ON-SITE RESOURCES FOR PROBLEM GAMBLING

EXHIBIT X. A.1

All relevant Resorts World Hudson Valley staff will complete approved responsible gambling training through the New York Council of Problem Gambling via our Human Resources Department. Training will be regularly reviewed and updated to ensure that customers, employees, and the community at large will be provided the most appropriate service(s) for their individual circumstances. On-site responsible gambling resources will also include:

Resorts World Hudson Valley's Responsible Gaming Support Center (SFRRGSC)

The SFRRGSC will be strategically located away from the gaming floor and provide a unique array of services and resources for customers with potential gambling problems. Staffed with trained professionals, this center will be the focal point of Resorts World Hudson Valley's commitment to providing support for troubled gamblers. Specifically, the SFRRGSC will:

- Facilitate referrals to problem gambling and financial counseling support services and welfare organizations and provide contact(s) with and information about these bodies;
- Ensure that assistance and referral services are conducted in strict confidence;
- Provide information regarding self-exclusion for customers who wish to exclude themselves from the casino and help to manage Resorts World Hudson Valley's Self-Exclusion Program;
- Provide strategies to assist customers in managing their gambling behaviors, foster responsible gambling, and prevent difficulties from arising; and
- Provide all services free of charge during all hours of operation

Responsible Gaming Ambassador (RGA)

As part of delivering exceptional customer service, Resorts World Hudson Valley's staff will be encouraged to engage with our customers. A customer displaying signs of distress or erratic behavior will be approached by a staff member who will offer assistance and refer the matter to our Responsible Gaming Ambassadors (RGAs) for support, as required. Resorts World Hudson Valley RGAs will receive advanced responsible gambling training through the New York Council on Problem Gambling and will be at the forefront providing support services and resources to those individuals in need of help. The procedures for escalating an incident/complaint are outlined in the **Problem Gambling Escalation Flowchart** below (Figure X. A.1-1).

ON-SITE RESOURCES FOR PROBLEM GAMBLING

Patron approaches Resorts World Hudson Valley Resort staff regarding a problem with gambling. Resorts World Hudson Valley Resort staff listens attentively and suggests the service of an RGA. If patron agrees to If patron refuses seek help from one RGA services. of our RGAs. Staff member will refer patron to RGA will meet patron on the SFRRGSC and supply patron with gaming floor and escort them to SFRRGSC. HOPEline contact. Depending on the severity of the RGA will assess the serverity of the problem RGA may suggest Selfproblem and offer appropriate Exclusion option. service(s) for support. RGA will complete a Gambling-Related incident report and file it in our Responsible Gambling Implement Self-Exclusion procedures. Registry.

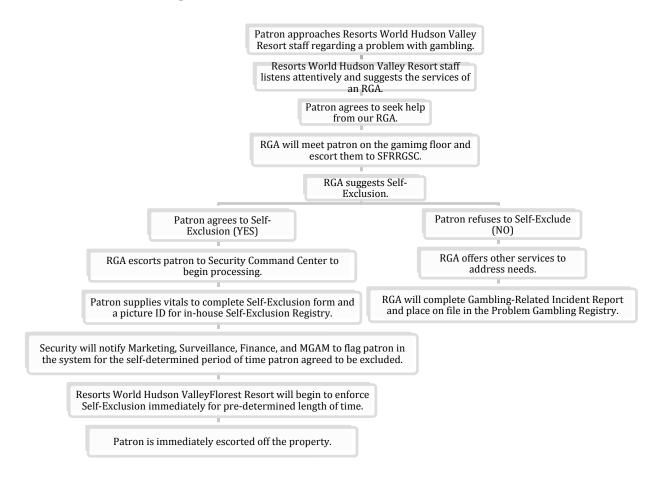
Figure X. A.1-1. Problem Gambling Escalation Flowchart

Self-Exclusion

Self-Exclusion is a process available to customers to ban themselves from the casino. We will offer this option as a safeguard to individuals who exhibit signs of a problem gambler. Trained staff in the SFRRGSC will be able to assist 20 hours a day, 7 days a week to facilitate self-exclusions. Resorts World Hudson Valley will not disclose information gathered during the facilitation of a Self-Exclusion to any third party unless legally obligated to do so or with a customer's consent. Resorts World Hudson Valley will not knowingly send any advertising or other promotional materials related to gaming to Self-Excluded or Excluded customers. Upon request, brochures containing information about Self-Exclusion will be given to patrons who are actively seeking help. The procedures for Self-Exclusion are outlined in the **Self-Exclusion Flowchart** below (Figure X. A.1-2).

ON-SITE RESOURCES FOR PROBLEM GAMBLING

Figure X. A.1-2. Self-Exclusion Flowchart



Responsible Gambling Marketing Materials

Resorts World Hudson Valley is committed to providing responsible gambling services by making available education, information, assistance, and resources concerning responsible gambling matters. Every slot machine and Electronic Table Game on the gaming floor will have a responsible gambling plaque displaying the HOPEline information and underage gambling disclaimers. Our Code of Conduct (Appendix X. A.1-1) which currently outlines our commitment to responsible gambling and gives an overview of all the services and outreach that we provide to our patrons, our employees and our community will be found in the SFRRGSC or Guest Services. Various New York State and New York Council of Problem Gambling marketing paraphernalia will be found throughout the casino and will be available upon request from any Resorts World Hudson Valley employee.

WORKFORCE ENHANCEMENT FACTORS

APPENDIX X. A.1-1. Code of Conduct



RESPONSIBLE GAMBLING CODE OF CONDUCT

VERSION 1- MAY 2014

Kesart Warld CASINO NEW YORK CITY



Responsible Gambling Code of Conduct - Overview

This section is intended to provide an overview of the Resorts World's Responsible Gambling Code of Conduct.

The full version of the Code of Conduct that follows is available at the Responsible Gambling Service Center located in the Guest Services office, as well as on the Resorts World website at: www.rwnewyork.com in English, Chinese and Spanish.

For further information, please contact any member of staff or phone the Responsible Gaming Support Center at 1.888.888.8801.

Resorts World's Commitment to Responsible Gambling

Resorts World is committed to providing responsible gambling services by making available education, information, assistance and resources concerning responsible gambling matters. Resorts World has an obligation to be socially responsible aligning our efforts with protecting all patrons; including those with or without gambling problems. Our focus and commitment remains in line with overall message to 'PLAY RESPONSIBLY' in the state of New York.

Gambling Product Information

The rules of all electronic table games ('ETGs') and slot machines offered at Resorts World are available upon request or by visiting the Resorts World website. Product information on palm cards that highlight the rules of various house ('ETGs') and slot machines and odds of winning are located at the Genting Rewards information desk and are available upon request by any employee working in the capacity of customer service.

Genting Rewards (Customer Loyalty Program) Information

Genting Rewards terms and conditions (including how to join, account balances and the accrual and redemption of benefits) are provided to all new members. Further information is available at any Genting Rewards information desk or by calling the Genting Rewards Information Hotline at 1.888.888.8801.

Interaction with Customers

All relevant Resorts World staff complete approved Responsible Gambling training through the New York Council on Problem Gambling (NYCPG). Resorts World is committed to training employees on a annual basis as problem gambling information and criteria changes to ensure that customers can be provided with the most appropriate service(s) for their individual circumstances.

Responsible Gambling services available to customers include:

- •Responsible Gambling Support Center, (Located in the Guest Services, where patrons my discuss potential problem gaming issues.);
- •On-Property Responsible Gambling Ambassadors ('RGAs');
- Self Exclusion;
- •Information and assistance (including in Languages other than English);
- •Referral to other support providers and treatment centers;
- •On-Property phone access to 24-Hour Problem Gambling HOPEline;
- •Brochures (including Languages other than English).

All services are provided confidentially and free of charge, 20 hours a day, 7 days a week.

Interaction with Staff

Resorts World employees are not permitted to gamble at the Casino at any time. While Resorts World employees my not gamble at Resorts World Casinos, a free, confidential Employee Assistance Program is available to any staff member requiring assistance.

Problem Gambling Support Services

Resorts World maintains regular contact with a number of problem gambling support services including trainings, professional development sessions, seminars and/or conferences offered for the New York Gaming Association (NYGA) by the New York Council on Problem Gambling (NYCPG).

Customer Complaints

Resorts World has a comprehensive complaint escalation process.

Complaints may be made in person, via telephone, fax, email, or by letter.

All complaints will be acknowledged and responded to promptly.

Complaints about the Code of Conduct can be raised with a Responsible Gaming Official at: (888) 888-8801.

Prohibition on Gambling by Minors (Persons under 18 Years)

Underage gambling is strictly prohibited as the Casino is an adult environment so no person(s) under the age of 18 is permitted entry to the Casino. All employees of Resorts World are trained to follow our "Under 30" initiative. Everyone who appears to be under the age of 30 should be asked to produce appropriate identification. If appropriate identification cannot be provided, entry is refused, if they are already on the casino floor procedures will be immediately put into place to escort them off the premises.

Any parent or guardian bringing a child into any part of the Casino and/or the property must ensure that the child is not left unattended. If a child is left unattended, the parent or guardian may be banned from entering the Casino and the matter will be referred to the local police.

The Gambling Environment

A number of features exist within the gaming areas of the Casino which are aimed to encourage responsible gambling. These include (but are not limited to):

- •Responsible gambling information (brochures, posters, palm cards, etc.);
- Adequate lighting;
- •Responsible Service of Alcohol; and
- Underage gambling and 24-hour support Hopeline disclaimer plaques on every game

Financial Transactions

A number of restrictions apply to financial transactions.

Money and money services are provided to patrons in a responsible manner that does not promote problem gambling or encourage excessive spending. Full details are available by contacting staff at any Cashier's location.

Responsible Advertising and Promotions

Advertising and/or promotions will comply with the NEW YORK GAMING COMMISSION Code of Ethics, NYGA standards and all applicable New York state laws.

Implementation and Review of the Code of Conduct

The Code of Conduct is reviewed regularly. All customers and staff are welcome to provide feedback at any time by writing to:

Responsible Gambling Support Center Resorts World New York City 110-00 Rockaway Blvd. JAMAICA, NY 11420

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FOREWORD

Genting America ('Genting') is the operator of Resorts World New York ('Resorts World') and the appointed New York State Gaming Commission Casino License holder. Resorts World is one of the world's largest and most diverse casino operators with a diverse array of entertainment destinations. Resorts World is renowned for excellence in all aspects of its services and facilities, and our commitment to providing gaming services for our customers in a responsible manner, is no exception. This Responsible Gambling Code of Conduct is an important reflection of that commitment.

Our entertainment and gaming experiences are enjoyed by the vast majority of our customers and we want to make sure that those experiences continue to be enjoyed by all who patronize our establishment. Resorts World does recognize that some of our customers have difficulties with gambling responsibly and this may cause them personal and financial difficulties, and potentially their family, friends and the wider community may also be negatively impacted.

While the decision to gamble lies with the individual and represents a choice based on an individual's circumstances, we recognize that to make that choice responsibly, our customers need to be informed about our gaming products and information regarding the services and support available to them should they need or seek help with their gambling.

As a result of this commitment we pledge to our employees, our patrons and the community to make responsible gaming an integral part of our daily operations.

MESSAGE FROM THE PRESIDENT

As the industry gains a more thorough understanding of the causes of problem gambling and the appropriate responses further develop, our Code of Conduct will be reviewed and updated over time. It is our goal to work with all interested sections of the community including state and local Government, New York Gaming Commission, New York Gaming Association, New York Council on Problem Gaming, counselors, employees and patrons to ensure that there is appropriate input into the continued development of our Code of Conduct.

This Code of Conduct represents our commitment to our customers, employees and the state of New York concerning responsible gambling. We want you to enjoy your experiences with us and help set the precedent for responsible gaming in the state of New York. As always, we welcome your feedback on any issue at any time and particularly with respect to our continued efforts to ensure that our gaming services are enjoyed by all who choose to participate.

Ed Farrell
President
Resorts World New York City

RESORTS WORLD'S COMMITMENT TO RESPONSIBLE GAMBLING

Responsible Gambling

Responsible gambling occurs in a regulated environment where the potential for harm associated with gambling is minimized, as customers are informed and can therefore make sensible and rational choices when they participate in gambling, based on their individual circumstances. Responsible gambling is the shared responsibility and actions of individuals, communities, the gaming industry and the Government, working in partnership to achieve socially responsible outcomes which are responsive to community concerns.

Resorts World's responsible gambling initiatives are focused on minimizing the potential for risks for the small number of customers who may develop difficulties associated with their gambling behaviors. Our core plan is centered around eight (8) overarching responsible gaming areas:

- •Responsible Gambling Policies, Practices and Procedures;
- •Underage Gambling Policies and Procedures;
- •Self Exclusion Program;
- •Information and Messaging;
- •Informed Decision Making;
- •Patron/Employee Assistance;
- Access to Money; and
- Employee Training;

Resorts World's Responsible Gambling Commitment

Resorts World is committed to providing responsible gambling services by making available education, information, assistance and resources concerning responsible gambling matters.

Resorts World's Responsible Gambling Code of Conduct describes and demonstrates how we execute this commitment. It is our objective to ensure that Resorts World remains a world leader in responsible gambling practices and, at a minimum, that we surpass the legal requirements regarding responsible gambling for the State of New York as advocated by the New York Council on Problem Gambling.

Resorts World's commitment to the responsible service of gambling extends to include a Responsible Gaming Support Center ('RGSC'). This is a purpose driven department from which a unique array of services and resources are available, including a dedicated and specially trained team of staff, managers and professionals all tasked with implementing Resorts World's responsible service of gambling initiatives. It essentially helps to provide a focal point for interacting with customers who may need support and/or information on how to proceed with caution and 'PLAY RESPONSIBLY'.

Resorts World's Responsible Gambling Message

Resorts World works closely with New York Council for Problem Gambling to market a responsible gambling message that is simple yet meaningful – 'KNOW THE ODDS'. This message is found clearly visible throughout the Casino, including being placed on electronic table games ('ETGs'), slot machines and near Automatic Teller Machines ('ATMs') throughout the casino. The New York Council for Problem Gambling's responsible gambling message is printed on all gaming related advertising.



AVAILABILITY OF THE CODE OF CONDUCT

The Code of Conduct is available to customers, in written form, on request and copies are available at the (RGSC), at brochure stands near Cashier locations and at the Resorts World's website at www.rwnewyork.com. For more information regarding Code of Conduct availability contact a Responsible Gaming Ambassador ('RGA') at 1.888.888.8801.

Customers are notified about the Code of Conduct and how to access it, via signage placed in the Casino and at Genting Rewards information desks. An example of that signage is as follows:

The Resorts World Responsible Gambling Code of Conduct is available at the Responsible Gaming Support Center, upon request and via the Resorts World website at www.rwnewyork.com.

Our Code of Conduct is also made available on our website (and in written form on request) in the following languages:

- English;
- •Chinese; and
- Spanish;

Genting employs staff from linguistically diverse backgrounds capable of interpreting the Code of Conduct to assist customers. We encourage our customers to ask for this assistance if they require it.

RESPONSIBLE GAMBLING INFORMATION

Resorts World displays responsible gambling information throughout the Casino in a variety of forms including brochures, posters, in-house TV and on screen Player Information Displays ('PIDs') on ETGs and slot machines.

We also include responsible gambling messages in our Casino newsletter and marketing materials that are sent to member customers. For further information or assistance, customers are encouraged to contact the RGSC or a RGA at 1888.888.8801.

Information and some examples of key Resorts World and Government responsible gambling messages found at the Casino are as follows:

(a) How to gamble responsibly

FIND HELP FOR GAMBLING PROBLEMS
1-877-8-HOPENY







(b) Availability of gambling support services and Resorts World's Responsible Gambling Support Center (RGSC)



CONTACT: Responsible Gembling Support Center 1.888.888.8801 NY Responsible Gembling Hotline 1.877.8.HOPENY

(c) Resorts World's Self-Exclusion Program

Self-Exclusion is a process available to customers to ban themselves from the Casino. This may be an option useful to those customers who may be experiencing difficulties as a result of their gambling behaviors.

Self-Exclusions are:

- ·Facilitated by trained staff;
- •Available 20 hours a day, 7 days per week; and
- •Provided free of charge.

Resorts World will not disclose information gathered during the facilitation of a self-exclusion to any third party unless legally obliged to do so or with the customer's consent. Resorts World will not knowingly send any advertising or other promotional material relating to gaming to self-excluded or excluded customers. Brochures containing information about self-exclusion are provided to customers on request, and made available at various locations throughout the Casino.

Additional Information

Resorts World's responsible gambling programs include:

- •The establishment of the Genting RGSC as one of the world's first responsible gambling initiative, which operates 20 hours a day, 7 days a week;
- •A Self-Exclusion Program available for customers to ban themselves from the Casino, that encourages applicants to seek counseling and assistance;

•A robust process that applies to the application by a customer for the reinstatement after obligations of self-exclusion have been met. This process includes satisfying criteria whereby the applicant demonstrates the ways in which they have addressed their gambling behaviors, such that they are not causing damage to their self or others through their actions of gambling;

Additionally, customers may reach out to a RGA in person or call toll free at 1.888.888.8801 to speak to our experienced staff or obtain more information about any of the services or information contained in the Code of Conduct.

Resorts World complies with all relevant government legislation pertaining to the Responsible Gambling. Resorts World wants its customers to enjoy their gaming in a responsible manner and encourages customers to gamble within their means and budget.

Customers can also obtain free information on these State Government problem gambling support websites:

- www.nyproblemgambling.org;
- •www.nyrghub.org;
- www.knowtheodds.org;
- •www.gam-anon.org;
- www.ncpgambling.org;

GAMBLING PRODUCT INFORMATION

Signs are displayed prominently in the Casino and at Genting Rewards information desks advising customers that, upon request, Resorts World will provide information on:

The Rules of all skill based ETGs games and slot machines offered for play at the our casino.

Those Rules are also available on Resorts World's website at www.rwnewyork.com

ETG information, including the chances of winning, are accessible via Resorts World approved score and palm cards located at brochure stands at various ETG banks on the floor, which allows players to keep informed about their odds.

CUSTOMER LOYALTY PROGRAM INFORMATION

Resorts World operates a Loyalty Program called Genting Rewards that entitles its members to certain benefits and privileges.

Customers can obtain information on how to join or resign from the Resorts World loyalty program, benefits they may accrue, account balances and the manner in which points may be redeemed for rewards:

- •At any Genting Rewards information desk;
- •By contacting the Genting Rewards Information Hotline at 1.888.888.8801; and
- •In the terms and conditions available on application for membership (or on request).

When joining Genting Rewards, Resorts World customers are supplied with the above required information.

Resorts World will not knowingly send or direct any advertising or other promotional material relating to gaming to any person who is excluded or Self-Excluded from the Casino.

At least once a year, Player Activity Statements are made available to Genting Rewards cards members. Members who play ETGs and slot machines are able to collect a Player Activity Statement on request, at any Genting Rewards information desk. Player Activity Statements provide information on each member's ETG and slot machine play, including all wins and losses for the period of the statement. Resorts World's responsible gambling message 'Play Responsibly', as well as information regarding the availability of the Code of Conduct, is incorporated in all forms as a part of the Player Activity Statements.

RGAs are available on request to assist and support a customer on strategies for committing to responsible gaming. Information on how to reach one of our trusted responsible gaming representatives is available on request by any of our floor staff or at our Genting Rewards information desks.



INTERACTION WITH CUSTOMERS

Resorts World is committed to providing a world-class entertainment experience for our customers and exceptional levels of customer service in all areas. This includes being aware of our customers and our responsibility to foster responsible gambling. All relevant staff, including Resorts World management, are trained in the responsible gambling on an ongoing basis. Resorts World's staff training meets state competency standards and is approved by the New York Council on Problem Gambling and all affiliates that police our commitment.

Training is subject to ongoing review so that any proven initiatives or programs in responsible service of gambling are included, ensuring relevant staff are at the forefront of responsible gambling. Resorts World employees are instructed that when approached by customers who have requested information or assistance with a gambling problem; requested information on Self-Exclusion; or display observable signs of distress that may be related to their gambling behaviors, to refer them, as soon as possible, to a (RGA) or a Resorts World's supervisor/manager who will refer them to the RGSC. Resorts World's RGSC is located within the Casino but away from the casino floor within the Guest Services office, and provides a wide range of services to customers and others.

The RGSC is staffed by RGAs who are specially trained in all aspects of Resorts World's responsible gambling programs, including recognizing the observable signs of distress, which may be related to problems associated with a customer's gambling behavior.

The RGSC (Responsible Gambling Support Center):

- •Offers information for patrons to access support and assistance, which is available 20 hours a day, 7 days a week;
- •Facilitates referrals to problem gambling and financial counseling support services and welfare organizations and provides contact with and information about these bodies;
- •Ensures its assistance and referral services are conducted on a strictly confidential basis;
- •Provides information regarding Self-Exclusion for customers who wish to exclude themselves from the Casino and manages Resort World's Self-Exclusion Program;
- •At request, may provide information in selected community languages;
- •Provides all services free of charge, 20 hours a day, 7 days a week.

As part of delivering exceptional customer service, our staff is encouraged to engage with our customers. A customer displaying signs of distress or unacceptable behavior will be approached by a staff member who will offer assistance and will refer to specialist support as required.

Observable signs are included in Resorts World's Responsible Gaming training and may include, but are not limited to*:

- •Self disclosure of a problem with gambling or problems related to gambling;
- •Request to self-exclude;
- •Distorted and irrational attitudes about gambling;
- •Preoccupation-barely reacting to surrounding events;
- •Intolerance to losing, displayed as bad temper or distress;
- •Significant variation in mood during a gambling session;
- •Children left unattended while parent/guardian gambles;
- •Regular complaints to staff about losing or blaming the venue/staff for their losses;
- •Chasing or requesting to borrow money for gambling;
- •Gambling for long periods without a break;
- Progressive reduction of self-care e.g. appearing unkempt or fatigued
- •Requests for assistance from family and/or friends concerned about an individual's gambling behavior

The assistance offered by staff may take the form of:

- •Interaction with the customer and encouraging them to take a break from gambling;
- •Offering the customer non-alcoholic refreshments such as a cup of tea or coffee in a quieter and more private area such as our lounge areas or the RGSC.

Our RGAs or senior management, who have undergone advanced responsible gambling training, will be referred to for persons displaying these types of behaviors. Responsible gambling interactions are recorded in our Responsible Gambling Registry. This registry and all personal information recorded by Resorts World is held in accordance with state and federal privacy laws.

INTERACTION WITH STAFF

Resorts World employees are not permitted to gamble at the Casino at any time. Resorts World also have policies in place which restrict key licensed staff from gambling at affiliated properties. Resorts World recognizes that some employees (like other members of the community) may develop difficulties associated with their gambling behaviors, outside of their employment at Resorts World. Resorts World employees that are affected are encouraged to seek professional assistance through Resorts World's Employee Assistance Program.

This is a free service for all employees and their immediate family, which is run by non-Resorts World employed professional counselors and details of all discussions are treated confidentially. When appropriate, employees are also encouraged to seek professional assistance from external support services and RGSC staff can provide relevant information.

PROBLEM GAMBLING SUPPORT SERVICES

Resorts World maintains regular contact with problem gambling support services. This is achieved through professional development sessions, emails and face-to-face meetings, in addition to attending seminars and/or conferences with support service staff.

Examples of these may include:

- •Participation in work group meetings with Problem Gambling Centers (Resorts World will request such meetings at least annually);
- •Problem Gambling Research and Treatment Centers
- information sessions as requested or provided by local Colleges and Universities; and
- •Telephone contact with New York Problem Gambling Programs and other support agencies as required.

Details of all meetings with problem gambling support services are retained in a Responsible Gambling Registry located in the RGSC and attendance details include:

- •Time and date of the meeting;
- Attendees at the meeting;
- Topics discussed;
- •Outcomes/action items for the meeting (where applicable); and
- •Next meeting/attendance date (where applicable).

Gambler's help contact number is 1.877.8.HOPENY, online assistance is available at www.nyproblemgambling.org.

1-877-8-HOPENY

CUSTOMER COMPLAINTS

Resorts World has comprehensive processes in place for managing and resolving issues relating to customer complaints received by Resorts World, including complaints related to gaming and this Code of Conduct.

All relevant staff are trained to manage and resolve customer complaints. Complaints from customers may be received by Resorts World's Customer Relations Department, other Resorts World Departments directly, or frontline staff. To register a complaint, customers may:

•Contact Resorts World by telephone; send a fax, letter or email; or do so in person.

Any complaint received is:

- Managed and responded to in a timely and appropriate manner;
- •Investigated sensitively;
- •Recorded in the Resorts World Customer Relations system and the Responsible Gambling Incident Registry; and
- •Managed and resolved in accordance with New York Gaming Commission.

All customer complaints are acknowledged, when possible, within 48 hours of receipt of the complaint and resolution will be attempted at first point of contact or within 10 working days.

During the investigation of a complaint, a Resorts World manager may seek information from the staff member involved with the subject matter of the complaint.

The appointed Resorts World manager will seek to establish whether the customer has been treated reasonably.

Where contact details have been provided to Resorts World, the customer will be informed of the outcome of their complaint. In the management and resolution of customer complaints, Resorts World will comply with relevant legal obligations, including our obligations to protect the customer's privacy.

Complainants in all unresolved gaming disputes will be advised of the presence of and their right to consult, the New York Gaming Commission.

Information about complaints will be provided to the New York Gaming Commission if requested to ensure a proper and timely resolution.

COMPLIANCE WITH THE PROHIBITION OF GAMBLING BY MINORS/PERSONS UNDER 18 YEARS

UNDER 30 INITIATIVE

Gambling by persons under 18 years is strictly prohibited by law. Signs are located at every entry point to the Casino prohibiting minors from entering. Casino entry point staff are located at all entrances 20 hours a day, 7 days a week and are vigilant and responsible for monitoring Casino customers and will request appropriate proof of age documentation if they are uncertain whether a customer is at least 18 years. Entry is refused if appropriate identification is not produced upon request. All employees of Resorts World are trained to follow our "Under 30" initiative. Everyone who appears to be under the age of 30 should be asked to produce appropriate identification.

In addition, all staff share the responsibility of asking for proof of age when they are uncertain whether a customer is a minor and all staff members are trained to alert a Security Services Representative in these circumstances. If the relevant identification cannot be produced, the customer will be asked to leave the Casino.

Unattended Children

A parent or guardian who brings a child or young person to the Casino must not leave the child or young person unattended in or around the Casino.

Resorts World's staff and tenants are instructed to monitor and report the presence of any unaccompanied child or young person in or around the Casino to a Security Services Representative.

Where a parent or guardian leaves a child or young person unattended (particularly in order to participate in gambling activities) Resorts World may ban the customer from the Casino.

The RGA with the support of a Security Services Representative will attempt to:

- •Ascertain the identity of the child or young person;
- •Establish the whereabouts of the parent or guardian in order to reunite them; and
- •Require proof that the located adult is the parent/ guardian of the child.

The RGA and/or casino representative may also refer the matter to the police.

THE GAMBLING ENVIRONMENT

Breaks in Play

Customers are encouraged to take regular breaks from gambling. This encouragement may take various forms including:

- •Announcing a draw, including those relating to a trade promotion;
- •The announcement of any entertainment occurring;
- Verbal encouragement by staff for customers to take refreshment breaks;
- As per the New York Gaming Commission, Resorts World utilizes Limited/Restricted tickets which require patrons to redeem their winnings at a cashier;
- •The opportunity to take large winnings payments in part or full by check;
- •Lounge facilities, available throughout the Casino and complex; and
- •The availability of our RGSC located away from the Casino.

Lighting

Adequate lighting is provided in the Casino and complies with relevant gambling legislation.

Responsible Service of Alcohol (TIPS Training)

Resorts World is committed to the responsible service of alcohol and will not knowingly allow a person who is in a state of intoxication to gamble or bet in the Casino. All relevant staff goes through an extensive skills-based training program that is designed to prevent alcohol abuse and underage drinking. The training program is called Training for Intervention Procedures (TIPS) and it provides the knowledge base to recognize potential alcohol-related problems and teaches you effective ways tointervene to prevent alcohol-related tragedies.

FINANCIAL TRANSACTIONS

Access to Money

ATMs

Resorts World complies with the banking limits for ATM usage.

Check Cashing Facilities

Check Cashing may be made available to customers who have completed an Application for Check Cashing form and are approved to cash checks in accordance with Resorts World's internal processes and relevant Regulatory Rules.

A summary of the rules that apply to Check Cashing Facilities can be found on the relevant Application Form. Customers can inquire about applying for Check Cashing with Resorts World staff at any Cashier's location.

Accepting Checks other than through a Check Cashing Facility

Customers of Resorts World may cash negotiable instruments including, but not limited to, Bank Checks, Bank Drafts and personal checks (collectively referred to as checks) under certain circumstances. Customers who wish to cash checks at Resorts World may open their own Casino deposit account. The following (for example) can be credited as a deposit to that account:

- Money;
- ·A check payable to Resorts World; or
- Traveler's checks

Customers cannot cash any check payable to an individual including Social Security, unemployment insurance, disability payment, public assistance or payroll check.

Customer checks are cashed in accordance with Casino legislative requirements. Customers attempting to cash such checks will be advised of Resorts World's policy by staff at the Cashier's location, at the time they present the relevant check.

Any checks issued by Resorts World for a payout won from ETG and slot machine play will not be cashed by Resorts World.

Any customer attempting to cash these payout checks will be advised of Resorts World's policy by staff at the Cashier's location at the time they present that check.

All checks cashed by Resorts World are recorded against the customer's name in Resorts World's confidential and secure customer database and/or a copy of the check is retained by Resorts World.

Payment of Winnings

Customers who are the recipient of wins may take payment in part or full by:

- •Cash (or cash equivalent);
- •Check; or
- Credits

RESPONSIBLE ADVERTISING AND PROMOTIONS

All permitted advertising and promotions will:

- •Not give unrealistic expectations of the prospects of winning or encourage irresponsible gambling behavior.
- •Not give the impression that gambling is a reasonable strategy for financial betterment.
- •Not be false, misleading or deceptive about odds, prizes or the chances of winning.
- •Have the consent of any person identified as winning a prize, prior to any publication of the result.
- •Not be offensive or indecent in nature.
- •Not promote the consumption of alcohol while gambling.
- •Be in good taste and not offend prevailing community standards.
- •Not intentionally be directed at or expressed indirectly at minors or vulnerable or disadvantaged groups. Advertising or other promotional material relating to gaming will not knowingly be sent to excluded customers or customers suspended or removed from Genting Rewards.

Each prospective advertisement and promotion is checked by relevant marketing staff against the checklist above and is also checked against relevant legal requirements by Resorts World's Legal department.

IMPLEMENTATION AND REVIEW OF THE CODE

The Code of Conduct is provided to all new gaming staff when they commence employment at Resorts World. Staff members who effectively implement and adopt the practices in the Code of Conduct will be recognized by Resorts World management as part of our ongoing assessment of our staff in providing excellent customer service in all areas.

The Code of Conduct will be internally reviewed, at least annually, to ensure that it complies with relevant state and federal legislation and any other relevant guidelines as they exist from time to time. The content, operation and effectiveness of the Code of Conduct for the preceding 12 months will also be reviewed at this time.

This review will involve seeking feedback from all relevant stakeholders, including Resorts World staff, customers and problem gambling support services. The Resorts World Responsible Gambling Department will obtain that feedback, collate and report on the data collected and when relevant, forward that report to include recommendations for improvement of the Code of Conduct and/or its operation.

Within three months of the commencement of the relevant review, a meeting of the Resorts World Responsible Gambling Management Committee ('RGMC') will be held to consider and review the report, and where relevant, agree to recommendations for change and/or improvement. The RGMC will also make a plan for implementing accepted recommendations. If the Code of Conduct is updated it will be provided to the New York Gaming Commission.

The report and recommendations and all actions is recorded by the Chair of the RGMC. Customers and staff are encouraged to provide feedback at any time and for inclusion into this annual review by writing to:

