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INDEPENDENT BROAD-BASED ANTI-CORRUPTION COMMISSION

MELBOURNE

MONDAY, 29 MARCH 2021

(7th day of examinations)

BEFORE THE HONOURABLE ROBERT REDLICH AM, QC

Counsel Assisting: Mr Paul Lawrie
Mr Joseph Amin

OPERATION ESPERANCE INVESTIGATION

PUBLIC EXAMINATIONS PURSUANT TO PART 6 OF THE INDEPENDENT
BROAD-BASED ANTI-CORRUPTION COMMISSION ACT 2011

*Every effort is made to ensure the accuracy of transcripts.
Any inaccuracies will be corrected as soon as possible.*

1 COMMISSIONER: Good morning, Ms Tsakopoulos. I'm the 10:21:44AM
2 Commissioner of the anti-corruption Commission. I'm 10:21:51AM
3 conducting this examination pursuant to part 6 of 10:21:53AM
4 the Independent Broad-Based Anti-Corruption Commission Act 10:21:59AM
5 2011. Mr Lawrie will be counsel assisting, and 10:22:01AM
6 I authorise him to examine you. The process is what we 10:22:07AM
7 call an inquisitorial process; that is, the Commission is 10:22:13AM
8 not bound by the rules of evidence but I can regulate the 10:22:16AM
9 conduct of the examinations as I consider appropriate, but 10:22:22AM
10 by and large we will conduct these proceedings in the same 10:22:26AM
11 way as we would if we were in a court of law. The 10:22:31AM
12 examination is being video recorded and is open to the 10:22:37AM
13 public. 10:22:39AM
14 Mr Lawrie will ask you questions, and I may also 10:22:39AM
15 ask you questions as well. Following the questions your 10:22:42AM
16 legal representative will have the opportunity to ask 10:22:47AM
17 questions to clarify any of your answers or to enable you 10:22:49AM
18 to add anything if you wish. 10:22:55AM
19 During the course of the examination if at any 10:22:58AM
20 stage you want to have a break just let me know. We will 10:23:01AM
21 break mid-way through the morning, but if you want to have 10:23:04AM
22 any additional breaks just let me know and we'll take 10:23:07AM
23 them. And, if you wish to speak to your counsel at any 10:23:09AM
24 stage, again let me know and we'll take an adjournment. 10:23:13AM
25 Now, your counsel, Mr Marcevski, are you able to 10:23:22AM
26 hear me? 10:23:32AM
27 MR MARCEVSKI: I am, yes, your Honour. 10:23:32AM
28 COMMISSIONER: Very good. So I note your attendance here for 10:23:35AM
29 the examination of your client, Ms Tsakopoulos. You'll be 10:23:38AM

1 given an opportunity at the conclusion of the examination 10:23:41AM
2 to ask her questions which you feel could clarify any 10:23:45AM
3 answer that she gave or to make a statement or submission 10:23:50AM
4 on your client's behalf that's relevant to the 10:23:53AM
5 investigation. I remind you as her legal representative 10:23:58AM
6 of the non-disclosure obligations that might still arise 10:24:05AM
7 with respect to the restricted matters specified in her 10:24:09AM
8 documents. 10:24:12AM

9 Now, some formalities, Ms Tsakopoulos. I need to 10:24:16AM
10 take you through the matters about which you'll be 10:24:19AM
11 questioned during the examination. You'll be asked about 10:24:22AM
12 matters pertaining to your role and responsibilities at 10:24:26AM
13 Transclean Facilities Pty Ltd and its related entities. 10:24:32AM
14 You'll be asked about your knowledge of and involvement in 10:24:36AM
15 Transclean's contracts with V/Line, including the tender 10:24:40AM
16 process, variations made to those contracts, relevant 10:24:44AM
17 audit processes and reports, and Transclean's performance 10:24:49AM
18 of its obligations. You'll be asked about the nature and 10:24:53AM
19 history of your relationship with James Pinder, including 10:24:58AM
20 any personal, financial or business arrangements; your 10:25:02AM
21 knowledge of and your role in transactions that 10:25:08AM
22 contributed to the purchase of his property at 32 Railway 10:25:11AM
23 Crescent, Williamstown in late 2018 and early 2019; your 10:25:16AM
24 knowledge of and any involvement in the creation and 10:25:23AM
25 execution of a loan agreement or any other financial 10:25:26AM
26 arrangement made between James Pinder and yourself; your 10:25:30AM
27 knowledge of payments to you from Transclean, Jinacan Pty 10:25:35AM
28 Ltd, Bega Nominees Pty Ltd, Grattan Heights Pty Ltd, and 10:25:40AM
29 Arthur Tsouhantaris in January 2019; and your knowledge of 10:25:48AM

1 any financial transactions, payments or other benefits to 10:25:52AM
2 James Pinder, Peter Bollas or any other person employed by 10:25:59AM
3 or connected to V/Line, Metro Trains Melbourne or Yarra 10:26:04AM
4 Trams. 10:26:10AM
5 <MARIA TSAKOPOULOS, sworn and examined: 10:26:24AM
6 COMMISSIONER: Ms Tsakopoulos, at the time that you were served 10:26:47AM
7 with a summons to attend today did you also receive a 10:26:50AM
8 document entitled 'Statement of rights and 10:26:53AM
9 obligations'?---Yes. 10:26:57AM
10 And has Mr Marcevski or another lawyer explained that document 10:26:58AM
11 to you?---Yes. 10:27:02AM
12 Do you understand the contents of the document?---Yes. 10:27:03AM
13 So let me just summarise the effect of those rights and 10:27:06AM
14 obligations. Your obligation is to answer questions that 10:27:14AM
15 you're asked unless you have a reasonable excuse for not 10:27:19AM
16 doing so. You must answer the questions even if they may 10:27:23AM
17 incriminate you or make you liable to a penalty. You must 10:27:27AM
18 answer the questions truthfully, otherwise you may expose 10:27:32AM
19 yourself to a risk of a perjury charge, which carries a 10:27:37AM
20 penalty of up to 15 years imprisonment. 10:27:41AM
21 Importantly, if you answer questions truthfully, 10:27:45AM
22 then that answer is not admissible and cannot be used 10:27:48AM
23 against you in any court. The primary exception to that 10:27:53AM
24 is if you gave false answers, in which case your answers 10:27:58AM
25 could be used against you on a perjury charge. There are 10:28:01AM
26 other circumstances in which your evidence may be used 10:28:06AM
27 against you, but they are unlikely to arise. In these 10:28:11AM
28 proceedings, if they do I would let you know. 10:28:15AM
29 Now, this is something I always say to witnesses, 10:28:22AM

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whether it's in a private examination or a public examination. Counsel assisting will sometimes ask what we call, what lawyers call, open-ended questions; that is, you are asked a question which doesn't suggest an answer, so it's just an open-ended question, 'Did you do something on such and such a date?' Now, the fact that he asks you an open-ended question doesn't mean he doesn't already know the answer to it, but you are expected to give honest, frank answers.

Have you followed the proceedings that were in public in which Mr Haritos gave evidence?---Yes.

You've heard all of his evidence?---Yes, bits and pieces. Bits and pieces, like, I did see some of it.

You didn't watch all of his evidence?---Most of it, I think.

But I was working too, so.

And did you glean from that that quite often he gave evidence which counsel assisting was challenging him about as not being truthful evidence; did you follow that? Did you understand that counsel was putting to him - - -?---Yes.

Quite often - - -?---Yes.

In relation to answers that he gave that he was not being frank or honest with the Commission; did you follow that?---Well, I didn't think he was not being honest or - I don't know if he was being honest or not. Like, how do I know that?

You don't know?---Well, I don't think he was being dishonest.

Most of the matters he gave evidence about also concerned your role?---Right. Okay. Yes, I understand that. Yes.

All right. So what I want to make clear to you is that so long

10:28:24AM
10:28:27AM
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10:28:37AM
10:28:40AM
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10:28:46AM
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10:28:54AM
10:28:59AM
10:29:01AM
10:29:03AM
10:29:09AM
10:29:12AM
10:29:15AM
10:29:18AM
10:29:22AM
10:29:26AM
10:29:31AM
10:29:34AM
10:29:36AM
10:29:39AM
10:29:43AM
10:29:46AM
10:29:48AM
10:29:49AM
10:29:53AM
10:29:58AM
10:30:04AM

1 as you give honest and truthful answers - - -?---Yes. 10:30:09AM
2 Then nothing can be used against you; you understand 10:30:12AM
3 that?---I understand that, yes. 10:30:16AM
4 Very good. 10:30:17AM
5 <EXAMINED BY MR LAWRIE: 10:30:17AM
6 MR LAWRIE: Thank you, Commissioner. (To witness) 10:30:19AM
7 Ms Tsakopoulos, can we just start with your full name, 10:30:21AM
8 please?---Maria Tsakopoulos. 10:30:24AM
9 Are you sometimes also - sorry, you call yourself Maria and 10:30:26AM
10 Marie?---Okay, so on my licence and my birth certificate 10:30:29AM
11 it's got Maria Tsakopoulos, but everyone knows me as 10:30:32AM
12 Marie. 10:30:35AM
13 Okay?---That's just my preferred name. 10:30:36AM
14 And you're attending here today in response to a summons which 10:30:39AM
15 is numbered SE3450. Can we please bring that up on 10:30:42AM
16 screen. Just a couple of formal documents that we'll show 10:30:50AM
17 you first of all. What we'll do is just scroll through it 10:30:52AM
18 not for the purposes of you reading every line but just to 10:30:59AM
19 identify it - - -?---Yes. 10:31:02AM
20 As the document that you were served. If we can go down, 10:31:03AM
21 please, to the next page of that. Do you recognise that 10:31:10AM
22 as being the summons that was served upon you?---Yes. 10:31:22AM
23 And at the same time you were served with a statement of rights 10:31:25AM
24 and responsibilities?---Correct. 10:31:28AM
25 Can we bring up p.3, please. Do you recognise that document as 10:31:29AM
26 being served on you at the same time?---Yes. 10:31:40AM
27 And also a confidentiality notice that the Commissioner has 10:31:43AM
28 already spoken to you about. Can we bring up p.9, please. 10:31:48AM
29 Do you recognise that document as being served on you at 10:31:56AM

1 the same time?---Yes. 10:31:58AM
2 That is, 18 March of this year?---Yes. 10:32:02AM
3 And a covering letter in respect of those documents at p.35 10:32:06AM
4 dated 16 March 2021?---Yes. 10:32:14AM
5 And finally - no, sorry, just those four documents I tender, 10:32:18AM
6 Commissioner. I tender those four documents as a bundle. 10:32:30AM
7 COMMISSIONER: That will be MT-1. 10:32:33AM
8 #EXHIBIT MT-1 - Bundle of four documents. 10:32:35AM
9 MR LAWRIE: Now, do you still work at Transclean?---At the 10:32:42AM
10 moment, no. 10:32:45AM
11 Where are you working?---I sort of do bits and pieces for 10:32:46AM
12 George. 10:32:50AM
13 What do you do for George?---Just emailing, emails and things 10:32:50AM
14 like that. 10:32:54AM
15 And by George you mean George Haritos?---Yes, I do. 10:32:55AM
16 When did you start working at Transclean?---When I started 10:32:58AM
17 working, it wasn't for Transclean. It was - I was - 10:33:05AM
18 through a subcontractor I got the job. A friend of mine 10:33:10AM
19 offered me a job for Metro stations in 2013. 10:33:13AM
20 Did you start working for Transclean in February of 10:33:20AM
21 2014?---2014? No, 2015 I think it was. 10:33:25AM
22 That was a salaried position in 2015?---Yes, yes. 10:33:29AM
23 Were you working for Transclean prior to 2015 in some other 10:33:32AM
24 capacity?---Some other capacity? What do you mean? 10:33:36AM
25 Not as a salaried employee?---As an ABN - on ABN. I was 10:33:40AM
26 working for a subcontractor, not for Transclean 10:33:45AM
27 themselves. 10:33:49AM
28 What does that mean? Who were you working for?---So I was 10:33:50AM
29 working for Chris, who offered me the job, who was a 10:33:53AM

1 subcontractor for Transclean. 10:33:56AM
2 Chris who?---Chris Mitzia. 10:34:02AM
3 What was he doing for Transclean?---He was a subcontractor. 10:34:03AM
4 Doing what?---Cleaning. Had staff cleaning for stations and so 10:34:06AM
5 on, yep, and I was employed as the area supervisor at the 10:34:09AM
6 time. 10:34:15AM
7 Now, back between 2004 and 2009 you worked for an engineering 10:34:16AM
8 firm, didn't you?---Downer Engineering, yes. 10:34:22AM
9 And then after that you worked for a firm called - for a 10:34:26AM
10 transport company Total Transport & Logistics?---Correct. 10:34:29AM
11 Is that right?---That's right. 10:34:33AM
12 And what was your role at Total Transport & Logistics?---I was 10:34:34AM
13 like a contract manager. 10:34:39AM
14 Okay?---Yeah. 10:34:40AM
15 Now, that was a company that was run by your sister and your 10:34:42AM
16 brother-in-law, wasn't it?---Correct, yes. 10:34:46AM
17 And your sister is Andrea Bennett?---Yes. 10:34:47AM
18 And your brother-in-law is Paul Bennett?---Correct. 10:34:49AM
19 Is that right? And they've been running that transport company 10:34:53AM
20 for some time?---Yes. 10:34:56AM
21 So precisely when did you start working for Total Transport & 10:34:58AM
22 Logistics?---I can't even remember. 10:35:07AM
23 Can you remember a year?---Actually, I - two thousand 10:35:08AM
24 and - I don't remember. I actually don't remember. 10:35:28AM
25 How long did you work for them for?---Oh, it was one year, and 10:35:29AM
26 then I sort of had a little break, and then I went back 10:35:33AM
27 for another year or so, I think it was, yep. 10:35:36AM
28 I'll come back to you starting to work for Transclean in a 10:35:40AM
29 moment, but before I do the Commissioner asked you some 10:35:46AM

1 questions about whether or not you had watched the 10:35:51AM
2 evidence of Mr Haritos - - -?---Yes. 10:35:53AM
3 During the public examinations last year. How much of that did 10:35:55AM
4 you watch?---I probably watched most of it, I would say, 10:36:00AM
5 yeah, yep. 10:36:04AM
6 Did you also watch the examinations - - -?---Don't remember it, 10:36:06AM
7 but I did watch it - I remember watching it, yeah. 10:36:09AM
8 Did you also watch the examinations of James Pinder and Peter 10:36:13AM
9 Bollas?---Yes, some of it. 10:36:16AM
10 How much of those examinations did you watch?---Not that much. 10:36:18AM
11 Well, would it be more or less than one half?---I can't 10:36:22AM
12 remember actually how much I watched of it, to be honest. 10:36:29AM
13 I really can't remember. 10:36:34AM
14 But you watched the majority of Mr Haritos's 10:36:37AM
15 examination?---Yes, I did. Yes. 10:36:42AM
16 And your overall impression of that was that it accorded with 10:36:43AM
17 your memory or how you saw the events that were being 10:36:46AM
18 asked about; is that correct?---Say that again, sorry? 10:36:51AM
19 Well, there was nothing in Mr Haritos's examination that 10:36:53AM
20 worried you as being incorrect; is that what you 10:36:56AM
21 say?---No, that's correct, yep. 10:36:59AM
22 You thought that what he was saying in his public examination 10:37:00AM
23 matched with your memory of events?---Of events, yes, 10:37:04AM
24 correct. 10:37:10AM
25 And the way you characterised the various transactions that 10:37:10AM
26 were being asked about?---Yes. 10:37:13AM
27 Is that correct?---Yes. 10:37:14AM
28 Have you spoken to him about the subjects that he was asked 10:37:15AM
29 about since those examinations in October and November 10:37:22AM

1 last year?---No, not really. 10:37:25AM

2 'Not really'; what does that mean?---We've spoken about what's 10:37:28AM

3 happened and, you know, everything that's been said in 10:37:32AM

4 these hearings. But, yeah, that's about it, really. 10:37:36AM

5 You still work in the office in South Yarra, don't you, the 10:37:40AM

6 Transclean office?---Do I work in the office? 10:37:44AM

7 Yes?---No, I have a home office. 10:37:46AM

8 Okay?---And I have for a very long time. 10:37:48AM

9 When was the last time you went into the office at South Yarra, 10:37:52AM

10 the Transclean office?---I can't remember. 10:37:57AM

11 Well, have you been in since October or November of last 10:38:11AM

12 year?---Yes, I have. Yes, popped in there. 10:38:16AM

13 Were you visiting for the purposes of doing your work 10:38:21AM

14 there?---Probably - I can't remember, actually, 10:38:29AM

15 what - yeah, I must have popped in to get paperwork or 10:38:31AM

16 something. I don't know. I can't remember. My 10:38:34AM

17 office - - - 10:38:37AM

18 COMMISSIONER: Back in 2018/19 - - -?---Yes. 10:38:37AM

19 Were you working out of Transclean's offices or were you 10:38:40AM

20 working from home?---Sort of both. I was doing both. 10:38:44AM

21 Both. And what positions did you occupy at Transclean back in 10:38:47AM

22 2018/19? What were your functions?---I was a contract 10:38:53AM

23 manager for V/Line. 10:39:00AM

24 And was that the only contract you were managing?---Yes, yes. 10:39:02AM

25 Mr Lawrie, I might be mistaken, but I thought there was 10:39:10AM

26 evidence that Ms Tsakopoulos also managed another 10:39:13AM

27 contract. 10:39:20AM

28 MR LAWRIE: I'll come to that. 10:39:20AM

29 COMMISSIONER: Very good. 10:39:22AM

1 MR LAWRIE: Thank you, Commissioner. (To witness) So, if we go 10:39:22AM
2 back to your time starting at Transclean, you first worked 10:39:27AM
3 yourself for a subcontractor who was performing work for 10:39:35AM
4 Transclean?---Correct. 10:39:40AM
5 Is that right?---Yes. 10:39:41AM
6 What was the name of - what was his name?---Chris Mitzia. 10:39:42AM
7 And were you invoicing him or his company for the work that you 10:39:46AM
8 were doing?---Invoicing his company. 10:39:50AM
9 Which was called what?---Platform, I think. Yep. 10:39:54AM
10 Platform Pty Ltd?---Something like that, yes. 10:40:01AM
11 How long did that arrangement go on for?---Right up till - till 10:40:05AM
12 George offered me the area manager's position for the 10:40:14AM
13 stations. 10:40:17AM
14 When you were working for Platform what were you doing?---I was 10:40:19AM
15 looking - I was looking after staff, going and doing 10:40:26AM
16 audits for the stations, making sure stations are clean 10:40:30AM
17 and, you know, spot on, all that sort of stuff. Just on 10:40:34AM
18 top of all of it, really. 10:40:39AM
19 So you were supervising cleaning staff?---Yes. 10:40:40AM
20 And the performance of their role?---Yes. 10:40:43AM
21 Cleaning rolling stock?---Yes, and also dealing with - I was 10:40:45AM
22 going to monthly meetings with Nicole Chera. Yes, pretty 10:40:48AM
23 much day-to-day stuff. 10:40:57AM
24 How many staff were you supervising?---North-west, heaps. It 10:40:59AM
25 would have been around 100 people maybe. 10:41:08AM
26 Were they all employed by Platform as far as you knew?---As far 10:41:14AM
27 as I know, yep. 10:41:20AM
28 Okay. And how long did you perform that role for, working for 10:41:22AM
29 Platform or subcontracting to Platform?---A couple of 10:41:27AM

1 years, I think. 10:41:30AM

2 When did you first meet Mr Haritos?---I met Mr Haritos in - 10:41:31AM

3 when I started with Chris. 10:41:39AM

4 Okay. Now, rather than just talking about other events as 10:41:41AM

5 being your timeline, when I ask you a question in time as 10:41:47AM

6 best you can - - -?---Okay. 10:41:51AM

7 Can you give a year and even perhaps a month. What year did 10:41:53AM

8 you meet Mr Haritos?---2013, I would think. 10:41:56AM

9 How did you come to meet him?---Well, Chris - we used 10:42:05AM

10 to - I met him through Chris at the office because I used 10:42:11AM

11 to go around and pick up, like, you know, things for the 10:42:14AM

12 stations and whatever, take them around, deliver them, and 10:42:18AM

13 that's how I met him. So they were sort of working in and 10:42:21AM

14 out of that office anyway, so - most staff did. 10:42:24AM

15 So Chris is working out of the Transclean office?---Well, they 10:42:30AM

16 sort of go in and they have meetings and, you know, like 10:42:33AM

17 if we had team meetings and stuff like that we would meet 10:42:36AM

18 at the office, down at the coffee shop, whatever, like, 10:42:38AM

19 that's how I met George. 10:42:43AM

20 And this is all happening after you stopped working for your 10:42:45AM

21 sister and your brother-in-law's company?---Yes. 10:42:51AM

22 That is the transport company?---Yeah. A little while later, 10:42:53AM

23 yeah, six months later or something. 10:42:59AM

24 COMMISSIONER: What was the consulting work that Chris was 10:43:01AM

25 doing?---Cleaning, like, the stations. 10:43:03AM

26 What sort of cleaning?---What sort of - pressure washing - - - 10:43:08AM

27 Of what?---Oh, the stations. Sorry, Mr Commissioner. Yep, 10:43:13AM

28 stations. 10:43:17AM

29 So Mr Haritos had subcontracted - - -?---Yes. 10:43:18AM

1 To Chris - - -?---Yes. 10:43:21AM
2 Cleaning of stations?---Yes, and that's how I got the job. 10:43:22AM
3 Yes. 10:43:25AM
4 MR LAWRIE: Was this all Metro stations that Chris was looking 10:43:30AM
5 after?---I believe so - oh, no, not all of it because 10:43:34AM
6 I know there was also a lot of staff who were employed by 10:43:41AM
7 Transclean also. So he had, like, a proportion of 10:43:45AM
8 subcontracting out to cleaners. Sorry, I'm confused. 10:43:50AM
9 Well - - -?---Yep, so he was a subcontractor - - - 10:43:55AM
10 Take your time?---Yes. 10:43:58AM
11 A moment ago - - -?---He had staff. 10:43:59AM
12 You mentioned - - -?---Yes. 10:44:00AM
13 Just hang on. A moment ago you mentioned the north-west region 10:44:00AM
14 or the north-west?---Yes, but Chris also had staff in CBD 10:44:03AM
15 and also some of the other side, like - - - 10:44:08AM
16 What's the other side?---South. Probably south - I can't 10:44:11AM
17 remember, really, to be honest, what he had. I don't 10:44:16AM
18 really know. I was looking after north-west, so. 10:44:18AM
19 When you say you were looking after north-west, what was that? 10:44:20AM
20 What area? What stations?---What stations? From 10:44:24AM
21 Williamstown line, Craigieburn line, all that side, yep. 10:44:30AM
22 Okay. Were you running your business at your end through your 10:44:40AM
23 own name or through a company?---My business? 10:44:48AM
24 Well, you're invoicing Platform, aren't you?---Yes. When 10:44:53AM
25 I first started I - when he gave me the job he said to me, 10:44:57AM
26 you know, 'We've got this position available, but it will 10:45:02AM
27 be ABN.' So I had my ABN number, and I would invoice his 10:45:05AM
28 company for my monthly - with my monthly invoice under my 10:45:09AM
29 name, and then he sort of said, 'Maybe down the track you 10:45:13AM

1 can do some subcontracting yourself because it's good 10:45:17AM
2 money.' 10:45:20AM
3 So when you first did it you were rendering your invoices as 10:45:21AM
4 Marie Tsakopoulos?---Tsakopoulos, yes. 10:45:25AM
5 With an ABN?---Yes. 10:45:27AM
6 Is that correct?---Yes. 10:45:28AM
7 Did that change to you rendering your invoices through a 10:45:29AM
8 company?---Yes, it did. 10:45:32AM
9 What company was that?---MGMT. 10:45:34AM
10 And did you form that with your former husband?---Yes, correct. 10:45:39AM
11 And the purpose of that was because you now saw yourself as a 10:45:45AM
12 subcontractor?---Yep. 10:45:50AM
13 Okay. And at some stage you were offered a job at Transclean; 10:45:53AM
14 that is, a salaried position at Transclean - - -?---Yes. 10:46:02AM
15 As a member of staff; is that right?---Correct. 10:46:05AM
16 Who offered you the job?---George Haritos. 10:46:07AM
17 When did he offer you the job?---I don't know, January 2015. 10:46:13AM
18 It was early in the year, yeah. 10:46:21AM
19 Was there a contract of employment that you signed?---I believe 10:46:24AM
20 so, from memory. 10:46:29AM
21 And you received a salary from that point on; is that 10:46:33AM
22 right?---Yes. 10:46:37AM
23 Who paid your salary? Was it Transclean Pty Ltd or some other 10:46:37AM
24 company?---I don't really know. Don't know. 10:46:42AM
25 You have no idea?---I never checked. So long as my money is in 10:46:49AM
26 my account, I don't care who pays it. 10:46:53AM
27 You operated a Suncorp bank account at that time?---Yeah, 10:46:56AM
28 I believe so. 10:47:01AM
29 And your salary came in as a regular payment into that account 10:47:02AM

1 after you started working at Transclean?---I can't 10:47:09AM
2 remember where my salary went. 10:47:15AM
3 You don't remember whether it went into that account or 10:47:18AM
4 not?---I don't know if it went to Suncorp or Police 10:47:20AM
5 Credit. I don't know. 10:47:24AM
6 You never got your salary paid in cash, though, did you?---No. 10:47:25AM
7 Now, it's the case, isn't it, that the transport company that 10:47:29AM
8 was operated by your sister and your brother-in-law ran 10:47:37AM
9 into difficulties; do you remember that?---Yes. 10:47:40AM
10 And your brother-in-law, that is Paul Bennett, ended up working 10:47:43AM
11 for Transclean as well?---Correct. 10:47:49AM
12 Did he start at the same time as you did? All right. When did 10:47:51AM
13 he start?---He started once we took V/Line contract on 10:47:58AM
14 1 July. So it would have been after that, I would say, or 10:48:10AM
15 around that time. 10:48:13AM
16 1 July of when?---2018. 10:48:14AM
17 So he started in about 2018?---I think so, yeah. 10:48:20AM
18 Okay. And what was his role as far as you knew?---Contract 10:48:24AM
19 assistant manager for regional. 10:48:28AM
20 For V/Line regional contracts?---Yes. 10:48:31AM
21 When you first started there, so thinking back to 2015, what 10:48:35AM
22 was your role?---Area manager. 10:48:42AM
23 For V/Line?---For stations. 10:48:47AM
24 For the V/Line stations contract?---No, for Metro stations. 10:48:49AM
25 For Metro stations contract?---Yeah. 10:48:53AM
26 My apologies. And so what stations did that cover?---North and 10:48:56AM
27 west side. So Watergardens line, Craigieburn line, yep, 10:49:01AM
28 for - yep, all those - - - 10:49:10AM
29 So your responsibilities when you first started there as a 10:49:11AM

1 salaried employee were fairly much the same as what they 10:49:13AM
2 had been when you were consulting; is that right? You 10:49:16AM
3 were looking after the same area?---No, in - well, no, it 10:49:21AM
4 changed because when I was offered the position for area 10:49:29AM
5 manager for the stations - and, yes, I was getting a 10:49:35AM
6 salary, but then I also did subcontracting for the 10:49:38AM
7 subcontractor, which is for Chris Mitzia, as well. So 10:49:43AM
8 I kind of did both. So, yeah, it kind of did change. It 10:49:47AM
9 wasn't as - I can't remember, like, now with - starting 10:49:51AM
10 with Transclean, obviously the salary I was getting, there 10:49:56AM
11 was more involvement, like, as in going to meetings and, 10:50:00AM
12 you know, with management for Metro and stuff like that, 10:50:04AM
13 really. But, yeah, just I had taken on more lines, 10:50:07AM
14 I believe. 10:50:11AM
15 What was your salary when you first started?---I didn't have a 10:50:12AM
16 salary. I was invoicing. 10:50:18AM
17 No, when you first started as a salaried employee what was your 10:50:21AM
18 salary?---Sorry, with Transclean? 10:50:26AM
19 Yes?---80,000 maybe. 10:50:27AM
20 But at the same time you were maintaining your work as a 10:50:30AM
21 subcontractor?---Subcontractor, correct. 10:50:34AM
22 And issuing invoices that would ultimately be paid by 10:50:36AM
23 Transclean?---Weren't paid from Transclean. They were 10:50:39AM
24 paid from Chris Mitzia. 10:50:43AM
25 But he was invoicing Transclean, as far as you 10:50:45AM
26 knew?---I believe so, yes. 10:50:47AM
27 So you were getting money both via salary and through Chris 10:50:49AM
28 Mitzia?---Yes, correct. 10:50:55AM
29 From Transclean as well. And did that persist throughout your 10:50:56AM

1 entire time there?---No. 10:51:00AM

2 When did you give up the subcontracting - - -?---When we lost 10:51:02AM

3 Metro stations. 10:51:08AM

4 Okay. So at that time you just reverted to being solely a 10:51:09AM

5 salaried employee?---Yes. 10:51:12AM

6 That must have been a substantial financial impact upon 10:51:16AM

7 you?---No, not really, because I got bonuses of 90,000 a 10:51:20AM

8 year. 10:51:24AM

9 Okay. And did that largely make up for the fact that you had 10:51:24AM

10 lost that income through the subcontracting?---No. It had 10:51:28AM

11 nothing to do with that. If you lost the contract you 10:51:33AM

12 lost the contract. What can we do? 10:51:37AM

13 How much were you making through the subcontracting?---I can't 10:51:39AM

14 really remember. 20, 25, 30,000 a month, something like 10:51:42AM

15 that. I can't really remember, to be honest. It's too 10:51:47AM

16 long ago. 10:51:50AM

17 All right?---It varied. It just depends how much work was on. 10:51:51AM

18 I don't know. 10:51:57AM

19 Do you know Derek Sue and Arthur Tsouhantaris?---Yes, I do. 10:51:59AM

20 When did you meet them?---Arthur Tsouhantaris I have known for 10:52:05AM

21 35 years, friends with my mum, ex-wife and so on. Derek 10:52:10AM

22 I met when I started working for Chris early 2013, 14, 10:52:20AM

23 something like that, I would see him in the office. He 10:52:27AM

24 was IT for us, so. 10:52:30AM

25 So Derek Sue is really the IT man - - -?---Yeah. 10:52:32AM

26 As you know him. And Arthur Tsouhantaris, who you've known for 10:52:36AM

27 some 30 years, 35 years, what was he doing at Transclean 10:52:40AM

28 as far as you knew?---Back then I can't really remember. 10:52:44AM

29 Yeah, I don't really remember Arthur as much. 10:52:58AM

1 COMMISSIONER: When you say 'back then', Mr Lawrie, what period 10:53:01AM
2 of time are you asking about now? 10:53:04AM
3 MR LAWRIE: I'm asking about the start of the employment 10:53:07AM
4 relationship. So 2013 - - - 10:53:10AM
5 COMMISSIONER: For Transclean. 10:53:13AM
6 MR LAWRIE: At Transclean?---I can't remember what he did. 10:53:15AM
7 COMMISSIONER: Did Mr Tsouhantaris have a role at Transclean at 10:53:17AM
8 a time?---I can't remember, sorry. I remember seeing him 10:53:21AM
9 around but I don't exactly remember what he was doing, 10:53:26AM
10 whether he was looking after some, like, stations and 10:53:29AM
11 stuff back then. I don't really remember. 10:53:32AM
12 MR LAWRIE: He's a good friend, isn't he, of long 10:53:35AM
13 standing?---Yeah, he is, but that's just too 10:53:37AM
14 long - I don't really remember what he used to do. 10:53:40AM
15 I don't know. 10:53:42AM
16 Well, would you see him regularly?---Not really; not that much 10:53:43AM
17 at the office, no, because I was really not there either 10:53:46AM
18 at the office. I spent a lot of time at the stations. So 10:53:50AM
19 I didn't - very rarely did I go to that office, unless 10:53:53AM
20 I sort of was picking up some stock and then out the door. 10:53:59AM
21 I didn't really spend that much time there. That's the 10:54:02AM
22 truth. Like, I didn't. 10:54:05AM
23 This is a matter I'll come back to a little bit later, but 10:54:06AM
24 according to you and according to Mr Haritos you had lent 10:54:10AM
25 Arthur Tsouhantaris some \$100,000, didn't you?---Yes, 10:54:19AM
26 I did, over time. 10:54:22AM
27 COMMISSIONER: Over time?---Over a few years, yeah. Over three 10:54:26AM
28 years or so. 10:54:30AM
29 Over two or three years?---Something like that. 10:54:31AM

1 In dribs and drabs?---Just even with some bills that we've been 10:54:36AM
2 out - we go out to, like, a Greek club thing that we go to 10:54:40AM
3 which is a quite expensive night because you throw a lot 10:54:44AM
4 of flowers. So sometimes he's left me with a bill of 10:54:48AM
5 5,000, 10,000. So I've paid it, like, on my card or 10:54:51AM
6 whatever and then, you know, it sort of tallied up over 10:54:55AM
7 time with things like that or he's asked me for 10 or 20 10:54:58AM
8 or whatever, yeah. 10:55:02AM
9 So was he or you keeping a record of bills that you were - - 10:55:04AM
10 -?---I'm sure he would have kept a record. I did too. 10:55:09AM
11 Yes, I kept a record. 10:55:11AM
12 So you kept a record?---And he knew too. It's not like he 10:55:13AM
13 didn't know. 10:55:17AM
14 And he kept a record?---Yeah. 10:55:17AM
15 MR LAWRIE: How did you keep that record?---Just on a piece of 10:55:18AM
16 paper, like, that I would write it down. 10:55:22AM
17 Do you still have it?---Who knows? Maybe in my desk somewhere. 10:55:26AM
18 Probably not. No, I wouldn't know because then after, 10:55:32AM
19 like, I knew - I would calculate, like, it was 5,000 that 10:55:36AM
20 night, 10,000 a month later or whatever it was and I would 10:55:39AM
21 know what I'm up to or whatever in what I've given him or 10:55:43AM
22 what I've paid for. 10:55:48AM
23 What I'm saying or what I'm suggesting is this, is that 10:55:50AM
24 Mr Tsouhantaris is a fellow you've known for 35 years and 10:55:56AM
25 to whom you're prepared to lend amounts like that without 10:55:59AM
26 requiring any acknowledgment of the loan in 10:56:03AM
27 writing?---I don't need to with Arthur. 10:56:07AM
28 Okay. Because he's such a close friend?---Well, he is a very 10:56:09AM
29 close friend. But it's not something that I - I wouldn't 10:56:13AM

1 see Arthur every day. But, you know, it's just this thing 10:56:15AM
2 that we have. We would lend money and that's it. It's no 10:56:20AM
3 big deal. 10:56:24AM
4 Let me come back to my original point. You must have known 10:56:24AM
5 what he was doing or what his involvement was?---I don't 10:56:28AM
6 remember what he was doing for Metro actually. I really 10:56:30AM
7 don't. 10:56:32AM
8 How often would you speak to him?---We never spoke about work; 10:56:32AM
9 like, we would catch up - we might see each other at the 10:56:37AM
10 office downstairs, have a cigarette, go up the street, 10:56:40AM
11 have a laugh, talk about the night before we had at the 10:56:43AM
12 club or whatever it might be. That was really it. Like, 10:56:46AM
13 we never spoke about work, ever, like, we just didn't need 10:56:48AM
14 to. 10:56:52AM
15 So you knew him for 35 years, you would lend those sorts of 10:56:53AM
16 money to him, you'd talk small talk conversations, but as 10:56:58AM
17 you sit there now you can't assist the Commissioner to say 10:57:02AM
18 what your understanding was of his role at Transclean 10:57:06AM
19 was?---I don't want to lie because I can't remember, 10:57:09AM
20 Mr Lawrie, I can't remember, that's the thing. I just 10:57:12AM
21 can't remember what he was doing, whether he was looking 10:57:14AM
22 at over like a part of the stations, if he had a section 10:57:16AM
23 back then or - I can't even remember. 10:57:20AM
24 COMMISSIONER: But do you know who was employing the staff that 10:57:26AM
25 cleaned the carriages or stations at Metro?---Who 10:57:29AM
26 employed? 10:57:37AM
27 Who was the actual employer of the staff?---Well, it was 10:57:37AM
28 George, Transclean, who employed staff, but also did 10:57:43AM
29 subcontracting. So gave subcontracting out for like extra 10:57:47AM

1 work or whatever it might have been, pressure washing, 10:57:54AM
2 hard rubbish removal, all that sort of stuff, filling in 10:57:57AM
3 people that was sick or, you know, had taken annual leave. 10:58:00AM
4 So we would use the subcontractors to fill in all these 10:58:03AM
5 holes. 10:58:06AM
6 MR LAWRIE: Have you heard of the company AES Pty Ltd?---Yes. 10:58:09AM
7 What is that company as you understand it? What does it 10:58:15AM
8 do?---I don't know. 10:58:18AM
9 Well, how have you heard of it?---It's on the wall in the 10:58:19AM
10 office, AES. So, yeah. I don't know if it's an old 10:58:22AM
11 company that they first started with. I'm not quite sure. 10:58:28AM
12 I don't really know. 10:58:31AM
13 From the time that you started at Transclean as a salaried 10:58:34AM
14 employee through to 2020 did your role and 10:58:39AM
15 responsibilities change significantly?---From contract to 10:58:43AM
16 contract you're saying? 10:58:52AM
17 Yes?---Yes, they did. 10:58:54AM
18 At the start you're looking after the Metro contracts; is that 10:58:59AM
19 right?---The stations? 10:59:05AM
20 Yes?---Yes. 10:59:07AM
21 The Metro stations contract. And then later on you're 10:59:09AM
22 looking - - -?---Not the contract. I was just an area 10:59:12AM
23 supervisor. 10:59:14AM
24 Area supervisor. Then you became a contract manager?---Yes. 10:59:15AM
25 When did you become a contract manager?---I was offered the 10:59:19AM
26 position in - just before - March 2018. 10:59:23AM
27 And was that for the V/Line contracts?---Yes. 10:59:31AM
28 And was that to clean rolling stock?---Or May. I think it was 10:59:36AM
29 May I was offered, yeah. 10:59:41AM

1 So May of 2018?---Yes, I was offered the position. 10:59:43AM
2 And was that in respect to manage the V/Line contracts for the 10:59:45AM
3 cleaning of carriages?---Yes. 10:59:50AM
4 Cleaning of rolling stock; correct?---Correct. 10:59:52AM
5 And were you looking after the performance of those contracts, 10:59:56AM
6 both the Southern Cross Station and the North Melbourne 11:00:01AM
7 rail yards?---Yes. 11:00:04AM
8 And - - -?---And obviously regional, but I had an assistant for 11:00:05AM
9 regional because it's quite hard to go out to all the 11:00:12AM
10 country areas. 11:00:15AM
11 So your assistant for regional contract management, that is the 11:00:15AM
12 cleaning of V/Line rolling stock, for example, cleaning 11:00:20AM
13 Gippsland - - -?---Across the whole contract, yes. 11:00:25AM
14 That was Paul Bennett, wasn't it?---Yes. 11:00:27AM
15 And so he was your subordinate, he was your assistant?---Yes. 11:00:29AM
16 And was that the case right throughout from 2018 11:00:34AM
17 onwards?---Yes. 11:00:38AM
18 Your sister didn't work at Transclean, did she?---No. 11:00:41AM
19 What did she do as far as you understood it after her and her 11:00:46AM
20 husband finished up with the transport business?---She 11:00:51AM
21 helped me out with my subcontracting with Metro stations. 11:00:55AM
22 So she would EFT employees, organise the monthly invoice 11:00:59AM
23 for me, she also did some safety - she would do some 11:01:04AM
24 safety checks at the stations for me as well. 11:01:11AM
25 When you're managing the V/Line contract, the cleaning of 11:01:15AM
26 rolling stock at Southern Cross and the North Melbourne 11:01:21AM
27 rail yards, who were you liaising with at V/Line 11:01:23AM
28 primarily?---George Sava and Nicky Budrim, Martin 11:01:29AM
29 Campbell. That was really it. 11:01:35AM

1 And your responsibility was to make sure that the delivery of 11:01:36AM
2 services was in accordance with the contract?---Yes. 11:01:44AM
3 Is that right?---Yes, correct. 11:01:47AM
4 How many staff did that involve? How many cleaning staff did 11:01:51AM
5 that involve for the performance of Transclean's 11:01:55AM
6 contractual obligations at Southern Cross and North 11:01:58AM
7 Melbourne?---Different shifts. I can't remember, to be 11:02:06AM
8 honest. 11:02:17AM
9 You can't put an approximate number on it?---Fifty. 11:02:18AM
10 How many of those were employed by Transclean or AES Pty 11:02:24AM
11 Ltd?---Through who? 11:02:31AM
12 AES?---AES? I don't look at it as AES. I go by Transclean. 11:02:37AM
13 Okay. How many were employed by Transclean?---Probably most of 11:02:47AM
14 them. Yeah. 11:02:53AM
15 How many there through some sort of subcontracting 11:02:56AM
16 arrangement?---About 15 or 20 of them. 11:03:02AM
17 And did that sort of ratio of subcontracted to salaried 11:03:07AM
18 cleaners remain throughout your time that you were 11:03:13AM
19 managing that contract?---Say that again, sorry? 11:03:16AM
20 What you've said so far is that about 20 of the 50 were 11:03:20AM
21 subcontracted?---Yeah. 11:03:24AM
22 And about 30 of the 50 were salaried and paid - they had a 11:03:24AM
23 salary paid by Transclean; yes?---I can't - I don't 11:03:29AM
24 really - can't remember. I believe so, yeah. 11:03:35AM
25 Quite frankly, you're the one managing this contract, aren't 11:03:37AM
26 you?---Yeah. 11:03:40AM
27 Part of that would be - - -?---But I'm not payroll. I don't 11:03:41AM
28 look at payroll, Mr Lawrie. 11:03:44AM
29 But you must have some idea of the number of employees and the 11:03:47AM

1 number of subcontractors who are involved in the 11:03:50AM
2 day-to-day performance - - -?---We have a service to 11:03:54AM
3 professor. I'll explain it. We have a service to 11:03:57AM
4 provide. So if you have a certain amount of people who 11:03:59AM
5 are working for us part time or full time, whatever it may 11:04:01AM
6 be; if we have some subcontractors, they could fill in if 11:04:06AM
7 our employees are sick or go away for two weeks or take 11:04:09AM
8 annual leave for four weeks, whatever it may be. So we 11:04:12AM
9 would fill in with subcontractors into different, you 11:04:15AM
10 know - or some of those subcontractors that we had we also 11:04:18AM
11 used for Metro Trains as well. So, yeah. 11:04:23AM
12 Who were the companies that were providing subcontracted 11:04:26AM
13 labour?---I think - APP I think was one of them. TCMT and 11:04:29AM
14 STSS, those three, which I also worked for. 11:04:48AM
15 TCMT Pty Ltd, that's you, isn't it?---No. 11:04:58AM
16 Essentially?---Me? It's not me. 11:05:04AM
17 Can we please bring up document 28 at p.859. This is a company 11:05:13AM
18 extract to show the directors and the shareholders of a 11:05:30AM
19 particular company, and it also shows the registration 11:05:34AM
20 date. Do you see there that - if we just stop there, we 11:05:37AM
21 see it's registered on 9 January 2020?---Yep. 11:05:42AM
22 And it's [REDACTED] who's the sole director and 11:05:52AM
23 shareholder; is that right?---Yes. 11:05:59AM
24 So, sorry, I've got that one - so it's [REDACTED] 11:06:00AM
25 [REDACTED]?---Yeah. 11:06:06AM
26 What about MGMT Enterprises? Do you remember that company, 11:06:07AM
27 MGMT Enterprises?---MGMT? 11:06:16AM
28 MGMT?---No, I don't remember it. 11:06:19AM
29 Okay. 11:06:24AM

1 COMMISSIONER: Do you know a [REDACTED]?---Yes, I do. 11:06:26AM
2 Who is she?---She works - she was a subcontractor, also my area 11:06:30AM
3 manager on site. 11:06:37AM
4 Right. And did you have anything other than a purely 11:06:38AM
5 professional relationship with her?---We're friends. 11:06:43AM
6 Friends?---So, yep. 11:06:47AM
7 MR LAWRIE: When did you meet her?---I've known her for a 11:06:49AM
8 couple of years. 11:07:00AM
9 Well, can you say when you met her? What year did you meet 11:07:00AM
10 her?---2019 it would have been. Something like that. 11:07:09AM
11 What work was she doing when you met her - - ?---She was 11:07:19AM
12 working for Gucci. 11:07:23AM
13 For Gucci?---For the manager for Gucci, yeah. 11:07:26AM
14 And how did she come to do subcontracting work for 11:07:30AM
15 Transclean?---George offered it to her, I believe. 11:07:37AM
16 I don't know. George deals with all the subcontractors, 11:07:40AM
17 not me. 11:07:43AM
18 And so did she have any cleaners that were - that she was 11:07:52AM
19 managing or was it just - when you say she was a 11:07:57AM
20 subcontractor, was she just a cleaner or did she have 11:08:00AM
21 cleaners underneath her as well?---She had cleaners 11:08:03AM
22 underneath her as well. She wasn't a cleaner. She was 11:08:06AM
23 the area manager. 11:08:09AM
24 She was the area manager?---Yeah. 11:08:09AM
25 Was she rendering invoices to Transclean?---Yes. 11:08:11AM
26 Through what company?---I believe TCMT. 11:08:17AM
27 But that company only came into being in January of 2020; do 11:08:25AM
28 you see that there?---Yeah. 11:08:29AM
29 Well, you met her before then, didn't you?---Yes, I did. 11:08:33AM

1 And she was doing subcontracting work before then, wasn't 11:08:36AM
2 she?---Before when? 11:08:40AM
3 January of 2020?---I can't remember. I actually don't remember 11:08:41AM
4 when she started. 11:08:52AM
5 You mentioned a company called STSS Facilities?---Yes. 11:08:55AM
6 What was that company doing?---Subcontracting. 11:09:00AM
7 So it had workers that were working for it?---Yes. 11:09:06AM
8 And it was rendering invoices to Transclean?---Correct. 11:09:12AM
9 Is that right?---Yes. 11:09:15AM
10 And - - -?---She really moved on, like, she didn't sort 11:09:17AM
11 of - yeah, she didn't - for some reason she was moving on 11:09:23AM
12 to - so she didn't want to subcontract any more, so 11:09:27AM
13 I believe George approached Stilios to do the 11:09:31AM
14 subcontracting. 11:09:34AM
15 So, if we can bring up document 35 at p.893, this is STSS 11:09:36AM
16 Facilities Pty Ltd. Did they take over after [REDACTED] 11:10:00AM
17 [REDACTED] didn't want to be a subcontractor any 11:10:05AM
18 more?---Yes. I believe so, yeah. 11:10:08AM
19 When did they take over as a subcontractor?---It 11:10:10AM
20 wasn't - I don't believe it was for very long. 11:10:21AM
21 Well, when?---Four months or so towards the end of 2020. 11:10:23AM
22 And Stilianos Stamatakis?---Yes. 11:10:36AM
23 Do you know him?---Yes. 11:10:40AM
24 How long have you known him for?---Years. 11:10:41AM
25 What does that mean? How many years?---Thirty years. 11:10:45AM
26 And has he always been in the cleaning industry?---Yes - oh, 11:10:50AM
27 not always. He's also been a chef, I believe. 11:10:54AM
28 Is he a good friend of yours?---My mum's. 11:10:56AM
29 A good friend of your mother's?---Yes. 11:10:59AM

1 That can come off screen, please. And you also mentioned the 11:11:03AM
2 APP Group. Can we have a look at document 34 at p.890. 11:11:10AM
3 Is this another - - -?---This is Antonio Stafidopoulos. 11:11:18AM
4 How long have you known him for?---Five years. 11:11:29AM
5 Is this another company that provides - that subcontracts to 11:11:32AM
6 Transclean?---Yes, correct. But Antonio's left. He left. 11:11:35AM
7 He was also an area manager, but then he had some health 11:11:37AM
8 issues with his eye or something. I can't remember. 11:11:41AM
9 If we go down to the bottom of the page we see the current 11:11:44AM
10 director. Do you see that name?---Yes. 11:11:46AM
11 Do you know him?---Yep. 11:11:53AM
12 That's Stratos - I'm going to stumble on the 11:11:55AM
13 pronunciation?---Yiannakakis. 11:12:01AM
14 How long have you known him for?---Since I was 11. 11:12:01AM
15 Is he a good friend of yours or your mother's?---He's my 11:12:06AM
16 ex-brother-in-law. 11:12:12AM
17 Sorry, he's your ex-brother-in-law?---Yes. 11:12:12AM
18 Has he always been in the cleaning industry?---No. 11:12:15AM
19 When did he start subcontracting, using APP Group to 11:12:19AM
20 subcontract to Transclean?---I think he was going to start 11:12:25AM
21 it through - because Antonios knows Steve as well, so - 11:12:27AM
22 everyone knows everyone. 11:12:32AM
23 When did they start subcontracting to Transclean?---I think he 11:12:33AM
24 took over when Antonios left, or he was going to take 11:12:36AM
25 over. I can't really remember, to be honest. I can't 11:12:40AM
26 give you a date. I don't really know. 11:12:43AM
27 Well, these arrangements - - - ?---What's it got to do with me? 11:12:46AM
28 I'm not the director of these companies, Mr Lawrie. 11:12:50AM
29 No, but these arrangements for the delivery of services under 11:12:52AM

1 the V/Line contracts, that's all your role. You're the 11:12:57AM
2 contract manager, aren't you? So you would know what 11:13:02AM
3 subcontracting companies are involved, wouldn't you?---Not 11:13:04AM
4 necessarily, no. No. Why would I know? I'm there to 11:13:09AM
5 make sure everything's okay, making sure we meet our KPIs, 11:13:15AM
6 making sure we give, you know, a good service, making sure 11:13:20AM
7 my staff are okay. That's - that was what was important 11:13:23AM
8 to me. So whether they had subcontractors or not, that's 11:13:25AM
9 got nothing to do with me. I'm not the owner of 11:13:28AM
10 Transclean. 11:13:31AM
11 Did V/Line ever audit Transclean in terms of having a look at 11:13:32AM
12 which subcontractors were operating at a particular time? 11:13:39AM
13 Did V/Line ever want to look at who were the 11:13:42AM
14 subcontractors?---No, not that I remember. 11:13:45AM
15 Okay. So the firm MGMT that we've spoken about, did that ever 11:13:50AM
16 receive - did that ever send funds to you, to your 11:14:01AM
17 personal account?---I'm sure I paid myself through that, 11:14:04AM
18 yes. Possibly would have paid - there would have been 11:14:08AM
19 some labour there as well. 11:14:11AM
20 So you rendered invoices to MGMT?---To be honest, MMG- - M- - 11:14:14AM
21 MGMT - who are you talking about now? 11:14:22AM
22 MGMT?---MMG- - - - 11:14:24AM
23 You remember MGMT, don't you?---MGMT. 11:14:28AM
24 No, I think - just have a look at document 31 at 878?---MMGT, 11:14:32AM
25 okay. 11:14:53AM
26 COMMISSIONER: Is there something in particular you want her to 11:15:05AM
27 look at, Mr Lawrie? 11:15:07AM
28 MR LAWRIE: I just want you to have a look at the title of the 11:15:09AM
29 business so you get that squared away?---MMGT. 11:15:11AM

1 MMGT Enterprises Pty Ltd?---Yep. 11:15:15AM
2 And do you see that it started in October 2015?---Yes. 11:15:19AM
3 Right. Now, is that a company that you ever rendered invoices 11:15:25AM
4 to for the work that you were doing? Did you ever get 11:15:32AM
5 paid by them?---Possibly, yes, because I was a director of 11:15:38AM
6 the company. 11:15:48AM
7 All right?---My husband did most of that. So I wasn't really 11:15:53AM
8 across it. 11:16:00AM
9 That's your former husband?---Sorry, my ex-husband. 11:16:00AM
10 Ex-husband, yes. So MMGT would from time to time render 11:16:04AM
11 invoices to Transclean; is that right?---No, never to 11:16:09AM
12 Transclean. Always to Chris Mitzia. 11:16:12AM
13 Okay?---Never had anything to do with Transclean. 11:16:14AM
14 So it never received money from Transclean as far as you're 11:16:20AM
15 aware that it then passed on to you as 11:16:23AM
16 Maria Tsakopoulos?---Say that again, sorry, Mr Lawrie? 11:16:29AM
17 MMGT - - -?---Yes. 11:16:31AM
18 Never received money from Transclean?---No. 11:16:32AM
19 Which it passed on to you as Maria Tsakopoulos?---Never, never. 11:16:36AM
20 Did it receive money from MML Cleaning Pty Ltd?---Yes, 11:16:40AM
21 I believe so. 11:16:45AM
22 And is that one of Chris's businesses?---Yes. 11:16:45AM
23 What about SNG69 Pty Ltd?---One of Chris's. 11:16:48AM
24 So MMGT would receive money from either MML Cleaning or SNG69; 11:16:54AM
25 correct?---I believe so. I can't really remember. 11:17:01AM
26 I wasn't really across it. My ex-husband was. 11:17:07AM
27 But then it's paying you money? You're a signatory, aren't 11:17:10AM
28 you, to the bank accounts of both the APP Group?---Yes, 11:17:18AM
29 I am. 11:17:25AM

1 TCMT, you were a signatory on the bank accounts 11:17:25AM
2 for that?---I was, yep. 11:17:32AM
3 And STS - sorry, STSS?---Yes, correct. 11:17:33AM
4 So let's start with the last one first. STSS, that's Stilios - 11:17:37AM
5 - -?---Stamatakis. 11:17:48AM
6 Stamatakis's company?---Yes. 11:17:50AM
7 He's the sole director of that company, isn't he, as far as you 11:17:52AM
8 are aware?---I think so, from memory. 11:17:57AM
9 But you're a signatory on his bank accounts?---Correct, because 11:17:59AM
10 I was doing the EFTs and preparing the monthly invoice for 11:18:02AM
11 it. So I was paying all the ABN stuff. 11:18:07AM
12 So you're essentially working for STSS - - -?---Correct. It 11:18:10AM
13 was extra work, extra money for me. Paid myself 5,000 a 11:18:14AM
14 month for it. So why wouldn't I? Why can't I do extra 11:18:17AM
15 work? Why not? 11:18:21AM
16 But you're in control of the bank accounts?---I'm not in 11:18:23AM
17 control. I just do the EFT. So once he gives me all the 11:18:26AM
18 data, then I transfer all the money to the staff and I pay 11:18:29AM
19 myself, and I'm the one that prepares the invoice for him 11:18:35AM
20 for him to - for Transclean to pay. 11:18:40AM
21 And the same with the APP Group? You're the signatory on the 11:18:43AM
22 bank accounts?---Same. Yes, same thing. 11:18:48AM
23 And you're charging a fee for that work to the APP 11:18:49AM
24 Group?---Yes. 11:18:52AM
25 Another 5,000 a month perhaps?---Can't remember, yes. 11:18:52AM
26 And TCMT, that's [REDACTED]'s company, isn't it?---Yes. 11:18:56AM
27 You're the signatory on the bank accounts for that as 11:19:01AM
28 well?---Can't remember. 11:19:05AM
29 Is that an honest answer: you can't remember? This is a 11:19:05AM

1 company that was formed in January of 2020?---With [REDACTED] 11:19:08AM
2 I don't believe. 11:19:13AM
3 Did you perform those same sort of services for TCMT?---Yes, 11:19:14AM
4 I did, actually. Yes, I did, yes. 11:19:17AM
5 Did you charge her something like \$5,000 a month as 11:19:19AM
6 well?---Probably. 11:19:22AM
7 For that sort of service?---Yes, I remember - can't remember 11:19:22AM
8 how much I charged. 11:19:25AM
9 And there would be invoices for all these charges to these 11:19:26AM
10 companies, wouldn't there?---My accountant would have all 11:19:29AM
11 that. 11:19:32AM
12 COMMISSIONER: Who is your accountant?---Navnit. Navnit, his 11:19:34AM
13 name is. 11:19:42AM
14 You didn't use Edwin?---Sorry? 11:19:43AM
15 You didn't use Edwin Chng for your accounts?---No. 11:19:45AM
16 Do you know who Edwin is?---Eddie? 11:19:50AM
17 Yes?---No. No. No, never used Eddie. 11:19:53AM
18 Eddie's Transclean's accountant?---Yeah, no, never used him. 11:20:00AM
19 Used my own. Before that I had someone else. I can't 11:20:04AM
20 even remember. 11:20:08AM
21 MR LAWRIE: The services that you were providing those three 11:20:11AM
22 companies that we just spoke of, APP Group, TCMT and STSS 11:20:13AM
23 Facilities, all right, were you charging them as 11:20:22AM
24 Maria Tsakopoulos or were you charging them through a 11:20:27AM
25 company?---Just as me. 11:20:30AM
26 With an ABN?---Yeah. 11:20:36AM
27 Okay. Now, you know that James Pinder was the chief executive 11:20:39AM
28 officer of V/Line, don't you?---Yes. 11:20:49AM
29 When did you meet him?---I first met him in - when I was at 11:20:51AM

1 Metro stations, so 2013. 11:21:01AM

2 COMMISSIONER: When you were where, sorry? You dropped your 11:21:06AM

3 voice?---Sorry. Metro stations, 2013. 11:21:11AM

4 MR LAWRIE: So you met him when he was working at 11:21:13AM

5 Metro?---I believe so, yeah. 11:21:15AM

6 Before he went to England?---Yes. 11:21:16AM

7 And before he came back as the CEO of V/Line?---Yes. 11:21:18AM

8 When he was working at Metro did you have regular contact with 11:21:23AM

9 him or did you just meet him once and that was it?---I met 11:21:31AM

10 him at Jim's Tavern one night when Chris invited me to go 11:21:36AM

11 to this Greek tavern, and that's when I met James. It was 11:21:41AM

12 the first time I met James, at that tavern, the Greek 11:21:47AM

13 tavern. 11:21:50AM

14 Excuse my for one moment, Commissioner. (To witness) So you 11:21:53AM

15 didn't meet him at any stage before that meeting or that 11:22:07AM

16 dinner out at Jim's Greek Tavern?---Never. 11:22:10AM

17 He was already working for V/Line then, though, wasn't he?---In 11:22:16AM

18 2013? I don't know - - - 11:22:21AM

19 No, the date when you met him at Jim's Greek Tavern?---Was he 11:22:22AM

20 working for V/Line? 11:22:26AM

21 M-hmm?---No. 11:22:27AM

22 How many times did you go to Jim's Greek Tavern and meet him 11:22:28AM

23 there?---A few times. They used to do dinners quite a 11:22:33AM

24 bit. Even Peter Bollas I met there with his wife. 11:22:40AM

25 Okay. When he was working at Metro how many times did you come 11:22:43AM

26 across him; that is, when he's working at Metro before he 11:22:54AM

27 leaves to go back to the UK?---Never saw him at work. 11:22:57AM

28 How many times did you see him socially?---Six, seven times, 11:22:59AM

29 eight times. 11:23:06AM

1 So it would be a fairly - - -?---It was over time. Once a 11:23:07AM
2 month. 11:23:10AM
3 And would that be - - -?---Maybe twice a month. Depends what 11:23:11AM
4 they were doing. They would invite me along, so. 11:23:14AM
5 Who would invite you along?---Chris would invite me or - yeah, 11:23:17AM
6 pretty much Chris or Con, who was also working. 11:23:22AM
7 What's Con's last name?---Mavrogiannis. 11:23:24AM
8 So they would invite you along?---Yes. Even my ex-husband had 11:23:31AM
9 attended these dinners. 11:23:37AM
10 And Mr Haritos, was he going to those dinners at that 11:23:40AM
11 time?---Yes. 11:23:43AM
12 What about Mr Bollas? When did you first meet 11:23:46AM
13 him?---I remember meeting Bollas - one day we were at 11:23:50AM
14 Flinders with - I was there for a monthly meeting with 11:23:54AM
15 Nicole Chera, and I remember meeting Mr Bollas up in the 11:23:58AM
16 offices and Nicole introduced me to Peter Bollas, saying 11:24:02AM
17 that he works and he's Greek or whatever, I can't even 11:24:05AM
18 remember what he said - what she said, and that was the 11:24:08AM
19 first time I remember I met Peter Bollas. 11:24:11AM
20 COMMISSIONER: When would that have been approximately?---2013. 11:24:14AM
21 MR LAWRIE: And you mentioned Con. Sorry, what was Con's last 11:24:20AM
22 name again?---Mavrogiannis. 11:24:23AM
23 How do we spell that?---M-a-v-r-o-g-i-a-n-n-i-s or something 11:24:26AM
24 like that. 11:24:38AM
25 So you may be a bit wrong, but that's pretty close?---Yeah. 11:24:38AM
26 Okay. And what was he doing? Who was he employed 11:24:42AM
27 by?---I think he was employed by Transclean, which is - 11:24:51AM
28 George's brother-in-law. 11:24:53AM
29 He's George's brother-in-law?---Yeah. 11:24:55AM

1 What was he doing at Transclean?---Operations manager, 11:24:57AM
2 I believe, for Metro stations. 11:25:00AM
3 Okay. And so that was a group that they'd invite you out to 11:25:01AM
4 their dinners and you would run into James Pinder 11:25:07AM
5 frequently?---Yep, yep. 11:25:11AM
6 How many people were attending these functions, 11:25:12AM
7 roughly?---There was Arthur, Alex Kyritsis, Chris, Con, 11:25:17AM
8 myself, George, yeah, James. 11:25:23AM
9 COMMISSIONER: So there were quite a number?---Yes, there was a 11:25:31AM
10 few. 11:25:34AM
11 Quite a number of people at all of those functions, or were 11:25:34AM
12 there any occasions when you met James - - -?---Some 11:25:37AM
13 wouldn't come, some others, like - like, say, Arthur 11:25:40AM
14 wouldn't come one night. So, you know, something like 11:25:43AM
15 that, from what I remember. I can't remember exactly who 11:25:46AM
16 was there which night. 11:25:50AM
17 Were there any occasions where you met James alone?---No, not 11:25:51AM
18 really. No. I think once or twice I think we met at a 11:25:59AM
19 bar we used to go to down where he lived, Tribeca, but 11:26:08AM
20 I don't think I was - yeah, I wasn't on my own. 11:26:15AM
21 How did those meetings come about?---I can't remember. I don't 11:26:19AM
22 remember. 11:26:25AM
23 MR LAWRIE: By the time James Pinder finished up at Metro and 11:26:28AM
24 went back to the UK would you describe him as a good 11:26:34AM
25 friend or not?---As a friend, yeah. 11:26:37AM
26 As a friend?---Yeah. 11:26:39AM
27 And you would describe - - -?---I like James, yeah. 11:26:40AM
28 You liked him?---He's a great guy, yeah. 11:26:48AM
29 And according to your earlier answers you would socialise with 11:26:51AM

1 him in a large group frequently by the time he had left 11:26:57AM
2 Metro and went back to the UK?---Yeah. 11:27:02AM
3 Did you keep in touch with him when he went back to the 11:27:06AM
4 UK?---No, I didn't keep in touch with him, no. Not 11:27:11AM
5 really. 11:27:15AM
6 'Not really'; does that mean you did?---I don't think I did, 11:27:17AM
7 no. I can't remember. 11:27:20AM
8 Were you aware that he was coming back as the CEO of 11:27:23AM
9 V/Line?---No. 11:27:27AM
10 In late 2015, early 2016?---No. 11:27:28AM
11 You had no idea. When did you first see him after he returned 11:27:35AM
12 from - - -?---When he got back. Sort of went out for a 11:27:42AM
13 dinner. 11:27:48AM
14 Where was that?---That same tavern. 11:27:49AM
15 Jim's Greek Tavern?---Yeah. 11:27:51AM
16 How many people were there?---I can't remember. 11:27:55AM
17 Okay. Following the public hearings last year - - -?---I think 11:28:05AM
18 I remember seeing Arthur there. 11:28:15AM
19 COMMISSIONER: Just before you go on, Mr Lawrie, were any of 11:28:17AM
20 those functions that you have just been talking about 11:28:19AM
21 where this group of people were there, including James, 11:28:22AM
22 were any of these the functions that Mr Tsouhantaris 11:28:26AM
23 paid - was meant to pay for and you actually picked up the 11:28:30AM
24 tab?---No. 11:28:32AM
25 So those were other functions, were they?---Just as a general 11:28:33AM
26 dinner, catch-up. 11:28:36AM
27 So can I just go back to Mr Tsouhantaris for a moment. Those 11:28:38AM
28 functions where you picked up the tab - - -?---Yeah. 11:28:41AM
29 For things that he should have been paying for - - -?---Yeah. 11:28:45AM

1 What sort of functions were they?---It's just a - it's just a - 11:28:48AM
2 it's a club. 11:28:51AM
3 A club?---The club singers, something that Chris, Arthur, 11:28:52AM
4 myself would go to, Con, no-one - none of these other 11:28:56AM
5 people. It was our personal little group that we would go 11:28:59AM
6 out. 11:29:02AM
7 When you say 'club', you mean you called yourself a club or you 11:29:03AM
8 were going to a club? What do you mean it was a 11:29:06AM
9 club?---It's a Greek club with live singers. 11:29:09AM
10 I see. So you're going to this - - -?---So you'd drink a lot 11:29:12AM
11 of alcohol and throw a lot of flowers. 11:29:14AM
12 Yes. So you were going to this club and you paid the bill. 11:29:17AM
13 How many occasions roughly would that have 11:29:21AM
14 happened?---I couldn't tell you. I paid a few times. 11:29:27AM
15 Sorry?---A few times. 11:29:29AM
16 And I think you mentioned the bill could be five or up to 11:29:31AM
17 \$10,000?---10,000 sometimes, eight, four, depends what 11:29:36AM
18 sort of - how much flowers you throw. It all depends on 11:29:40AM
19 that. Like, one box is 1,500. So it adds up. 11:29:43AM
20 And I think you said then the amount that you paid that he 11:29:46AM
21 should have been paying for kept creeping up over two or 11:29:53AM
22 three years?---Yes. 11:29:57AM
23 What was the arrangement you had with Mr Tsouhantaris for 11:29:58AM
24 repayment?---He sort of offered me to pay me back and 11:30:02AM
25 I said, 'No, hold on to it. When I need it, I'll let you 11:30:07AM
26 know.' 11:30:10AM
27 Right. Was that the end of the - was that when it was - it had 11:30:11AM
28 accumulated to a very large amount or did you - - -?---No, 11:30:15AM
29 it wasn't just that. I also lent him 20,000, if 11:30:17AM

1 I remember, when his son was getting married in 2014. 11:30:21AM
2 That was one of my large ones that I had given him, 11:30:26AM
3 20,000, which I had cash at home. So he said, 'My son's 11:30:29AM
4 getting married. Have you got any cash, any money you can 11:30:34AM
5 give me, help me out?' So I gave him 20,000, if I - 20 or 11:30:36AM
6 25, I can't remember now, something along that, and then 11:30:39AM
7 these nights maybe, yeah, here and there, so it would 11:30:42AM
8 come - say, from those nights it was 20,000, so he's onto 11:30:47AM
9 now 40,000, do you know what I mean? And then some other 11:30:50AM
10 times out at the casino might have said to me, 'Give me 11:30:53AM
11 5,000. I've just blown my money,' things like that, and 11:30:57AM
12 that's how it accumulated, like - so I sort of said, 'Keep 11:31:00AM
13 it. When I'm ready, you can give me my money back. 11:31:03AM
14 I would rather it in a lump sum than you giving it to 11:31:05AM
15 me' - - - 11:31:08AM
16 I don't follow. You're not making sense now?---Why? 11:31:09AM
17 He wasn't keeping anything. These were all debts that he's - - 11:31:12AM
18 -?---That he - - - 11:31:17AM
19 Just let me finish. These were all debts that he was 11:31:18AM
20 incurring - - -?---Yep. 11:31:23AM
21 That you were paying for on his behalf?---No, it wasn't a debt. 11:31:23AM
22 Like, it was only, like, two or three times, say, that 11:31:26AM
23 I've just paid the bill for him. 11:31:28AM
24 Yes?---So then he owed me that money back. So it's 11:31:30AM
25 almost - like, he was lending that - like, 'You pay the 11:31:34AM
26 bill and I owe you 5,000.' 11:31:37AM
27 Yes, but you then explained that another debt was \$20,000. You 11:31:40AM
28 gave him \$20,000 - - -?---No, he wanted to borrow - - - 11:31:43AM
29 To pay for his - - -?---No, it wasn't a debt. He just 11:31:46AM

1 borrowed - I know his son was getting married then and he 11:31:49AM
2 asked me for a lend of 20,000. 11:31:52AM
3 It's a debt to you?---Well, yeah, if that's what you want to 11:31:54AM
4 call it. 11:31:58AM
5 He spends the money and he owes you the money - - -?---It's a 11:31:58AM
6 loan. It's a loan. He's lending - like, he's borrowing 11:32:02AM
7 the money from me. It's not a debt. 11:32:04AM
8 But he wasn't holding money that you gave him, was 11:32:07AM
9 he?---I don't know what he was doing with it. 11:32:11AM
10 You know the evidence that George has given about this, don't 11:32:13AM
11 you?---No, I don't remember. 11:32:15AM
12 George's evidence was that you lent him \$100,000 - lent him; 11:32:16AM
13 you gave him \$100,000 to hold for you?---No. 11:32:22AM
14 That's not correct, is it?---No, I was lending him money. 11:32:27AM
15 No, no - - -?---Over time. 11:32:31AM
16 He was spending money and owed you that - - -?---Spending it, 11:32:32AM
17 lending it, I don't know, Mr Commissioner. Like, the way 11:32:37AM
18 I look at it is that I'm lending him money. So, you know, 11:32:39AM
19 'You're going to give it back to me because I want my 11:32:42AM
20 money back. So if I want it, you know, all in a lump sum, 11:32:45AM
21 you're going to give it back to me in a lump sum.' That's 11:32:48AM
22 how - so if I have given you 20, another 5, another 10, 11:32:51AM
23 and you're saying, 'Here, do you want your money back,' 11:32:54AM
24 or, 'I'll bring your money back next week, what I borrowed 11:32:56AM
25 off you,' so I'd say, 'No, keep it, and when I want it' - 11:33:00AM
26 because I wanted to buy a property, so I thought, 'You 11:33:03AM
27 keep it instead of me having it, so I don't blow it.' 11:33:05AM
28 That was the whole thing. There was no - it's just a 11:33:08AM
29 friendship thing, like a - my money was safe. 11:33:11AM

1 Ms Tsakopoulos, he wasn't holding your money. He owed you 11:33:15AM
2 money?---Yes. 11:33:18AM
3 Which had been spent; correct?---Yes. I would think so, yes. 11:33:19AM
4 Just to be clear about that?---Yeah. 11:33:24AM
5 All of the money that you gave him - - -?---Over time. 11:33:27AM
6 All of the money that you say he owed you was money that he had 11:33:30AM
7 spent?---Correct. 11:33:33AM
8 Correct? So he wasn't holding any of your money?---No, he 11:33:35AM
9 wasn't holding it. 11:33:38AM
10 No?---No. 11:33:39AM
11 So Mr Haritos was incorrect in saying you gave him \$100,000 to 11:33:39AM
12 hold?---No, that's correct. 11:33:44AM
13 Had you discussed that with George - - -?---No. 11:33:47AM
14 Before George gave evidence?---No. Not that I remember. No, 11:33:51AM
15 I wouldn't have discussed it. No, I wouldn't have 11:33:55AM
16 discussed it. 11:33:57AM
17 Just think about that for a moment?---Yes. 11:33:58AM
18 The \$100,000 that Mr Tsouhantaris had to give you back was part 11:34:00AM
19 of the money used for Mr Pinder's purchase, wasn't it, for 11:34:08AM
20 the purchase of his house?---The money he owed me? 11:34:14AM
21 The \$100,000 that Mr Tsouhantaris owed you - - -?---Yes. 11:34:18AM
22 Became part of the \$100,000 - - -?---Correct. 11:34:22AM
23 Right?---To do the loan agreement. 11:34:26AM
24 So I want to ask you did you discuss with George before he gave 11:34:27AM
25 evidence what the circumstances were of that 11:34:32AM
26 \$100,000?---No, I didn't need to discuss it with him 11:34:43AM
27 because he already knew that Arthur owed me. 11:34:45AM
28 But, you see, he didn't know apparently. He thought according 11:34:49AM
29 to his evidence you gave Mr Tsouhantaris \$100,000 to 11:34:52AM

1 hold?---No, he owed me \$100,000. 11:34:57AM

2 Yes, Mr Lawrie?---I need a break. 11:35:02AM

3 MR LAWRIE: You would like a break? 11:35:06AM

4 COMMISSIONER: I'm sorry?---Can I get a break? 11:35:07AM

5 Yes, certainly. We'll adjourn for 10 minutes?---I need to go 11:35:09AM

6 to the toilet. 11:35:13AM

7 (Short adjournment.) 11:35:14AM

8 MR LAWRIE: Ms Tsakopoulos, we were asking some questions about 11:47:22AM

9 the money that you lent Arthur Tsouhantaris. By the time 11:47:25AM

10 we get to October of 2019 was it exactly \$100,000 that he 11:47:33AM

11 owed you?---Yes. 11:47:41AM

12 Right on the - - -?---Yes. 11:47:44AM

13 Right on the money, if I can put it that way?---Yeah. 11:47:46AM

14 And did this all start back in about 2013 when he first asked 11:47:50AM

15 you for a particular amount of money?---Yeah, around that 11:47:56AM

16 2013, 2014, something like that. 11:48:03AM

17 Was he in a difficult financial position such that he had to 11:48:07AM

18 ask you for money, as you perceived it?---Look, the first 11:48:10AM

19 time I remember giving Arthur a lend was at the casino one 11:48:18AM

20 night. So he lost his money and so I had some money. 11:48:24AM

21 I think I had won and I gave him 10 grand or something 11:48:30AM

22 that night. 11:48:33AM

23 When was that?---2013 I think. 11:48:34AM

24 Was he doing renovations at any stage that he asked you for 11:48:38AM

25 money?---I can't remember. Don't know. I just 11:48:42AM

26 remember - - - 11:48:48AM

27 His son's wedding in 2014?---Yeah, I think so, when he asked me 11:48:48AM

28 for 20,000, I think it was. 11:48:52AM

29 So we've got his big loss at the casino in about 2013; 11:48:54AM

1 correct?---Something like that, yep. 11:48:59AM
2 Son's wedding in 2014; correct?---Yeah. 11:49:01AM
3 That's about \$20,000?---Yep, from what I remember. 11:49:06AM
4 And then there are nights out at this club where - - -?---And a 11:49:11AM
5 couple of other times, 5,000 I had given him, five, five, 11:49:16AM
6 so it just added up. 11:49:20AM
7 But when did it reach 100,000?---Just over time, really. 11:49:22AM
8 No, when did it reach 100,000?---Oh, it would have been around 11:49:32AM
9 two, three years, so by 20 sort of 16. 11:49:41AM
10 Okay. And then it sat at 100,000 from about 2016 until you say 11:49:46AM
11 you called that money back in at the end of 2019?---Yes. 11:49:53AM
12 Is that right?---That's correct. 11:49:58AM
13 And you didn't ask for any interest or anything like 11:50:00AM
14 that?---No. 11:50:03AM
15 Because it's just a loan between friends?---That's right. 11:50:03AM
16 And you have mentioned a document or a piece of paper that you 11:50:08AM
17 had which was essentially a ledger of these amounts that 11:50:11AM
18 you had advanced to Mr Tsouhantaris. Have you still got 11:50:13AM
19 that?---Possibly. Probably not now, no. Now I don't. 11:50:17AM
20 Because he's paid it?---Yep. 11:50:23AM
21 All right. 11:50:25AM
22 COMMISSIONER: Have you looked for it?---No. Didn't need to. 11:50:27AM
23 You must understand that this is \$100,000 that you used as part 11:50:30AM
24 of the purchase price for Mr Pinder's house?---Correct. 11:50:36AM
25 And you must have understood that there's a real - a serious 11:50:40AM
26 allegation about whether or not you were lending money to 11:50:45AM
27 Mr Pinder; you understand that, don't you?---Yes. 11:50:50AM
28 Did you look for that document to verify - - -?---No, because 11:50:54AM
29 I already knew that he was owing me 100,000 by that stage. 11:50:59AM

1 Like, it was in my head for a long time that he owed me 11:51:03AM
2 100,000. 11:51:08AM
3 No, my point is you understood there was an issue about not 11:51:09AM
4 just that \$100,000 but all of the money that went to 11:51:13AM
5 Mr Pinder's purchase of his house and whether or not the 11:51:17AM
6 explanations that were being proffered were honest; you 11:51:21AM
7 understood that, didn't you?---Yes, they were honest. 11:51:25AM
8 So did you look for that document?---No. 11:51:28AM
9 MR LAWRIE: Was it a handwritten document or typed on a 11:51:33AM
10 computer?---Handwritten. 11:51:36AM
11 Was there only ever one copy of it or did you photocopy it or 11:51:40AM
12 scan it?---No. It could have been in my phone for all 11:51:44AM
13 I know. I don't remember really 100 per cent. I remember 11:51:47AM
14 writing 'Arthur 10,000, 20,000, 5,000, 5,000,' like, I had 11:51:50AM
15 added it obviously, and then I had it in my head. So 11:51:55AM
16 I knew exactly what he was owing me. It's my money. Of 11:51:58AM
17 course I want to know where my money is. 11:52:01AM
18 And when you called it in, when you called that \$100,000 back 11:52:04AM
19 in from Arthur - - -?---Yes. 11:52:09AM
20 Was that about October of 2019?---No. 11:52:11AM
21 When was it?---November. 11:52:16AM
22 November of 2019. And you did that because you wanted to lend 11:52:18AM
23 it to James Pinder?---Yes. 11:52:23AM
24 How did you arrange for or how did you let Mr Tsouhantaris know 11:52:28AM
25 that you wanted it to come back to you? Did you do it in 11:52:34AM
26 a telephone call or by a text or by an email?---No, 11:52:37AM
27 I think I must have seen him at the office and said, 'Can 11:52:40AM
28 you organise my 100,000? I need it because I want to lend 11:52:43AM
29 it to James to buy a house.' That was it. 'Can you 11:52:46AM

1 organise it?' 11:52:51AM

2 So going back over these years where you're advancing the money 11:52:54AM

3 to him, that is from 2013 to 2016, in increments that get 11:52:57AM

4 up to \$100,000 by 2016?---Yes. 11:53:03AM

5 Did you think that Mr Tsouhantaris was in financial 11:53:06AM

6 difficulty?---Look, I don't really know. I didn't really 11:53:11AM

7 know his financial stuff. But I think he had some 11:53:16AM

8 troubles with tax or something, I think, I believe, back 11:53:20AM

9 then. I can't remember to be honest. I don't know. 11:53:23AM

10 Well, Mr Haritos had some troubles with the tax department, 11:53:27AM

11 didn't he?---Yes, I believe so. Yeah. 11:53:31AM

12 Were you aware of Mr Tsouhantaris loaning Mr Haritos 11:53:34AM

13 money?---I wasn't part of that. 11:53:41AM

14 You never heard about that?---That wasn't - yeah, I wasn't 11:53:42AM

15 involved in that. 11:53:46AM

16 I know you weren't involved - - -?---I did hear about it. 11:53:46AM

17 Okay?---Yeah. 11:53:49AM

18 Just slow down?---Yeah. 11:53:50AM

19 From whom did you hear about it?---From Arthur. 11:53:53AM

20 Did he tell you that he had loaned - - -?---He had given him 11:53:58AM

21 500,000 or something. 11:54:02AM

22 When Arthur Tsouhantaris told you that he had lent George 11:54:04AM

23 Haritos \$500,000 when did you understand that loan had 11:54:10AM

24 been made?---Years ago. 11:54:14AM

25 So Mr Tsouhantaris, if he needed money, he could have called in 11:54:20AM

26 that 500,000 or part of it, couldn't he?---I don't know 11:54:26AM

27 what they had, like, if he could call it or not. I can't 11:54:30AM

28 answer that, sorry. 11:54:35AM

29 Didn't it seem strange to you in 2013 when Arthur Tsouhantaris 11:54:36AM

1 is asking you for \$20,000 - sorry, 2014 for his son's 11:54:45AM
2 wedding - - -?---Yeah. 11:54:49AM
3 You must have thought, 'Well, hang on, George Haritos owes you 11:54:50AM
4 \$500,000. Why don't you just ask him?' Did that ever 11:54:55AM
5 cross your mind?---No. That's just what we do. That's 11:54:59AM
6 something - we borrow money, we lend money. Like, it's 11:55:04AM
7 just - - - 11:55:10AM
8 Never for interest?---No, not between us, no. 11:55:10AM
9 And never the subject of a loan agreement?---No. 11:55:14AM
10 There's not a single piece of paper, I suggest to you, about 11:55:16AM
11 these loans from you to Mr Tsouhantaris - - -?---They're 11:55:20AM
12 family friends. They're family friends. 11:55:24AM
13 You just let me finish the question, please. There's not a 11:55:26AM
14 single piece of paper where Mr Tsouhantaris has signed to 11:55:29AM
15 acknowledge a debt owed to you?---No. 11:55:31AM
16 Is there?---No. Didn't need it between us. 11:55:34AM
17 COMMISSIONER: But Mr Haritos, you're a close friend of 11:55:38AM
18 his?---Very close personal friend, yes. 11:55:42AM
19 Mr Haritos told us that it's always good practice to keep a 11:55:43AM
20 record of when money is owed by someone, even a friend, 11:55:52AM
21 because things can go wrong. Do you not subscribe to that 11:55:56AM
22 view, Ms Tsakopoulos?---I can't answer on behalf of what 11:56:01AM
23 he said. 11:56:08AM
24 I'm asking you whether you don't seem to subscribe to that view 11:56:09AM
25 that you don't need to have any formal record of when 11:56:13AM
26 people are owing you very large sums of money?---No, not 11:56:16AM
27 for Arthur, no. I've known him for 35 years. He's 11:56:22AM
28 friends with my mum. So, no. 11:56:26AM
29 And you understood the sequence of events in raising these 11:56:29AM

1 funds, this loan to Mr Pinder, was Mr Haritos owed 11:56:34AM
2 Mr Tsouhantaris \$100,000, being the balance of 11:56:43AM
3 the \$500,000, and then Mr Tsouhantaris was able to pay you 11:56:48AM
4 back your \$100,000 which you then used to pay 11:56:53AM
5 Mr Pinder?---I don't know how Arthur got the money. All 11:56:59AM
6 I asked for was my money, my 100,000 back, so I can do 11:57:01AM
7 this loan agreement with James Pinder. So I don't know 11:57:05AM
8 where he got the money from. I don't know where Arthur 11:57:08AM
9 got it from. 11:57:12AM
10 You discussed in detail with Mr Haritos how you were going to 11:57:13AM
11 pay for Mr Pinder's purchase price. Before you gave 11:57:18AM
12 Mr Pinder the money through his solicitors you discussed 11:57:25AM
13 with Mr Haritos how you were going to raise that money, 11:57:28AM
14 didn't you?---No, I don't think I did. 11:57:32AM
15 You didn't?---I don't believe so. 11:57:34AM
16 It was just left to you? You didn't work out with Mr Haritos 11:57:36AM
17 how this money was going to get to Mr Pinder?---No, 11:57:39AM
18 because George wasn't part of it. 11:57:43AM
19 George was not part of it?---He didn't know about the loan that 11:57:44AM
20 I decided that I was going to go ahead and do with James 11:57:48AM
21 Pinder. It was an interest that I was interested in doing 11:57:51AM
22 it, money I had aside, a lazy 200,000 that I had, and 11:57:54AM
23 I thought I would do the loan. 'It's 8.5 per cent. By 11:58:00AM
24 the end of it I'll make some money on it.' So I just 11:58:04AM
25 looked at it. This is not the best thing, like, for me 11:58:07AM
26 because all my staff have lost their job. I've lost my 11:58:11AM
27 job, Mr Commissioner. So this is not - how can I say? 11:58:15AM
28 It's - you know, I don't think I did anything wrong by 11:58:20AM
29 doing - by helping James at the time. But doing the loan 11:58:23AM

1 agreement for me was something that I had security on his 11:58:28AM
2 house. So it's not, you know, like - - - 11:58:33AM
3 Can I just remind you - can I just remind you you need to be 11:58:37AM
4 careful about giving accurate and truthful 11:58:40AM
5 evidence?---Yeah. 11:58:44AM
6 You said a few moments ago George didn't know about the fact 11:58:45AM
7 that you were arranging a loan for Mr Pinder?---He did 11:58:49AM
8 know. He did know about it, but he didn't know how I was 11:58:53AM
9 going to get my money, like, to fulfil the loan. He 11:58:58AM
10 didn't know where my money was. 11:59:03AM
11 So let's be clear about this?---Yes. 11:59:04AM
12 You agree he did know that you were going to loan Mr Pinder the 11:59:08AM
13 money?---Yes, correct. 11:59:12AM
14 But you say he had no idea, you didn't discuss with him - - 11:59:13AM
15 -?---I may have discussed it, yeah. 11:59:16AM
16 Just slow down?---Yep. I don't remember. 11:59:18AM
17 Ms Tsakopoulos, you're not doing yourself any favours rushing 11:59:21AM
18 into answers?---Okay. 11:59:25AM
19 All right? Because you've already said something to me that 11:59:26AM
20 was incorrect?---Yeah. 11:59:29AM
21 He did know. Now, are you saying - you said a moment ago he 11:59:30AM
22 didn't know how you were going to raise the loan. Is that 11:59:35AM
23 correct?---Well, I may have discussed it with him. 11:59:37AM
24 So that might be wrong also? He may have known?---He may have 11:59:41AM
25 known how - like, in conversation I would have said, 11:59:45AM
26 'Arthur owes me 100,000.' 11:59:50AM
27 All right. Yes, Mr Lawrie. 11:59:51AM
28 MR LAWRIE: I'll come back to that loan in a moment, the loan 11:59:59AM
29 to James Pinder. But before we do it's correct, isn't it, 12:00:02PM

1 that in 2016 you try to buy an apartment at Caravel Lane 12:00:07PM
2 in the Docklands; do you remember that?---Yes. 12:00:15PM
3 Apartment 1502 of No.15 Caravel Lane, Docklands?---I believe 12:00:18PM
4 so, yeah. 12:00:25PM
5 And you signed a contract?---Yeah. 12:00:26PM
6 I can take you to these documents if it assists you?---No, it's 12:00:30PM
7 okay. I remember. 12:00:32PM
8 And if you wanted to have confirmation of a date or anything 12:00:34PM
9 like that we'll just bring it up on screen; okay?---Yep. 12:00:37PM
10 But you signed a contract of sale for that apartment on 27 June 12:00:41PM
11 2016. That accords with your memory, doesn't it?---Yes. 12:00:44PM
12 June 2016 you signed a contract of sale for a Docklands 12:00:50PM
13 apartment?---Yes. 12:00:53PM
14 And how much was the purchase price?---If I remember around 800 12:00:54PM
15 or something. 12:01:03PM
16 890,000, is that right?---Yeah. 12:01:04PM
17 How did you raise the deposit for it, that is \$85,000 deposit 12:01:09PM
18 or \$89,000 deposit?---I can't remember. 12:01:19PM
19 Well, was it cash that you had that you could write out a 12:01:31PM
20 cheque for 10 per cent deposit on that 12:01:36PM
21 apartment?---I actually can't remember how I paid for 12:01:45PM
22 that. It didn't go ahead. 12:01:47PM
23 It didn't go ahead?---No. 12:01:50PM
24 But you paid a deposit?---Yeah, I believe so. 12:01:51PM
25 And you lost that deposit because you didn't settle?---Yes. 12:01:55PM
26 Correct?---Correct. 12:01:58PM
27 You lost the \$89,000?---Yes. 12:01:59PM
28 You didn't settle because you couldn't raise the funds?---No, 12:02:02PM
29 changed my mind, didn't want to live there. 12:02:05PM

1 Okay. And so you just went, 'Okay, bad idea'?---Yeah. 12:02:08PM
2 'I'll just lose the 89,000'?---Yes. 12:02:11PM
3 Was it your \$89,000?---I believe it could have been, yeah. 12:02:14PM
4 COMMISSIONER: What does that mean, 'I believe it could have 12:02:22PM
5 been'?---I don't remember if it's come out of my account 12:02:26PM
6 or I don't remember, to be honest. It's just a bad time 12:02:30PM
7 of my life. 12:02:36PM
8 You don't remember where the \$89,000 - - -?---I think I may 12:02:36PM
9 have even borrowed it off George, or George paid for it. 12:02:40PM
10 I can't remember. 12:02:44PM
11 MR LAWRIE: That's correct, isn't it, because there was a 12:02:46PM
12 transfer of \$85,000 at least that was made from the ANZ 12:02:49PM
13 account that was operated by Transclean Pty Ltd that was 12:02:54PM
14 paid into your ANZ account? We can bring that up on 12:02:57PM
15 screen if you like. Would you like to have a look at 12:03:04PM
16 that?---Yes, sorry. 12:03:08PM
17 Would you like to have a look at that?---Sorry, sorry. 12:03:14PM
18 Can we bring up p.1441, please? I think we just need to scroll 12:03:17PM
19 down a little bit?---What am I looking at? 12:03:34PM
20 Just hang on for a minute. First of all, this is - do you see 12:03:48PM
21 here highlighted at 27 June about two-thirds of the way 12:03:52PM
22 down the page there's \$85,000 has been drawn on 12:03:57PM
23 Transclean's ANZ account? If we can go to the top of the 12:04:04PM
24 page you can see that this is Transclean Facilities' ANZ 12:04:07PM
25 account?---Yep. 12:04:12PM
26 Okay. And that's 27 June 2016; do you see that?---Okay, yep. 12:04:15PM
27 Now, can we go to p.1446, please. This is your ANZ account, 12:04:21PM
28 isn't it?---Yes. 12:04:34PM
29 And do we see here on 27 June, near the top, from Transclean a 12:04:35PM

1 credit of \$85,000?---Yep. 12:04:44PM

2 Okay. And then there's a withdrawal it appears the same day of 12:04:49PM

3 \$89,000?---Yes. 12:04:57PM

4 \$89,010?---Yes. 12:04:59PM

5 That was the payment for the deposit on the apartment, wasn't 12:05:03PM

6 it?---Yes, correct. 12:05:06PM

7 Commissioner, I tender those two documents. 12:05:08PM

8 COMMISSIONER: This is the ANZ account. 12:05:12PM

9 MR LAWRIE: Of Transclean and the ANZ account of 12:05:18PM

10 Maria Tsakopoulos. 12:05:20PM

11 COMMISSIONER: Yes. Should the account details be suppressed? 12:05:21PM

12 Is this a current account, Ms Tsakopoulos?---Sorry? 12:05:27PM

13 Is this an account you're still using?---No, it's very old. 12:05:32PM

14 COMMISSIONER: All right. So the ANZ account ending 27695 for 12:05:37PM

15 June 2016. 12:05:41PM

16 MR LAWRIE: Thank you, Commissioner. So it's pp.1441 and 1446 12:05:46PM

17 respectively. 12:05:51PM

18 COMMISSIONER: That will be MT2. 12:05:53PM

19 #EXHIBIT MT2 - ANZ account ending 27695 for June 2016, pp.1441 12:05:55PM

20 and 1446. 12:05:49PM

21 COMMISSIONER: So you said to me a little earlier, 12:05:58PM

22 Ms Tsakopoulos, that you couldn't remember how you raised 12:06:00PM

23 that deposit?---No. 12:06:05PM

24 Do you now remember?---Still can't remember what the situation 12:06:07PM

25 was. 12:06:10PM

26 So none of this refreshes your memory that Mr Haritos paid that 12:06:11PM

27 deposit?---I don't believe he paid it for me, unless I've 12:06:16PM

28 given him - - - 12:06:21PM

29 I'm sorry?---Unless I had given him some cash and so he 12:06:22PM

1 transferred it in. I can't really remember, to be honest. 12:06:25PM
2 So you can't remember whether it was your money that you just 12:06:30PM
3 forfeited or whether - - -?---It would have been my money, 12:06:32PM
4 I would say, but I don't know why he would have 12:06:36PM
5 transferred it in to do this cheque. I'm not quite sure. 12:06:38PM
6 All right. Yes, Mr Lawrie. 12:06:46PM
7 MR LAWRIE: Thank you, Commissioner. When the money was 12:06:49PM
8 forfeited, when the deposit was forfeited was there a 12:06:52PM
9 conversation you had with Mr Haritos about that or 12:06:57PM
10 not?---Very vague to be honest that time. 12:07:02PM
11 Well, you forfeited \$89,000 because you've had a change of 12:07:07PM
12 heart about the apartment; is that correct?---Yeah, 12:07:12PM
13 I believe so at the time, yes, it wasn't - it just 12:07:16PM
14 wasn't where I wanted to purchase or live or whatever. 12:07:20PM
15 You decided that you didn't like the apartment and you were 12:07:22PM
16 going to let the \$89,000 be forfeited?---Yes. 12:07:25PM
17 But it wasn't your \$89,000, was it?---Could have been. I don't 12:07:28PM
18 remember. 12:07:33PM
19 Well, we've just looked at the documents that show that it's 12:07:33PM
20 come from Transclean's account?---Yes. 12:07:37PM
21 Into your account, and then straight out of your 12:07:38PM
22 account?---Yeah, I can't remember why he transferred it to 12:07:43PM
23 me. So unless I've given it to him in cash and he's 12:07:45PM
24 transferred it into my account, I don't really remember, 12:07:49PM
25 to be honest. 12:07:51PM
26 So you may have given Mr Haritos \$89,000 in cash?---I would 12:07:52PM
27 have given it slowly to him probably. 12:07:56PM
28 Really?---Yeah, I used to do that quite a bit with him. 12:07:59PM
29 By 2016 how much had you advanced to Mr Haritos in cash?---Over 12:08:05PM

1 time, I don't know. 12:08:18PM

2 Let's be specific about this. You're buying an apartment in 12:08:20PM

3 2016; correct?---Yes. 12:08:24PM

4 You need to raise a deposit of \$89,000, don't you?---Yeah. 12:08:25PM

5 Did you have \$89,000 in your own accounts?---I would have had 12:08:29PM

6 money in my accounts. I would have had money, cash at 12:08:34PM

7 home. 12:08:37PM

8 How much cash at home would you have had?---Depends. It 12:08:37PM

9 varied. Changed all the time. I used to buy and sell a 12:08:43PM

10 lot of jewellery. 12:08:47PM

11 Okay. So you could easily pay for this out of your own 12:08:50PM

12 funds?---Yeah, I probably could have. 12:08:53PM

13 And so you've called in, do you say, some money that George 12:08:57PM

14 Haritos owed you in 2016 to pay for this deposit; is that 12:09:02PM

15 what you're saying?---We've gone and looked at the 12:09:06PM

16 property together and from what I remember that he said 12:09:08PM

17 that he paid - obviously pay for it, the deposit of it, 12:09:12PM

18 and I would have given him cash for it, no doubt. 12:09:17PM

19 COMMISSIONER: Is that a memory or - - -?---Yes, I remember 12:09:23PM

20 giving him - I gradually gave him cash all the time, but 12:09:25PM

21 it's not something I can remember a day or whatever. If 12:09:28PM

22 I had 20,000 and, you know, went to the casino, 'Give me 12:09:32PM

23 10,' or 'Give me 20,' or 'Give me 30,' whatever it may be. 12:09:38PM

24 I've always had cash at home. That's just me. That's 12:09:43PM

25 what I do. So, you know, I've always been like that, you 12:09:45PM

26 know, for years. It's not different. 12:09:48PM

27 So I just want to be clear, Ms Tsakopoulos, do you actually 12:09:52PM

28 have a memory of repaying back the \$89,000 in 12:09:57PM

29 cash?---I have a memory of giving him cash, yes. 12:10:02PM

1 You do?---Yes. In 2015, in 2016, yes, I do. In 2017, in 2018. 12:10:04PM
2 And I still have. So, yes. 12:10:14PM
3 What happened in 2017 and 18?---Sorry, I remember giving him 12:10:16PM
4 cash. 12:10:22PM
5 Cash?---Yes. 12:10:22PM
6 Over that period?---Yeah, over those years. 12:10:23PM
7 And what was - is that to repay that amount?---No. 12:10:26PM
8 So what other reasons would you be giving - - -?---Not for that 12:10:31PM
9 amount there, no. 12:10:36PM
10 What other reasons would you have for paying him cash? He's a 12:10:38PM
11 wealthy man in his own right, isn't he?---Yes, but George 12:10:42PM
12 likes to have cash. 12:10:45PM
13 He likes to have cash?---And he likes to - he was paying his 12:10:46PM
14 mother's carers - - - 12:10:49PM
15 No, but why would you be giving - are these gifts? Are you 12:10:51PM
16 making gifts of these cash to him - - -?---No, I was 12:10:55PM
17 lending him. 12:10:57PM
18 You were lending him cash?---Yes. 12:10:58PM
19 And you're keeping a record of that, are you?---Just, yeah, 12:10:59PM
20 I do keep a record; I sort of know. 12:11:04PM
21 That's a 'yes', you were keeping a record?---Yeah, I do know 12:11:06PM
22 how much I'm lending. 12:11:10PM
23 So in 2017 and 2018 how much cash did you give 12:11:12PM
24 Mr Haritos?---Sorry, in? 12:11:16PM
25 You mentioned 2017 and 18 you continued to pay cash to 12:11:16PM
26 Mr Haritos. How much did you give him over that 12:11:21PM
27 period?---I'm not saying I'm paying him cash. I'm just 12:11:25PM
28 saying if he needed 5,000 or something I always had cash 12:11:28PM
29 at home. So do you understand what I'm trying to say? 12:11:31PM

1 Like, we've been to the casino too, don't forget. We do 12:11:34PM
2 go to the casino. We used to go quite often. That's what 12:11:37PM
3 I'm talking about. It's not like - you know, the only 12:11:41PM
4 time, like, yeah, so unless I've given - he's given me 12:11:45PM
5 this money and I've given it back to him, 10,000, 5,000, 12:11:49PM
6 I sort of know, you know, if I owe \$90,000 and I've 12:11:52PM
7 already given you 50, say, do you know what I mean, and 12:11:56PM
8 then I know I've paid 90 grand back. Like, I sort of know 12:11:59PM
9 that. I don't have to write it down anywhere. I already 12:12:02PM
10 know in my head. I sold a business and I gave him money. 12:12:05PM
11 Yes, Mr Lawrie. 12:12:14PM
12 MR LAWRIE: Thank you, Commissioner. Excuse me for one second. 12:12:15PM
13 We spoke a moment ago about you keeping a handwritten 12:12:31PM
14 ledger for the amounts that you had advanced to 12:12:34PM
15 Mr Tsouhantaris. Did you keep a similar document for 12:12:38PM
16 Mr Haritos?---No, I don't believe so. I may have. 12:12:41PM
17 I don't know. 12:12:48PM
18 With respect, this is an important question ?---Yeah. 12:12:49PM
19 Did you - and the question is quite simple. Did you keep any 12:12:54PM
20 sort of record or ledger or other form - let me finish the 12:13:01PM
21 question - or other form of document that recorded the 12:13:06PM
22 moneys that you advanced to Mr Haritos? 12:13:09PM
23 COMMISSIONER: Over what period, Mr Lawrie? 12:13:13PM
24 MR LAWRIE: I'm talking from the commencement of, say, 2013 up 12:13:15PM
25 until 2019, six years?---No. 12:13:20PM
26 A moment ago you just said, 'I may have'?---I may have 12:13:30PM
27 scribbled it down. I may have put it in my phone. You 12:13:35PM
28 know, like, put it in my phone, 'Oh, George, 25,000, 12:13:38PM
29 30,000,' whatever it may have been. But once it gets 12:13:42PM

1 to - like, I sort of know where my money's gone. 12:13:46PM
2 Does he still owe you money?---No. I owe him money. 12:13:49PM
3 How much do you owe him?---About 40,000. 12:13:54PM
4 So essentially in all the toing and froing of money between you 12:13:58PM
5 and Mr Haritos, \$40,000, you're pretty close to being 12:14:03PM
6 squared away with him now, are you?---Yes. 12:14:09PM
7 In 2017 you purchased another apartment, didn't you?---Yes. 12:14:12PM
8 And was that in Claremont Street, South Yarra?---Correct. 12:14:20PM
9 And you signed the contract of sale for that on 20 February 12:14:24PM
10 2017?---Yeah, I believe so. 12:14:29PM
11 And the purchase price for that was how much?---700. 12:14:34PM
12 680, does that sound right?---Yeah. 12:14:39PM
13 \$680,000?---Yeah. 12:14:42PM
14 Do you remember how much you paid as a deposit?---Not really, 12:14:43PM
15 no. 70,000 or something. 65. 12:15:00PM
16 As at that time, that is as at February 2017, how much if 12:15:05PM
17 anything did Mr Haritos owe you?---He didn't owe me. 12:15:10PM
18 He didn't owe you anything?---No. 12:15:16PM
19 Had the 89,000 that he had paid for for the deposit on the 12:15:19PM
20 apartment in 2016 basically cleared his debt to 12:15:24PM
21 you?---What do you mean, sorry, Mr Lawrie? 12:15:30PM
22 Well, you said that you had lent Mr Haritos money in bits and 12:15:32PM
23 pieces; yes?---Yep. 12:15:37PM
24 In 2016 Mr Haritos through the Transclean accounts forwards you 12:15:38PM
25 \$85,000, doesn't he?---That's what it looks like, yes. 12:15:45PM
26 It's not what it looks like?---That's what it is. 12:15:49PM
27 That's what the documents show?---Yeah. 12:15:52PM
28 You used that as part of the \$89,000 deposit on the apartment 12:15:54PM
29 in 2016; correct?---Yes. 12:15:59PM

1 You change your mind and you forfeit that deposit; 12:16:01PM
2 correct?---Yes. 12:16:06PM
3 Did that transaction represent Mr Haritos paying you back all 12:16:06PM
4 the moneys that he owed you at that point?---He didn't owe 12:16:12PM
5 me. He didn't owe me money. He did not owe me money. 12:16:18PM
6 Did you advance money to him before 2016?---I would have given 12:16:24PM
7 him, yeah, some cash here and there. 12:16:28PM
8 Is that money you expected to get back?---I believe so, yeah. 12:16:31PM
9 This is not a question - - -?---We have a very close personal 12:16:39PM
10 relationship so I don't really know, Mr Lawrie, at the 12:16:42PM
11 time. I really don't. 12:16:45PM
12 Did you expect to get that money back from him?---One way or 12:16:46PM
13 the other, possibly, yes. 12:16:49PM
14 See, for the purchase of your apartment in 2017 which was a 12:16:52PM
15 sale that was finalised, it went through, didn't 12:16:58PM
16 it?---Yes. 12:17:01PM
17 \$150,000 came from - did you understand that \$150,000 came from 12:17:01PM
18 MML's Westpac Bank account into your bank 12:17:11PM
19 account?---I don't know. I can't remember. 12:17:20PM
20 MML Cleaning Pty Ltd was one of the companies that was 12:17:22PM
21 subcontracting to MMGT, wasn't it?---I can't remember. 12:17:31PM
22 COMMISSIONER: I wonder if you can put that more simply, 12:17:49PM
23 Mr Lawrie. 12:17:52PM
24 MR LAWRIE: Sorry, I'll put it the other way around, sorry. 12:17:53PM
25 MML Cleaning Pty Ltd was one of the companies that 12:17:56PM
26 was - sorry, I'll start again. Let me put the question 12:18:05PM
27 this way. For what reason would you receive \$150,000 from 12:18:11PM
28 MML Cleaning Pty Ltd in February 2017? 12:18:22PM
29 COMMISSIONER: Do you know - you're familiar with that 12:18:36PM

1 company?---Chris Mitzia, I think. 12:18:39PM
2 Is that correct, Mr Lawrie? 12:18:42PM
3 MR LAWRIE: That's correct, your Honour. 12:18:44PM
4 COMMISSIONER: Yes?---The 150, 2017, I can't remember actually. 12:18:45PM
5 Don't remember why. Can't remember. 12:19:06PM
6 MR LAWRIE: No idea?---Unless it was an invoice. It could have 12:19:09PM
7 been an invoice. 12:19:12PM
8 For services that you had rendered to MML Cleaning Pty 12:19:16PM
9 Ltd?---Possibly, yeah. 12:19:23PM
10 You would have a copy of that invoice, wouldn't you?---Who 12:19:25PM
11 knows? It's so long ago. I don't know. 12:19:29PM
12 It's 2017. It's not that long ago?---We're in 2021, Mr Lawrie. 12:19:33PM
13 I don't keep things - I don't know. 12:19:38PM
14 Well, how long do you keep your documents like that for?---Oh, 12:19:40PM
15 once we lost the stations I threw everything out. Like, 12:19:49PM
16 what do I need to keep it for? 12:19:53PM
17 When did you throw everything out?---After - I can't remember 12:19:55PM
18 when. I tend to throw things out all the time. I don't 12:19:58PM
19 know. Clean my desk, my paperwork from time to time. 12:20:03PM
20 I don't know. 12:20:08PM
21 Do you run accounting software?---Do I? 12:20:08PM
22 Yes?---An accounting software? 12:20:14PM
23 Yes. When you write up an invoice, when you want to charge 12:20:17PM
24 someone money, whether it's a person or a company - - 12:20:21PM
25 -?---My accountant does it all. 12:20:23PM
26 Your accountant acts as your bookkeeper, does he?---Well, yes, 12:20:25PM
27 I give everything to him. So all my accounting stuff is 12:20:30PM
28 with him - - - 12:20:33PM
29 No, does your accountant render invoices to your clients or to 12:20:34PM

1 people that you are charging? Who writes the 12:20:39PM
2 invoice?---If there's an invoice I've got to give out I do 12:20:45PM
3 it myself. 12:20:48PM
4 How do you do it?---My computer. 12:20:49PM
5 Okay. Where's that computer?---From 2016 or 2017? 12:20:52PM
6 2017? It's gone, has it?---I don't know. I don't - the new 12:20:59PM
7 one I have now is when I - we got the V/Line contract. 12:21:09PM
8 Before that, I don't even know if I even had 12:21:13PM
9 a - I actually don't remember how. 12:21:20PM
10 But if you say that this is most likely an invoice - - 12:21:25PM
11 -?---Yeah. 12:21:30PM
12 We would find a copy of that invoice sitting with MML 12:21:31PM
13 Cleaning Pty Ltd or perhaps with your accountant, would 12:21:35PM
14 we?---I don't remember, Mr Lawrie. Like, I don't remember 12:21:39PM
15 that stuff. It's too long ago. Like, I don't know where 12:21:46PM
16 these invoices are. 12:21:50PM
17 COMMISSIONER: Just a moment, Mr Lawrie. It's fine for you to 12:21:52PM
18 say you don't remember if you don't remember, 12:21:56PM
19 Ms Tsakopoulos?---I don't remember, Mr Commissioner. 12:21:58PM
20 I just don't. I don't know where I did that invoice. 12:22:00PM
21 I don't know, you know - I don't remember at that time. 12:22:03PM
22 MR LAWRIE: Was any of the money that you used to buy the 12:22:10PM
23 apartment in 2017 a loan from anyone?---No. 12:22:13PM
24 You're confident about that?---Pretty sure, yep. 12:22:19PM
25 And I can take you to these banking records if you like, but 12:22:23PM
26 you see that the \$150,000 that we've been talking about 12:22:26PM
27 that came from MML Cleaning Pty Ltd first went from 12:22:30PM
28 Transclean's account to MML Cleaning Pty Ltd and then to 12:22:36PM
29 you; did you know that?---Say that again, Mr Lawrie, 12:22:42PM

1 sorry? 12:22:46PM

2 The 150,000 that we've just been speaking about?---Yep. 12:22:46PM

3 Came from Transclean to MML Cleaning and then to you. Did you 12:22:49PM

4 know that?---I didn't know that, but MML is a 12:22:55PM

5 subcontractor. 12:22:59PM

6 Okay. So did you call in any of the money that Mr Tsouhantaris 12:22:59PM

7 owed you, that is the \$100,000 that he owed you, to help 12:23:08PM

8 you buy the property in 2017?---No. 12:23:12PM

9 Didn't need to?---No. 12:23:15PM

10 Did you take a mortgage out to buy it?---Yes, I did. 12:23:16PM

11 Who did you take the mortgage out with?---Commonwealth Bank. 12:23:20PM

12 And did you get a mortgage for 90 per cent of the purchase 12:23:24PM

13 price or 80 per cent of the purchase price?---Can't 12:23:30PM

14 remember. The loan's 350,000, I think, the loan was for, 12:23:35PM

15 yeah. 12:23:42PM

16 But you could have - if your memory's correct, you could have 12:23:43PM

17 got a loan for \$250,000 and used the \$100,000 that 12:23:46PM

18 Mr Tsouhantaris owed you, couldn't you?---I don't like to 12:23:51PM

19 use all my resources because I was - I could 12:23:56PM

20 have - I wanted to buy another property as well. So, 12:23:59PM

21 yeah, I didn't want to - I wanted to go through a bank to 12:24:02PM

22 lend money. I don't want to use all my money in one 12:24:05PM

23 place. 12:24:10PM

24 But you know the money that's sitting with Mr Tsouhantaris is 12:24:11PM

25 not earning you interest, is it?---No, neither does the 12:24:15PM

26 bank hardly. The bank doesn't either. 12:24:19PM

27 But you're paying interest on an extra \$100,000 on that 12:24:22PM

28 mortgage because you haven't called in Arthur 12:24:26PM

29 Tsouhantaris's 100,000; do you see that?---That's okay. 12:24:29PM

1 It doesn't bother me. 12:24:32PM

2 You don't mind doing that?---No. 12:24:32PM

3 You're happy to take a mortgage for an extra 100?---Yes, 12:24:35PM

4 hundred per cent. 12:24:40PM

5 And just pay the price?---Yes. 12:24:41PM

6 Okay. Throughout the public hearings last year you would have 12:24:43PM

7 heard a lot of questions that were put both to Mr Pinder 12:24:50PM

8 and to Mr Haritos about the payment of secret amounts, 12:24:53PM

9 secret payments in the order of \$10,000 roughly on each 12:25:11PM

10 occasion that were being paid to Mr Pinder; you heard 12:25:13PM

11 about that?---Yep. 12:25:16PM

12 Was that the first time you had heard of any such 12:25:18PM

13 suggestion?---Yes. 12:25:23PM

14 And I take it that you had no involvement whatsoever in 12:25:24PM

15 organising cash for Mr Haritos; is that right?---No, 12:25:31PM

16 never. Why would I have to? 12:25:34PM

17 For any reason - - -?---No. 12:25:37PM

18 Did you ever organise cash for Mr Haritos?---No, never. 12:25:38PM

19 No, listen to me carefully. For any reason did you ever 12:25:41PM

20 organise lump sums of cash for Mr Haritos to use?---I've 12:25:45PM

21 given him cash. I haven't organised it for him. I've had 12:25:52PM

22 it and I've given it to him. 12:25:56PM

23 When was the last time you gave him cash?---November 2020, 12:25:58PM

24 20,000. 12:26:08PM

25 What was that for?---Money that I had to give back to him, 12:26:10PM

26 I owed him. 12:26:16PM

27 How much did you owe him?---120,000. 12:26:16PM

28 How did you come to owe him 120,000 at that time?---Because 12:26:24PM

29 I borrowed it off to finalise the loan for Pinder. 12:26:28PM

1 Pinder, a good close personal friend by that stage?---A good 12:26:34PM
2 friend, yeah. Family friend, no, but as a good friend, 12:26:44PM
3 yeah. Someone who had a good job, trusted, yeah. 12:26:49PM
4 I just want to go back to that \$150,000 for a minute. Excuse 12:26:58PM
5 me, Commissioner. Bring up p.954, please. Do you 12:27:09PM
6 recognise this as an email from you dated 2 May 2017 and 12:28:12PM
7 I suggest to you that it's an email to the estate agent in 12:28:24PM
8 respect of the property that you're buying. Sorry, 12:28:27PM
9 I should say a broker?---Yep. I don't remember it, but 12:28:32PM
10 yeah. 12:28:40PM
11 Do you remember typing this or not?---Not really. 12:28:40PM
12 'Spoke to George he said he will transfer \$150,000 into my 12:28:46PM
13 account tomorrow so there will be a balance of \$253,000 12:28:51PM
14 and I'm waiting on my brother-in-law to pay me back the 12:28:56PM
15 balance so I will find out when that will 12:28:59PM
16 be'?---I actually don't remember this, but yeah. Don't 12:29:05PM
17 remember it, at all. 12:29:09PM
18 The \$150,000 that came into your account that we've just been 12:29:15PM
19 speaking about a few minutes ago, do you remember 12:29:19PM
20 I suggested to you that the money had gone from Transclean 12:29:23PM
21 to MML Cleaning Pty Ltd and then to you?---Yep. 12:29:26PM
22 This is that \$150,000, isn't it? 'Spoke to George' that's 12:29:30PM
23 George Haritos; correct?---This doesn't even make sense to 12:29:37PM
24 me. 12:29:50PM
25 You wrote it, didn't you? 12:29:50PM
26 COMMISSIONER: What doesn't make sense, Ms Tsakopoulos, that 12:29:54PM
27 George is giving you 150,000?---No, just the whole thing 12:29:57PM
28 doesn't - I don't remember any of this. I actually don't 12:30:01PM
29 remember any of this. 12:30:05PM

1 No, I must say for someone who says they keep all of these 12:30:08PM
2 debts and moneys lent and so on in their head - - 12:30:12PM
3 -?---Yeah. 12:30:17PM
4 It's a bit troubling that these things don't refresh - even 12:30:17PM
5 when you see the document, don't refresh your 12:30:20PM
6 memory?---Well, I know what money I've given. So - - - 12:30:24PM
7 For the purpose of purchasing this particular apartment did 12:30:29PM
8 Mr Haritos make a gift to you of 150,000?---In 2017, no. 12:30:34PM
9 You know that Mr Lawrie's explained the course that \$150,000 12:30:41PM
10 took, that it went into one of Chris's accounts and then 12:30:48PM
11 from Chris's account was then used to pay the 150,000; you 12:30:52PM
12 remember that?---Unless I invoiced Chris for my bonuses. 12:31:00PM
13 I can't really remember now. I don't really remember. It 12:31:03PM
14 could have been my bonuses, because George has never lent 12:31:06PM
15 me 150,000. He's never given me 150,000. So it would be 12:31:10PM
16 my bonuses, I would say. So that's why it's gone through 12:31:16PM
17 to Chris. I would think I've invoiced Chris or something. 12:31:20PM
18 That's the only thing I can think of to get that 150. 12:31:22PM
19 MR LAWRIE: So that would be a bonus perhaps?---That would be 12:31:26PM
20 my bonuses, yeah. 12:31:28PM
21 That is a bonus over and above your regular salary that is paid 12:31:30PM
22 by Transclean?---It could have been extra labour work 12:31:33PM
23 possibly over time. I really don't remember this. 12:31:40PM
24 I don't remember it at all, to be honest. 12:31:45PM
25 Let's just see if we can exclude some possibilities?---He's 12:31:48PM
26 never given me to say, 'Here's 150,000.' Like, he's never 12:31:53PM
27 given me that type of money. 12:31:57PM
28 Well, if this was potentially bonuses that were being paid by 12:32:01PM
29 Transclean over and above your regular salary - - -?---It 12:32:11PM

1 would be over time, though. It wouldn't have been like 12:32:17PM
2 that, you know - - - 12:32:19PM
3 That might be two years worth of bonuses?---Yeah, whatever it 12:32:20PM
4 may be, yeah. So unless he advanced me my bonuses as 12:32:23PM
5 well, knowing that it was 90,000 every year, so he 12:32:27PM
6 wouldn't have given me that much. It would have been 12:32:30PM
7 bonuses. Do you know what I mean? I never asked him for 12:32:34PM
8 the lend of 150,000. I'd remember doing that. 12:32:36PM
9 How confident are you that this may have been bonuses? Are you 12:32:41PM
10 just guessing or is that likely?---I'm just assuming it 12:32:46PM
11 would be my bonuses, if I remember now. 12:32:48PM
12 A moment ago you speculated that it may have been work that you 12:32:53PM
13 had done for Transclean, additional work?---I just can't 12:32:58PM
14 remember writing this. Like, I can't remember this whole 12:33:02PM
15 thing. But, now looking at it more, if it's amounting to 12:33:05PM
16 150 it would be my bonus, my bonuses over time. 12:33:09PM
17 More than one year?---Yes, of course. 12:33:13PM
18 When are your bonuses usually paid?---Whenever I want them. 12:33:16PM
19 Whenever you call them in?---Yeah. They ask me, 'Do you want 12:33:21PM
20 them now or do you want to wait' or whatever. It's up to 12:33:26PM
21 me. 12:33:29PM
22 And so did you - you must have asked Mr Haritos to pay you your 12:33:30PM
23 outstanding bonuses then?---Possibly. 12:33:35PM
24 Well, that's what the email seems to suggest, doesn't it, 12:33:38PM
25 'Spoke to George he said he will transfer 150,000 into my 12:33:44PM
26 account'?---Yeah. 12:33:47PM
27 So, according to you, you must have had a conversation about 12:33:48PM
28 bonuses to make that happen?---Possibly, yeah. 12:33:52PM
29 COMMISSIONER: Well, it's plain, Mr Lawrie, that the witness 12:33:56PM

1 doesn't remember that. She's simply reconstructing what 12:33:59PM
2 might have been an explanation for it. 12:34:02PM
3 MR LAWRIE: Yes, Commissioner. That can come off screen now. 12:34:06PM
4 I was asking you some questions a moment ago about whether 12:34:21PM
5 or not you had been involved in arranging sums of cash for 12:34:24PM
6 Mr Haritos to use for whatever purpose; do you remember 12:34:29PM
7 that question?---Yes. 12:34:33PM
8 And you said, 'Well, yes, I do give him cash and as recently as 12:34:35PM
9 November of last year \$20,000', yes; is that right?---Yes, 12:34:43PM
10 correct. 12:34:49PM
11 What was that for?---The 120 I owed him. 12:34:49PM
12 Okay. Have you paid him back that \$120,000 now?---No. 12:34:51PM
13 How much have you paid back?---70. 12:34:56PM
14 Okay. 12:35:01PM
15 COMMISSIONER: I'm sorry, the \$120,000 you owed 12:35:03PM
16 him?---I borrowed off Alex and George. It's not just 12:35:07PM
17 George. It's Alex and George. 12:35:10PM
18 And what was that 120,000 for?---To complete the loan for James 12:35:11PM
19 Pinder's house, yep. 12:35:16PM
20 So you borrowed from George and Alex - - -?---Alex Kyritsis and 12:35:18PM
21 George Haritos, yes. 12:35:21PM
22 A total of 120,000 - - -?---Yes. 12:35:23PM
23 To make up the - - -?---320 that he needed. 12:35:25PM
24 Okay. 12:35:28PM
25 MR LAWRIE: So when you came to organise this loan with James 12:35:37PM
26 Pinder you only had \$200,000 that you could lend him at 12:35:41PM
27 that time?---Yes. 12:35:45PM
28 But he needed more than that; he needed 320, didn't he?---Yes. 12:35:47PM
29 No, he didn't. I offered him 200,000, is what I could 12:35:55PM

1 give him, yes. He didn't ask for 200,000. I offered what 12:35:58PM
2 I had. 12:36:02PM
3 How much did he ask you for?---He didn't ask me for an amount. 12:36:03PM
4 So you lent to him everything that you had available?---No, 12:36:08PM
5 I did not. 12:36:14PM
6 How much did you have available at the time that you lent James 12:36:15PM
7 Pinder 320 - - -?---I would have had money in my account. 12:36:18PM
8 I would have had cash at home. No, I wasn't going to give 12:36:21PM
9 out all my money at that stage, no. 12:36:24PM
10 Okay?---I had money owing to me. I got it off everyone else. 12:36:26PM
11 \$120,000 of the sum that you advanced to Mr Pinder wasn't your 12:36:32PM
12 money, you say?---120? 12:36:38PM
13 \$120,000?---No, I had to borrow that. 12:36:41PM
14 Why wouldn't the people that lent you that money, that is 12:36:47PM
15 George and Alex - - -?---And Alex. 12:36:53PM
16 Why wouldn't they just lend James Pinder that \$120,000 as 12:36:55PM
17 a top-up?---Because the loan agreement was mine and the 12:37:01PM
18 interest was coming to me. 12:37:04PM
19 COMMISSIONER: Just to be clear, the Alex you're referring to - 12:37:08PM
20 - -?---Kyritsis. 12:37:12PM
21 Alex Kyritsis, Mr Haritos's brother-in-law?---Correct. 12:37:12PM
22 And he's a co-director of Transclean and a number of the other 12:37:16PM
23 companies which Mr Haritos has an interest?---I believe 12:37:21PM
24 so. 12:37:26PM
25 MR LAWRIE: So under this loan agreement you were going to get 12:37:28PM
26 8.5 per cent, weren't you?---Yes. 12:37:32PM
27 From James Pinder. Were you going to forward some of that 12:37:33PM
28 interest revenue to Alex Kyritsis and George Haritos - - 12:37:38PM
29 -?---No. 12:37:43PM

1 To represent the \$120,000 of their money that made up that 12:37:43PM
2 loan?---No. 12:37:46PM
3 So that was just a little bonus to you, was it?---Yes. 12:37:47PM
4 The fact that you would get interest on money that really 12:37:51PM
5 hadn't come from you?---Well, it did come from me. 200 12:37:54PM
6 was mine. 12:37:57PM
7 So you get interest on 200, but you're getting interest on the 12:37:57PM
8 other 120 as well, aren't you?---Correct. 12:38:01PM
9 And that hadn't come from you?---No, but I borrowed that. So 12:38:03PM
10 I have to pay it back. 12:38:06PM
11 You had to pay it back?---So it's still mine. At the end of 12:38:08PM
12 the day it's still all my money that I'm liable for, yeah. 12:38:12PM
13 COMMISSIONER: I think you told us earlier, Ms Tsakopoulos, in 12:38:17PM
14 quite a long answer that in organising the finance for 12:38:26PM
15 Mr Pinder's purchase price for his house I think the words 12:38:32PM
16 I noted was you said, 'I didn't do anything wrong'; 12:38:37PM
17 correct?---I didn't. 12:38:42PM
18 Is that your position?---Yes. 12:38:42PM
19 You had no reason to be concerned - - -?---No. 12:38:44PM
20 Just bear with me, please. You had no reason to be concerned 12:38:47PM
21 about the legality, the lawfulness of what you were doing? 12:38:52PM
22 Is that a 'no'?---No. 12:39:03PM
23 Shaking your head won't be recorded?---No, I didn't think I was 12:39:04PM
24 doing anything wrong, no. 12:39:07PM
25 Very good. 12:39:10PM
26 MR LAWRIE: You realised that at the time that you struck this 12:39:11PM
27 loan with Mr Pinder he was the CEO of V/Line; 12:39:14PM
28 correct?---Yeah, I believe so, yeah. Yes, he was, sorry. 12:39:22PM
29 You knew that, didn't you?---Yes. 12:39:28PM

1 You're socialising with him from time to time?---Yes. 12:39:30PM
2 In these groups that go to Jim's Greek Tavern and other 12:39:33PM
3 places?---Yes. 12:39:37PM
4 So it's a straightforward answer. At the time you say you lent 12:39:38PM
5 James Pinder \$320,000 you knew he was the CEO of V/Line, 12:39:43PM
6 didn't you?---Correct. 12:39:48PM
7 At that time - - - 12:39:49PM
8 COMMISSIONER: And you were then managing a contract between 12:39:51PM
9 Transclean and V/Line, weren't you?---Yes. 12:39:54PM
10 So you were intimately familiar with the commercial arrangement 12:39:59PM
11 between your employer and V/Line?---Correct. 12:40:04PM
12 MR LAWRIE: And you knew that some of that loan money, 12:40:11PM
13 according to your account of how this was constructed, 12:40:15PM
14 came from your employer, came from Transclean?---I don't 12:40:19PM
15 believe it came from Transclean. 12:40:24PM
16 Where did it come from?---I believe it would have been 12:40:28PM
17 personal. 12:40:34PM
18 From George Haritos personally and Alex Kyritsis - - -?---Alex 12:40:35PM
19 Kyritsis, yes. 12:40:35PM
20 Personally?---Yes. It was a personal loan. It wasn't a 12:40:38PM
21 company loan. It was a personal loan between me, Alex and 12:40:45PM
22 George. That was it. 12:40:49PM
23 To the CEO of V/Line?---Sorry? 12:40:52PM
24 To the CEO of V/Line?---Yes. 12:40:55PM
25 And the three of you have got key positions in a major supplier 12:40:58PM
26 of services to V/Line; correct?---Yes. 12:41:04PM
27 Transclean Pty Ltd. So whether or not it's a loan - let's 12:41:07PM
28 assume for the moment that what you say is right, that it 12:41:11PM
29 was a loan?---It is a loan. 12:41:15PM

1 Okay?---It is what it is. 12:41:16PM

2 Okay. That's still a major supplier of services to V/Line 12:41:22PM

3 lending money to the CEO; do you see that?---I'm lending 12:41:30PM

4 the money. I'm just the contract manager. 12:41:40PM

5 You're just the contract manager and then it's just the 12:41:41PM

6 director, Mr Haritos - - -?---He's got nothing to do with 12:41:45PM

7 it. 12:41:48PM

8 Some of it is his money, isn't it?---I borrowed it off him. 12:41:48PM

9 I've asked Alex and George for a lend. 12:41:53PM

10 Let's be simple about this. The pool of money that you say 12:41:56PM

11 makes up the \$320,000, okay?---Yes. 12:41:59PM

12 Let's just think about the pool of money?---Okay. 12:42:02PM

13 200,000 you say is your money?---It is mine. 12:42:05PM

14 120,000 comes from Alex Kyritsis and George Haritos, doesn't 12:42:07PM

15 it?---Yes, as a loan. 12:42:13PM

16 As a loan to you?---Yes, a lend. 12:42:14PM

17 That goes into the pool of money that you on-lend to James 12:42:17PM

18 Pinder?---Correct. 12:42:21PM

19 And you didn't see that there was any conflict of interest or 12:42:23PM

20 any impropriety in sourcing those moneys in that way and 12:42:26PM

21 lending them to the CEO of V/Line?---No. 12:42:32PM

22 Did you take any advice about that?---No. 12:42:35PM

23 COMMISSIONER: But you discussed with George before you entered 12:42:40PM

24 into this transaction with Mr Pinder to lend him the 12:42:44PM

25 money - - -?---I don't think George thought it was a big 12:42:48PM

26 deal either. 12:42:50PM

27 Please, just bear with me. Let me finish the question and then 12:42:50PM

28 you can answer it?---Sorry. 12:42:54PM

29 You indicated you discussed with George before you entered into 12:42:55PM

1 this transaction that you were going to lend Mr Pinder the 12:42:58PM
2 money?---Yes. 12:43:01PM
3 And you also told Mr Haritos how you would - where the money 12:43:02PM
4 would come from?---Yes. 12:43:07PM
5 Yes. What Mr Haritos told us in evidence was that Mr Pinder 12:43:11PM
6 initially went to him and asked him did he have the 12:43:16PM
7 capacity in some way to find a loan for him to pay for the 12:43:22PM
8 house. Are you aware that Mr Pinder initially spoke with 12:43:28PM
9 George about this?---All I remember is being at the races 12:43:32PM
10 and James turned around and said, 'Looking at living here 12:43:41PM
11 in Australia' - - - 12:43:45PM
12 No, no, Ms Tsakopoulos, that's not what I'm asking you. I'm 12:43:47PM
13 asking you whether you understood from George that he had 12:43:50PM
14 had an initial discussion with Mr Pinder which Mr Pinder 12:43:55PM
15 explained that he needed to raise the funds to pay for the 12:44:00PM
16 house, and according to Mr Haritos initially Mr Haritos 12:44:03PM
17 offered to lend the money himself?---I don't remember. 12:44:09PM
18 And Mr Pinder told him, 'No, the money can't come from 12:44:13PM
19 you'?---No, I don't know about that conversation. 12:44:20PM
20 You never heard anything of that from George?---No. 12:44:22PM
21 That was his sworn evidence?---I don't remember it. 12:44:24PM
22 But if what Mr Haritos says is correct, and there's no reason 12:44:30PM
23 to doubt that Mr Pinder said to him, 'The money mustn't 12:44:34PM
24 come from you', surely George conveyed that clearly to 12:44:39PM
25 you, that if you were going to lend Mr Pinder the money it 12:44:44PM
26 couldn't come via him, Haritos?---No, I have no knowledge 12:44:47PM
27 of that at all, Mr Commissioner. 12:44:52PM
28 So Mr Haritos never made clear to you that it was important - - 12:44:54PM
29 -?---No. 12:45:00PM

1 That the money you gave Mr Pinder could not be connected to him 12:45:00PM
2 or Transclean?---Never. Never discussed it. Don't even 12:45:05PM
3 know the discussion that he had between him and James 12:45:11PM
4 either. 12:45:13PM
5 So if we look at the method by which you raise the money and if 12:45:14PM
6 it becomes apparent that you've gone to quite 12:45:25PM
7 extraordinary lengths to conceal where the money is coming 12:45:28PM
8 from what would the explanation for that be?---I don't 12:45:33PM
9 understand, Mr Commissioner. Say that again? 12:45:39PM
10 You don't know what I'm talking about?---No, sorry, no. Can 12:45:41PM
11 you explain it? 12:45:45PM
12 You say you didn't believe you were doing anything wrong. So 12:45:46PM
13 you would have no reason to in any way try and conceal the 12:45:49PM
14 source of any of the money - - -?---No. 12:45:53PM
15 That was part of the loan?---No. 12:45:55PM
16 All right. 12:45:58PM
17 MR LAWRIE: Can we just bring up, please, exhibit JP-10. 12:46:03PM
18 Excuse me, Commissioner. 12:46:22PM
19 COMMISSIONER: We'll break in a quarter of an hour, 12:46:28PM
20 Ms Tsakopoulos?---Okay. 12:46:31PM
21 MR LAWRIE: Document 39. 12:46:56PM
22 COMMISSIONER: Is this previously an exhibit? 12:47:03PM
23 MR LAWRIE: Previously JP-10, Commissioner. 12:47:07PM
24 COMMISSIONER: Thank you. So this is a document that was shown 12:47:10PM
25 to Mr Pinder, Ms Tsakopoulos. 12:47:16PM
26 MR LAWRIE: Just waiting for document 39 to come up, 12:48:32PM
27 Commissioner. There we go. Now, you said at the outset, 12:48:34PM
28 Ms Tsakopoulos, that you followed a considerable portion 12:48:48PM
29 of the evidence of George Haritos and also of James 12:48:51PM

1 Pinder; do you remember that?---From what I can remember. 12:48:56PM
2 Sorry?---Yeah. 12:48:59PM
3 And you would have seen this document referred to throughout 12:49:01PM
4 the course of their evidence?---I saw a lot of documents. 12:49:03PM
5 I can't remember what - if this - yeah, I can't remember 12:49:07PM
6 everything on this, no. I remember seeing a document but, 12:49:11PM
7 yeah, I don't know which one. 12:49:14PM
8 It's not the question whether you can remember everything on 12:49:16PM
9 this?---Yes. 12:49:18PM
10 What I'm suggesting to you is that this is a flowchart that was 12:49:19PM
11 referred to frequently?---Yeah. 12:49:23PM
12 In the evidence that was given by both Mr Pinder and Mr Haritos 12:49:25PM
13 last year?---Okay. 12:49:28PM
14 That you watched. Do you remember a flowchart coming 12:49:30PM
15 up?---Yes. 12:49:35PM
16 Okay. Well, we can see here - Commissioner, I think what we 12:49:35PM
17 might need to do is just take an early break if we can 12:49:46PM
18 because this is not the document that I was wishing to 12:49:49PM
19 bring up, if we may. 12:49:53PM
20 COMMISSIONER: Yes. You'll come back to it? 12:49:57PM
21 MR LAWRIE: Thank you. 12:50:03PM
22 COMMISSIONER: I take it you're going to come back to it. 12:50:03PM
23 MR LAWRIE: I am. Perhaps can I ask that we just break early 12:50:05PM
24 so we can organise that. 12:50:07PM
25 COMMISSIONER: All right. Very good. We'll resume then at 12:50:09PM
26 2 o'clock. You go and have a break, have a chat to 12:50:11PM
27 Mr Marcevski and we'll see you at 2 o'clock. You're 12:50:15PM
28 welcome to leave the building in the meantime?---Okay. 12:50:20PM
29 LUNCHEON ADJOURNMENT 12:50:27PM