup>. He goes, according to this, and does 5.5 hours work at Mount White on the 24<sup>th</sup>, and then on the 25<sup>th</sup> you are assisting your dad in rendering the invoices.---That, this is a typical example of what my father gave me. I put in. I didn’t question why, how and when.

Well, you must have now known that whatever possible plans your dad might have had based on the template, whatever predictions there were as to the future, two days later those predictions had been realised and Ashley Alexander at AA Steel Piping was now being billed for work your dad had done through PMD.---Yeah.

30 So based on what your dad had told you, I take it he’s the one that gave you the information that allowed you to put the dates and the hours in.---Yes. Yes.

You now knew these things, didn’t you, that your dad had been doing work, through PMD, for AA Steel.---Yes, ‘cause I helped him bill it, I guess, yes.

AA Steel was a company that was controlled by Ashley and Sandy, Sandy being your husband’s cousin.---Yep.

40 And AA Steel was a company that did contract work for RMS.---Yes.

Did you not then think it – or I withdraw that. Did you not then speak to Craig and say, “Well, are you in some way responsible for dad getting this work on your RMS projects through AA Steel?”---No.

Did you just think it was a coincidence that AA Steel had retained PMD? ---No, not a coincidence. I just, they, Ashley is family and you, I assumed that he was just helping my dad out by giving him a bit of work, so, under the PMD banner.

You confirmed in your evidence yesterday that you understood, based on your own role, that there could be conflict issues where, in effect, government work is being allocated to companies with which an official has some familial relationship.---Yes, but - - -

So here you knew, didn't you, that first of all AA Steel is doing work for the RMS, where your husband worked.---Yes.

10 That company's controlled by Ashley and Sandy, who your husband's related to.---Yes.

And now it in turn seems to be subcontracting to PMD, which is a company controlled by your dad and Marty.---Yes.

And did that not cause you to just pause and wonder whether there was something that wasn't quite right or not quite at arms-length about the arrangement?---Like I said, when I had approached Craig about - - -

20 THE COMMISSIONER: No, just answer the question, please.---No, I didn't ask a question, no.

MR DOWNING: Right. But my question was did you not pause and consider?---No.

So even if you didn't ask the question, it just didn't enter your mind?---No.

If we could go, please, to the next invoice, so at page 68. And you'll see that this again is to AA Steel. This is dated 24 May.---Yes.

30 So the day before you actually sent them out and the day after the templates were sent to you.---Yes.

And this covers work on multiple dates during May 2018.---Correct.

And suggests that your dad was doing some sort of labouring work on – did you know what P2P was?---No.

40 Had your husband not even mentioned to you that point-to-point cameras were one of the things that he was responsible for?---Oh, point-to-point I do know. But I didn't realise that that was the abbreviation.

So nothing in this triggered in your mind that this was work your husband actually was responsible for?---No.

That's your answer?---That is my answer.

So this suggests that your dad was doing many hours of work through May 2018 at, or doing line-marking.---Yes.

Now, first of all, you must have known line-marking meant in respect of roads.---Yes.

And again you would have noticed that it was work for AA Steel.---Yes.

10 Did you not speak to your husband about whether this was something that he was responsible for?---No, I didn't.

Did you speak to Ashley at all about how it was that he came to engage PMD to do this work?---No, because I wasn't involved in my father's business.

If we could go to the next page, please. This is the third of the PDFs, and this one also dated 25 May, 2018.---Yep.

20 And it relates to work now back in April, that is gate rectification works at sites on Friday and Saturday.---Yes.

Now, do you recall your dad going out to particular sites and doing, telling you he was doing work rectifying a gate?---He didn't tell me exactly what he did, but he went out and that was it.

If we could then move please to page 70, and you'll see this is an email from your dad, again it's to Sandy, even though it says it's addressed to Ashley Alexander at AA Steel, this time 21 June, 2018, so the next month.--  
-Sure.

30 Do you recall if you sent this?---No, that would have been my dad.

But you were still assisting him with the preparation - - -?---I did assist him, yes.

- - - of the invoices. If we could go, please, to page 71, you'll see this is a 21 June, 2018 PMD invoice.---Yes.

40 And this time relating to works between 12 June and 21 June, 2018.---Yes.

And I take it what's recorded there as the description is what he told you?---Yes.

And it involved work in Forbes and work at Tweed.---Yes.

And travel associated with it.---Yes.

Now, you knew your husband was working on those sites, didn't you?---I can't remember which sites he did work on.

You don't recall that - - -?---He was actually on that, no.

Do you say that you made no connection at the time as to whether this was AA Steel work that your husband was responsible for?---No.

10 THE COMMISSIONER: When your father gave you the details to enter into the form of invoice, what information did he provide the data to you from?---On a piece of paper or, and a, he had a black booklet that he would scribble in.

Did he keep a book?---Yes.

And what was the book called, was it called workbook or - - -?---I don't know what it was called, no, I'm sorry, he just had - - -

20 What did it look like?---It was a black book with a red binder, but - - -  
A black book?---Yes.

It was his book, was it?---Yes.

And he provided information from that book for the purpose of the invoice. Is that - - -?---Correct, yes.

30 MR DOWNING: Do you recall that separate to the invoices to AA Steel that you also assisted your dad in preparing a number of invoices to M&M Inspections?---Yes.

If we go, please, to page 72. Do you recognise this as one of those?---Yes.

And this is date back 25 May, 2018, which was when you prepared that series of bills that you sent to AA Steel.---Yes.

And this one is to Mr Duchesne at M&M.---Yes.

40 And it refers to works on 12 April at Jerilderie and Narrandera.---Yes.

Now, that's very soon after your father arrived in Australia, isn't it? ---Yes.

And do you recall that your husband was down at Jerilderie and Narrandera working in New South Wales at the time?---He may have been, yes.

Do you recall him sending you some pictures and texts at the time? ---Probably, and I can't recall which days he sent me texts or from where.

Now, having received the information from your dad about M&M, did that cause you to wonder at all about why it was that Mr Duchesne through M&M was actually engaging PMD, which he was a part of as well, to do what seemed to be labouring works?---No.

And if we go ahead, please, to page 77, so page 77, do you recognise that as another invoice that you helped your dad prepare?---Yes.

10 And this time 8 June, 2018, again to M&M Inspections.---Yes.

And it just this time referred generally to services rendered April to June 2018.---Yes.

\$5,000.---Yes.

And is that the information he gave you?---Correct.

20 Did you ask him whether he might be able to give you a bit more detail as to what he'd actually done?---No, that's what he told me to put in and that's the description I put in.

And if we go, please, to page 82. Again, do you recognise this as one of – sorry, we weren't there yet. Apologise. Do you recognise that bill?---Yes.

And this one again to M&M, dated 8 June, and covering works from late April to early May.---Yes.

30 At Narrandera and Jerilderie.---Yep.

So that's similar to, in terms of where the works was done, to that first bill I took you to for PMD to M&M, correct?---Yes.

And does that assist your recollection that it was in that period of late April, early May, and indeed earlier in April that your dad was down at Jerilderie and Narrandera - - -?---I can't remember when he went where.

- - - with Martin?---He gave me dates and that's what I put in.

40 If we could go, please, to page 87. And you'll recognise this is another one of the PMD invoices you assisted your dad in creating.---Yep.

This one dated 13 August.---Yep.

And to Martin Duchesne and M&M.---Yes.

Now, this one all refers to work done on 13 August, 2018.---Yes.

Well, in fairness, they're the dates entered, but the first entry is "Services rendered for May '18 to July '18".---Yes.

With a lump sum of \$13,000.---Yep.

And then for the same dates, 13 August, there's "Assisting with business development, \$5,000".---Yes.

10 And "Engagement of third party services to assist".---Yes.  
5,000. So 23,000 all up.---Yep.

This was a much larger bill than the others, correct?---Yes.

And did you not ask your dad – I withdraw that. Did you not wonder what it was your dad had done for M&M that was to the value of \$23,000 in that period in - - -?---No.

20 No? Did you not wonder what business development he was assisting Martin Duchesne with?---No.

And you didn't raise it with him?---No.

In effect, you just followed his instructions as to what to call it.---Correct.

Now, I asked you earlier about 12 April and where Craig was, because 12 April is one of the dates on the bills that your dad sent out to - - -?---Sure.

30 - - - M&M. Do you recall that?---Yes.

Works at Jerilderie and Narrandera. If we could go to volume 14.1, please. Page 180. These are a series of texts between you and your husband. ---Sure.

Do you see that?---Yes.

40 And do you see, on 12 April, so the same date that you'd created this invoice for your dad, showing him doing works at Jerilderie and Narrandera - - -?---Yes.

- - - do you recall that your husband sent you some text with photos?---Yes.

And you'll see there are 10, 11 and 12.---Yes.

And indeed 13 are all texts he sent you at the time.---Yes.

And you'll see there's headings on a couple of them. Text 11 is Outback and 12 is Our Working Conditions.---Sure.

And if we could go to – they're thumbnails but I'll take you to the actual images themselves. If we could go, please, to page 210. Do you recall this is one of the photos he sent you at the time?---Yeah.

And I'll take you to the others that reflect the thumbnails that I've just taken you to. Do you recall him sending you these photos from where he was?  
---Likely, yes, although I don't recall the pictures themselves, but he would have sent them.

10

You knew, didn't you, at the time that he was down in Jerilderie and Narrandera where M&M was and where your dad was?---Likely, yeah, if that's the pictures that he sent me. I can't remember that, I can't remember details of the messages and, and where he was and I, yes, okay, he was with my dad, I'm not saying he wasn't.

So you knew he was with your dad, you knew he was there working on his, as part of his job with the RMS.---Well, yes.

20

And you knew then when you prepared the invoice that your dad was sending out invoices reflecting work being done at the same time in the same locations.---Yes.

And you say you drew no connection.---No, because like I said, I had questioned in the past and he said he had, he had no dealings with what AA Steel and M&M did for their side of work.

30

Ms Steyn, I'm going to put to you, and you can agree or disagree, that you knew at the time that your husband was responsible for work that PMD was doing.---No, I didn't.

And the evidence you're giving us about this, in what you're telling us you are deliberately trying to distance yourself from that knowledge.  
---Absolutely not.

THE COMMISSIONER: It was just coincidence, was it, that your father and Craig happened to be working on different sites in the country?

---Commissioner, I didn't pay attention or didn't, I didn't process it that way.

40

You may not have focussed but making up these invoices was providing you with detailed information, based on that information do you say, as far as you were concerned, the fact that Craig and the fact that your father were working on the same RMS sites was just a coincidence?---I didn't piece it in that way, I'm sorry.

MR DOWNING: Now, the other company that was set up at the time, around the same time, was Peter Manuel Services Pty Ltd.---Yes.

And again just to shorten it, I'm going to refer to it as PMS. I'm going to take you to the search for that company, but before I do, you were aware of that company being set up?---Yes.

And what was it that your dad said to you about the need to set this other company up?---He wanted - - -

10 Or was it your dad that spoke to you, I should go back?---Yes, it was my dad. He wanted to do maintenance like, work, or work outside of, at the time I think it was what PMD - - -

THE COMMISSIONER: He wanted to do work outside what?--- Maintenance, outside of quality and whatever he did with PMD, so it was a separate company and I didn't - - -

20 MR DOWNING: What sort of maintenance work did he tell you he wanted to do?---He didn't say, he just said different sorts of work. So if it was, if he picked up anything for that matter, painting or mowing lawns or whatever, because he wanted to work from home.

Well, I mean if he was doing lawnmowing or painting – did you have any thought at the time as to whether he actually needed a company to do that? ---No, I personally didn't, no.

Well, you would know, wouldn't you, that setting up a company means first of all spending - - -?---Expensive.

30 - - - some money with ASIC.---Yes.

Having to do annual books, having someone to do an accounting reconciliation and audit of your books.---Yeah.

40 I mean there would be considerable expenses involved in someone setting up a company in circumstances where it was looking to pick up a bit of lawnmowing or perhaps general maintenance-type work, wouldn't there? ---Yeah. I don't recall whether I had the conversation with him, I may have, and maybe asked him to consider contracting and, what do you call it, subcontracting.

Well, if he's doing lawn mowing, I mean he could have just said to someone, "Give me \$100 cash," couldn't he, or \$50 cash. Why does he need a company?---I don't know.

Isn't it the case that you and Craig spoke about PMS and PMS was being set up not as a corporate vehicle for your father to do work, but as a means for your husband to receive moneys.---Absolutely not.

Well, can we go, please, to the search. So volume 10.5, page 52. And you see this is the search for Peter Manuel Services, PMS?---Yes.

And you'll see that the registered office is Pinnacle Taxation Services in Penrith.---Yes.

Now, they were your accountants, correct?---Correct, yeah.

So accountants for you and Craig.---Yes.

10

And the date of registration is 9 May, 2018.---Yes.

And you're aware, aren't you, that your dad was the director, secretary and shareholder?---Correct.

Did you assist him in setting the company up?---No. I think Craig did.

You didn't have anything to do with it?---No.

20

Just in that regard, I want you to bear in mind the date, 9 May, 2018.---Yes.

The date of registration. I want to take you now, please, back to volume 14.1 at page 188. And this is again an extract from one of the phones of text exchanges between you and Craig.---Okay.

Now, first of all, do you see there's – I want you to start at message number 82. Do you see that in the numbers on the left?---Yes.

30

And that's from you to Craig, so from – that's your number.---Yes.

6 April, 2018, and you send a message to Craig, don't you, asking, "What's the town you're living at next week?"---Okay.

And he responds in message number 83, "Narrandera at the moment." You see that?---Yes. Yes.

And message 84, he asks, "Why?" That is, "Why do you want to know?"---Yes.

40

You see that?---Yes.

And in the next message, 85 you indicate, "Uncle Marty needed accommodation."---Yes.

And in 86 you say, "He's booked at Leeton, self-contained apartments."---Yes.

So you were in communicate with Martin Duchesne around this time, that is in April 2018, and you knew he was going down to the south, southern part of New South Wales, to do work with your dad.---Yes.

So you did know that?---They asked me to book accommodation for them.

Now, going ahead, look at message 88, please. You'll see that's 26 April, 2018, and that's from Craig to you.---Yes.

10 And what Craig asks is, on 26 April, "Can you call the accountant to set up a company for dad and Kishon as directors?"---Yes.

Is it sorry "Kye" or "Key-shon"?---Yep.

Sorry, what's the correct - - -?---Oh, "Key-shon". Sorry.

I apologise. I don't want to mispronounce.---It's all right. He gets it.

20 Now, first of all, you understood the reference to dad was to your dad, didn't you?---Yes.

And at the time, why did you think your dad – I withdraw that – Craig wanted you to organise a meeting with the accountant to set up a company with your father and Kishon as directors?---I don't recall exactly why Craig wanted that. I may have asked him and I can't remember what his response was.

30 Had you spoken to him at all at that time about perhaps the idea of setting up a company that your dad might have something to do with?---The PMS account, yes. The PMS, sorry - - -

Company.---Company, yes.

Well, this is 26 April, so not long before that 9 May date, when it was registered.---Mmm. Yep.

40 Do you remember talking to Craig?---Likely. Craig may have said dad and him spoke about setting up a company, which is the maintenance side of things.

Now, I thought your evidence was it was a discussion between you and your dad - - -?---I did.

- - - about your dad's interest in doing maintenance work.---Yes.

And his desire for another company.---Correct. But you asked me if I had a discussion with Craig, and I'm telling you of the discussion.

THE COMMISSIONER: What did you take the reference to Kishon to be referring to?---The PMS account.

Pardon?---PMS. Yeah.

MR DOWNING: I thought your evidence was, though, that Craig, when it came to setting the company up, had nothing to do with it.---I just – no, that’s not what I said. I said Craig helped my father set the company up.

10 Was it not your evidence shortly before that it was something you’d discussed with your dad and that your dad had been (not transcribable) set up?---He, he did discuss it with me, but the person that helped him to set it up was Craig.

You’ll see message 89, so same day, 26 April.---Yep.

Craig indicates, “Sooner rather than later.”---Yes.

20 So he seemed to have some time pressure about wanting this company to be set up.---Yep.

And do you say that as far as why it would be with your dad and your eldest son as directors, you just weren’t sure why?---No. We may have had a conversation after that, and, about it, and I said, “Well, why is Kishon or even the kids on there?” and he goes, “No, I think I, dad just wants it on his own,” so - - -

30 Was it not the case that he said to you that he wanted it set up so that it was in someone else’s name rather than his?---Than Craig’s?

That’s what I’m suggesting to you.---I don’t recall him ever saying that to me, no.

If we go to the next page, so page 109, please.---Yep.

First message, do you see number 90, Craig asks you, “What is dad’s licence number?”---Yep.

40 And do you recall that you actually then sent a photo of your dad’s licence? ---Possibly, yes.

If we could go, please, to page 181 in the same volume.---Yep.

So bearing in mind that was 5 May, 2018, when Craig asked, “What’s dad’s licence number?”---Yep, yes.

So page 181, have a look, please, at message number 14. That’s from you to Craig.---Yep.

So same day, 5 May, 2018, and you'll see from the thumbnail that you took a photo of your dad's licence?---Yeah, yes. Correct.

Did you understand why Craig wanted your dad's licence?---I can't recall what he needed it for.

Did you assume it was something to do with setting up the company?  
---Quite possibly, yes.

10

Now, have a look, if we go back, please, to page 189. Message number 91, please. So on 8 May you text Craig to indicate that, "Michael not available this Friday."---Yes.

And Michael was Michael Lord at Pinnacle, correct?---Yes.

And Craig responds, same day in message 92, "Tomorrow?"---Yes.

20

And you then respond, same day, 8 May, 2018, 9.30am, "Tomorrow booked in."---Yes.

And that was a reference to a meeting at 9.30 on the following day, 9 May, at Pinnacle Taxation?---Correct.

So you attended?---I did attend that, yes.

With Craig?---And Dad, yes.

30

And with your dad?---Yes.

And you will recall again, and I can take you back if need be, that PMS was actually registered that day, that is 9 May.---Yes.

So what do you recall discussing with Pinnacle, your dad and Craig at that meeting? Sorry, I should say Mr Lord rather than Pinnacle.---I don't recall too much of the, the conversation. I think Craig did most of the talking and, and so did Dad.

40

THE COMMISSIONER: What was the purpose of the meeting?---To help set up the, the, help set up the company.

What the purpose in setting up those company? What was the rush at this stage to get it set up?---I, I can't, I can't ask, answer that, Commissioner.

Well, you were under great pressure to set up the meeting with the accountant and get this company set up for your father.---Going. I can't - - -

Is that right, you were under great pressure to get this set up as a matter of urgency?---Now that I read the, the messages, I guess there was, yes.

What was so urgent about it?---I have no idea. I can't remember.

Well, did you not say, "What's the rush"?---I may have.

10 "Why are we, why has this got to be done so quickly?"---So urgently. I may have asked the question. I can't recall what his answer was and it would have been something that - - -

And what was the purpose, as discussed at the meeting with the accountant, for having this company registered and your father becoming director/shareholder?---Sorry, say that again?

20 As you understood it, at the meeting with the accountant on 8 May, 2018, what was the purpose for this company being set up so urgently?---I can't recall what was in that conversation about why it was so urgent and I don't think it was, that it was mentioned as to why it was so urgent.

You weren't curious to find out what, what, why this was suddenly so urgent, your husband texting you from the country to set up a meeting the next day?---I think when, when he did come home I may have asked him and I can't remember what his explanation was.

30 MR DOWNING: Was there discussion at the meeting with Mr Lord about perhaps your eldest son and your dad being directors of the company? ---There could have been a conversation of that nature and I wasn't comfortable with that. Only because if anything went wrong with the company, for, for instance, I just didn't want, didn't want my son to have anything to do with, with something that I, I, I didn't know too much about.

But you're okay with your dad being the director?---Well, that was, that was his suggestion. I didn't want him involved or I didn't want my son as part of some - - -

THE COMMISSIONER: Well, it was Craig's suggestion, wasn't it?  
---Sorry?

40 It was Craig's suggestion - - -?---Yes, well - - -

- - - to set up this company.---Between my, I don't - - -

No, just stay with me, please.---Yep.

Step one, the meeting on 8 May we're talking about (not transcribable). The suggestion to set up this company, discussed at that meeting, came from Craig.---Yes. In the meeting, yes. He spoke.

MR DOWNING: Sorry, Commissioner, are you - - -

THE COMMISSIONER: Yes.

MR DOWNING: I don't mean to cut across you.

THE COMMISSIONER: No, no, no. That's fine.

10 MR DOWNING: Was there some discussion at the meeting about whether, in fact, Craig would use that company for him to perhaps receive some moneys or do some works?---He, he did, Craig, and I think this is where maybe he wanted to include Kishon into it. He did mention – and it was the first I heard of it at, at that meeting with, with Mr Lord – that he had intended to do consult work outside of RMS, and he didn't say specifically when, and then he would use, eventually use the PMS, the PMS company.

Did he say anything about having already done such work?---No, I don't recall that, sorry.

20

So you say he made some mention of a plan of doing some work into the future, is that the case?---Yes.

And did you wonder about that, given that he was a full-time staff member at the RTA?---I did.

Did you ask him about whether, for instance, outside employment was permissible?---Afterwards I did, and, well, not at the, at the meeting. And Craig said it's, it's allowed as long as they can, they - - -

30

THE COMMISSIONER: Sorry, I can't hear you. Just move closer to the microphone.---Craig said it was allowed as long as they declared it.

MR DOWNING: And did he say that he'd declared it?---Well, it hadn't been set up yet for him to do it. So when he did and when eventually he would, he would declare it, yes.

And did you understand then, at some point, that he was doing outside work?---Yes.

40

And what sort of work was he doing?---You mean little private jobs, like cash-in-hand ones?

Well, I don't know. Whatever, what did he tell you? I mean, you say that he made mention at this meeting - - -?---Yes.

I'll go back a step. Craig sends you the text, asking you to organise the meeting with the accountant.---Yes.

You say, separate to that, your dad had said something about wanting to set up PMS to do maintenance work.---Maintenance, ah hmm.

Was that before or after Craig sent the text asking for the meeting?---I think it may have been before.

So your dad mentions it before?---Before, yeah.

10 So it must have been surprising to you at the meeting to understand, on the one hand, your dad is talking about setting up a company with his name in it.---Yes.

That he intends to do maintenance work. But now Craig is saying he might use it in order to do outside work.---Yes. Which is why I asked them to remove my son off it or not have him including in, because I wasn't comfortable with it.

20 Did you wonder how would this work, where in effect your dad's looking to do, I don't know, lawnmowing or maintenance work and money coming in, and Craig's talking about doing separate outside work and receiving money in as well?---I, I did question it and it, it became an argument, so I didn't pursue it.

Well, you helped your dad set up the bank account for PMS, didn't you?---I did, yes.

30 And it's the case, isn't it, that with PMS you were a signatory on the account?---I was? Okay.

You recall that?---I don't – again, the same as I did for his Commonwealth account, I would have had the same signatory rights to it.

Sorry, Commissioner, I just, in fairness, I do want to show Ms Steyn a particular document. I just (not transcribable).

40 THE COMMISSIONER: Mr Downing, I was going to take a morning tea break at about 11 o'clock. I'm happy to take it now if that would give you some time to check out what you need to check.

MR DOWNING: I think we're having just a little technical difficulty, so it might be convenient if we could do that now. I'm sorry to hold the hearing up, Commissioner.

THE COMMISSIONER: No, that's all right. Very well. We'll take a morning tea adjournment now. I'll adjourn.

**SHORT ADJOURNMENT**

**[10.46am]**

THE COMMISSIONER: Mr Downing.

MR DOWNING: Thank you, Commissioner. Ms Steyn, just before the break I was asking you about Peter Manuel Services, so PMS and the bank account.---Yes.

10 And do you recall I suggested that you were a cosignatory on the account with your dad?---Okay.

And I'll just have now a document brought up. Bear in mind again that the company was set up on 9 May, 2018 after that meeting at Pinnacle accountants.---Yes.

You'll see this is the CBA authority.---Yes.

And it's for Peter Manuel Services.---Yes.

20

And do you see that the persons who signed as authorised signatories on 23 May are your dad and you.---Yes.

Do you see that?---Yes.

So 23 May is when the account was set up, isn't it?---Yes.

And is that your recollection, that you went along to the bank with him and he had you as a signatory?---I signed what he – and yes.

30

All right. But you say that by this point you'd already had the meeting at Pinnacle on the 9<sup>th</sup> with your dad and Craig and Mr Lord.---Yes.

And Craig had also indicated that he intended that he would do some work and be paid through PMS?---Down the track, yes.

So would it not have made sense to have Craig as a signatory, given that apparently some of the funds that were going to come in were for him?  
---I didn't question it, no.

40

THE COMMISSIONER: I'm sorry, what was that?---I did not, I did not question it, sorry.

You did not?---I didn't question why he, he wasn't a signatory. My father -  
--

No, you weren't asked that question, you were asked in effect wasn't it surprising that he was not a cosignatory?---No, it wasn't a surprise.

Well, he was going to, he had an interest in establishing the company.  
---Yeah.

Your husband.---Yes.

And for it to be done urgently, or on an urgent basis. Yes?---Yes.

10 So that he, having some form of interest in having this company established  
in relation to work he might do in the future, wouldn't it be logical that he  
would be the cosignatory to the bank account for the company?---Logically,  
yes. I don't know why he wasn't.

You don't know the reason?---So my father asked me to, to help him with  
the banking when he needed it and that's, and I took him to the bank, so - - -

20 And have you acquired information since that day when you signed as  
cosignatory as to the reason why he did not himself want to become a  
cosignatory?---No, I didn't ask.

And have you received any information which suggests that there was a  
reason?---From Craig?

Mmm.---No.

Or from anyone?---No.

30 Have you received information from any source at all which explains why it  
was that he was apparently unwilling to be a cosignatory to the bank  
account?---I don't recall anyone saying anything to me about why he  
wasn't.

Yes, Mr Downing.

MR DOWNING: Isn't it the case that based on discussions you'd had with  
Craig, you knew PMS was being set up as a vehicle for him to receive illicit  
kickbacks from contractors?---No.

40 I'm suggesting to you, you knew he was receiving kickbacks from various  
contractors in various forms.---No, I wasn't aware.

And I'm suggesting that you discussed with Craig in respect of PMS that it  
would be set up and make it look like it was a company that your dad was  
controlling, but in fact it was just going to be a vehicle to receive payments.  
---No, I wasn't.

Now, having had the company set up, do you recall then you having some  
involvement with your dad in issuing invoices?---Sorry, in regards to PMS?

PMS.---I don't know if I did.

Well, after you had this meeting on 9 May, I take it you're aware that on that day the company's set up?---Yes.

And were you aware that PMS then did transact some form of business?  
---Dad went away to work for, under PMS, but I can't recall dates or any of that.

10

THE COMMISSIONER: Sorry, what's the answer to the question?---I'm not sure where he went away for working.

No, I'm not talking about him, we're just talking about PMS. Did it transact business?---Dad said there was money that, that he received, yes.

So the answer to the question is yes?---Yes.

Thank you.

20

MR DOWNING: And what sort of work did you understand he was doing?  
---I don't know. I didn't ask.

You said before that your understanding, based on your discussion with him, was that his intention was to do lawnmowing or general maintenance.  
---Well, that, yes.

So I take it low level unskilled maintenance or yard work.---Well, he didn't do that.

30

What did he do?---I don't know what he did when he went away. I was - - -

So you don't know what he did but you know he didn't do lawnmowing or unskilled yard work.---It could have been pipefitting, I, I didn't ask, I'm sorry.

It's the case, isn't it, you know full well that your father never, never did any work through PMS.---No, I didn't ask the question, I didn't, I wasn't in a frame of mind to be concerned about what he was and wasn't doing.

40

So where did he go away to do PMS work, to your knowledge?---I don't know.

But out of Sydney?---I don't know. I'm not going to say I know. I don't know. I don't know what type of work he did and where did he go.

But you assisted him in preparing invoices, correct?---For PMD, yes.

For PMS?---I don't think I did. I don't remember.

Do you know how they were prepared?---Sorry?

Do you know how they were prepared?---No.

You don't have any idea by who?---Dad I think had discussions with Craig over that. I didn't have anything to do with preparing, preparing anything to do with PMS.

10

So, your dad wasn't someone who was competent in using a word processor to create a bill, was he?---He could but he made a lot of mistakes.

Well, was it the case that he could punch out a couple of line email but beyond that any documents required someone else to do it, he couldn't do it himself?---Well, I, I don't think so, no,

You disagree?---(No Audible Reply)

20

Can I ask you, please, to look at volume 10.5, page 55? This is an email from Craig to Mr Lord on 25 June, so the next month after the meeting is respect of PMS. Now, it's not copied to you but did Craig send it to you at the time or show it to you?---No.

Were you aware he'd sent this?---No.

Read through the contents of it, please, and tell me when you've gotten to the end of it. It is a page a bit, so please just read through.---Yes.

30

Now, first of all, this indicates, doesn't it, that Craig not only as at 25 June, 2018, wanted to use PMS but it seemed he had done work and money had been paid in?---Yes.

Now, had you seen the bank statements given that you were a person that had gone with your dad and become a cosignatory when he'd opened the account?---No.

So you weren't aware that money had been received?---No.

40

At all?---No.

Did you know at this point, that is by June 2018, that in fact Craig had been doing work and had been paid through PMS?---I – no, I don't think so.

You didn't. All right. Did he not discuss work he was doing?---Craig didn't discuss anything about this to, with me.

Do you recall him discussing with you perhaps using PMS as a means of trying to meet your legal expenses?---I don't recall him talking about PMS, no.

And do you recall, for instance, him discussing with you whether you might be able to use PMS to try and use debit cards or credit cards for you to put your living expenses on?---No.

10 And what about perhaps purchasing a car for you and doing it through PMS, did he discuss that?---I don't recall that, no.

Can we go back, please, to volume 14.1, page 189? This is back to the exchange of texts between you and Craig. And I want you to start for me, please, at message number 95, you'll see dated 23 May, 2018.---Yep.

20 If you read through the text from 95 down to the last one on the page 103, you'll see that they span 23 and 24 May, 2018, but if we start at number 95. Do you see it's a text from you to Craig asking, "What questions for business account?"---Yeah.

Do you know what business you were referring to?---No, I don't recall, sorry.

It was PMS, wasn't it?---Likely, yes. So, yes.

Because you recall that if you look back up to 93, 9 May was the message that you had sent where you'd locked in a meeting on 9 May when PMS was in fact registered.---Yes.

30 And read through the messages from 95 down to the bottom of the page and tell me when you have done that.---Yes.

Weren't you in the course of that exchange with Craig asking about what questions you needed to ask Mr Lord, the accountant, in respect of the PMS business?---May have. I can't recall, sorry.

And you'll see - - -?---I can't recall what questions I had to ask him.

40 Well, you see Craig, after you ask what questions and you ask – and Craig asks, "What do you think?" he suggests, "Can the bank cars", that looks like it might be a typo and be "cards", "be a debit card that can be used as a credit card?" And then he corrects it to "card" in 98. Do you see that? ---Yeah.

And then right down the bottom, at 103 on 24 May, "Quest for Michael, you will be a 50 per cent shareholder. Can you send query today in case they need new paperwork."---Yeah.

You were discussing with Craig, weren't you, what PMS might do and what your role in it might be. correct?---I can't recall that far back about that particular. It was something that I wasn't comfortable to start off with so I can't, I can't really recall what the conversations were.

THE COMMISSIONER: Why were you not comfortable with it?---It didn't seem aboveboard as to - - -

10 In what respect?---I, especially with, with my work. I didn't want to be a part of any company that I had no part, I didn't have any activities in.

But in relation to the company and the reason for setting it up, is that something that caused you some discomfort?---If it was in myself or in, in my kids' names, yes, but whatever, whatever, whatever my father and Craig discussed, I helped set up whatever they asked me to.

But was your discomfort to do with the realisation that PMS was being set up by your husband for his use?---Quite possibly.

20 Being a public official with RMS at the time.---I didn't know where he was going to source - - -

No, no, no. You knew your husband was a public official.---Yes.

And that there are certain restrictions around what public officials can and can't do, as we earlier discussed.---Yes.

Such as secondary employment without permission.---Correct, yes.

30 Or engaging in any activity that might be regarded as tainted by favouritism.---Yes.

Or money on the side coming in, as it were, from some business activity associated with the work he did as a public official. Is that right?---Yes.

40 And you appreciated that Craig's interest was in using PMS for certain activities anyway that he was involved in.---No. I believe that whatever him and my father discussed about business initially, what was advised to me was, I believed, but upon talking to my accountant I wasn't comfortable at that point in time.

But you weren't comfortable, were you, because you knew your husband was, whether alone or with your father, going to use the company or had already started using the company himself for activities that he was involved in?---But I didn't, I didn't - - -

No, no, just answer my question.---No.

You knew at the date of the text messages, 23 or 24 May, 2018, that your husband was wanting to use the company for some activities, whether he detailed them or not to you, that he was proposing to engage in either alone or in conjunction with your father?---Yes.

Right. And that the company needed to have a bank account obviously in order to receive money and meet expenditure. Is that right?---Yes.

10 You didn't anticipate that PMS was going to be used to receive his salary as a public official?---No.

That went into your joint account. Is that right?---Yes.

So your discomfort was, was it not, at least in part related to the fact that you had doubts as to whether or not this might be appropriate for your husband to be using the company to receive remuneration, moneys from some source?---Some source, yes.

20 Is that right?---Yes.

So that is fair, is it?---Yes.

MR DOWNING: Thank you, Commissioner. You've indicated that when it came to PMS rendering invoices, that wasn't something you had any involvement with.---I don't think I did, no.

And you had no knowledge of whatever moneys it earned.---No, not initially.

30 Sorry, what do you mean by not initially?---When moneys came – the only time I worked out what had come in is when I had to do a BAS statement, or is it a tax return or something for it, eventually.

So we'll move to that because clearly you're anticipating it. You did actually submit to your accountants the materials to show, in order for them to prepare the BAS.---Correct, yes.

40 So why don't we go to that. If we could go, please, to volume 10.5, page 57. And this is an email you sent to Mr Lord on 30 July, attaching a number of documents, asking that he take care of the BAS for PMS.---Yes.

Now, obviously by then you knew that it had earned some income.---Yes, Craig asked me to put something together for my accountant.

And what did you understand – or I withdraw that. Who did you understand had rendered invoices for any work that had been done through PMS?---I don't – was there – I can't recall who exactly at that time, may have been Lancomm.

But who did you understand had rendered services that justified people paying money?---My dad.

Your dad.---Yes.

So he's done the work.---Yes.

10 So if we go down to what was attached, go to the next page, please, to page 58, and I assume the source of the knowledge that your dad had done work was your dad telling you those things?---Yes.

So he'd said, I've done work for Lancomm or I've done work for – I'm going to take an example here, S A Masters Electrical?---Yes.

And Steve Masters was the electrician that you knew had been doing some work on your house.---Correct.

And you also knew as a contractor for the RMS.---Yes.

20 And Lancomm you knew was a data company?---Yes.

But also a contractor for the RMS?---I didn't know that he was a contractor for the RMS.

You didn't.---No.

He'd done some work on your house, hadn't he?---I don't recall.

30 Mr Rahme?---I don't recall him working on my house at all.

Well, what did you know Lancomm to mean, because you used the term – did the company name mean anything to you?---It was a friend of Craig's.

A friend. All right. If we go to the transaction listing, let's start with not the debits but the credit items. Do you see what it shows were transactions showing that these were funds received by PMS?---Yes.

So first of all, 29 June, 2018, 46,200.---Yes.

40 21 June, 2018, 10,400.---Yes.

Sorry, I should be more specific. 29 June, 2018, was Lancomm and that's 46,200.---Yep.

21 June, 2018, S A Masters, 10,400.---Yes.

19 June, 2018, so two days earlier, S A Masters, 13,200.---Yes.

And 19 June, 2018, S A Masters, so two on that date, 2,800.---Yes.

So, what you would have understood from this document that you were sending off to the accountant was that through the PMS invoices that your father had apparently sent out and had been paid, that in the period since he had been in Australia, he had managed to earn over \$70,000 between Lancomm and S A Masters?---I didn't quite understand how and when I did ask - - -

- 10 Let's come to that in a moment. But first of all, you understood the bare fact that he had been paid over \$70,000 by Lancomm and S A Masters since he had been in Australia?---Yes.

And he had been in Australia for less than the entire quarter, that is the April to June quarter 2018?---I didn't, I didn't think that through, sorry.

You knew he had seem in Australia for less than the entire quarter?---Yes, but I didn't think of it the, in this, that monetary terms.

- 20 You knew, didn't you, that separate to PMS, that through PMD he had been rendering invoices for work where he'd been out doing things on RMS projects?---I don't know if it was RMS projects but - - -

Projects where your husband was present, projects where Martin Duchesne was present?---I didn't know. I knew that, that Marty was, I knew that my husband was present, yes.

- 30 You knew from the invoices that you had sent out, didn't you, by this time in July that he had rendered invoices to AA Steel and to M&M?---Yes.

So you knew he had done work for them?---Yes.

So, separate to whatever he had done through PMD, you were aware from this that he had earned \$70,000 and been paid \$70,000 in less than three months?---Yes.

Not a bad return for a man who seemed to be a semi-retired boilermaker in his 70s, correct?---Yes.

- 40 Not a bad return for a man who you understood was looking to pick a bit of lawnmowing work?---Yes.

And perhaps a bit of maintenance work here and there?---Yes.

What you are telling us, in terms of your understanding as to what he was doing and how he was earning that income, is just not truthful, is it?---I, I can't answer for what my father and Craig – how, how they actually got to those funds.

I'm not asking about what Craig and your father did. What I'm asking is whether at the time you actually recognised that in a quarter he had earned, through PMS, separate to PMD, more than \$70,000?---Yeah. Well, it was surprising. I did ask questions and I got shut down and I didn't want to pursue it because it wasn't - - -

Who shut you down?---Craig.

10 Not your dad?---No.

Wasn't your dad the person though that was telling you he was earning this money?---Well, yes, he did.

So why would you not ask him what incredible field of work he had discovered - - -?---They were both, they were actually - - -

- - - that returned, in a quarter, \$70,000?---I asked both of them, they were both present at the time.

20

And what did your dad say?---He didn't say much.

This conversation never happened, did it?---Yes, it did.

In one quarter your father was earning more than either you or Craig were earning at the time.---Yes, which, which is why I asked.

Pretty extraordinary.---I understand.

30 But you say that, in effect, you asked them and your dad said nothing and Craig shut you down?---Yes.

You knew, didn't you, that this money coming in had nothing to do with your dad or any work or efforts he had been - - -?---I suspected, yes.

THE COMMISSIONER: Well, you suspected that, didn't you?---Yes, I did suspect that.

40 But you were, in other words, by questions, wanting to identify where the money was coming from?---I did try to ask the question.

But you didn't get an answer?---I got shut down.

Is that right?---Yes.

So, do you say you're not in a position to say whether PMS was used as a vehicle to channel kickbacks?---I'm, well, looking at, looking at it now and knowing what had been going on with my husband, I guess it was, yes.

But you didn't - - -?---At the time.

You say you didn't know at the time?--- No.

MR DOWNING: You knew more – I'll withdraw that. You more than suspected, didn't you, you knew, based on what Craig had told you, that he was using this company as a means of receiving funds from RMS contractors. You knew that?---I don't think I did.

10

Can we go, please, to page 60, which is the first of the invoices, which again you attached and sent through to the accountant.

THE COMMISSIONER: What's the exhibit number?

MR DOWNING: Sorry. Volume 10.5, page 60, Commissioner. So this is one of the documents you were sending off to Mr Lord.---Yes.

And I take it you read it at the time?---Yes.

20

And you would have seen – I withdraw that. You've told us that you weren't responsible for creating these invoices.---No.

So even if you didn't create it though, at this point you would have seen that according to this, your dad was billing Steve Masters \$12,000 for services rendered for the consultation of business development.---Yes.

30

You must have realised in reading that, that it was a ridiculous description for anything your dad was capable of doing.---I don't know the prices of things and I wasn't in a, I wasn't in a mental state to worry about or question exactly how things were priced.

Your father was not someone who was going to assist in any way, shape or form, Mr Masters in business development, was he?---I didn't really read the, I didn't read it.

He's not a management consultant?---Well, my dad, he's got a lot of experience. I don't know what he's capable of.

40

So do you say you looked at it and thought, oh, unusual, but I'll move on? ---I attached it and that was it, yes.

Let's go to the next one, please, page 61. So another one to Mr Masters, 4 June, 2018, and there's the "Continuation of support for business development, \$5,000, support for delivery of works to various customers, 3,000, assistance with paperwork for quotations, 1,800, and surveillance works carried out on behalf of S A Masters Electrical, 2,200." So all-up, 12,000.---Yeah.

Now, you read this?---I don't recall reading each line, I attached it to the email to the accountant.

You must have at least cast your eye over it, given that you were sending - - -?---I did the bottom line, yes, the, like, the total.

10 Did you notice for instance that your dad had been paid 1,800 to assist people with paperwork?---No, I didn't. Like I said, I don't, I'm actually reading it now, I don't recall reading it then.

Can we go, please, to page - - -

THE COMMISSIONER: Even in your business experience and your employment, you know that an invoice has got to have a certain level of particularity or specificity against which the charge is recorded.---Yeah.

20 So that the organisation, through its ordinary processes, can check, validate or verify, if need be, what is this invoice for.---Yeah.

Descriptions such as the second item here, "Support for delivery of works to various customers," doesn't by any stretch meet the requirement for particularity, meet the test or requirement for particularity or specificity, does it?---Commissioner, I didn't read that description.

But in your experience would you agree that it lacks any required specificity?---Description, usually, yes.

30 You say you didn't look at this invoice or invoices like it to try and work out what was it that charges are being levied in the name of Peter Manuel Services?---I, I didn't, I didn't actually go through the whole description, I attached what was given to me and I attached it to and followed instructions.

Yes, Mr Downing.

MR DOWNING: Thank you. Can we go, please, to page 62, and this is the next of the invoices that was attached to the email that you sent to Mr Lord? ---Yeah.

40 And you see this one was for J&C Maintenance Services in Guildford and for 46,200 inclusive of GST. Now, you at least noticed the total, didn't you?---Yes. Yeah, to be - - -

And that was an extraordinary sum for your father to be earning in a couple of months in Australia. Correct?---Yes.

And I take it J&C Maintenance Services, was that something that you didn't even know what it was?---No.

Sorry, you did - - -?---Never heard of it.

So did you ask him?---I'm looking at these invoices and I don't even remember recalling them now. I'm like, I don't even recall seeing these invoices, not even the amounts. I don't recall these invoices. I don't know how I've attached it. I don't know how I've used Creative Services.

10 But you know you did.---I don't know how I've done that.

And if we go back, please, to page 58 which is the transaction listing.---Yes.

You created this document and sent it through. Correct?---I can't recall doing this myself. I do remember the figures from this particular statement.

But you'll - - -?---I don't remember those invoices.

20 You'll see it take it that this looks like a report that's been generated from a particular type of accounting software.---Is it?

THE COMMISSIONER: Well, do you think it does look like that?---I don't, I don't know.

MR DOWNING: Do you use any type of accounting software like either MYOB or Xero or something of that nature?---I don't, no. I, me personally, no.

Do you know where this report came from?---No. My dad maybe.

30 If you look at the bottom of the page. If we could go right to the bottom, please. It does look like the source may have been Bankwest which your dad had a bank account for PMS with, didn't he?---Yes.

So do you recall perhaps that your dad gave you the statement or this document from Bankwest?---Or printed it out from his account, yes.

Do you think you might have assisted him in doing that?---Quite possibly.

40 But whether you can recall now registering or not, the reality is you sent this document off and you would have at least looked at it and seen what he had earned and what his expenses were according to the documents you were sending for that quarter.---Yes, I did and that's where I was astounded by the amounts.

And what did he say, returning to the J&C Maintenance Services invoice, which is at page 62, about who J&C Maintenance was and what it was he'd done to justify being paid \$42,000 and GST?---I did not question that because I don't even recall these invoices.

So you just didn't question him at all?---The, the figures, like I said, dad was very quiet and Craig shut me down.

Isn't it the case that you knew that this was all money that was actually coming from contractors from the RMS to Craig?---Not at that time, no.

Do you say you learnt that later?---Now, recently.

10 In the course of this inquiry?---Yes.

I'm suggesting you knew it at the time.---I'm denying that.

I'm suggesting you knew at the time that he was receiving benefits from a number of contractors in the form of cash.---(No Audible Reply)

No? You need to verbally respond rather than just - - -?---No. Sorry. No, I thought you were - - -

20 I'm suggesting you knew that he was receiving benefits through the Alexanders paying for things.---No.

And I'm suggesting that you knew he was receiving benefits in the form of contractors paying money into company accounts like PMS.---No.

Can we go back, please, to page 58 and to the transaction listing. If we go now to the expenses. Did you understand that these were expenses that your dad had incurred in the course of trying to earn money through this business, PMS?---The, I think he acquired a laptop.

30 Try and just focus on my question.---Yes, sorry.

Rather than jumping ahead to where you think the question might go.---Oh.

What was listed here as debit items, were they items where your father gave you documents or information to indicate he had incurred expenses?---No.

So where did that information come from?---Craig.

40 Craig told you he had?---Yes.

So sorry, Craig told you that they were expenses he'd incurred or Craig told you they were expenses that your father had incurred?---Dad I think.

So Craig told you here are some expenses to claim through PMS that Peter has incurred?---Correct, yeah.

Did you understand how Craig came to be knowledgeable about what your dad had incurred?---Both of them discussed things and I just accepted whatever either of them told me to, about the actual account.

THE COMMISSIONER: What about the expense for JB Hi-Fi?---I think that was - - -

1,979 dollars odd.

10 MR DOWNING: Perhaps in fairness, Commissioner, I should take the witness to page 63, which is the tax invoice for it.

THE COMMISSIONER: Yes, sure. Yes, certainly.

MR DOWNING: If you have a look at that, please, Ms Steyn.---Yes.

Isn't it the case that this was a MacBook that was for your eldest son?---I don't recall that, I'm sorry. I don't recall my son having a laptop.

20 THE COMMISSIONER: What about Craig?---Craig had a lot of little items, yes.

MR DOWNING: You mean Apple items?---Yes.

He liked Apple devices, didn't he?---Yes.

Often would bring them home?---Yes.

30 Isn't it the case that Craig organised for this computer to be paid for through PMS but it was actually for your son?---I, looking at that, most likely, yes.

So tell me why, when you were submitting this information to the accountants, you're including what you understood to be income earned through PMS by your father for what seemed to be an expense that related to a computer for your son?---Well, I didn't know that it was a computer for my son. I thought it was a computer for my father. Or that's what dad said anyway.

40 So your dad was using a MacBook, was he?---He attempted to, yes.

Isn't it the case that your son received and used this computer?---I don't recall who actually ended up with the computer, whether my son still has it or Craig's got it.

You don't know? You don't know who's got it now?---No.

You maintain that in respect of this material, that you were given invoices by, is it your father, is - - -?---Between my father and Craig, yes.

Did Craig provide you with some of those? I'm sorry, when I'm talking about invoices, I'm now talking about tax invoices for PMS for income.  
---Oh.

Did they come from your dad?---Yes.

And when it came to expenses, they came from either your father or Craig?  
---Yes.

10

And you sent them off to Mr Lord for a BAS to be done for PMS?---From the best of my recollection, yes.

Now, you've said that, at times, in answer to questions, that you weren't sure and you were, you weren't in a state to look at things or question things at the time.---Ah hmm.

Were you working in your job in 2018?---Yes.

20

Did you take time off then or was that earlier?---No, earlier. I think it was 2017.

Right. So - - -?---And I was still struggling right through.

But managing to work your job - - -?---If I had to, yes.

- - - in the hours that you were required to work.---Absolutely.

30

Now, just in respect of school fees.---Yes.

You recall I asked you yesterday some questions about the school fees and your knowledge, and your answer – and this is at transcript 570 – was that, in respect to the school fees, that you did know the Alexanders had paid.  
---Yes.

And that Craig had advised you that he'd done some work for Ashley Alexander - - -?---Yep.

40

- - - privately, and that, in effect, the Alexanders were paying the school fees to set off the money that they owed for the work.---Correct.

I want you to look at an exchange of texts, please.---Ah hmm.

And I'm going to take you to volume 14.1, page 185. If you could start, please, at message number 39, and you'll see that that relates to – well, first of all, number 39, it's 29 January, 2018, and it's from you to Craig. You recognise your number in the From column?---Oh, yes, sorry, yes.

And I'm going to ask you to assume that these are messages extracted from Craig's phone.---Yep.

Read that message that starts, "Good morning (not transcribable)" and tell me when you've read to the end of that.---Yes.

Do you recall that you received that message from someone at the school querying you as to whether the moneys that had turned up from Ashley Alexander were in fact the fees for your youngest son?---Correct.

10

And you sent this onto Craig?---Yes.

And you see the next message, number 40, same day, 29 January, you to Craig, you ask Craig, "Was reference A Steyn?"---Yep.

So I take it by then you knew that the Alexanders had paid and you were trying to enquire as to what reference they'd used?---Yes.

20 And then if you could have a look at 41, please. So Craig responds, on 29 January to you, "Yes, it is correct. Just him repaying Craig for a loan. I chose a trail of where from." Now, what did you understand he meant by that?---I'm not 100 per cent sure, sorry.

Wasn't Craig indicating to you that the explanation that you should give as to why the Alexanders were paying your son's fees was that it was them, that is Ashley, repaying your husband for a loan, but him also expressing some concern that it showed a trail of where the money was from?---Okay, yes.

30 You understood, didn't you, that what he was expressing was a concern that the trail led back to the Alexanders, who controlled AA Steel and who your husband was giving work to? You knew that's what he meant.---Oh, no. That's not how I read that.

What did you think the trail that he was referring to meant?---That it came from Ashley Alexander.

40 Why would it matter - - -?---Oh, sorry, Sandy. I'm not, I can't, I can't answer that question. Sorry, that's not how I read that at all.

Why would it matter to the school if the money was being paid by the Alexanders or indeed Bill Gates?---I don't, I don't know. I can't, I can't answer for Craig, I'm sorry.

In any event, message 42, you send back, "Okay," with a couple of emojis. Do you see that, same day?---Yep.

And 43, you send a message, “Is that what you wanted?”---I, I’m not sure if that relates to this conversation.

All right. 44, Craig response, “Instead of giving to me, I told them to pay those fees and the balance they are giving to me.”---Yes.

So, what did you understand Craig was suggesting through that?---The work that he told me. Because he explained it to me afterwards and that it was work that he had done for Ash.

10

So that he’d done some work and that, what, in part they were going to pay the fees from that money that was owed and the balance they were going to give to him?---Yep, yes. Correct.

So did you understand that there was some money beyond the school fees? ---Yes.

Number 45, you responds, “Okay.” And then at 46, you say, “I just said will leave you to explain if she asks but she won’t.”---Yes.

20

Now, was that first of all a reference, the “she”, was that to the person at the school that was asking about the fees?---Yes. Because they dealt with me, not him.

So were you indicating there that you’d passed on what Craig had told you about why the Alexanders were paying?---Yes.

But also saying, “Look, I’ll leave it to you to try and explain all of this to them if they ask, but they won’t?---Yes, yep.

30

Then at 47, do you see Craig responds, “Or it’s just payment for work I did for Ash over sometime.”---Yep. Because that’s what he explained it to me as.

Well, isn’t he proposing in 47 an alternative explanation that might be given as to why the Alexanders were paying for the school fees for your son?

---Reading that, it looks that way. But afterwards he, when, when we went over it at home, he said to me that it’s, that’s the case. So, I took it for what he told me.

40

In 48, you respond, same day, 29 January, “I think that’s a better option.” ---Okay. I - - -

Do you see that?---Yes.

And what you were indicating, weren’t you, was, “Of the different explanation you’ve given as to how we will justify why the Alexanders are

paying, I think the second one's the better one"---The person that sent it was also a cousin and I didn't want him to give her another - - -

Sorry, the person at the school?---Yes.

Who is that?---It was a cousin of Craig's.

Who is the cousin?---I don't want to disclose her name on - - -

10 Please answer my question. Who was the cousin?---Okay. Leanne.

Leanne?---Kiwakis.

How do you spell the surname?---K-i-w-a-k-i-s.

Is what you just said about not wanting to disclose to it to the cousin, that being the person at the school, was that the truth?---Yes, yes.

20 Isn't it the case that by saying, "I think that's the better option," what you were proposing wasn't that we give a truthful explanation to the school, but rather of the two proposals you've put forward as to why the Alexanders would pay, I think that's the more plausible one that we should give?--- Well, he did, he did the work. Why would he say he's, he's taken - - -

THE COMMISSIONER: No, no, no. Just answer the question, please. ---No.

MR DOWNING: You disagree?---I disagree.

30 All right. And then you'll see down below, Craig responds, message number 49, same day, 29 January. He says, "Like Bryce dies for their cousin," but there are typos, if you go over the page you'll see that Craig then corrects himself from "Bryce" to "Bruce" and then looks like you queried what he means, the reference to "dies", and then if you go down to message 53, he confirms "dies" and 54 is "does".---Yep.

So what he meant was "Like Bruce does for their cousin."---Yep.

40 Now, who's Bruce again?---His cousin, Craig's cousin.

So wasn't, after you say, "I think that's the better option," Craig was then suggesting, "Yeah, we can explain it that way because it's just like what Bruce does for their cousin."---I didn't understand the reference of that, to be honest.

You didn't?---No, I just - - -

So you didn't send – well, look at number 55, when you sent an emoji after he gave that clarification, that it was “Bruce” not “Bryce”, and “does” not “dies”.---Yes. I see that, but I didn't, I didn't get why he used Bruce as a reference.

10 You knew at the time of this exchange, didn't you, that the Alexanders were paying the school fees not as any form of payment to Craig for work he'd done, but as part of the ongoing arrangement of them meeting your living expenses in return for them, through AA Steel, getting work.---Absolutely not.

Now, do you recall in late 2018 getting a new car?---2018?

Late 2018.---I got a new car?

Do you recall your husband coming home with a new car, which he told you was for you?---No, he didn't tell me a car, a vehicle was for me. I don't recall him telling me that, yes.

20 Do you recall him coming home with the new white C63 Mercedes - - -?  
---Yes, I do.

- - - at the end of 2018?---Yes, I do.

And what did he tell you as to what that car was and where it was from, who'd paid for it?---He said Ashley bought a vehicle for his wife. She didn't like and he was going to use it to work out whether he actually liked the Mercedes range.

30 That's not the truth, is it?---I, that is what I recall him telling me.

Isn't it the case that he came home and told you that this was a car that had been organised for him through some of the contractors at the RMS?---I don't recall him telling me that.

Did he tell you that it was bought in the name of Sandy Alexander?---I do not recall him telling me that.

40 Did he tell you that even though it had been bought in Sandy Alexander's name that it was in fact a car for you or for him?---No, I don't recall that.

THE COMMISSIONER: You know later he traded it in for another vehicle?---No, he didn't.

He didn't?---No.

MR DOWNING: Well, is it the case that you had it at your house for a period?---Yes.

And it's the case, isn't it, that you used it from time to time?---No, I didn't.

Did Craig use it?---Craig used it maybe a handful of times in that time.

And at some point did he take it somewhere?---Back to the Alexanders.

And do you know what happened to it after that?---No. I have asked and he's, he's, doesn't want to say.

10

Sorry, you've asked him about it?---Yeah, I've just said, "Where's the car? Where's the, where's that white car?" since this whole thing has come about, and he won't say. He doesn't know himself.

So you say he didn't ever say anything to you to suggest that in fact it was a car that had been purchased for either you or for him?---I don't recall him saying that or suggesting that.

20

You say that he told you that, what, it was something that Ashley had bought for Sandy?---Yep.

She didn't like.---Yes.

So did you understand from what he told you that, in effect, Ashley had bought it, Sandy had tried it but didn't like it?---Yes.

So that while they were working out what to do with it, it was, in effect, just being lent to you?---For him to work out whether he liked it or not, yes.

30

For Craig?---Yes.

THE COMMISSIONER: That must have sounded like a bit of a strange story to you at the time?---It, it, it did, more so because I heard him saying to other people that it was his car. So there was a little bit of discrepancy there.

Did your husband at a later time purchase an SUV vehicle?---Yes.

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How long after the day that this Mercedes-Benz turned up would you say? ---2019.

So how long did he have the white Mercedes in his possession for, approximately?---Three/four months.

Three or four months. Was it soon after the three or four months that he acquired his SUV?---I can't recall exactly but, yes, maybe if, maybe a number of months after that.

Did he tell you that he traded the Mercedes in to buy that SUV?---No. Oh, the white Mercedes?

Mmm.---No.

Yes, Mr Downing.

10 MR DOWNING: Finally, Ms Steyn, I just want to go back to some questions I asked you yesterday about the works that were done in respect of your house in [REDACTED], and your evidence yesterday was that in terms of the discussions you'd had with your husband that the proposed budget all up was I think something in the order of \$500,000.---Yes, I think so.

And you indicated that in terms of how that was to be funded your initial discussions were on the basis of having available funds of about 350 and then having to borrow an additional 150.---Yes.

20 And you made reference to the fact that at the time part of the funds you had available were after the sale of an investment property that you had and I think that was at Kellyville.---Yes, that's correct.

Now, Kellyville was sold in late 2014. Correct?---Yes.

And I'm going to suggest to you that after Kellyville was sold and settled and the funds were received across your various accounts, that is your accounts, your husband's accounts, your joint accounts and even your kids' accounts, the all-up funds you had available were about \$285,000. Can you recall or not?---I can't recall off the top of my head, no, sorry.

30 But it was something that you - - -?---It was significant.

- - - looked at at the time, wasn't it, with a view to what you could then afford with - - -?---Quite possibly.

- - - your house in [REDACTED]?---Yes.

Now, you also had credit card debt that you needed each month to service I take it.---Yes.

40 And I'm going to suggest that the debt you had on your credit card at the time was about \$6,000 so that putting money aside to meet that it meant that you had about \$280,000 in available funds.---Okay.

Now, if you accept, and the documents will either prove it or not prove it, that you had about \$280,000 and what you borrowed at the time according to the CBA documents I took you to is 150, that would have given you \$430,000 with which to meet the projected works for the house.---Correct.

And you've indicated \$500,000 was your estimate. I take it you realised that there was some prospect that things might take a bit longer and cost a bit more.---Well, do you want me to say yes or no or can I explain?

10 Please, you can explain.---So because it was being owner built even though we projected a \$500,000 mark because that's the figure, or between 450, 500 on a project home, Craig proposed that being owner-builder will actually be a lot less than that because we would do a lot of the work ourselves, and that's the reasoning behind, and also living out of pocket we would service the bill that way as well.

But hadn't you worked that assumption in that he was going to be an owner-builder and do some of the work in working out what your calculations as to the needed funds were?---I didn't work our calculations as an owner-builder that was the amount which is between 450 and 500.

20 Now, it's the case though that you say that Craig indicated to you that at some point during the works that he was going to obtain funds from some other source.---Yes.

And was that early on, that is before works were undertaken or once they'd started?---I think it was before.

So he indicates then in effect that he has some other unidentified source of funds that he can approach if there is a need for them.---Yes.

30 And you ask him about it but he refuses to identify the source and you don't press the issue any further.---We may have had, I mean I may have asked on other occasions and I'd always get the same answer, "Not to worry about it. I'll let you know when I, when I do need funds to repay it," and that was it.

It's the case then that during the works Craig indicates to you that he's paid for various costs and he needs to be reimbursed?---Yes.

And he tells you that he needs to be reimbursed because he has in fact borrowed funds and needs to repay them now?---Yes.

40 And your evidence yesterday was that you believed it was about \$80,000 that he needed to repay because he'd borrowed.---Yes.

And if we could go back, please, to volume 10.3, page 290. This is one of the pages in the two spiral notebooks that I took you to yesterday.---Sure.

And it's the second one with the, what appears to be the black cover. This is the entry you made, wasn't it, to reflect the cash transfer you needed to make to Craig?---Roughly, yes.

And it reflected the items that he told you that he had paid?---Yes.

You'll see that they come to a total of just over \$60,000.---Yes.

But you say he told you that he'd in fact paid 80, so that he needed 80 all-up to be transferred to him?---No, I think there was other stuff that he paid for that wasn't recorded on there, but I don't know what, whether it's in that book or not and I can't recall off the top of my head what they were.

10 Did you find out from him what it was that made up the balance to \$80,000?  
---He may have discussed it with me at the time, I can't recall what they were.

And you say that at the time you – did you ask again about who had in fact provided this funding and he just basically won't answer?---No.

So you don't press him any further.---I don't, no.

20 But you get out the \$80,000 in cash and you give it to him on the understanding he's going to repay whoever he's in debt to.---Whatever, yeah.

You also say that in respect of your 40<sup>th</sup> birthday, you found out that he'd borrowed moneys to pay for it.---Quite possibly through the same process, yes.

Right. And you ask him about that and he refuses to identify who the lender was.---Yes.

30 And you don't press.---No.

Ms Steyn, I'm going to suggest that when it came to your dealings with your husband about where the funds were coming from, on your evidence you were remarkably incurious about first of all, who the person that was lending was ?---Yeah.

Secondly the circumstances of them lending?---Yes.

And thirdly, the conditions of them apparently lending the money.---Yes.

40 For someone who otherwise controlled your family's finances, it's strange, would you agree, that you, or out of character that you wouldn't have wanted to know a bit more about this aspect of the family finances?  
---Out of character, probably, but I was going through a lot at the time, had been since about 2016, and I've had to learn to, to let a lot of stuff go in order to, to survive on a daily basis.

Isn't it the case that you knew that when it came to the house, and indeed a lot of your living expenses, that it was the Alexanders who were footing the bill?---I deny that.

And I'm suggesting you were content to turn a blind eye to it because, and the fact that they were doing RTA work, because at the end of the day, you were benefitting from that arrangement.---No.

10 Could it be that you in fact assisted your husband in organising for invoices to be sent off to the Alexanders to be paid and for him to then, to receive in effect payments in kind through them?---Are you saying I, I asked him to do that?

Did you assist him for instance in providing invoices to the Alexanders?---I gave him, if I had a quote – are we talking about, about the house?

Well, let's deal with the house first of all.---Okay, so - - -

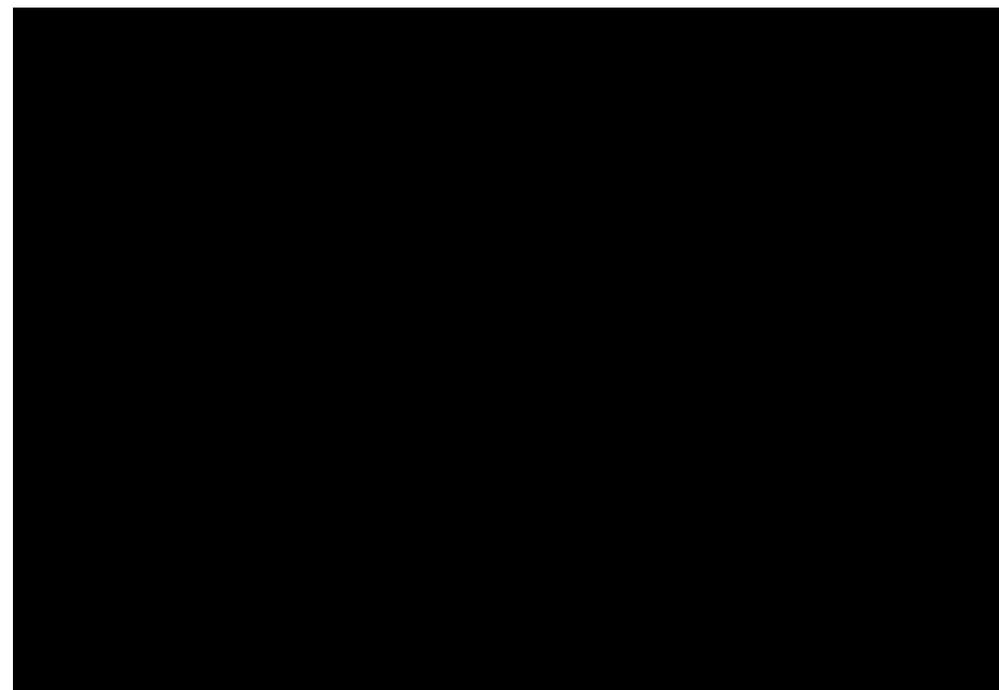
20 Did you ever, with quotes or invoices, give it to him and say, "Give this to Sandy to pay?"---If he wanted, if he requested a quote, I would give it to him, didn't say who he was sending it off to.

Did you ever provide any bills to the Alexanders to pay?---I don't recall, no, I'm sorry.

Did you ever give them to Craig and ask that they be provided, sent on to the Alexanders to pay?---I don't recall ever sending anything. I do recall sending him quotes but to whom, I'm not sure.

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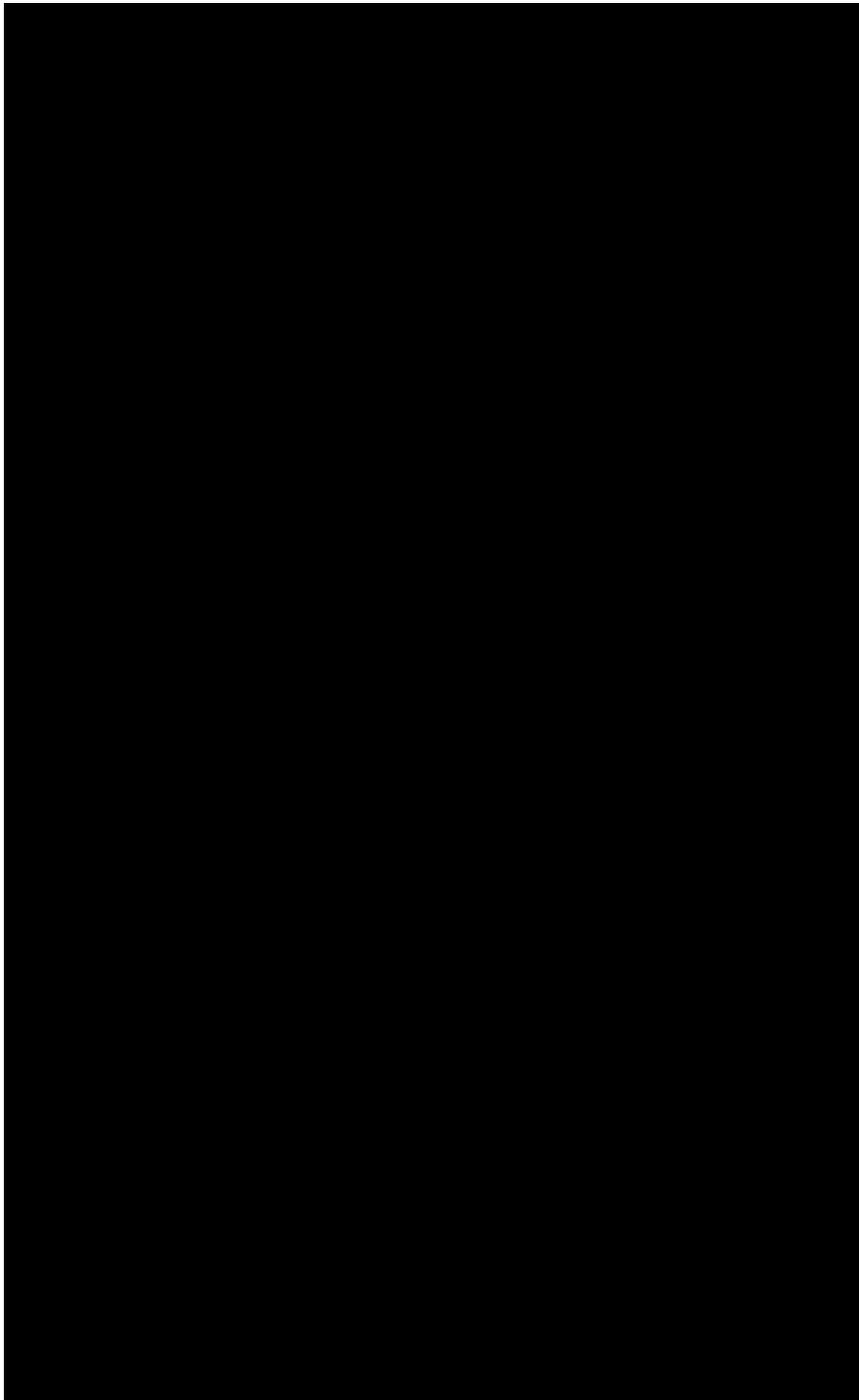
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THE COMMISSIONER: Yes. So that what I propose to do then when we resume, which will be at about quarter past 2.00, we will take the evidence

in private hearing. Therefore the only persons who should be present apart from Commissioner officers and Counsel, is yourself and no other person, unless anybody in the room wishes to be heard on that, then we'll adopt that procedure. I understand from what Counsel has said that, Counsel Assisting has said, that it will be short evidence, so I wouldn't imagine that it will take more than about 10 minutes. Is that a fair estimate?

MR VELCIC: That's so.

10 THE COMMISSIONER: All right. So that we'll then press on with the next witness immediately after that, which will be - - -

MR DOWNING: Ashley Alexander.

THE COMMISSIONER: Mr Ashley Alexander. So I'll say not before 2.30 in relation to Mr Alexander. We'll resume in private hearing at 2.15. But before I adjourn, is there anyone - - -

20 MR LAWRENCE: Commissioner, I wish to ask some questions on behalf of Mr Duchesne. I won't be long, I expect somewhere between 10 to 15 minutes.

THE COMMISSIONER: Yes, all right. I was about to ask if there's any application for cross-examination of the witness. Is there anyone else? No. Mr Downing, it seems, subject to anything you want to say, appropriate to grant leave to Mr Lawrence, who I understand only briefly wants to cross-examine briefly. It's either that or it's deferred for another day, but there may be no requirement for this witness to return.

30 MR DOWNING: I don't stand in the way of leave being granted, that seems convenient, Commissioner.

THE COMMISSIONER: Very well. Well, in that event what we'll do is, we'll resume at 2.15. Mr Lawrence, I'll allow you an open session to cross-examine the witness and then when that cross-examination has finished, we'll go into private session.

MR LAWRENCE: Yes, thank you, Commissioner.

40 THE COMMISSIONER: How long do you anticipate you'll be?

MR LAWRENCE: I don't envisage it will take more than 15 minutes, but at the same time I'm somewhat restricted in relation to responses that I get, but my best estimate is about 15 minutes.

THE COMMISSIONER: All right. Very well, I'll adjourn till 2.15.

**LUNCHEON ADJOURNMENT**

**[1.12pm]**