
TRANSCRIPT OF MORNING PROCEEDINGS

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INDEPENDENT BROAD-BASED ANTI-CORRUPTION COMMISSION

MELBOURNE

TUESDAY, 30 MARCH 2021

(8th 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: Are you ready to proceed? Yes, Mr Lawrie. 11:43:00AM
2 <MARIA TSAKOPOULOS, recalled: 11:43:00AM
3 <CROSS-EXAMINED BY MR LAWRIE, continued: 11:43:00AM
4 MR LAWRIE: Thank you, Mr Commissioner. (To witness) 11:43:02AM
5 Ms Tsakopoulos, you will recall that yesterday just at the 11:43:04AM
6 end of the day we played two telephone calls and they were 11:43:08AM
7 telephone calls between you and [REDACTED] is 11:43:12AM
8 that right?---That's correct. 11:43:16AM
9 In those calls you were discussing moving money around through 11:43:18AM
10 various accounts but maintaining the amounts of the cash 11:43:24AM
11 movements to under \$5,000; do you remember that?---Yeah. 11:43:28AM
12 It wasn't moving around money. It was just - she was 11:43:32AM
13 worried about, you know, pulling out her money at that 11:43:36AM
14 amount. I said if you're so worried about is it then just 11:43:39AM
15 pull out four and a half than five. No big deal. 11:43:42AM
16 COMMISSIONER: I'm sorry, it was about moving money around. 11:43:46AM
17 You were telling her to move it into one of George's 11:43:50AM
18 accounts?---No, I did not say that. I didn't say move it 11:43:52AM
19 into George's account. 11:43:55AM
20 You didn't?---No. 11:43:56AM
21 Very good?---I said if she wanted to give me the cash before we 11:43:57AM
22 went to America then George could pay her back. That was 11:44:01AM
23 it. 11:44:03AM
24 MR LAWRIE: Just have a careful think about your memory of 11:44:05AM
25 those calls and them having been played to you at the end 11:44:07AM
26 of the day yesterday?---M-hmm. 11:44:11AM
27 Do you remember that you were saying, 'George will take 11:44:12AM
28 whatever cash you can provide him, and then you can take 11:44:15AM
29 it out later,' that you were asking [REDACTED] to 11:44:19AM

1 put up cash, cash money, for George's use?---I said cash 11:44:23AM
2 in the safe, that we were leaving and to give it to me if 11:44:26AM
3 she didn't want to leave it in the safe. 11:44:29AM
4 It was to go to George, wasn't it, to George Haritos?---I said, 11:44:32AM
5 'George could use the cash because he wants cash for the 11:44:36AM
6 carers. So if you've got any cash in the safe give it to 11:44:39AM
7 me before we go away if you don't want to leave it in 11:44:40AM
8 there.' I was asking, 'How much do you have? 5,000, 11:44:42AM
9 8,000, 10,000, 15,000,' whatever it is. It was no big 11:44:45AM
10 deal. There was no - I don't even hardly remember the 11:44:48AM
11 shit that I said anyway, so. 11:44:51AM
12 In that same conversation - - - 11:44:55AM
13 COMMISSIONER: What did you just describe it as?---Sorry, just 11:44:57AM
14 crap that I was talking about. I don't know, I could have 11:45:00AM
15 been drinking at the time. 11:45:02AM
16 You do that often, do you, talk crap?---No, just - you know, if 11:45:04AM
17 you drink, you just carry on and you talk. I don't know. 11:45:07AM
18 Had you been drinking at the time?---I don't know. I can't 11:45:09AM
19 remember. Could have been. 11:45:12AM
20 The purpose of playing those conversations in part, 11:45:13AM
21 Ms Tsakopoulos, as I follow counsel assisting, was to 11:45:18AM
22 demonstrate your modus operandi, that you moved cash 11:45:21AM
23 around, that there's no records that accompany it, that it 11:45:26AM
24 can't be traced, and that you can come along and give a 11:45:31AM
25 ridiculous explanation for the movement of funds later. 11:45:34AM
26 That's your whole modus operandi, isn't it?---No, it's 11:45:37AM
27 not, Mr Commissioner. It's not. 11:45:41AM
28 Yes, Mr Lawrie. 11:45:42AM
29 MR LAWRIE: In that same series of conversations you talk about 11:45:44AM

1 money laundering, don't you?---Who knows what I was 11:45:47AM
2 saying, Mr Lawrie. 11:45:50AM
3 Well, we can go to the transcript. We can play it again if you 11:45:52AM
4 like. But you heard it yesterday?---I was trying to say 11:45:54AM
5 to her you're allowed to pull out \$10,000 out of your 11:45:57AM
6 account. 11:46:00AM
7 No, please focus on my question. You accept that you used the 11:46:00AM
8 phrase 'money laundering'. Do you accept that?---I must 11:46:03AM
9 have. If I've said it, I said it. I don't remember 11:46:07AM
10 saying it, but I said it. 11:46:09AM
11 Is this a difficult question, because this was played to you 11:46:11AM
12 yesterday and you saw the transcript as it was played and 11:46:13AM
13 you heard your own voice, didn't you?---Yes. 11:46:17AM
14 And you accept that you introduced the phrase 'money 11:46:19AM
15 laundering' into that conversation?---I obviously did. 11:46:24AM
16 Do you say that now you were drunk and you didn't know what you 11:46:26AM
17 were talking about?---I don't know what I was talking 11:46:30AM
18 about at that time. I don't know. I really don't know. 11:46:32AM
19 I don't remember. Sometimes I get carried on and just say 11:46:35AM
20 things, you know, I carry on and just say things. I don't 11:46:38AM
21 know. There was no substance in it. There was nothing. 11:46:40AM
22 COMMISSIONER: Ms Tsakopoulos, you really need to try and 11:46:45AM
23 grapple with the questions and the material that you are 11:46:47AM
24 being asked about. You're not here being asked to 11:46:50AM
25 remember something distant. You are being asked to 11:46:54AM
26 comment on a conversation which was played to you 11:46:56AM
27 yesterday and in which you had the benefit of seeing a 11:47:00AM
28 transcript as it was being played. So this is not a 11:47:03AM
29 memory test. This is about explaining what you actually 11:47:07AM

1 said and which is evident to you from what you heard and 11:47:12AM
2 saw yesterday; do you follow?---Yes, I do. 11:47:15AM
3 Very good. 11:47:18AM
4 MR LAWRIE: In that same conversation you talk about specific 11:47:19AM
5 amounts of money that [REDACTED] might be able to 11:47:22AM
6 provide for George Haritos's use, don't you?---No. 11:47:25AM
7 You disagree that you talk about specific sums of money?---No. 11:47:30AM
8 I said - I only said about the money to give to George if 11:47:34AM
9 she wanted to get rid of the cash that she had in the safe 11:47:37AM
10 before we went to America. 11:47:40AM
11 And so when we read and hear words that clearly state you 11:47:42AM
12 talking with [REDACTED] about specific sums of 11:47:47AM
13 cash that she might be able to provide for George's use 11:47:51AM
14 we're hearing something - - -?---Can I see the transcript 11:47:56AM
15 again, please? 11:47:58AM
16 We can put it up. Can we please bring up 1060. 11:47:58AM
17 COMMISSIONER: Won't it be sufficient - I'm just concerned 11:48:09AM
18 about the time. There is so much that still has to be 11:48:11AM
19 covered with the witness. 11:48:13AM
20 MR LAWRIE: Certainly, Commissioner. 11:48:15AM
21 COMMISSIONER: Can you not put to her specifically, Mr Lawrie, 11:48:17AM
22 from the transcripts? We don't need to take the time of 11:48:22AM
23 playing it again. I'm sorry to catch you off guard. 11:48:24AM
24 MR LAWRIE: No, that's fine. Thank you, Commissioner. You say 11:48:28AM
25 on p.6 of that transcript, 'Bring - give me, look, you've 11:49:12AM
26 given me three, right. Just bring, bring me eight, okay.' 11:49:21AM
27 So you're talking about the fact that [REDACTED] 11:49:24AM
28 has given you \$3,000 already and you're asking for her to 11:49:27AM
29 deliver to you \$8,000, aren't you?---Possibly, yeah. 11:49:30AM

1 Well, they're your words. What do they mean?---What does that 11:49:34AM
2 mean? I don't know at the time, Mr Lawrie. I don't know. 11:49:40AM
3 Look, is that an honest answer, because these are your words, 11:49:42AM
4 aren't they?---If I'm asking her for some money, that's 11:49:45AM
5 between me and [REDACTED]. That's got nothing to do with anyone 11:49:49AM
6 else or anything. I'm not part of the circus here. I'm 11:49:52AM
7 here to answer your questions as good as I can. Like, I'm 11:49:55AM
8 just trying to remember at the time what it was. 11:49:57AM
9 Please focus on my question as specifically as you can?---Yep. 11:49:58AM
10 You talk about, 'You've already given me three. Just bring me 11:50:01AM
11 eight'?---Yeah. 11:50:07AM
12 And my question to you is very simple?---So she had money in 11:50:08AM
13 her safe. 11:50:12AM
14 Can you please wait for my question. My question to you is 11:50:12AM
15 very simple. What you're talking about there is \$3,000 11:50:17AM
16 and \$8,000, aren't you?---Yes. 11:50:20AM
17 Okay. And you're asking for her - that is, [REDACTED] 11:50:21AM
18 [REDACTED] - to bring you another \$8,000?---Yes - - - 11:50:23AM
19 For George Haritos's use?---It doesn't necessarily have to mean 11:50:26AM
20 for George. I don't know the conversation before that. 11:50:30AM
21 I don't know any of that. I don't know any of that. 11:50:33AM
22 I don't know what I have spoken to even face to face 11:50:35AM
23 before that. I don't know. Could have been for me. It 11:50:38AM
24 could have been for anyone. I don't know. I don't 11:50:41AM
25 remember exactly what it was for. But we're talking about 11:50:43AM
26 3,000, and 8,000 dollars here. 11:50:46AM
27 And that's nothing - - -?---So - she's a good friend of mine. 11:50:49AM
28 She's my best friend. So, yeah, we can borrow money off 11:50:54AM
29 each other. It's not against the law, is it? 11:50:58AM

1 You're not borrowing money off her; you're seeking for her to 11:51:00AM
2 be a source of cash for George Haritos's use?---No, I'm 11:51:03AM
3 not. 11:51:06AM
4 And, as the Commissioner has already suggested to you, this is 11:51:09AM
5 part and parcel of why you receive payments only in cash 11:51:14AM
6 and you make payments in cash, for example, the interest 11:51:21AM
7 on the loan that you say you had with James 11:51:23AM
8 Pinder?---Correct, gave it to me in cash. 11:51:26AM
9 Yes. Now, you assert that there was a loan, don't 11:51:28AM
10 you?---Between who? 11:51:32AM
11 You and James Pinder?---Correct. 11:51:33AM
12 320,000?---Correct. 11:51:35AM
13 Let's be very clear about it?---That's right. 11:51:36AM
14 The suggestion I'm putting to you is that that loan is a 11:51:39AM
15 fiction; do you understand that?---Why is it a fiction? 11:51:42AM
16 Just understand the suggestion for the moment, that that loan - 11:51:44AM
17 that loan document has been created well after Mr - well, 11:51:48AM
18 just wait for my question?---Yeah. 11:51:54AM
19 That loan document, such as it is, is a false document that was 11:51:57AM
20 created well after James Pinder bought the house in 11:52:00AM
21 Williamstown? You disagree with that?---Hundred per cent. 11:52:05AM
22 Okay. But you say you're entitled to interest on it?---Yes, 11:52:08AM
23 I am. 11:52:13AM
24 Okay. And you say you've received interest on it?---Yes, 11:52:13AM
25 I have. 11:52:17AM
26 But, unlike any other loan, these interest payments are made in 11:52:17AM
27 cash and are received in cash and not documented 11:52:22AM
28 anywhere?---That's the way I want it. 11:52:27AM
29 That's the way you want it. Now, if you fell into dispute with 11:52:29AM

1 James Pinder about whether or not interest had been paid 11:52:32AM
2 or how much interest had been paid, neither of you would 11:52:35AM
3 be able to resort to a single document to support your 11:52:38AM
4 contention, would you?---I wouldn't have to. 11:52:41AM
5 You wouldn't have to?---I've got a loan agreement with him. 11:52:45AM
6 But it doesn't say how much interest has been paid at a 11:52:48AM
7 particular date, does it?---That doesn't bother me. If 11:52:51AM
8 I'm getting my interest, I'm getting my interest. 11:52:55AM
9 But if you don't get your interest then what do you do? You 11:52:57AM
10 haven't got a bank statement you can go to. You haven't 11:53:01AM
11 got a receipt you can go to. You haven't got any document 11:53:04AM
12 at all to say what you reckon you've received and what you 11:53:08AM
13 reckon you are owed?---Because I didn't think it would be 11:53:13AM
14 a problem with getting my interest off Mr James Pinder. 11:53:16AM
15 Now it could be. So now it's in my solicitor's hands so 11:53:19AM
16 he can start paying my interest back in my account. 11:53:22AM
17 So now your poor old solicitor's got to work out what's been 11:53:25AM
18 paid and what's been owed without a single document - - 11:53:28AM
19 -?---I've told my solicitor what's been paid - - - 11:53:31AM
20 Wait, can I finish the question - without a single document to 11:53:32AM
21 assist that process?---There's nothing to assist. He 11:53:35AM
22 doesn't need assisting. I know what I've got. James 11:53:39AM
23 knows what he's given me, so. 11:53:41AM
24 So there is no dispute?---I've declared it in my tax as 11:53:43AM
25 interest. It's not like, you know, I'm going to hide it. 11:53:47AM
26 COMMISSIONER: That tax declaration that you made, 11:53:50AM
27 Ms Tsakopoulos, that's since the Commission public 11:53:53AM
28 examinations have commenced, isn't it?---No, I had to 11:53:57AM
29 declare - I've declared the interest. It's interest. 11:54:01AM

1 Yes, but you did that at a point of time when you already knew 11:54:03AM
2 that there's a public focus on this loan agreement?---No, 11:54:06AM
3 I didn't do that. I had to tell my accountant what the - 11:54:09AM
4 what I'd done. 11:54:12AM
5 You did?---Yeah. 11:54:13AM
6 Did you?---Yes. It's in my accountant's hands. It's not up to 11:54:13AM
7 me. I just tell him. 11:54:18AM
8 MR LAWRIE: And so the way the interest is being paid on this 11:54:22AM
9 loan agreement is just one example of the way you choose 11:54:25AM
10 to operate, which is to have money moving around hopefully 11:54:27AM
11 in an untraceable way because it's always in cash; what do 11:54:32AM
12 you say about that?---What do you mean? Say that again, 11:54:37AM
13 Mr Lawrie? 11:54:41AM
14 The questions I've just asked you about the way in which James 11:54:41AM
15 Pinder has allegedly paid interest on this loan 11:54:45AM
16 agreement - - -?---Yes. 11:54:49AM
17 And that is cash-only payments, is just one example of the way 11:54:50AM
18 you deliberately operate to hide the movement of 11:54:54AM
19 money?---I'm not hiding anything. Not hiding a thing. 11:54:58AM
20 It's my money. Business is business, and friends are 11:55:01AM
21 friends. That's the way I look at it, Mr Lawrie. 11:55:03AM
22 And the way you looked at this loan agreement was that it was 11:55:06AM
23 something you were entitled to do and there was nothing 11:55:09AM
24 you needed to be worried about that might be improper 11:55:12AM
25 about it; is that what you're saying?---Say that again, 11:55:15AM
26 Mr Lawrie? 11:55:19AM
27 Well, according to you, this loan agreement that you had with 11:55:20AM
28 James Pinder was something you were quite entitled to 11:55:23AM
29 do?---Yes. 11:55:26AM

1 And that you had no concern about, you didn't need to worry 11:55:26AM
2 about the propriety of it, did you?---No. 11:55:28AM
3 Didn't have anything to hide?---Why would I have to hide it? 11:55:30AM
4 You didn't have anything to hide, according to you?---Yes. 11:55:33AM
5 All right. We'll come back to that?---Okay. 11:55:36AM
6 COMMISSIONER: Just before we move on, I mentioned to you 11:55:40AM
7 yesterday, Ms Tsakopoulos, that Mr Haritos's sworn 11:55:43AM
8 evidence was that initially Mr Pinder went to him and 11:55:49AM
9 asked him could he assist in raising the deposit for the 11:55:53AM
10 purchase of the house; do you recall me putting that to 11:56:00AM
11 you?---Yes. 11:56:03AM
12 Not only did Mr Haritos tell us that, but he also told us that 11:56:04AM
13 Mr Pinder made it clear to Mr Haritos that the money was 11:56:12AM
14 not to come from George. Do you recall me putting that to 11:56:16AM
15 you?---Yes. 11:56:20AM
16 Now, you and Mr Haritos are very close, you're thick as 11:56:21AM
17 thieves, aren't you?---Thick as thieves, no. 11:56:25AM
18 No? He would not have done anything in relation to raising 11:56:27AM
19 this loan without your knowledge and involvement, would 11:56:31AM
20 he?---He didn't raise - James asked me if I knew anyone to 11:56:35AM
21 get a lend. 11:56:41AM
22 No - - -?---That's how it all started. 11:56:42AM
23 Mr Pinder went to you because Mr Haritos suggested that you 11:56:44AM
24 might - - -?---I don't know. I don't remember any of 11:56:48AM
25 that, Mr Commissioner. 11:56:50AM
26 You don't remember?---I don't know any of that. I don't know. 11:56:51AM
27 I don't know if James went to Mr George Haritos. I don't 11:56:54AM
28 know. My recollection was when he asked does he know 11:56:57AM
29 anyone - do I know anyone that can lend him some money to 11:57:00AM

1 buy a property, his family's here. 11:57:04AM
2 Yes?---That was it. 11:57:06AM
3 So let's see if we can refresh your memory, Ms Tsakopoulos, if 11:57:07AM
4 you don't know or don't remember. When it came to the 11:57:11AM
5 \$123,000 that was paid from Transclean to your sister and 11:57:15AM
6 then onto the estate agent, who was the person who dealt 11:57:21AM
7 primarily with your sister and with Mr Pinder in arranging 11:57:28AM
8 for that money to go from Transclean to your sister to the 11:57:32AM
9 estate agent: you or George?---I - I believe it was me. 11:57:37AM
10 The evidence in the Commission's possession shows that there 11:57:40AM
11 are numerous emails passing between George and your sister 11:57:45AM
12 and George and Pinder and phone conversations which show 11:57:50AM
13 that George is involved in ensuring the money goes to your 11:57:55AM
14 sister and thence to the estate agent. Now, does that 11:57:59AM
15 your refresh your memory at all?---No. I don't remember 11:58:03AM
16 any of that. I don't know any - no, I don't know any of 11:58:06AM
17 that. 11:58:09AM
18 You would have to know because you're intimately involved, 11:58:09AM
19 you're the one that creates the false documents in 11:58:13AM
20 relation to the role of your sister. So you had to know. 11:58:15AM
21 You had to know what arrangements George was making, 11:58:20AM
22 didn't you?---Well, that document that you're saying is 11:58:24AM
23 false, I understand, yeah, I could have written it on a 11:58:27AM
24 napkin and given it to him. There's no date. It's not a, 11:58:29AM
25 you know - - - 11:58:33AM
26 Try and grapple with the logic here. You have, by your own 11:58:33AM
27 admission, acknowledged creating false documents involving 11:58:37AM
28 your sister, and yet the emails show that the person 11:58:41AM
29 communicating with your sister and with Mr Pinder and 11:58:46AM

1 bringing it all together is not you, it's George, which 11:58:49AM
2 tells us that you and George had to be talking about this 11:58:53AM
3 together?---I don't remember any of that. 11:58:58AM
4 You don't remember?---I really don't. 11:59:00AM
5 And then after the search warrant was issued by the Commission 11:59:02AM
6 and Mr Pinder and Mr Bollas's houses were searched you had 11:59:07AM
7 conversations with Mr Haritos, with George, in which you 11:59:11AM
8 discussed, 'How are we going to explain the money that 11:59:16AM
9 went to your sister?' Do you remember having that 11:59:20AM
10 conversation?---I didn't - that wasn't me saying to 11:59:24AM
11 explain, no. That was - that was Paul Bennett, my 11:59:26AM
12 sister's husband, going to George saying, 'What's going 11:59:30AM
13 on? What's going on?' Like - - - 11:59:32AM
14 I'll ask the question again. Do you remember having 11:59:35AM
15 conversations with George - - -?---Yes. 11:59:37AM
16 Shortly after the search warrants were issued on Mr Bollas and 11:59:40AM
17 Mr Pinder in which you and George discussed what was the 11:59:45AM
18 explanation that was going to be provided for why the 11:59:50AM
19 money went to your sister?---I don't believe we were 11:59:54AM
20 trying to - - - 11:59:58AM
21 Do you remember having such a conversation?---I don't remember 12:00:01PM
22 100 per cent. No, I don't remember what I said, no, 12:00:04PM
23 exactly. I don't remember, Mr Commissioner. 12:00:06PM
24 Yes, Mr Lawrie. 12:00:06PM
25 WITNESS: I can't remember every conversation I've had. 12:00:09PM
26 MR LAWRIE: We'll go to that conversation shortly. But the 12:00:12PM
27 Commissioner was just asking you about George Haritos's 12:00:14PM
28 involvement in what you say is the loan but, more 12:00:17PM
29 particularly, the \$100,000 that went through your sister, 12:00:22PM

1 Andrea Bennett, to the real estate agent for James Pinder. 12:00:26PM
2 Do you say that George Haritos knew nothing about 12:00:32PM
3 that?---Yes, of course he knew it went to my sister. Of 12:00:36PM
4 course he knew it was for James's loan. 12:00:39PM
5 Did you tell him that?---Of course I did. He knew about it. 12:00:41PM
6 He knew I was lending him this money. 12:00:45PM
7 But did he know, for example, that this was part of the 12:00:48PM
8 \$100,000 that you were calling in, the \$100,000 loan that 12:00:55PM
9 you were calling in from him, and directing it through his 12:01:01PM
10 sister - sorry, through your sister?---My sister? Yes, he 12:01:04PM
11 knew. I was sending it - I just asked him to send it into 12:01:09PM
12 my sister's account. 12:01:12PM
13 Okay?---With the other loan they got off him. 12:01:13PM
14 See, it was more than that, though, wasn't it? Mr Haritos, in 12:01:17PM
15 the midst of that transaction, was most anxious to know 12:01:21PM
16 whether or not the money had gone to James Pinder, whether 12:01:24PM
17 the \$100,000 had been sent; did know about that?---What do 12:01:27PM
18 you mean, sorry, Mr Lawrie? 12:01:33PM
19 It's not just you telling George Haritos about the fact that 12:01:35PM
20 you're transmitting \$100,000 via your sister; it's the 12:01:38PM
21 fact that George Haritos is involving himself to make sure 12:01:43PM
22 that it gets sent to Pinder. Did you know that?---No. 12:01:45PM
23 I didn't know that. And, even if he did, it's no big 12:01:49PM
24 deal. We're all family. 12:01:54PM
25 Yes, but there'd be no reason for him - - -?---We're all 12:01:55PM
26 family, Mr Lawrie. 12:01:55PM
27 Hang on - you're all family?---We're all family. 12:01:56PM
28 There would be no reason for him to do that, would there, 12:01:59PM
29 because it's not his concern?---It's not his concern. I'm 12:02:02PM

1 his concern. 12:02:05PM

2 Let's have a look - sorry, before I move on, Commissioner, 12:02:09PM

3 I want to tender the two telephone calls that we've 12:02:12PM

4 referred to, that's call No.1 and 2, and transcript at 12:02:17PM

5 1058 and 1060. 12:02:21PM

6 COMMISSIONER: They're both conversations of 27 January? 12:02:24PM

7 MR LAWRIE: That's correct. 12:02:28PM

8 COMMISSIONER: That will be exhibit MT4. 12:02:29PM

9 #EXHIBIT MT4 - Telephone calls No.1 and No.2 and transcript at 12:02:31PM

10 pp.1058 and 1060 from 27 January. 12:02:21PM

11 MR LAWRIE: Now, can we bring up p.911, please, and can we just 12:02:41PM

12 perhaps zoom in on the bottom. This is a text message 12:03:10PM

13 from Andrea, from Andrea Bennett, to George on 3 December 12:03:26PM

14 2018, and the image, which is partly redacted, for obvious 12:03:32PM

15 reasons, includes her BSB and account number. Do you 12:03:38PM

16 accept that? I know it's redacted, but you see it's got 12:03:43PM

17 'Westpac Business One'?---Yes. 12:03:48PM

18 'Cash'. So what your sister has done there is sent George 12:03:50PM

19 Haritos a screenshot or a message that shows the target 12:03:54PM

20 account for the \$100,000 to be paid into. Did you know 12:03:58PM

21 about that?---Could have been that. Could have been 12:04:02PM

22 another loan that they had given - he's given them. 12:04:04PM

23 I don't know. It wouldn't be the first time he's lent 12:04:07PM

24 them money. 12:04:11PM

25 COMMISSIONER: Are you making any genuine effort, 12:04:12PM

26 Ms Tsakopoulos, to be truthful - - -?---Yes, I am. 12:04:16PM

27 And helpful?---Because there is what I remember. 12:04:19PM

28 Then focus on the document?---Yep. 12:04:22PM

29 The date of the document?---Okay. 12:04:23PM

1 Your knowledge of when the \$100,000 - \$123,000 went to your 12:04:25PM
2 sister?---Okay. 12:04:31PM
3 And perhaps then you might acknowledge what should have been 12:04:32PM
4 obvious to you: that this is the mechanism by which George 12:04:35PM
5 is informed about your sister's bank account 12:04:41PM
6 details?---Okay. 12:04:46PM
7 Yes. 12:04:48PM
8 MR LAWRIE: Thank you, Commissioner. (To witness) If we go 12:04:48PM
9 over to the next page, please, p.912, this is again from 12:04:50PM
10 your sister to Mr Haritos, 'On second thoughts, would 12:04:59PM
11 prefer it not going into business' - and I suggest to you 12:05:03PM
12 that means her business account - 'Issues there! This is 12:05:08PM
13 my account, Andrea Bennett! Sorry ... had to think about 12:05:14PM
14 it and had mum here I couldn't talk before!' And she 12:05:18PM
15 attaches a new BSB and account number for the target 12:05:22PM
16 account; do you accept that?---Yep. 12:05:25PM
17 If we go down a bit, please. George replies, 'Okay Andrea, 12:05:28PM
18 thanks and good night'?---M-hmm. 12:05:34PM
19 And that's at 10.18 on 3 December?---Yep. 12:05:36PM
20 And then on 17 December we have Andrea Bennett texting George, 12:05:40PM
21 'Clear 4 pm today'; do you see that there?---Yep. 12:05:50PM
22 Can we go over to the next page, please, or scroll down. He 12:05:54PM
23 sends back promptly, 'Many thanks'?---Yeah. 12:05:58PM
24 And then he says, 'Can you please send your email address to 12:06:03PM
25 this number. Thanks again'?---Yeah. 12:06:07PM
26 And then just one last page, please - - - 12:06:10PM
27 COMMISSIONER: I'm sorry, before you move on, Mr Lawrie, if you 12:06:15PM
28 could go back, please, to the previous chat message, here, 12:06:18PM
29 where the phone number is. That mobile phone number which 12:06:22PM

1 George is sending Andrea, that's Mr Pinder's number, isn't 12:06:26PM
2 it?---I haven't a clue. 12:06:32PM
3 This is one of the phones you gave Mr Pinder. Do you not know 12:06:35PM
4 his number?---I can't remember the number. If it's in my 12:06:39PM
5 phone it's in my phone, Mr Commissioner. I don't know 12:06:43PM
6 everyone's number. 12:06:45PM
7 In any event, the evidence shows that's Mr Pinder's number, and 12:06:46PM
8 this is George providing your sister with his 12:06:50PM
9 number?---Okay. 12:06:53PM
10 Do you follow?---Yep, no problem. 12:06:53PM
11 MR LAWRIE: Well, it's got nothing to do with Andrea Bennett, 12:07:00PM
12 according to you, apart from the fact it's simply going 12:07:03PM
13 through her account; is that right?---That's correct, 12:07:07PM
14 yeah. I can't see any issue in that. 12:07:11PM
15 Okay. Anyway, on 4 February we get the response, which is 12:07:14PM
16 Andrea Bennett sends her email address, and then George 12:07:23PM
17 says, 'Andrea, did you get an email from them? Sorry, 12:07:30PM
18 they're driving my head in'; do you know what that's 12:07:34PM
19 about?---No. 12:07:37PM
20 I'll tell you - I'll suggest to you this: that's about trying 12:07:40PM
21 to put - trying to get Andrea Bennett to write that letter 12:07:44PM
22 about the \$99,500 and the \$100,000 that asserts that that 12:07:49PM
23 was Pinder's money sitting in her account all the time. 12:07:56PM
24 That's what that's about?---Don't know. 12:08:01PM
25 You know nothing about that?---No. 12:08:04PM
26 All right. I tender that chat message as a bundle - - - 12:08:06PM
27 WITNESS: That's not me. That's not me sending the messages, 12:08:09PM
28 so how am I going to know? 12:08:12PM
29 COMMISSIONER: Because you are talking with Mr Haritos the 12:08:15PM

1 entire time about all this?---But I can't remember 12:08:17PM
2 these - this is happening. 12:08:19PM
3 But why can you not accept the obvious, Ms Tsakopoulos? You 12:08:20PM
4 couldn't be doing - - -?---I can't accept anything 12:08:24PM
5 I haven't done, Mr Commissioner. 12:08:27PM
6 Just listen to me. You couldn't be doing what you were doing 12:08:29PM
7 and George couldn't be doing what he was doing in relation 12:08:31PM
8 to the same purpose unless you were talking to each other 12:08:33PM
9 about it; isn't that obvious? Isn't that obvious?---Okay. 12:08:36PM
10 Right. The chat messages of 3 December 18 between Mr Haritos 12:08:45PM
11 and Ms Bennett will be MT4; chat messages of 17 December 12:08:51PM
12 18 between Mr Haritos and Ms Bennett will be MT - I'm 12:08:57PM
13 sorry, that first will be MT5; the second set of chat 12:09:03PM
14 messages, 17 December, will be MT6; and the third chat 12:09:06PM
15 messages of 4 February 18 will be MT7. 12:09:11PM
16 #EXHIBIT MT5 - Chat messages between Mr Haritos and Ms Bennett 12:08:48PM
17 of 03/12/18. 12:08:48PM
18 #EXHIBIT MT6 - Chat messages between Mr Haritos and Ms Bennett 12:08:48PM
19 of 17/12/18. 12:08:48PM
20 #EXHIBIT MT7 - Chat messages between Mr Haritos and Ms Bennett 12:08:48PM
21 of 04/02/18. 12:08:48PM
22 MR LAWRIE: Thank you, Commissioner. (To witness) Now, you 12:09:20PM
23 delivered the telephone to James Pinder, and you've 12:09:22PM
24 already been taken to the phone number that relates to it 12:09:27PM
25 in those chat messages - you've delivered that to him on 12:09:30PM
26 or about 7 December 2016, didn't you?---December 2016? 12:09:33PM
27 Yes. Shortly after he arrived back in Australia from the 12:09:43PM
28 UK?---Pretty sure it was early 2016 when I gave him that 12:09:48PM
29 phone. 12:09:51PM

1 When do you think you gave it to him?---About February or 12:09:52PM
2 something, January/February, I believe, from what 12:09:55PM
3 I remember. 12:09:59PM
4 January or February of 2016?---Yep. Early 2016. 12:09:59PM
5 Okay?---Almost when he came back, I believe. 12:10:05PM
6 You're not perhaps getting your dates wrong?---Roughly what 12:10:10PM
7 I remember. 12:10:14PM
8 Mr Pinder gave evidence that he received it, and he was asked 12:10:16PM
9 about the timing of that and he said it would have been 12:10:20PM
10 just - 'I would have just arrived back in Australia' when 12:10:22PM
11 he received it from you?---That's what he said? 12:10:25PM
12 Yes. Do you agree with that?---I don't remember what he said. 12:10:29PM
13 I don't know what he said. 12:10:32PM
14 Do you agree that you gave it to him, you gave that phone to 12:10:33PM
15 him, very shortly - - -?---Pretty sure - - - 12:10:37PM
16 Can I please finish the question. Do you agree that you gave 12:10:41PM
17 that telephone to him very shortly after he arrived back 12:10:43PM
18 in Australia from the UK?---I believe so, yeah. 12:10:46PM
19 Did he pay you for it?---Yeah, threw me some chips at Crown one 12:10:49PM
20 night, when I gave it to him the night at Crown. 12:10:55PM
21 How much?---Three hundred bucks or something. Three hundred 12:10:57PM
22 chips, like, three \$100 chips. 12:11:01PM
23 And you just happened to - - -?---I was playing at the time. 12:11:03PM
24 He goes, 'Here, you can have this for the phone. Thanks.' 12:11:05PM
25 That was it. 12:11:07PM
26 You remember that?---Yes, I do remember that. I had a - - - 12:11:08PM
27 Do you remember Mr Pinder giving - - -?---Big win that night. 12:11:12PM
28 Pardon? 12:11:12PM
29 Do you remember Mr Pinder giving evidence about getting the 12:11:12PM

1 phone from you?---No. 12:11:15PM

2 That was a phone that was registered in your name, wasn't 12:11:16PM

3 it?---It was a prepaid card, yeah. 12:11:19PM

4 No, that's not my question. That was a phone that was 12:11:21PM

5 registered in your name, wasn't it?---Yep, yep, I believe 12:11:23PM

6 so. 12:11:26PM

7 Whether it's prepaid or post-paid, it needs to be registered in 12:11:27PM

8 someone's name, doesn't it?---Yep. Correct. 12:11:31PM

9 You registered that phone at some time prior to giving it to 12:11:34PM

10 Mr Pinder, obviously, didn't you?---From what I remember, 12:11:38PM

11 yeah. 12:11:41PM

12 And you've registered phones before, haven't you?---No, not 12:11:41PM

13 often, no. 12:11:48PM

14 You know that you can't just walk into a Vodafone shop or an 12:11:49PM

15 Optus shop or a Telstra shop and start a phone account 12:11:55PM

16 without identification, don't you?---I don't know. I've 12:11:58PM

17 had a work phone for a long, long time. So 12:12:04PM

18 I don't - I wouldn't know now. 12:12:07PM

19 Someone else does that for you?---I've got a work phone. 12:12:08PM

20 Transclean's given me a work phone. 12:12:12PM

21 Well, you had that phone then that was in your name - - 12:12:13PM

22 -?---I had it as a spare phone. 12:12:17PM

23 That you gave to James Pinder?---It's just a spare phone. 12:12:20PM

24 Fine. But I suggest to you this: that when you first 12:12:24PM

25 established that account you must have provided 12:12:26PM

26 identification to the telecommunications company?---For a 12:12:28PM

27 prepaid? I don't believe so. 12:12:33PM

28 For a prepaid or post-paid, it doesn't matter, I suggest. If 12:12:34PM

29 the phone - - -?---You still connect it over the phone, 12:12:37PM

1 don't you? 12:12:42PM

2 Can I finish the question?---Yep. 12:12:42PM

3 If the phone account is to have a name, then there needs to be 12:12:46PM

4 identification produced to the provider; do you agree with 12:12:48PM

5 that?---From memory, from memory, Mr Lawrie, a prepaid - 12:12:50PM

6 I remember getting a prepaid part, putting the SIM card in 12:12:57PM

7 and going through the details with my licence number, my 12:13:02PM

8 name. I don't believe it showed - you've got to send your 12:13:04PM

9 licence in. I don't believe I went into a store - - - 12:13:08PM

10 Did you get it online, did you?---I'm pretty sure I did. 12:13:12PM

11 Even if you did it online you still had to provide - - -?---My 12:13:15PM

12 licence number. 12:13:18PM

13 Your licence number and all those parts of the identification 12:13:18PM

14 process?---Yeah, I would have done that. 12:13:21PM

15 COMMISSIONER: Where was Mr Pinder employed at that time, back 12:13:25PM

16 in 2016?---2016? 12:13:30PM

17 Had he started at V/Line?---I believe so, yeah, if I remember, 12:13:39PM

18 yeah, I think so. 12:13:43PM

19 And what was your role?---For where? 12:13:43PM

20 What was your job at that time?---2016? 12:13:47PM

21 Mm?---I was working for stations. Stations. 12:13:51PM

22 At Transclean?---Yes. Metro stations. 12:13:55PM

23 Has anyone ever explained to you, Ms Tsakopoulos, the notion of 12:13:59PM

24 conflicts of interest and when a conflict of interest 12:14:05PM

25 arises for someone whether in the public or the private 12:14:08PM

26 sector? Are you familiar with that term, 'conflict of 12:14:11PM

27 interest'?---Yes. 12:14:16PM

28 So if A, a person, a commercial entity, gives B, a person in 12:14:17PM

29 the public sector, a telephone and the person in the 12:14:25PM

1 public sector is engaged in some contractual arrangements 12:14:30PM
2 with that person, that creates a conflict of interest. 12:14:34PM
3 Did you understand that at the time?---I understand that. 12:14:39PM
4 But if I'm working for Metro and he's working for V/Line 12:14:42PM
5 I didn't see - - - 12:14:45PM
6 You didn't see a problem?---No. He was just a friend. I just 12:14:46PM
7 helped him out. 12:14:50PM
8 MR LAWRIE: How long did you have that spare phone for before 12:14:52PM
9 you gave it to James Pinder?---I can't remember, 12:14:54PM
10 Mr Lawrie. 12:14:57PM
11 A year, a month - - -?---I don't know. I had a few phones. 12:14:58PM
12 Rather than just saying, 'I can't remember,' think carefully 12:15:03PM
13 about the question, please. It's a very simple question. 12:15:06PM
14 You've delivered this phone to James Pinder. You remember 12:15:09PM
15 that you got paid in chips at the casino \$300 or \$400, 12:15:11PM
16 don't you?---Yeah. 12:15:17PM
17 You remember all those details?---I remember him throwing me 12:15:18PM
18 some chips for it, like, as a - whatever. 12:15:21PM
19 Well, you remember how many chips, don't you?---Yeah. 12:15:23PM
20 I gambled it. 12:15:27PM
21 So you remember those details. I'm asking you about one more 12:15:27PM
22 detail, about that phone. How long did you have it for 12:15:30PM
23 before you gave it to Mr Pinder?---Don't know. 12:15:34PM
24 No idea?---I don't know. It was a spare phone. I don't even 12:15:37PM
25 know where I got the phone from. I don't even know if 12:15:41PM
26 I physically bought the phone. I could have got it from 12:15:44PM
27 the office. They have got a lot of spare phones in there 12:15:47PM
28 too. So I don't know. I don't know. 12:15:49PM
29 So the details you do remember just happen to be the same 12:15:52PM

1 details that Mr Pinder spoke about when he gave evidence 12:15:55PM
2 last October?---But it's not about what he gave; it's what 12:15:58PM
3 I remember. 12:16:01PM
4 Now, that phone was activated on 7 December 2016, okay? I can 12:16:07PM
5 take you to the document if you need to see it, but it was 12:16:13PM
6 activated on 7 December 2016 in your name?---Okay. 12:16:16PM
7 All right? 12:16:20PM
8 COMMISSIONER: Did George know that you were giving James - - 12:16:23PM
9 -?---Yes. 12:16:26PM
10 A phone?---Yes, he did. He was there when he asked, 'Has 12:16:26PM
11 anyone got a spare phone?' 12:16:30PM
12 MR LAWRIE: George didn't ask you to give it to him? He was 12:16:33PM
13 just there to witness it, was he?---No, he was there. He 12:16:35PM
14 asked everybody, 'Does anyone have a spare phone so I can 12:16:38PM
15 call back in the UK?' That was it. 12:16:42PM
16 When Mr Pinder arrived back from the UK did you owe him any 12:16:45PM
17 money?---When he came back from the UK? 12:16:49PM
18 When he arrived back in Australia from the UK did you owe him 12:16:53PM
19 any money?---No. If I owe someone money I pay them back 12:16:57PM
20 pretty quick. 12:17:02PM
21 COMMISSIONER: I'm sorry, so you say George was there when 12:17:04PM
22 Pinder asked for a phone - - -?---Yeah, it was at the 12:17:09PM
23 restaurant. 12:17:12PM
24 And you at that time said you had a spare phone?---A spare 12:17:12PM
25 phone. 12:17:16PM
26 So George would have known that this was a phone registered to 12:17:16PM
27 you?---I don't know if he knew it was registered to me, 12:17:19PM
28 but he knew I had a spare phone. 12:17:23PM
29 But he knew it was a phone coming from you, not from 12:17:25PM

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Transclean?---Correct.
Because he's given sworn evidence that he never knew that the
phone that was given to James was registered to
you?---Well, from what I remember he was there when James
said, 'Does anyone have a spare phone?'
MR LAWRIE: So when Mr Pinder came back from the UK to
Australia you did not know - you did not owe him any
money?---No, I don't believe so.
Well, let's get a bit beyond 'I don't believe so'. Did you owe
him money or not?---At one stage I did.
When did you owe him money?---I was with him at the casino,
playing. I think I lost, I don't know - he had won that
night. I think I got 10,000 off him that night, nine or
something. I can't even remember. And then again another
time we were there - I think I paid him that back. And
then again another time it wasn't - he had some money on
him, I got the money off him and I gave it to someone else
who had lost that night. So then I paid that money back
to him.
When were these visits to the casino?---Just before he left to
go back to the UK during our dinner nights then we'd go to
Crown.
But you squared those transactions - you squared them away
before he left to go back to the UK?---I'm pretty sure
I did, yeah.
So by the time he gets back into Australia you don't owe him
any money, do you?---I don't believe so, no.
Okay. Can we have a look, please, at p.1376. This is your NAB
bank account, and we're just going to scroll down for a

12:17:27PM
12:17:29PM
12:17:33PM
12:17:37PM
12:17:39PM
12:17:42PM
12:17:46PM
12:17:51PM
12:17:54PM
12:17:59PM
12:18:01PM
12:18:08PM
12:18:13PM
12:18:18PM
12:18:20PM
12:18:26PM
12:18:30PM
12:18:34PM
12:18:36PM
12:18:37PM
12:18:43PM
12:18:49PM
12:18:49PM
12:18:53PM
12:18:57PM
12:18:57PM
12:19:00PM
12:19:02PM
12:19:22PM

1 little bit, to 5 December?---Yep. 12:19:25PM

2 Do you see there that on that date it's highlighted in yellow 12:19:33PM

3 there's a withdrawal by you of \$23,945; do you see that 12:19:40PM

4 there?---Yes. 12:19:47PM

5 And on 2 December, three days earlier, there had been a deposit 12:19:51PM

6 of \$68,000 from MML Cleaning Pty Ltd?---Yep. 12:19:55PM

7 I'll ask you about that in a moment. Can we also, please, have 12:20:00PM

8 a look at p.1380. Again this is 5 December, but this time 12:20:05PM

9 you're ANZ account you've withdrawn \$14,000; do you see 12:20:18PM

10 that?---Yep. 12:20:21PM

11 So you've withdrawn close on \$35,000 in cash from two separate 12:20:22PM

12 accounts on 5 December; do you accept that?---December, 12:20:29PM

13 what year? 12:20:34PM

14 2016?---Yep. Okay. 12:20:34PM

15 And can we go and have a look at p.1378. This is Mr Pinder's 12:20:40PM

16 statement - a statement page from Mr Pinder's Commonwealth 12:20:53PM

17 Bank of Australia account and we see on the same day that 12:20:58PM

18 he makes a deposit of 10,500, bringing his balance up from 12:21:00PM

19 \$3,000-odd to \$13,000-odd, do you see that there?---Yep. 12:21:04PM

20 So two days before you give the phone to Mr Pinder, shortly 12:21:09PM

21 after he's arrived back in Australia, you withdraw \$35,000 12:21:13PM

22 in cash and he receives \$10,500 in cash; do you see that 12:21:18PM

23 there?---It looks like a coincidence to me. 12:21:22PM

24 It's a coincidence?---Yeah. What's my money got to do with 12:21:26PM

25 him? 12:21:29PM

26 What were you withdrawing the 35,000 for?---I could only think 12:21:29PM

27 at that time I bought a ring at that time, a diamond ring. 12:21:38PM

28 You would have a receipt for that, wouldn't you?---Yeah, 12:21:49PM

29 I probably would have the receipt. I've got all the 12:21:53PM

1 documents in my safe, yeah. 12:21:55PM

2 Okay. So I suggest to you that - - -?---But, then again, 12:21:57PM

3 I don't know. I buy a lot of things from different 12:22:03PM

4 people, second-hand stuff. So I don't know. 12:22:06PM

5 Maybe, maybe not?---Yeah. 12:22:08PM

6 Okay?---But it doesn't match with this, Mr Lawrie. 10,500 and 12:22:10PM

7 me pulling out - is a complete different amount. 12:22:14PM

8 COMMISSIONER: Sorry, what?---Why would I give him cash? 12:22:18PM

9 I think you appreciate what counsel assisting's getting at, 12:22:21PM

10 Ms Tsakopoulos, is did you give Mr Pinder cash on or 12:22:27PM

11 around 5 December which he then deposited in his 12:22:34PM

12 account?---No, I don't believe so. 12:22:37PM

13 You don't believe so?---No, I didn't. I don't recall giving 12:22:39PM

14 him cash. 12:22:44PM

15 Surely this wouldn't be just a case of recollection or 'I don't 12:22:45PM

16 believe so.' Surely if you have never given Mr Pinder 12:22:52PM

17 cash - - -?---I paid him back his money. 12:22:56PM

18 Just bear with me. Surely if you paid him cash you would be 12:22:58PM

19 able to say confidently, without even any particular 12:23:03PM

20 memory, 'I've never given him cash for anything '?---I've 12:23:08PM

21 paid him back. Yeah, I have given him cash. I paid him 12:23:12PM

22 back. 12:23:15PM

23 You have given him cash?---Yes, I paid him back. I don't know 12:23:16PM

24 if it was before he left or after he left, but I'm pretty 12:23:19PM

25 sure I cleared my debt with him before he left. That's 12:23:22PM

26 what I remember. I'm not 100 per cent sure. 12:23:25PM

27 MR LAWRIE: That was that series of questions that I've just 12:23:25PM

28 asked you. There was no reason for you to be - according 12:23:28PM

29 to your version, there was no reason for you to be paying 12:23:30PM

1 cash to James Pinder as at December 2016, was 12:23:34PM
2 there?---I don't believe. I thought I paid all my debts 12:23:38PM
3 before he left. 12:23:42PM
4 Because you didn't owe him any money at that time?---I don't 12:23:43PM
5 believe so, no. 12:23:46PM
6 And - - -?---We're talking 2016 here, aren't we? 12:23:48PM
7 Yes, we are, and that's why I'm taking you very precisely to 12:23:51PM
8 the statements?---Yeah, okay. 12:23:56PM
9 So that you can just remember that on one day - - 12:23:57PM
10 -?---I don't - - - 12:24:01PM
11 You've pulled out \$35,000 in folding money, and on the same day 12:24:02PM
12 Mr Pinder happens to receive - hang on - \$10,500 in 12:24:07PM
13 folding money and that is within two days of you also 12:24:12PM
14 providing the phone that he then uses to secretly 12:24:16PM
15 communicate with Mr Haritos?---I remember giving him a 12:24:20PM
16 phone. I don't remember giving him cash. 12:24:24PM
17 See, I suggest to you this, Ms Tsakopoulos. You are really a 12:24:26PM
18 facilitator for George Haritos?---Why would I be a 12:24:31PM
19 facilitator? 12:24:34PM
20 When he needs things to happen, when he needs payments to be 12:24:35PM
21 made of this nature or phones to be delivered, you're the 12:24:38PM
22 person that facilitates this, aren't you?---No, that's 12:24:40PM
23 incorrect. That is incorrect. I'm my own person. He's 12:24:43PM
24 his own person. 12:24:47PM
25 Now, do you understand that Mr Pinder has given evidence that 12:24:52PM
26 at least according to him you did owe him about 30 or 12:24:59PM
27 \$35,000 in cash when he arrived back in 12:25:04PM
28 Australia?---I don't remember. 12:25:08PM
29 Can we have a look, please, at p.238? 12:25:09PM

1 COMMISSIONER: Here's the problem, Ms Tsakopoulos, with your 12:25:17PM
2 form of modus operandi. Money - cash goes backwards and 12:25:20PM
3 forwards. There is never any record of who's paying who 12:25:25PM
4 and who owes who. And so then when an amount like this 12:25:28PM
5 becomes an issue you can say whatever you like about it 12:25:31PM
6 and there's no documentation to contradict you?---Why am 12:25:35PM
7 I going down for this 10,500 cash that he's gone and put 12:25:38PM
8 in his account or whatever? It doesn't mean he's received 12:25:42PM
9 it from me. 12:25:44PM
10 No, no, but do you see the problem here is you are now giving 12:25:45PM
11 sworn evidence you didn't owe him any money at this time 12:25:48PM
12 and yet he's proffered the explanation that you did owe 12:25:51PM
13 him money at this time that might explain a movement of 12:25:54PM
14 funds from you to him?---Well, I don't know what he said. 12:25:57PM
15 I don't remember what he said. But if he's lost the plot 12:26:01PM
16 that's not my problem. Like, I remember what I did. 12:26:04PM
17 I remember giving him a phone. I don't remember giving 12:26:07PM
18 him cash at that time. 12:26:09PM
19 MR LAWRIE: I don't expect you to remember chapter and verse 12:26:12PM
20 what he said in his evidence last year. That's why I'm 12:26:14PM
21 taking you to p.238, which will be brought up on the 12:26:17PM
22 screen now. 12:26:20PM
23 COMMISSIONER: Just so we put our house in order, Mr Lawrie, 12:26:24PM
24 I'll make the NAB account for Ms Tsakopoulos for 12:26:27PM
25 5 December 2016 MT8; the ANZ account for the witness, 12:26:32PM
26 5 December 2016, MT9; and Mr Pinder's account for that 12:26:40PM
27 date, I don't think it's an exhibit yet. 12:26:46PM
28 MR LAWRIE: No, it's not, Commissioner. 12:26:49PM
29 COMMISSIONER: MT10. 12:26:50PM

1 #EXHIBIT MT8 - NAB account for Ms Tsakopoulos for 5 December 12:26:28PM
2 2016. 12:26:33PM
3 #EXHIBIT MT9 - ANZ account for Ms Tsakopoulos for 5 December 12:26:36PM
4 2016. 12:26:33PM
5 #EXHIBIT MT10 - Mr Pinder's account for 5 December 2016. 12:26:44PM
6 MR LAWRIE: Thank you. We've got p.238 up on the screen. This 12:26:53PM
7 is a transcript of some of the evidence that Mr Pinder 12:27:02PM
8 gave last year; okay. These are the proceedings that you 12:27:04PM
9 were following. If we have a look at line 20, if we go 12:27:08PM
10 down to line 20 and following, this is me asking Mr Pinder 12:27:12PM
11 questions about the money that he managed to get together 12:27:20PM
12 when he came back to Australia. So I said, 'So can we 12:27:26PM
13 forget about your memory of selling the BMW. The 12:27:29PM
14 \$35,000-odd in cash that you can recall is either from the 12:27:33PM
15 track or the casino; is that right?' So that's the 12:27:37PM
16 proposition I put to him. He said, 'Well, no. I started 12:27:40PM
17 off when I came back over here with about 30,000 in cash 12:27:44PM
18 that Marie owed me, and over the two years before my wife 12:27:47PM
19 arrived there was, you know, ups and downs and money 12:27:52PM
20 generated from selling TVs, sofas, dining room tables, 12:27:55PM
21 chairs, all those sorts of things.' But do you see there 12:27:59PM
22 he says, 'There's \$30,000 that Marie owed' to him, that's 12:28:03PM
23 you, isn't it?---Yes. 12:28:08PM
24 You call your Marie and you're also known as Maria?---Marie. 12:28:09PM
25 So it's quite clear that Mr Pinder is saying that when he 12:28:13PM
26 landed in the country you owed him \$30,000 in cash and 12:28:17PM
27 that explains how he - - -?---Maybe in his recollection, 12:28:21PM
28 but not in mine. 12:28:23PM
29 Okay. So he's either wrong about that or he's just lying about 12:28:24PM

1 it?---Maybe, like I said, obviously he's lost the plot. 12:28:31PM
2 I don't know. 12:28:34PM
3 COMMISSIONER: Or maybe he recognised he would have to explain 12:28:35PM
4 some money going from you to him after he comes back to 12:28:38PM
5 Australia. 12:28:44PM
6 MR LAWRIE: I'll tender just that page, Commissioner. 12:28:52PM
7 COMMISSIONER: I don't think that's necessary. 12:28:54PM
8 MR LAWRIE: Okay. 12:28:56PM
9 COMMISSIONER: You've identified the page number of Mr Pinder's 12:28:57PM
10 evidence. 12:28:59PM
11 MR LAWRIE: Thank you. I'm going to take you to a document now 12:28:59PM
12 just before we leave these early transactions. Can we 12:29:04PM
13 have a look, please, at document 83 at p.1054. Have you 12:29:08PM
14 seen this document before?---Yes. 12:29:32PM
15 It was found at your apartment when a search warrant was 12:29:33PM
16 executed in October of last year, wasn't it?---Yep. 12:29:37PM
17 How did you come to be in possession of that document?---Can I 12:29:43PM
18 read it because I haven't seen it since? 12:29:48PM
19 Yes, take your time?---Yep. 12:29:50PM
20 How did you come to be in possession of that document?---He 12:30:13PM
21 left me that document in his letterbox. 12:30:17PM
22 He being who?---James Pinder. 12:30:20PM
23 Do you see there right in the middle of the document - 12:30:24PM
24 I presume this is James Pinder's writing according to 12:30:30PM
25 you?---Yes, I would say so. 12:30:32PM
26 Sorry?---He left it in his letterbox. That's where I picked it 12:30:36PM
27 up from. 12:30:39PM
28 Sorry, the third bullet point I mean, 'I lent you 35K in late 12:30:39PM
29 15. You paid back in early 2017.' Do you see that 12:30:45PM

1 there?---Yeah. 12:30:54PM

2 Did that happen?---I didn't know what any of that meant, 12:30:56PM

3 though, to be honest. I didn't know what he was even 12:30:59PM

4 trying to say. Like I said, the guy had lost the plot 12:31:02PM

5 obviously because when I went down there to see him on the 12:31:04PM

6 day of when I heard about it he even turned around and 12:31:06PM

7 said, 'I think I've been set up by George Haritos.' So 12:31:09PM

8 the guy was lost. He was looking straight through my head 12:31:12PM

9 almost. Because I went down there worrying about my money 12:31:16PM

10 that I gave him for the loan. That's why I went down 12:31:19PM

11 there to start off with, and obviously for his wellbeing 12:31:21PM

12 and he's just been let down. So to me I arced up and I'm 12:31:24PM

13 like, 'What's going on here?' Even in his head thought 12:31:28PM

14 that George Haritos had set him up. I couldn't even 12:31:30PM

15 understand what he was trying to say. So then he's 12:31:33PM

16 sending me all these notes that made no sense. Like, age, 12:31:36PM

17 job, wife, like, all this stuff, I didn't even know why he 12:31:41PM

18 wrote this stuff down. Like, just I think he just lost 12:31:45PM

19 the plot pretty much. That's the way I looked at him. 12:31:48PM

20 Completely lost it. So I'm not really concerned about 12:31:52PM

21 this. I'm just concerned about my money that I want back. 12:31:55PM

22 COMMISSIONER: You may not be concerned about any of this, but 12:32:00PM

23 the Commission is gravely concerned about all of this and 12:32:02PM

24 your role in it; do you understand that?---I understand 12:32:07PM

25 that, Mr Commissioner. But he's given me these notes. 12:32:10PM

26 I haven't written this note. 12:32:13PM

27 MR LAWRIE: I suggest to you this. You were aware that there 12:32:17PM

28 had been a \$35,000 transaction, that is \$35,000 has gone 12:32:21PM

29 to him?---Nope. 12:32:26PM

1 At about this time from you, and I've already taken you to 12:32:27PM
2 those two withdrawals that come very close to \$35,000 on 12:32:33PM
3 5 December of 2016, that's not the 35 we're talking about, 12:32:37PM
4 and I've already taken you to at least one cash deposit - 12:32:42PM
5 - -?---Hold on, Mr Lawrie. If I've pulled out money, 12:32:46PM
6 right, why is he giving me 35K? I've pulled out money out 12:32:49PM
7 of my account. Why does he owe - why do I owe him 35,000? 12:32:53PM
8 I'll tell you why?---Okay. Tell me why if you know why. 12:32:58PM
9 This is your cover story?---This is not my cover story. This 12:33:01PM
10 is not my handwriting. 12:33:05PM
11 This is James Pinder and you getting your story straight - - 12:33:06PM
12 -?---Nope. 12:33:10PM
13 To explain the \$35,000 that I've just taken you to?---Sorry, 12:33:10PM
14 Mr Lawrie, that's incorrect. That is incorrect. Because 12:33:13PM
15 I had nothing to worry - why would I worry? If I've 12:33:15PM
16 pulled out money out of my account I can do what I want 12:33:20PM
17 with my account. It's my money. I work for it. 12:33:24PM
18 What you can't do is make secret payments to the CEO of 12:33:26PM
19 V/Line - - -?---I did not make secret payments. 12:33:29PM
20 On behalf of George Haritos - - -?---I never did. 12:33:33PM
21 And Transclean Pty Ltd?---No, never. 12:33:33PM
22 That's what you can't do with that money?---Sorry, Mr Lawrie, 12:33:36PM
23 but that is incorrect. 12:33:39PM
24 That can come off screen. 12:33:40PM
25 COMMISSIONER: Can I just ask you about that conversation 12:33:43PM
26 you've mentioned, Ms Tsakopoulos, when you saw James 12:33:44PM
27 immediately after the search warrant had been served. 12:33:48PM
28 What else did he say to you in the context of thinking 12:33:52PM
29 that George had set him up?---He said, 'I think George has 12:33:55PM

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set me up.'

What else did he say?---Because I went there and he was at the window and I waved and he came out and I said, 'What's going on? Are you all right?' And he said, 'No, I'm not already.' Like, he was lost obviously. And I said, 'What's going on, like, why have you been let down?' I said, 'You know, what's going to happen with my loan, my money?' And he said, 'Oh, I don't know. It could be about the loan. I'm not sure. I don't know.' But as he was walking off he said, 'I think I may have even been set up by George.' And I'm thinking, 'What's this bloke saying? Like, why would he be set up by George?' It didn't make sense to me. But obviously he wasn't all there, you know.

So how long was this after the search warrant?---The next day or something.

The next day. Did he tell you that on the day of the search warrant he had received \$10,000 in cash - - -?---No . It was a very quick conversation.

Did you at some stage learn that on the day of the search warrant Mr Haritos had provided Mr Pinder with \$10,000 in cash which he had in his possession at the time that the Commission's officers went to search his house and that he threw the envelope with that \$10,000 in cash behind his front door as the officers approached him?---He didn't tell me that but I saw it on the news, yep.

Did you find out from George what that \$10,000 was for?---He said it was some owings from the account, the betting account that they have.

12:34:00PM
12:34:02PM
12:34:08PM
12:34:11PM
12:34:16PM
12:34:19PM
12:34:23PM
12:34:29PM
12:34:32PM
12:34:35PM
12:34:38PM
12:34:41PM
12:34:44PM
12:34:47PM
12:34:47PM
12:34:50PM
12:34:51PM
12:34:56PM
12:35:01PM
12:35:03PM
12:35:07PM
12:35:12PM
12:35:17PM
12:35:22PM
12:35:27PM
12:35:31PM
12:35:33PM
12:35:37PM
12:35:42PM

1 From the betting account?---Some betting stuff that they did. 12:35:43PM
2 What an unfortunate coincidence that on the very day that the 12:35:47PM
3 IBAC commissioners were going to search Mr Pinder's home 12:35:51PM
4 that Mr Haritos made the final syndicate payment of 12:35:57PM
5 \$10,000; do you think that was just 12:36:01PM
6 coincidence?---I didn't really think anything of it. 12:36:04PM
7 You didn't think anything of it?---No. I was only concerned 12:36:06PM
8 about my money, Mr Commissioner. 12:36:08PM
9 And did you not understand that the reason that the IBAC 12:36:10PM
10 officers were executing the search warrant on that day was 12:36:14PM
11 because they had telephone intercepts of Mr Pinder and 12:36:18PM
12 Mr Haritos communicating prior to then that Mr Haritos was 12:36:23PM
13 going to pay him a sum of money on that day? Did that not 12:36:29PM
14 occur to you?---No. Never. 12:36:33PM
15 So you just thought it was coincidence that the day that George 12:36:36PM
16 paid Mr Pinder money was the day the search warrant was 12:36:40PM
17 executed?---I didn't think anything about it. 12:36:43PM
18 You didn't think - you thought about it later - - -?---I'm not 12:36:46PM
19 George. I'm not James. 12:36:50PM
20 Just a moment. You thought a lot about it, Ms Tsakopoulos, 12:36:51PM
21 because the telephone intercepts of you speaking with 12:36:54PM
22 George show the level of detail at which you were thinking 12:36:58PM
23 about these issues?---I don't remember any of that. 12:37:03PM
24 You don't remember?---I don't, Mr Commissioner. 12:37:06PM
25 MR LAWRIE: You said you went down there when James Pinder had 12:37:11PM
26 lost the plot and your only interest was to make sure that 12:37:14PM
27 your money was safe?---Well, he lost his job. So I am 12:37:18PM
28 concerned. 12:37:26PM
29 Did you make a demand on him for repayment or part repayment of 12:37:27PM

1 what you say was the loan?---Sorry, say that again, 12:37:31PM
2 Mr Lawrie? 12:37:34PM
3 When you went down there - - -?---No, it was a very quick 12:37:35PM
4 conversation. Very quick. It wasn't long. Maybe a 12:37:38PM
5 minute or two. 12:37:40PM
6 What did you say to him?---I said, 'Are you okay?' He said, 12:37:41PM
7 'No, I'm not.' He was dumbfounded. And I said, 'Okay, 12:37:44PM
8 what's happening? What's going on? And he said, 'Oh, 12:37:48PM
9 I don't know. I don't know what's going on. I'm not sure 12:37:52PM
10 what's going on. This could be about the loan you gave 12:37:54PM
11 me.' And I said, 'Okay. So what's, like - okay, that's 12:37:58PM
12 fine. What are you going to do?' He goes, 'Oh, oh, 12:38:02PM
13 I don't know. I don't know.' I said, 'So have you lost 12:38:06PM
14 your job?' He said, 'I don't know what's going to happen. 12:38:08PM
15 I don't know what's going to happen.' Then as he walked 12:38:10PM
16 off he said, 'I think I may have even been set up by 12:38:13PM
17 George' to me - obviously as he walked off. 12:38:16PM
18 COMMISSIONER: Presumably you went back to George and told him 12:38:19PM
19 that, told him that Mr Pinder was concerned - - -?---Yes, 12:38:21PM
20 I said, 'He thinks that you set him up.' 12:38:26PM
21 And when - - -?---He said, 'Why would I set him up? For what?' 12:38:28PM
22 When you told George that did the pair of you discuss the fact 12:38:32PM
23 that on the day of the search warrant before it was 12:38:37PM
24 executed Mr Haritos had met Mr Pinder and \$10,000 had been 12:38:41PM
25 paid to Mr Pinder?---Yes, he did say that he gave him 12:38:46PM
26 \$10,000 that day. 12:38:50PM
27 And surely it must have been obvious to you that Mr Pinder 12:38:51PM
28 connected the two things; that George puts cash in his 12:38:56PM
29 hand and then the same day a search warrant is executed as 12:38:59PM

1 he returns home with that cash in an envelope in his 12:39:04PM
2 possession?---Okay. 12:39:09PM
3 Never occurred to you that that's why Mr Pinder thought maybe 12:39:12PM
4 George has somehow rolled over or cooperating with the 12:39:16PM
5 authorities to get him into trouble?---I don't think so, 12:39:20PM
6 no. 12:39:26PM
7 It didn't occur to you?---No. 12:39:26PM
8 MR LAWRIE: Did you visit him on the day that the warrant was 12:39:30PM
9 executed on his address or the day after? 19 August 12:39:32PM
10 2020?---Possibly the day after. 12:39:39PM
11 So - - -?---I heard about it on the radio and then - - - 12:39:40PM
12 So you went down there on 20 August?---If I remember, yeah. 12:39:45PM
13 And you have a conversation in the terms that you've just 12:39:47PM
14 described?---Yep. 12:39:50PM
15 That goes for about one minute?---Yes. Not long. A very quick 12:39:51PM
16 conversation. The guy was lost. 12:39:56PM
17 You went down there again on the 23rd, didn't you?---Yes, 12:39:57PM
18 I did. 12:40:02PM
19 Did you deliver a phone to him?---Correct. 12:40:02PM
20 Who asked you to do that?---He told me he didn't have a phone. 12:40:05PM
21 I said, 'How are we going to communicate?' He said, 'Give 12:40:10PM
22 me your number.' So I wrote my number on a piece of 12:40:12PM
23 paper, gave him the piece of paper and then in my own 12:40:15PM
24 thing I thought, 'No, I'm going to take a phone down 12:40:18PM
25 because I want to communicate with him.' 12:40:20PM
26 He had his work phone; did you know that?---No. 12:40:22PM
27 See, this story that he didn't have a phone to communicate 12:40:25PM
28 with, I suggest to you, is just fiction?---That's what he 12:40:30PM
29 said. 'I don't have a phone.' 12:40:33PM

1 His work phone was never taken away from him. Did you know 12:40:34PM
2 that?---Well, maybe he didn't want to call me from the 12:40:37PM
3 work phone, Mr Lawrie. 12:40:41PM
4 So you wanted to have a means of secret communication?---Not 12:40:42PM
5 secret, but obviously if it's got to do - if he's worried 12:40:46PM
6 about the loan that could have caused him a problem, 12:40:50PM
7 because it didn't cause me a problem, it caused him a 12:40:52PM
8 problem, so not me. He's obviously not going to use his 12:40:55PM
9 work phone to contact me, is he? 12:40:58PM
10 Why not?---He's got the issue, not me. 12:41:00PM
11 If there's nothing wrong with this loan, if everything's above 12:41:02PM
12 board and you're entitled to lend money, you're entitled 12:41:07PM
13 to do what you like with your money - - -?---Correct. 12:41:10PM
14 And there's nothing wrong with this phone - with this 12:41:12PM
15 loan?---I can. He can't obviously now. He's got the 12:41:15PM
16 issue. That's what he thought in his head, 'This is a 12:41:18PM
17 problem because of the money you lent me.' 12:41:21PM
18 And you think he's lost the plot?---Yeah, big time. 12:41:23PM
19 And, notwithstanding the fact that you think he's lost the 12:41:25PM
20 plot, you're running around, I suggest, to organise him a 12:41:28PM
21 new burner phone, a new secret phone?---Not a new secret 12:41:31PM
22 phone. Just a phone. 12:41:37PM
23 Who's name was the phone registered in that you gave to 12:41:38PM
24 him?---A friend in - my supervisor and who's also a 12:41:42PM
25 friend. 12:41:45PM
26 Who was it?---Stilios. 12:41:46PM
27 Stilianos Stamatakis?---Yes. 12:41:49PM
28 I'm going to get the name wrong?---Stamatakis. 12:41:51PM
29 Stamatakis, yes. He's also the director of SS - - -?---STSS. 12:41:53PM

1 SSTS Pty Ltd, isn't he?---M-hmm. I was having a meeting that 12:42:01PM
2 day - - - 12:42:05PM
3 Did you get that phone from him?---No, I asked George to go 12:42:06PM
4 down and buy me new phones, buy me two phones. 12:42:09PM
5 You asked George Haritos to go and buy two new phones?---Yes. 12:42:11PM
6 But in order to register it in the name of Stilianos 12:42:15PM
7 Stamatakis - - -?---Yes, I was having a meeting - - - 12:42:19PM
8 Someone had to produce identification?---Stilios did. 12:42:22PM
9 Who asked him?---I did. 12:42:24PM
10 So he - - -?---They were there. The day that George bought the 12:42:27PM
11 phones I was having a meeting with [REDACTED] and Stilios 12:42:30PM
12 regarding work and I asked them, 'You set this one up and 12:42:32PM
13 you set this one up.' That was it. 12:42:36PM
14 So you got both of them, they are in this meeting?---With me at 12:42:38PM
15 home. 12:42:42PM
16 At your house?---Yep. 12:42:42PM
17 George has bought the phone? He's bought the handsets?---I've 12:42:46PM
18 asked him to go and buy me two new handsets, yes. 12:42:50PM
19 That are yet to be registered with a subscriber name 12:42:53PM
20 ?---Correct. 12:42:56PM
21 You get these two people, that's [REDACTED] and 12:42:56PM
22 Stilianos Stamatakis, to provide their identification - - 12:43:01PM
23 -?---Just to set up these phones. There was no big deal. 12:43:06PM
24 COMMISSIONER: You may not think there was a big deal, but did 12:43:09PM
25 Mr Haritos know that one of these phones was going to be 12:43:12PM
26 given to Mr Pinder?---Yeah, probably. Of course he did. 12:43:14PM
27 A phone registered to someone else. Had you discussed with 12:43:18PM
28 Mr Haritos at that point of time the need to be able to 12:43:22PM
29 communicate - that is you and he to be able to communicate 12:43:27PM

1 secretly with Mr Pinder?---It wasn't secretly. It was 12:43:32PM
2 just - I wanted to stay in contact, Mr Commissioner. 12:43:37PM
3 Just grapple with my question, please. Did you discuss with 12:43:40PM
4 Mr Haritos the need to provide Mr Pinder with a phone so 12:43:45PM
5 that he and you could communicate secretly with 12:43:51PM
6 Mr Pinder?---Yes, we wanted to speak to Mr Pinder. 12:43:57PM
7 Secretly?---It wasn't secret for me. 12:44:00PM
8 Did you have that discussion, though, with Mr Haritos?---No, 12:44:05PM
9 I didn't have a discussion like that with Mr - I just 12:44:09PM
10 said, 'Get me two new phones. I want to drop one off to 12:44:11PM
11 James so he can contact me.' That was it. I didn't have 12:44:16PM
12 a discussion about it. 12:44:19PM
13 Mr Haritos had no interest in wanting to communicate with 12:44:20PM
14 Mr Pinder?---He did speak to Mr Pinder over the phone. 12:44:23PM
15 'How are you going? Are you all right? Is everything 12:44:26PM
16 okay?' That's it. 12:44:29PM
17 What phone did he use for that purpose?---The phone that 12:44:29PM
18 I would ring him on and James would ring me on. He did 12:44:32PM
19 speak to him . Yes, he did, Mr Commissioner. 12:44:36PM
20 Thank you. 12:44:38PM
21 MR LAWRIE: Why all the subterfuge then to use two apparently 12:44:40PM
22 unconnected names, unless you dig very hard, as the 12:44:45PM
23 registered accounts for these phones?---There was a lot 12:44:50PM
24 going through my head at the time. 12:44:53PM
25 No, it's a simple question. Why the subterfuge?---Sorry, what 12:44:54PM
26 does that mean, Mr Lawrie? 12:44:57PM
27 Why behaving like a bad spy movie?---I'm not. 12:44:59PM
28 In making - in getting these phones, one of them to George 12:45:04PM
29 Haritos as his second burner phone and - - -?---Giving it 12:45:09PM

1 to George Haritos? 12:45:13PM
2 Sorry?---I gave it to him? 12:45:14PM
3 Yes?---No, I did not. It was in my house. My house. I'm the 12:45:17PM
4 one that was communicating. 12:45:20PM
5 One was for Mr Haritos to use, wasn't it?---No. Not at all, 12:45:21PM
6 Mr Lawrie. And I can swear on that because I asked for 12:45:24PM
7 the two phones. I delivered one to James and I had the 12:45:28PM
8 other phone. 12:45:30PM
9 You used the other phone?---Correct. 12:45:30PM
10 Did Mr Haritos use that phone as well to communicate - - 12:45:32PM
11 -?---Only when I would speak - if he happened to be there, 12:45:35PM
12 he would speak to him. 12:45:39PM
13 So from time to time he would also use that phone?---He 12:45:40PM
14 wouldn't use it. If I would contact James and if he was 12:45:43PM
15 there he will say, 'Hey, buddy, how are you going?' That 12:45:46PM
16 was it. 'How are you feeling?' 12:45:51PM
17 So what I've described as secret phone No.2, the Haritos secret 12:45:52PM
18 phone No.2, which is the one registered in the name of 12:45:56PM
19 [REDACTED] - - -?---Number 2? I'm confused here, 12:45:59PM
20 Mr Lawrie. There's two phones. One when to James under 12:46:06PM
21 Stilios and one that I had under [REDACTED]. That's two phones. 12:46:10PM
22 The one you had under [REDACTED] was used by both you and Mr Haritos 12:46:13PM
23 from time to time to communicate with Mr Pinder, wasn't 12:46:17PM
24 it?---No, I had that phone. I was communicating with 12:46:19PM
25 James. 12:46:21PM
26 And from time to time - - -?---If George happened to be there 12:46:21PM
27 when I was talking, he would say hi. 12:46:25PM
28 It's a simple question. From time to time he would also use 12:46:27PM
29 that phone to communicate with Mr Pinder, wouldn't 12:46:29PM

1 he?---Why is it a simple - you're telling me that that 12:46:31PM
2 phone went to George. It didn't. That phone stayed in my 12:46:33PM
3 possession. It was my phone. I asked for the phone. 12:46:37PM
4 Why didn't you just register it in your own name?---Because 12:46:39PM
5 I couldn't be bothered at the time. 12:46:42PM
6 COMMISSIONER: You had to go to quite some trouble to get other 12:46:44PM
7 persons to have their names used to register the 12:46:47PM
8 phone?---I just said, '██████, can you register this phone. 12:46:50PM
9 Stiliou, can you register this phone,' and that was it. 12:46:53PM
10 You know, go through that whole thing of prepaid stuff. 12:46:55PM
11 No big deal. For me it was no big deal. 12:47:00PM
12 MR LAWRIE: I suggest to you this is another example of you 12:47:03PM
13 being the facilitator. When Mr Pinder's secret phone was 12:47:05PM
14 lost in that first search warrant, when it was seized, it 12:47:11PM
15 had to be replaced and the person that runs around to make 12:47:15PM
16 it happen - - -?---What secret phone? 12:47:18PM
17 The secret phone that was in your name that he had from - - 12:47:20PM
18 -?---What's so secret about it? Everyone had the number. 12:47:26PM
19 What is so secret about it? 12:47:28PM
20 That's the phone that he used to communicate with 12:47:29PM
21 Mr Haritos?---What's so secret about it? I'm sure other 12:47:32PM
22 people had that number as well. I don't understand why 12:47:36PM
23 it's such a secret phone. 12:47:39PM
24 It's not a phone that's registered to him, is it?---But it's a 12:47:42PM
25 spare phone that I had. There was no big deal at the 12:47:47PM
26 time. It was nothing about it. It's just a spare phone 12:47:51PM
27 that - what he said to me so he can call back home in the 12:47:54PM
28 UK so he doesn't use his work phone. There was no secret 12:47:58PM
29 about it. 12:48:01PM

1 Did you use - do you remember texting Mr Pinder's work phone 12:48:01PM
2 from the phone registered in the name of Stilianos 12:48:08PM
3 Stamatakis to arrange delivery of that new phone to 12:48:15PM
4 Mr Pinder?---Sorry, say that again, Mr Lawrie? 12:48:19PM
5 Well, before you delivered that second phone to Mr Pinder he 12:48:22PM
6 was left with just his work phone, wasn't he?---I don't 12:48:27PM
7 know what he had. I don't know what he had. 12:48:30PM
8 You don't know what he had. Because what we know is this, that 12:48:32PM
9 on 20 August of 2020 the phone - I'm sorry - - -?---No, 12:48:43PM
10 it's all right. 12:48:51PM
11 Do you need a break?---No, it's okay. 12:48:51PM
12 COMMISSIONER: We'll adjourn in 10 minutes, 12:48:53PM
13 Ms Tsakopoulos?---Thank you, Mr Commissioner. 12:48:56PM
14 MR LAWRIE: The phone that was registered in the name of 12:48:58PM
15 Stilianos Stamatakis, the one that ended up in Mr Pinder's 12:49:02PM
16 possession?---Yes. 12:49:05PM
17 A text message was sent from that to Mr Pinder's work phone at 12:49:06PM
18 8.44 pm on 20 August and the message was, 'Mask is here.' 12:49:10PM
19 Was that you?---Yes. 12:49:20PM
20 And at that stage you had to resort to texting to his work 12:49:24PM
21 phone, didn't you?---I don't even remember why I - like, 12:49:28PM
22 I know why I sent that. Oh, yes, now I remember. Because 12:49:38PM
23 when I gave him - when I first went and he said, 'I don't 12:49:43PM
24 have a phone,' I left him my phone number on a piece of 12:49:46PM
25 paper. He then text me on that one, I believe, to tell me 12:49:49PM
26 that - I said, 'Can you just text me and let me know when 12:49:52PM
27 we can see each other or we need to talk or chat or what's 12:49:56PM
28 going on?' And then I can't recall exactly how I then 12:49:59PM
29 went back and dropped off the phone. Yeah. I think 12:50:07PM

1 I would have given him the number of my new phone or 12:50:15PM
2 something like that, along those lines. 12:50:19PM
3 And there was a second text message six minutes later at 12:50:21PM
4 8.52 pm, this is again on 20 August 2020, from the 12:50:25PM
5 Stamatakis phone that ended up with Mr Pinder to his work 12:50:32PM
6 phone, 'Left spare mask in box. Don't forget. Go now.' 12:50:34PM
7 Do you remember that text?---Possibly, yeah. 12:50:40PM
8 And when you use this 'mask' that's a code word for the new 12:50:43PM
9 phone, isn't it?---Don't know. I can't remember at the 12:50:47PM
10 time. 12:50:56PM
11 You're not driving down to Williamstown - - -?---I did leave 12:50:56PM
12 him some masks, actually. I did. 12:51:00PM
13 You did?---Come to think about it, yeah. 12:51:01PM
14 That's an honest answer, is it?---I left him a packet of masks, 12:51:04PM
15 I did. 12:51:08PM
16 Did he ask for them?---No. But I still left him masks. 12:51:09PM
17 At the same time as you left the phone?---Yes, correct. 12:51:13PM
18 There's a sense of urgency, isn't there, do you accept that, in 12:51:19PM
19 that second text message? 'Left spare mask' singular, not 12:51:23PM
20 'masks' or 'box of masks'?---He knows what I was writing. 12:51:29PM
21 'In box. Don't forget. Go now.' Do you see that there's a 12:51:33PM
22 sense of urgency?---Probably to get whatever, the phone, 12:51:39PM
23 to get the phone, not leave it in there, the spare phone. 12:51:46PM
24 I tell you it's quite clear, I suggest, what that second 12:51:48PM
25 message is sent by you by text from the phone that you 12:51:52PM
26 ended up delivering to him, that the word 'mask' is a code 12:51:55PM
27 word that you're using - - -?---There's no code. 12:52:00PM
28 Let me finish the question, please. It's a code word for the 12:52:02PM
29 secret phone, the new phone that you're delivering, and 12:52:06PM

1 that you've left it in his letterbox - - -?---I'm not 12:52:10PM
2 denying I never gave him a phone, Mr Lawrie. 12:52:12PM
3 Did you leave it in his letterbox?---Yes, I did. I did leave 12:52:15PM
4 it in his letterbox. I did. The guy had lost the plot. 12:52:18PM
5 The guy's lost his job over a loan that he needed for his 12:52:21PM
6 house. We've all lost our jobs, Mr Lawrie. 12:52:25PM
7 COMMISSIONER: No, Ms Tsakopoulos, at that point of time 12:52:30PM
8 Mr Pinder is found in possession of \$10,000 which, 12:52:34PM
9 according to telephone intercepts, as a result of an 12:52:43PM
10 agreed meeting time between George and Mr Pinder to pay 12:52:45PM
11 him that money, and so on the face of it there is a 12:52:49PM
12 suggestion of improper corrupt payments going from George 12:52:54PM
13 to Mr Pinder. The fact that you are obsessed about the 12:52:58PM
14 loan agreement is another matter?---Correct. 12:53:03PM
15 But at that point of time when you go back to George you are 12:53:05PM
16 telling George, 'Mr Pinder thinks that you might have set 12:53:10PM
17 him up.' Surely that would have impressed upon you the 12:53:14PM
18 need to be able - you and George to be able to communicate 12:53:18PM
19 with James to assure him that George was not doing 12:53:23PM
20 anything to implicate to put Mr Pinder in a dangerous 12:53:28PM
21 position; wouldn't you have had that strong sense that you 12:53:33PM
22 need - - -?---The thing was for me, Mr Commissioner, was 12:53:37PM
23 that I had given this man some money, okay, and I want my 12:53:40PM
24 money back. That's the bottom line for me. So if he's 12:53:43PM
25 lost his job and he can't pay my money back, which he 12:53:47PM
26 will, he'll sell his house or he's sold his house, it's in 12:53:50PM
27 my solicitor's hands at the moment, but even if he did, if 12:53:54PM
28 IBAC raided him and got this 10,000 that George had given 12:53:58PM
29 him, at the end of the day that's between George and 12:54:01PM

1 James. My issue is I've got a loan with this man and he's 12:54:04PM
2 lost his job and I want my money back. That's my thing, 12:54:08PM
3 because I've worked for my money. It wasn't 12:54:12PM
4 given - no-one gave me the money. 12:54:15PM
5 I'm sorry to inform you, Ms Tsakopoulos, that the role that 12:54:16PM
6 you've played makes you complicit, intimately complicit, 12:54:20PM
7 with whatever George and James might have been doing, 12:54:25PM
8 because you are central to their arrangement; do you not 12:54:29PM
9 see that?---No, I don't see that. 12:54:33PM
10 You don't see that. 12:54:35PM
11 MR LAWRIE: So this is the man who you think has lost the plot 12:54:39PM
12 yet you're prepared to run around in order to deliver a 12:54:42PM
13 new phone to him?---I wanted to stay in contact with him, 12:54:45PM
14 yes, Mr Lawrie. 12:54:51PM
15 You told George, did you, George Haritos, that there had been a 12:54:52PM
16 passing comment or an allegation from Mr Pinder that 12:54:55PM
17 George may have set him up; did you tell George 12:54:59PM
18 that?---Yeah, I said, 'The guy threw a comment saying he 12:55:02PM
19 thinks that you may have set him up.' That was it. He 12:55:06PM
20 said, 'Why would he think that?' I said, 'I don't know. 12:55:09PM
21 How would I know?' 12:55:11PM
22 Was that the extent of his reaction?---Pretty much. 'Why would 12:55:12PM
23 he think that?' I said, 'I don't know why. Go and ask 12:55:15PM
24 him.' 12:55:19PM
25 Let's have a look at page - sorry, before we do that, 12:55:20PM
26 Commissioner, I'll tender p.1054. It hasn't been 12:55:24PM
27 previously tendered, that page. 12:55:30PM
28 COMMISSIONER: That's 1054 of what? 12:55:32PM
29 MR LAWRIE: That's the handwritten notes. It's one page of the 12:55:36PM

1 handwritten notes seized - - - 12:55:39PM

2 COMMISSIONER: The handwritten note of Mr Pinder? 12:55:41PM

3 MR LAWRIE: That's correct. 12:55:45PM

4 COMMISSIONER: Wasn't that produced to Mr Pinder and did he not 12:55:45PM

5 give some evidence about it? 12:55:47PM

6 MR LAWRIE: He did, but it wasn't in that tender bundle. 12:55:49PM

7 COMMISSIONER: I see. Very good. Handwritten note - it's 12:55:51PM

8 undated, isn't it? 12:55:54PM

9 MR LAWRIE: That's correct, Commissioner. 12:55:56PM

10 COMMISSIONER: And the evidence was placed in Ms Tsakopoulos's 12:56:02PM

11 letterbox? 12:56:07PM

12 MR LAWRIE: That's correct. 12:56:09PM

13 WITNESS: In my letterbox? 12:56:15PM

14 MR LAWRIE: Didn't you say that's how you got the 12:56:19PM

15 document?---My letterbox? No, James's letterbox. 12:56:21PM

16 I picked it up from James's house in his letterbox. 12:56:23PM

17 COMMISSIONER: So he told you that it was in his letterbox for 12:56:26PM

18 you?---It was in there when I dropped off the phone or 12:56:28PM

19 the - - - 12:56:33PM

20 Yes, but presumably you don't ordinarily look in someone else's 12:56:33PM

21 letterbox when you visit. Did he tell you that there 12:56:36PM

22 would be a note in there?---Yes, 'I'll leave something in 12:56:39PM

23 the letterbox for you.' 12:56:42PM

24 Yes, thank you. 12:56:42PM

25 MR LAWRIE: So you drop the phone and pick up the 12:56:44PM

26 document?---Yes, the notes, yes. 12:56:46PM

27 COMMISSIONER: That will be MT11. 12:56:51PM

28 #EXHIBIT MT11 - Handwritten note of Mr Pinder, p.1054. 12:56:55PM

29 MR LAWRIE: Thank you, Commissioner. Can we bring up, please, 12:56:57PM

1 p.1053?---Yes. 12:56:59PM

2 That's another page in that same group of documents, do you see 12:57:10PM

3 that?---Yes. 12:57:13PM

4 The handwriting on that document is yours, is it 12:57:15PM

5 not?---Correct. Yes. 12:57:19PM

6 You've got, first of all, the details that relate to the phone 12:57:20PM

7 registered in the name of Stilianos Stamatakis?---Correct. 12:57:28PM

8 All right. And the password is 'Chelsea 88'?---Yes. 12:57:31PM

9 Is that Mr Haritos's football team that he follows?---No. 12:57:38PM

10 That's James's. 12:57:43PM

11 That's James's, is it? Okay. And [REDACTED] the one 12:57:44PM

12 below, and then the phone number, 'Liverpool 20'. Is 12:57:50PM

13 Liverpool Mr Haritos's football team?---No, it's mine. 12:57:54PM

14 It's yours, is it? 12:57:57PM

15 COMMISSIONER: No, it's Ms Tsakopoulos's?---It's mine. I go 12:58:00PM

16 for Liverpool, yes. 12:58:04PM

17 MR LAWRIE: And so you chose - did you choose that password for 12:58:08PM

18 the phone that you gave to James Pinder?---Yes. 12:58:12PM

19 And you knew that he barracked for Chelsea, did you?---Yes. 12:58:17PM

20 Spoken about it before. 12:58:22PM

21 Okay. So you wanted to make life easy for him?---Just a friend 12:58:23PM

22 of mine, you know. I don't know. I just thought I'd help 12:58:29PM

23 him out. 12:58:32PM

24 All right. 12:58:33PM

25 COMMISSIONER: Mr Lawrie, the communications thereafter between 12:58:34PM

26 Ms Tsakopoulos and Mr Pinder on this phone, what app was 12:58:41PM

27 then being used for those communications? 12:58:48PM

28 MR LAWRIE: Thank you, Commissioner. I'll just ask that. Up 12:58:52PM

29 until now when you were texting either Mr Pinder or George 12:58:57PM

1 or anyone else you would just use a simple text message 12:59:05PM
2 application, wouldn't you, on your phone?---What do you 12:59:08PM
3 mean, sorry? 12:59:12PM
4 Just the regular text message function on the phone?---Oh, 12:59:13PM
5 depends, yeah. 12:59:17PM
6 After this all communications were via the platform called 12:59:19PM
7 WhatsApp, weren't they?---Yeah, could have used WhatsApp 12:59:27PM
8 or could have used - used WhatsApp. I use WhatsApp a lot. 12:59:29PM
9 No, I suggest to you this. There was a deliberate decision 12:59:34PM
10 made to keep the communications solely on the platform of 12:59:36PM
11 WhatsApp?---Well, if we're starting to believe that people 12:59:39PM
12 are listening into our personal conversations, Mr Lawrie, 12:59:45PM
13 yeah, we're going to take other avenues for you guys not 12:59:48PM
14 to listen to our personal conversations. Why wouldn't we? 12:59:51PM
15 I'm sure you would do the same, wouldn't you? 12:59:56PM
16 Well, it depends whether you've got something to hide, 12:59:58PM
17 I suggest?---No, I've got nothing to hide. But I have 01:00:01PM
18 personal conversations with people, yeah. 01:00:05PM
19 COMMISSIONER: So you acknowledge, Ms Tsakopoulos, that after 01:00:08PM
20 the search warrants were executed and when you provided 01:00:11PM
21 Mr Pinder with a phone you made a deliberate decision to 01:00:13PM
22 employ a different method of communication - - 01:00:17PM
23 -?---Between George and I. 01:00:19PM
24 Just let me finish. So that your communications could not be 01:00:21PM
25 seen and understood by the Commission?---Well, just - - - 01:00:24PM
26 Is that correct or not?---I don't want anyone listening to me. 01:00:29PM
27 Like, it's personal. That's all it was, Mr Commissioner. 01:00:33PM
28 The answer is yes?---That's between me and George, yes. 01:00:36PM
29 You made that decision?---I didn't make that decision, no, for 01:00:38PM

1 James or anyone else. 01:00:41PM

2 Who made it?---I made the decision between George and myself. 01:00:42PM

3 You made it - - -?---Between our conversations. 01:00:46PM

4 And what about Mr Pinder?---Mr Pinder had - wanted me to use 01:00:49PM

5 WhatsApp as well. 01:00:54PM

6 Thank you?---So he wanted obviously to hide his information. 01:00:55PM

7 I don't know. 01:00:58PM

8 Thank you?---Or don't want anyone listen to him as well. 01:00:59PM

9 MR LAWRIE: He included that instruction in amongst that bundle 01:01:02PM

10 of notes that he left in your letterbox, didn't he?---Yes, 01:01:05PM

11 but - yeah. 01:01:09PM

12 He did, didn't he?---Didn't bother me. 01:01:10PM

13 COMMISSIONER: An honest person might say, Ms Tsakopoulos, that 01:01:14PM

14 'all the more reason to be quite open about our 01:01:16PM

15 communications because there's nothing to hide and we 01:01:19PM

16 wouldn't want to be misunderstood'?---No, I don't look at 01:01:23PM

17 it like that, Mr Commissioner. 01:01:27PM

18 No, obviously. I see the time. 01:01:28PM

19 MR LAWRIE: Thank you, Commissioner. 01:01:34PM

20 COMMISSIONER: We'll adjourn until 2.15. We'll see you then, 01:01:36PM

21 Ms Tsakopoulos. You're free of course to leave the 01:01:38PM

22 building in the meantime?---2.15? 01:01:40PM

23 Yes?---Okay. Thank you, Commissioner. 01:01:42PM

24 <(THE WITNESS WITHDREW) 01:01:48PM

25 LUNCHEON ADJOURNMENT 01:01:48PM

26

27

28

29