

PROCEEDINGS AT HEARING OF MARCH 3, 2021

COMMISSIONER AUSTIN F. CULLEN

NOTE TO READER In this transcript the following speaker designations are used to identify who is speaking and in what capacity:

THE INTERPRETER *Used when the interpreter speaks as the interpreter or for the witness but in the third person*

THE WITNESS *Used when the interpreter speaks for the witness in colloquy*

A *Used when the interpreter speaks for the witness in Q & A*

MS. LI *Used when the witness speaks in English*

[Not interpreted.] *Used when any English speech is not interpreted*

Mandarin spoken.] *Used when the witness's native language is not interpreted*

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March 3, 2021

(Via Videoconference)

(PROCEEDINGS COMMENCED AT 9:40 A.M.)

THE REGISTRAR: Thank you for waiting. The hearing is resumed. Mr. Commissioner.

THE COMMISSIONER: Thank you, Madam Registrar.

Yes, Ms. Patel

MS. PATEL: Thank you, Mr. Commissioner. Our witness today will be appearing via a Mandarin interpreter. And so I believe that we will have the interpreter affirmed first.

THE COMMISSIONER: Thank you.

JADE ZHEN, Mandarin

interpreter, affirmed.

THE REGISTRAR: Please state your full name and spell your first name and last name for the record.

THE WITNESS: Jade Zhen, first name J-a-d-e, last name Z-h-e-n.

THE REGISTRAR: Thank you.

MR. SMART: Mr. Commissioner, it's Mr. Smart. I just wanted to apologize. We had some difficulties with having to move boardrooms. We've got another group of lawyers who are doing an appeal this morning. And anyway, I apologize. It's our fault. And thank you for accommodating us.

1 THE COMMISSIONER: That's fine, Mr. Smart. It's not
2 the first time I've been bounced by the court of
3 appeal. I'm sure it won't be the last time.

4 MR SMART: Thank you.

5 THE COMMISSIONER: Yes, Ms. Patel.

6 MS. PATEL: Thank you, Mr. Commissioner.

7 Mr. Commissioner, our next witness is Ms. Qi Li,
8 and I believe that she is also going to affirm
9 this morning.

10 **QI LI, a witness called**
11 **for the commission,**
12 **affirmed.**

13 THE REGISTRAR: Please state your full name and spell
14 your first name and last name for the record.

15 THE WITNESS: My name is Qi Li, Q-i, last name is
16 L-i.

17 THE REGISTRAR: Thank you.

18 MS. PATEL: And, Mr. Commissioner, just a couple of
19 notes before we start. As you see, Ms. Li is
20 appearing via interpreter today. She does have
21 a fairly good understanding of the English
22 language, but in order to ensure that she fully
23 understands my questions and gives accurate
24 answers, she is appearing via interpreter. And
25 I just wanted to make that clear and to make

1 clear to Ms. Li that no one will be making
2 anything negative of that choice.

3 THE COMMISSIONER: No. Thank you. That's a good
4 point and certainly a prudent course to follow.

5 **EXAMINATION BY MS. PATEL:**

6 Q Ms. Li, can you tell us where you were employed
7 in -- starting in 2007?

8 A In 2007 I made application to all three
9 companies in Vancouver. However, Edgewater at
10 the interview they give me -- as I said, I am a
11 single mother. Because of that, I had a request
12 to do the early morning shift. At the interview
13 I put my request to them, and Edgewater accepted
14 my request at the interview. Therefore I went
15 to work -- I began to work for Edgewater.
16 Gateway also hired me, but they did not meet my
17 requirements.

18 Q So you worked at Edgewater Casino in downtown
19 Vancouver starting in 2007; is that right?

20 A Yes.

21 Q Do you recall on what date your employment at
22 Edgewater ended?

23 A I don't -- I don't recall. It was either April
24 or May of 2015.

25 Q Between 2000 and 2015 what were your positions

1 at the Edgewater Casino?

2 THE INTERPRETER: Sorry, did you say between 2000 and
3 2015?

4 MS. PATEL: 2007. Thank you, Madam Interpreter.

5 THE WITNESS: I was a dealer.

6 MS. PATEL:

7 Q Was there a particular game that you were a
8 dealer for?

9 A No. At the very beginning I was just a basic
10 dealer. I had to learn many different type of
11 games. And then I was the dealer for, for
12 example, blackjack or baccarat.

13 Q Was there a particular area of the Edgewater
14 Casino where you worked?

15 A No. At Edgewater Casino call the dealers was
16 given a different table and each hour the
17 dealers would be changed to a different table.

18 Q Before coming to work at the Edgewater, did you
19 have any experience working in casinos?

20 A No.

21 Q I'm going to ask you now a few questions about
22 your own gambling.

23 A Okay.

24 Q Before commencing your employment at Edgewater,
25 did you gamble?

1 A I needed -- I need to write something down
2 because I need to give very clear and accurate
3 answers through the interpreter. Is that okay?

4 Q Yes, that's fine. And thank you for letting us
5 know.

6 MS. PATEL: And, Mr. Commissioner, Ms. Li did let me
7 know in advance that she would be using pen and
8 paper to take notes for this purpose.

9 THE COMMISSIONER: All right. Thank you.

10 THE WITNESS: I came to Vancouver in 2010. No, no,
11 no. 21. 2001. At that time I only went to
12 casinos to -- for just a look. Just look
13 around. Then at the very beginning I just
14 thought it was fun, just for entertainment. I
15 went there every year but only during holidays.
16 I only went to casinos just several tens of --
17 sorry, just something more than 10 times a year,
18 and win and lose, it was just about several
19 hundreds of dollars.

20 The actual gambling, I would say, starting
21 from 2011, 2012, 2013, so winning or losing
22 amount, from several hundreds to several
23 thousands. However, during that time I still
24 less frequently visited casinos. Only -- I went
25 there only when I had my time off. From

1 2014 I would call myself being crazy with
2 gambling. The amount to lose or win from
3 several thousands to several tens of thousands.

4 Here I wanted -- eagerly want to express or
5 give statement to BCLC to express my
6 dissatisfaction with them. Casino is an
7 entertainment place. From where I started, when
8 I started to visit casinos, there are only
9 several thousands -- 4,500 maximum. However,
10 from 2012, 2013 up to now, each casino here in
11 town, the maximum amount has been increased
12 higher and higher for the tables. Till later
13 for the random tables, each table 50,000,
14 75,000, even 100,000. This is not entertainment
15 anymore. These were the attractions to crazy
16 gamblers.

17 There are so many people at the time came to
18 visit the casino I was working at as well as
19 when I went gambling -- when I went to gamble at
20 River Rock Casino. Most of the customers or
21 visitors, there were so many of them, most of
22 them brought cash with them. Rarely there were
23 people with bank draft. Including myself. I
24 had changed several tens of thousands of
25 dollars. The only requirement was to fill out a

1 form. I also recall very clearly even though my
2 profession was a dealer, but on the form I wrote
3 down "housewife." But as the government, no
4 one -- no one supervised it and no one manage
5 and control that. Therefore it caused so many
6 people, many people, like myself, we lost all of
7 our life savings. Like myself, I lost my
8 dignity, I lost my self-worth and I had to repay
9 my debt for the rest of my life. That was the
10 darkest time in my life.

11 So what I want to say is if the government
12 interfere or had a supervision measure taken and
13 did not increase the maximum amount for each
14 table, and also if some measures and supervision
15 measures and control laid on the customers, many
16 customers, including myself, bringing cash to
17 casinos, then it would not cause a situation
18 like it is today. At that time no supervision
19 whatsoever. Everyone brought cash with them,
20 and they changed -- they exchanged their money.

21 Now, five, six years later, it claimed that
22 I was involved in money laundering.

23 [Indiscernible].

24 MS. PATEL: Mr. Commissioner, we seem to have --
25 Madam Interpreter seems to have frozen.

1 THE COMMISSIONER: I think we have a problem there.

2 Ms. Matters, do we need to stand down to correct

3 that?

4 IT SUPPORT: Yes, please. For five minutes. I can

5 give her a call and we can connect her again.

6 THE COMMISSIONER: All right. We'll take five

7 minutes, and so -- or as long as it takes to

8 reconnect properly. Thank you.

9 THE REGISTRAR: This hearing is stood down for five

10 minutes.

11 **(WITNESS STOOD DOWN)**

12 **(PROCEEDINGS ADJOURNED AT 10:02 A.M.)**

13 **(PROCEEDINGS RECONVENED AT 10:05 A.M.)**

14 **QI LI, a witness for the**

15 **commission, recalled.**

16 THE REGISTRAR: Thank you for waiting. The hearing

17 is resumed, Mr. Commissioner.

18 THE COMMISSIONER: Thank you, Madam Registrar.

19 Yes, Ms. Patel.

20 MS. PATEL: Thank you, Mr. Commissioner.

21 **EXAMINATION BY MS. PATEL (continuing):**

22 Q Ms. Li, just before the break, when we were

23 sorting out the technical issues, you were

24 talking about many people coming to the casino

25 and buying in with cash, and I wanted to clarify

1 if that was an observation that you made as an
2 employee at Edgewater or if that was an
3 observation you made as a player.

4 A I would say most observation came from when I
5 went to gamble because when I worked at the
6 casino, not all the time or each time I was
7 working at baccarat table. For the baccarat
8 games there were VIP rooms, but sometimes I
9 would work not at VIP, just a regular smaller
10 rooms, then I did not notice that or pay
11 attention on it.

12 Q A couple of questions. When you -- at the time
13 that you were working at the Edgewater Casino,
14 did you have an English name that you used at
15 work?

16 A Yes, Coco, C-o-c-o.

17 Q And you'd said before that at one time you
18 gambled and won or lost amounts in the hundreds,
19 but later in what you've called a dark time you
20 gambled much more and spoke about tens of
21 thousands. And my question --

22 MS. LI: Okay.

23 MS. PATEL:

24 Q -- when you were speaking of tens of thousands,
25 was that over a period of time, or over what

1 time period would you win or lose tens of
2 thousands?

3 A The second half of year 2014 to the beginning of
4 2015.

5 Q Let me make -- sorry, my question was bad. What
6 I meant was would you lose tens -- win or lose
7 tens of thousands over a period of months or
8 would that be -- or days or at one sitting?

9 A It happened that one sitting I win or lost
10 several -- tens of thousands. I went to casinos
11 every day, but not every day I lost money.
12 Sometimes I win money, several tens of
13 thousands, but it did happen that I lost tens of
14 thousands.

15 Q And how did you pay for your gambling?

16 A Before I had my savings, I had insurance and
17 including my child's RESP. And personally my
18 family -- my family, I would say, middle, upper,
19 fairly -- very good. I had a line of credit
20 with CIBC and TD. I also have my credit card.
21 I was able to use all of them. I would withdraw
22 money if I lost money. And if I won, I would
23 put the money back into them.

24 For such a long period of time of me
25 gambling, there was only once that I took bank

1 draft for gambling for the amount of 60,000. I
2 took it to River Rock. The rest of the time
3 they were all cash. Because at the time to
4 change money at the casino with cash, it was
5 very convenient. We did not want to go to the
6 bank to withdraw cash because bank would ask a
7 lot of questions.

8 THE INTERPRETER: Sorry, the interpreter needs to
9 verify one word.

10 THE WITNESS: So if I won money, cash, then I
11 wouldn't deposit the money into the bank. I
12 would keep them at home so that I could use them
13 again for the next -- for the gambling next time
14 with cash. At that time, during the time of
15 2014, 2015, my observation is all the people,
16 the high rollers and everyone else, they all do
17 exactly the same thing no matter the -- with the
18 larger bill or smaller bill.

19 At the very beginning I had a BCLC licence,
20 so therefore at a table I wouldn't pass chips
21 with them. But later I noticed that everyone
22 was doing that, passing chips, then play for
23 each other or play for others, if other guests
24 asked to play, for example, 5,000. If the
25 money -- if it was a winning game, then that

1 would be passed back. Everyone was doing that.
2 All of them were doing that, so I thought well,
3 if everyone was doing that and no supervision
4 therefore I started to do that as well.

5 And also at the time I knew I have already
6 lost a lot of money. Lots of people knew me
7 because of my job. I liked to have some
8 contacts with VIP customers because I saw -- I
9 personally saw there were a lot of ladies, they
10 were with VIP customers gambling. And when
11 those VIP won money, then they would get tips,
12 very good tips, 5,000, 10,000 tips from those
13 VIPs. Then -- from then on I learned that way
14 and I started to do it.

15 Q Okay. I'd like to come back to this, Ms. Li,
16 but I'm going to back up and just ask you some
17 background questions about what you've been
18 describing.

19 MS. LI: Okay.

20 MS. PATEL:

21 Q And when you were gambling -- during the time
22 when you were employed at Edgewater and you also
23 were gambling with large amounts of money, where
24 did you gamble?

25 A River Rock.

1 Q And what games did you play at the River Rock?

2 A Only baccarat.

3 Q And you mentioned that you saw VIPs -- VIP
4 customers gambling. Was that in any particular
5 area of the River Rock Casino?

6 A Second floor of River Rock upstairs.

7 Q And was that a special area at River Rock?

8 A Those customers, they request their own tables,
9 any table.

10 Q So is -- that area you're describing at River
11 Rock where you would play, is that a VIP area?

12 A Yes. Yes. There was two rooms. One is a room
13 at the lobby area and then also there was
14 another VIP room that you -- people had to --
15 people can only enter VIP room with a VIP card.
16 I played at both rooms.

17 Q And how did you get a VIP -- did you get a VIP
18 card?

19 A Yes. Yes, I did.

20 Q And how did you get a VIP card?

21 A If you put the request, say, may I apply for a
22 VIP card, then they would check. Sometimes you
23 didn't even have to ask. They approached you
24 saying, I can give you a VIP card, and then you
25 can play at that big room; it was quiet there;

1 you may go there and play. And then they said,
2 you have a special room, it would be safe, and
3 other tables, whatever table you would like to
4 play, and the dealer in those rooms are very
5 professional. So they invite you to go to those
6 rooms. However, my VIP card, I requested it,
7 and they provide it to me.

8 Q And when you say "they," who is "they"? Is this
9 the management or the River Rock Casino?

10 A Yes, the management of the casino.

11 Q Previously you said that you saw VIPs gambling
12 and they would have ladies with them who would
13 get tips when the VIPs won money at the table;
14 is that right?

15 A Yes.

16 Q And I believe your evidence was that you decided
17 that you would do that too. Is that correct?

18 A Yes. Because I lost so much money and I saw
19 this was an easy way to earn more money than I
20 lost. And also I could play and gamble with
21 them just for fun.

22 Q And so did you do this? Did you play with VIPs
23 at their tables?

24 A Yes, I did.

25 Q And were you successful in getting the kinds of

1 tips or rewards that you saw other people
2 getting?

3 A Yes, I did. And in addition, as long as they
4 won money when I was there playing -- when I was
5 accompanying them to play, I always got tips
6 from them. Sometimes it was not that they gave
7 me, but they played for me. For example,
8 sometimes they asked me for this game, would you
9 like to be the banker or the player? If I had a
10 look and say, I like banker, and then they would
11 put 2,000, 3,000, and once Mr. Xia, he played
12 30,000. And if they won, they would give me the
13 money. The total amount that was won for that
14 game, he would give it to me. The whole amount.
15 This happened many times and -- but as soon as
16 they won money and they were happy.

17 Q Did you borrow money at the table or borrow
18 chips from VIP players?

19 A Yes. Yes.

20 Q And was there any term of interest on those
21 loans?

22 A No. Because between customers, especially I
23 like to play -- I like to gamble with VIPs. For
24 those VIPs, when I borrow money from them, they
25 did not charge me any interest. And sometimes

1 when they won money, they were happy, they would
2 give me those money as gift. Which means they
3 would tell me, the money that I loaned to you,
4 you forget about it; that was a gift for you.

5 Q Ms. Li, when did you start playing in the VIP
6 room at the River Rock?

7 A In 2013 I played at both upstairs and
8 downstairs, but the amount was not that big.
9 And when I saw that those VIPs won lots of
10 money, I admire that, and then I started to go
11 upstairs to gamble. And also it was very
12 convenient. What I meant is the casino provide
13 customers with great convenience. If you change
14 10,000, then you could have your own table. And
15 the minimum amount for each play or sitting,
16 each game, only require 300. The amount was
17 from \$300 to \$50,000. If you did not want to
18 play, then you could have free hands.

19 Because of these favourite -- the favourite
20 benefits, of course I would use upstairs because
21 it was not as noisy, it was not as -- so many
22 people. Therefore I began to gamble at VIP
23 rooms, and when I started to gamble there, I got
24 to know more people.

25 Q And when you were gambling in the VIP rooms,

1 were you at this time gambling with your own
2 money or only the VIPs' money that they would --

3 THE INTERPRETER: Sorry?

4 MS. PATEL: What I added, Madam Interpreter, was the
5 VIPs' money that they would give you.

6 THE WITNESS: VIP would not give me money. I used my
7 own money. I don't know what you're referring
8 to, the VIPs' money. At the very beginning I
9 was not very familiar with those VIPs. I played
10 at the very beginning by myself with my own
11 money.

12 MS. PATEL:

13 Q My question is once you became friendly with the
14 VIPs -- and I believe you said you started to
15 receive some tips. Is that right?

16 A Yes.

17 Q Were you still at that time gambling with your
18 money as well or only with the tips you would
19 receive?

20 A Both. With my own money and also with the money
21 they gave me.

22 Q Ms. Li, were there any VIP players that you
23 developed particular friendships with that you
24 gambled with most often?

25 A Mr. Gao, G-a-o. Mr. Wei, W-e-i. Ms. Xu, X-u.

1 Fang Xu, F-a-n-g X-u. And there were some other
2 people that they're not VIPs. They are ladies.
3 Including Amy Arjing, A-r-j-i-n-g, Ms. Rong,
4 R-o-n-g. These are the ladies that I used to
5 play with. The amount that they gambled was
6 similar to the amount I played, several
7 thousands or 10,000 to 20,000 approximately, so
8 we'd usually get our own table and then play
9 together.

10 And Mr. Xia, X-i-a, and Mr. Wang, W-a-n-g,
11 the relationship with these two are different
12 than the relationship with other customers. Two
13 of them -- both of them, rarely they came to
14 Vancouver. Usually they would come here only
15 for several days during the Chinese New Year.
16 When they came here, I would go and pick them up
17 at the airport and also I would drop them off at
18 the airport when they left. For the whole time
19 they stayed, anything they did, I would
20 accompany them. Except when they went to do
21 massage. That was only for gentlemen. I did
22 not go with them.

23 When they came here they always stayed at
24 River Rock Hotel. Last time that was the
25 Chinese New Year of 2015. We had two rooms at

1 the hotel on different floors. One is a suite
2 and the other one is just a regular guest room.
3 You can find and check the record from River
4 Rock.

5 What I'm saying is the relationship between
6 me and these two people are different -- sorry,
7 the relationship is different than the
8 relationship I had with other gamblers. Two of
9 them, they were -- they are like my close --
10 relatively close friends. I'm referring that's
11 only when Mr. Xia gambled. For other things, I
12 wouldn't ask, and he wouldn't tell me. He is a
13 businessman. Because he has a big group company
14 in China, each year he only take a few days
15 during Chinese New Year to visit Vancouver or
16 Macao to gamble. The rest of the time he was
17 busy.

18 Q So --

19 A From Mr. Xia I would get more tips or rewards or
20 compensation, a fair amount. However, Mr. Xia
21 does not like me gambling, so when he came here
22 I did not gamble; I only accompanying him.

23 Q Ms. Li, I understand you were saying that you --
24 with respect to Mr. Xia and Mr. Wang that you
25 assisted them with some arrangements with some

1 matters when they came to Vancouver such as
2 picking them up at the airport. Are there other
3 matters that you would assist them with?

4 A No. Just to open a table or services or
5 preparation. All the services that I was
6 required to assist them with, I would do them.
7 Including the things they would like to buy to
8 bring back to China. I was the one who went to
9 buy those things for them.

10 Q When Mr. Xia and Mr. Wang gambled -- first of
11 all, did they go and gamble at the River Rock
12 Casino?

13 A Only gambled at River Rock Casino.

14 Q Do you know how they paid for the gambling, how
15 they bought in?

16 A Bought in with cash.

17 Q And were they gambling in the VIP room?

18 A VIP and a special room, both.

19 THE INTERPRETER: Sorry. Designated room, both.

20 MS. PATEL:

21 Q Okay. And can you -- do you know if they were
22 gambling in large amounts? Small amounts?

23 A I did not quite understand your question. Are
24 you saying that they gambled with a large amount
25 of money or a small amount of money?

1 Q Yes. Do you know if they gambled large amounts
2 or money or small amounts of money?

3 A Mr. Xia, he gambled big amount of money, and
4 Mr. Wang small amount.

5 Q And what do you consider a big amount of money?

6 A Once when I was there with him, he won 800,000.
7 And for that particular incident he give me
8 30,000 because he was happy. I have a clear
9 recollection of that -- of what happened that
10 time.

11 Q You said that they bought in -- these two
12 gentlemen bought in with cash to gamble. How do
13 you know that they bought in with cash?

14 A Because I knew that when Mr. Xia came from China
15 he had prepared big amount [indiscernible]. I
16 am not quite clear, but I think maybe some of
17 the amount he had already exchanged and remit
18 over. So after he arrived in Vancouver, then I
19 would accompany Mr. Xia and Mr. Wang to currency
20 exchange centre to pick up money.

21 Q And why would you accompany them to the currency
22 exchange to pick up money?

23 A Because they needed me to accompany them. They
24 requested me to accompany them.

25 Q Okay. And where would they go to get the money?

1 A Sometimes they would go to currency exchange
2 centre and sometimes might be friends -- I
3 didn't ask, but at coffee shops.

4 Q Did you ever accompany them to a currency
5 exchange centre?

6 A Each time we would take a cab, and each time I
7 would sit in the cab waiting. And they went in
8 because they said I -- they did not need me;
9 everyone inside there speak Chinese, speak
10 Mandarin. It wouldn't take that long. Usually
11 after 10 minutes approximately they would
12 return, and then after that we would go to the
13 casino.

14 Q Do you recall where the currency exchange --
15 well, first of all, Mr. Xia and Mr. Wang, would
16 they go to different currency exchanges or the
17 same locations?

18 A Same. Same place.

19 Q Okay. And do you recall where it was located?

20 A It was in Richmond, No. 3 Road. This happened
21 many years ago. I do not have a clear
22 recollection of the exact address, but it was
23 somewhere -- No. 3 Road and Landsdowne, but it
24 was further in.

25 Q And do you recollect the name of it?

1 A I only remember that the first word is
2 "international." I do not recall the rest of
3 the name.

4 Q When the gentlemen came back to the taxi, would
5 they bring -- from the exchange, would they
6 bring anything with them?

7 A A small bag or a plastic bag.

8 Q And did you see what was inside the bag?

9 A Not at the time. Only after we returned to the
10 casino I became aware what's in there.

11 Q Okay. And what was in there and how did you
12 become aware?

13 A Because they went directly to the casino to
14 change chips with cash, so I became aware that
15 what they picked up were cash. Usually I would
16 be by their side. I was accompanying them by
17 their side.

18 Q And can you tell us a little bit about the cash.
19 What size of bills would they be?

20 A Some large amount, some small. Some large bill,
21 some small bill. I would just tell the cashier
22 what to do, and then I would go and do something
23 else to help them. For example, open a table,
24 things like that.

25 Q And I understand, Ms. Li, that you're talking --

1 are you talking about one single occasion or a
2 number of occasions when this happened?

3 A Several times. Each day when they gambled and
4 this happens every day.

5 Q Each day that they gambled they would go to the
6 currency exchange to get funds? Is that what
7 you mean?

8 A Unless they won. Then they wouldn't need cash.

9 Q Ms. Li, are you aware of what the business
10 arrangement was with Mr. Xia, Mr. Wang and the
11 currency exchange?

12 A I do not know, but only each time after the
13 exchange of currency or money -- I don't know
14 what's the exchange rate, but Mr. Xia would just
15 say, so expensive. I did not ask further. I
16 provided service to them without many words.
17 That would be a Chinese tradition if you are --
18 if you accompany these big bosses, if you talk
19 too much, they wouldn't like it. Well, what I'm
20 saying that if you have so many questions and
21 you ask them, they do not like it because they
22 earn their own money, why they would want to
23 tell others how they earn their money.

24 I wanted to keep Mr. Xia happy because I got
25 some reward or benefit from him, so of course I

1 **EXAMINATION BY MS. PATEL (continuing):**

2 Q Ms. Li, just before the break you were telling
3 us about two individuals you played with,
4 Mr. Xia and Mr. Wang, and how they obtained some
5 funds for buying in. With respect to the other
6 VIPs that you played with at River Rock, do you
7 recall how they bought in at the casino for
8 their play?

9 A I rarely see -- I rarely saw anyone with bank
10 draft. Most of the customers, they brought cash
11 with big bags or small bags.

12 Q And is this something that you observed?

13 A That's what I saw. The cashier was right in the
14 middle of the lobby. It was a public area.
15 There are two doors. No matter which door a
16 customer came in, people gambling in the lobby
17 would be able to see them. Some customers, they
18 brought lots of cash with them, and even there
19 has to be a cash machine to count the cash for
20 10 minutes or even longer.

21 Some people, like Mr. Wei, while waiting for
22 the money to be counted would go to our table or
23 other gambler's table. Usually he would have a
24 look and ask us to play for him either -- as a
25 banker. Of course everyone would play for him

1 because we all knew that Mr. Wei was just
2 waiting for the -- for buying in. And also
3 Mr. Wei is a very generous person. That was
4 commonly known among many customers of River
5 Rock, including staff upstairs at River Rock. I
6 admit this: many people liked to play with
7 Mr. Wei, including myself. Sometimes he did not
8 want us to play because for each sitting he
9 would play \$100,000, and then he asked us to
10 help him, cheer him up. When he won, he would
11 give money to everyone, including myself. So I
12 like it very much to play with Mr. Wei. I admit
13 it.

14 Sorry, I cannot hear.

15 Q I didn't need a translation for that one.

16 Ms. Li, with respect to Mr. Wei or any
17 other VIP that you observed buying in, did you
18 ever take any of them to a currency exchange to
19 get cash?

20 A No, because they are different than Mr. Xia.
21 They did not need me to accompany them, to
22 provide service to them, especially Mr. Wei.

23 Q Did you ever observe how Mr. Wei obtained the
24 cash that he used to buy in?

25 THE INTERPRETER: Sorry, the interpreter didn't hear

1 the last sentence.

2 THE WITNESS: No, I did not. He usually won. I saw
3 that most of the time he would win, and if he
4 lost he would -- next day when he came back, he
5 would buy in with big amount, but I did not know
6 where he got those cash.

7 MS. PATEL:

8 Q Did you ever observe how any other VIP that you
9 gambled with obtained their cash for buy-in?

10 A I don't. I don't know.

11 MS. PATEL: Madam Registrar, I'm going to ask you to
12 bring up a document, and just a reminder that
13 this doesn't go on the livestream. Can you
14 please bring up BCLC0015367.

15 Q Ms. Li, do you recognize what this document --
16 what kind of document this is?

17 A I don't recall.

18 Q Okay. Have you ever seen a document similar to
19 this before?

20 A I don't recall.

21 Q Okay. So at the top do you see where it says on
22 the left-hand side "Incident File Full Report"?

23 A The left top corner?

24 Q That's correct.

25 A Yes, I see it.

1 Q Okay. And just below that do you see it says
2 "date/time occurred: 4/2/2015 3:25 p.m."?

3 A Yes, I see it.

4 Q And then in the right-hand column it says, under
5 "record creation details," "department, BCLC
6 corporate security." Do you see that?

7 A Yes.

8 Q And at the middle of the document, just above
9 where the screen cuts it off, there is a line
10 on the left-hand side that says "synopsis," and
11 then over it says "summary of Li, Qi" there's an
12 SID, "suspicious incidents."

13 A Yes, I see it.

14 Q And do you know what an SID is?

15 A No.

16 MS. PATEL: Okay. Madam Registrar, if you could
17 scroll down to page 4, please.

18 Q Just underneath the large redaction in the
19 middle there's a star and the words:

20 "Li has now been associated to and
21 seemingly facilitated cash/chips for
22 approx 7 individual high-level players in
23 BC casinos over the past year."

24 A Yes, I see it.

25 Q Okay. And do you recall in 2014 and up to April

1 of 2015 helping VIP players get cash or chips at
2 casinos?

3 A At that time I ran errands for Mr. Gao, G-a-o,
4 for a few times. I did not know it was cash.
5 If I did know -- if I knew that the -- what I
6 was asked by him to pick up was cash and also
7 small bills of cash, if I took the package to a
8 casino, I had the BCLC licence at the time; I
9 knew that would be against the law. And if
10 when -- therefore when I pick up the packages or
11 the package, I did not know it was cash in it.

12 After I picked it up and when they bought
13 in, then I realized they were cash. And because
14 of this, I complained with Mr. Gao and I ask him
15 why he didn't tell me that. Yes, Mr. Gao is a
16 big customer. However, he didn't understand
17 about the BCLC's regulation. Everyone was using
18 cash. He thought it was okay, it was legal.

19 Therefore every time when he asked me to run
20 some errands for him, I did not ask because
21 before he asked me to run errands and I pick up
22 other things for him. So usually when VIP asked
23 me to go downstairs and pick up a bag and take
24 it to him or her, I did not ask, including
25 Mr. Gao.

1 MS. PATEL: Mr. Commissioner, I'm going to ask that
2 this be marked as the next exhibit.

3 THE COMMISSIONER: Very well. That's fine.

4 THE REGISTRAR: Yes, the next exhibit number is 673,
5 Mr. Commissioner.

6 THE COMMISSIONER: Thank you.

7 **EXHIBIT 673: Incident Report #IN20150017386 -**
8 **April 2, 2015 - Summary of LI, Qi suspicious**
9 **incidents (redacted)**

10 MS. PATEL: And, Madam Registrar, we can take this
11 document -- we can take this document down now.

12 Q Ms. Li, you said that -- as I understand, that
13 Mr. Gao and others would ask you to run errands
14 for them. Is that right?

15 A Yes.

16 Q And some of those errands involved picking up
17 packages for them?

18 A Yes.

19 Q And you say that at least on one occasion you
20 picked up a package for Mr. Gao and then came to
21 realize afterwards that it contained cash; is
22 that correct?

23 A That's correct. Because he took the -- he took
24 it to cashier and the cashier used a machine to
25 count the money, so I did not know how much

1 money in total, and I do not recall, but I
2 knew -- I know that was a big amount.

3 Q And what would you describe as being a big
4 amount?

5 A Several hundreds of thousands. 200,000, 300,000
6 or even more.

7 Q Can you tell us what you recall about the
8 circumstances of that occasion.

9 A Usually when I'd play cards with Mr. Gao and
10 usually -- when he lost money, usually at that
11 point he would go to washroom, make phone calls.
12 He would leave the table. I don't recall the
13 specific circumstance. Usually he would come
14 back and continue to play and then soon after he
15 would say Coco, go down and help me to pick up
16 something. And then I would ask where, where to
17 pick up, and he would tell me the address. And
18 I would ask what I would I pick up, and he said
19 a bag, just a bag, and then I would go.

20 Usually just walking out the lobby of River
21 Rock close to the bus stop of the River Rock
22 station, usually I would -- just waiting there,
23 someone would come to me. Usually he would --
24 this person would ask me, are you Coco; I said
25 say yes. I would be asked, did Mr. Gao ask you

1 to come. And I said yes, and then he would just
2 say -- give me the package and he would usually
3 or -- he or she would give Mr. Gao a phone call
4 and then I got the package, I took it back to
5 casino and I left.

6 Q Did you know the people that you were receiving
7 the package from?

8 A No, I don't. Usually they were not the same
9 person.

10 Q So usually -- I'm sorry -- it would be a
11 different person bringing the package to you?

12 A For Mr. Gao once or twice they were different
13 people. And for Ms. Xu Fang, X-u F-a-n-g, it
14 was a different person.

15 Q Okay. I'll come back to Ms. Fang, but just
16 sticking for a moment with the people making the
17 deliveries. Would they be wearing any clothing
18 or name tag or anything that would indicate
19 where they came from or who they worked for?

20 A No, they did not. Usually they drove good cars,
21 BMW, Bentley, Benz. That was something -- that
22 would be the -- something that they drive.

23 Q And would there be any marking or was there ever
24 any marking on the vehicle to indicate a place
25 of business or where they were coming from?

1 A No. Those vehicles were just like some private
2 vehicles. That's all.

3 Q When you brought the -- when you would bring the
4 package back to Mr. Gao, what would he do with
5 it?

6 A Use the cash to change for chips.

7 Q So when you brought him back a package, he would
8 open it up and would you observe that there was
9 cash inside?

10 A He wouldn't open it. He just took it with him
11 to cashier.

12 Q And I want to be clear, Ms. Li. I'm asking you
13 about more than one occasion. I'm asking you
14 what would happen when you brought the
15 package -- what would typically happen when you
16 brought a package to Mr. Gao that you had picked
17 up for him.

18 A Usually -- sometimes he would keep it. He would
19 not open it, and he would go for some food. And
20 he said, would you like to have some food. And
21 sometimes I said sure, and sometimes I tell him
22 no, I'm not going to; I'm going home. And I
23 would leave and go home.

24 Q But sometimes he would take the package to the
25 cashier?

1 A Yes.

2 Q Okay. And that happened more than once?

3 A I may delivery to Mr. Gao or I ran errands for
4 Mr. Gao. There were not many times. I only
5 recall one incident. When I say one incident, I
6 meant that he took the bag with the money and
7 went to cashier to change chips.

8 Q Do you recall ever delivering chips to Mr. Gao?

9 A That was Mr. Yuan, Y-u-a-n, borrowed from
10 Mr. Gao. I knew about that. And then he asked
11 me to return it back to Mr. Gao.

12 Q And do you recall how much in chips you returned
13 to Mr. Gao from Mr. Yuan?

14 A 300,000 chips. I knew about that. Before it
15 happened I knew they were chips because before
16 at River Rock, the VIPs, they borrowed money
17 from each other. That was very common. For
18 example, someone I knew named Wang Jian Guo,
19 W-a-n-g last name, Jian, J-i-a-n, Guo, G-u-o,
20 who was also a gambler, gamble a large amount of
21 money. For him when he -- it -- sorry, it
22 happened quite often that him and Mr. Gao, they
23 borrow money with each other. As well as
24 Mr. Wei. When they played together, either
25 while they were waiting for the money to arrive

1 or when they lost money, to borrow from other
2 person for amount of 100,000, 200,000, 300,000.
3 That was very common. Not only them. All of
4 them. There are several Mr. Wangs. They were
5 all high rollers, and they quite common borrowed
6 money from each other.

7 Q Ms. Li, you've described meeting people on
8 behalf of Mr. Gao outside the River Rock near
9 the bus stop. Do you recall going to any other
10 locations to pick up packages for Mr. Gao or for
11 other VIPs?

12 A Usually I went just outside River Rock, and
13 rarely I went to other locations. When I went
14 to other locations, I was helping them to buy
15 things. Then I would know what I was asked to
16 buy.

17 MS. PATEL: Madam Registrar, I'm going to ask if you
18 could bring up exhibit 673 again and go to
19 page 3 of the PDF.

20 Q And I'm going to be asking you, Ms. Li, about an
21 incident. It's 2015-APR-08. And do you see
22 that date on the page?

23 MS. PATEL: Madam Registrar, maybe you could zoom in
24 to that 2015, April 8th.

25 THE WITNESS: Yes, I see it.

1 MS. PATEL:

2 Q And you say -- so it says 2015-APR-08 -- and I
3 understand that to mean 2015, April 8th -- at
4 RRRCR, which I understand to be River Rock
5 Casino, but that's beside the point. It says
6 then:

7 "Ms. Li delivered a shopping bag
8 containing \$300K in unsourced cash to a
9 male player identified as Gao, Jia. Li
10 arrived alone in a taxi in possession of
11 the cash and met with Gao in the hotel
12 lobby."

13 First of all, when you met Mr. Gao or when you
14 played with Mr. Gao, was it at the River Rock
15 Casino?

16 A Yes. Yes.

17 Q And so can you agree with me that RRRCR probably
18 refers to the River Rock Casino Resort?

19 A Yes. Usually I play cards with Mr. Gao at River
20 Rock.

21 Q Okay. It says in this short description that:
22 "Li arrived alone in a taxi in possession
23 of the cash."

24 Do you see that?

25 A Yes.

1 Therefore before when he asked me to pick up
2 something for him, I thought there were just
3 something -- nothing special about it, and then
4 I just need to pick up this thing and give it to
5 him. Because with Mr. Gao he could help me to
6 win money and of course correspondingly I
7 would -- I provided some services for him. For
8 Mr. Gao, he didn't give me a lot of money, but
9 he liked to play for me, and each time he played
10 for me, he won. He won quite a bit of money for
11 me. If he lost, he would never ask me to pay
12 him back. He would just say, today I didn't --
13 I didn't help you to win and do it another day.

14 Q Ms. Li, about this entry for April 8th, 2015,
15 you've said, I think, that you recalled that you
16 ate with Mr. Gao in the western-style
17 restaurant. Was that at the casino?

18 A No, no, no. He made a reservation at a
19 western-style restaurant, and he invited me to
20 eat with him, but I did not eat with him because
21 I had something else to do on that day. It was
22 at the western-style restaurant at River Rock.

23 Q And you described leaving the River Rock in a
24 taxi to go home; is that right?

25 A It should be. I took the taxi there and I

1 left -- I took the taxi and left, but this
2 happened a long time ago. I don't have a clear
3 recollection. Because usually if I do not -- if
4 I did not have anything else to do, I would eat
5 with Mr. Gao. But I took the taxi to leave in a
6 hurry. I should have something else that I need
7 to do but this happened long time ago. To be
8 honest, I wouldn't be able to give a full
9 detailed and accurate description, and I do not
10 have a clear recollection of everything.

11 Q Do you recall where you were before you
12 delivered this bag to Mr. Gao on April 8th when
13 you were -- where you were before you arrived in
14 a taxi at the River Rock?

15 A I don't remember. It appeared that I may
16 gamble -- I may be gambling.

17 Q Before you arrived at the River Rock?

18 A I really don't remember. I cannot lie. I don't
19 recall.

20 Q Okay. You mentioned earlier picking up
21 packages, I believe, for a Ms. Xu. Is that
22 right?

23 A Yes. Fang Xu and me, we were in a good
24 relationship.

25 THE INTERPRETER: Sorry, the interpreter needs to

1 verify something.

2 THE WITNESS: Well, sometimes when we play -- when we
3 played cards, we were playing with the money
4 together. It's like a corporation, like co- --
5 like a company. I don't know how to describe
6 it. For example, if I have 10,000, and Ms. Xu
7 has 20,000, we would combine the amount together
8 and play together.

9 Q My question is did you pick up or receive
10 packages for Ms. Xu?

11 A Yes.

12 Q And would you deliver those packages to her at
13 the casino?

14 A Yes.

15 Q On any occasion did you come to know that one of
16 those packages or any of those packages
17 contained cash?

18 A One occasion for the amount of 50,000 she
19 gambled that day there and she lost 200,000 or
20 100,000. I don't remember. She asked me to go
21 to her home to get her some cash. She said she
22 has -- she had cash at home, and I said, why
23 don't you go yourself. And she said she didn't
24 want to because she was -- she was chasing it.
25 So which means when someone's losing money while

1 they were gambling, they were not very willing
2 to leave the table. Then I went to help her to
3 pick it up, and I returned and give it back to
4 her -- give it to her, and she bought in and
5 with the money she won back. She was very happy
6 that day. She gave me \$1,000.

7 Q On any other occasion did you pick up a package
8 for Ms. Xu?

9 A I don't recall. With Xu Fang, I call her elder
10 sister Fang. We played cards together quite
11 often and also quite often we combined our money
12 to play together. If she played, I would not
13 play, I was just going to assist her. If I
14 played, she wouldn't play.

15 Q Okay.

16 A If money lost because she was VIP, usually she
17 would borrow money from other people, which was
18 very easy. I observed for Xu Fang, when I
19 played with her, we -- once we lost all the
20 money and she borrowed 20,000 and 10,000 from
21 others. It was very easy. Usually it was no
22 problem borrowing money from others.

23 Sometimes -- most of the time when she was
24 playing and she borrowed money from others and
25 she would say, for example, go to Mr. Gao and

1 get the \$10,000 for me; Mr. Gao agreed to lend
2 me the money. And usually under the
3 circumstances I was the one who'd go and pick it
4 up.

5 Q I'm going to -- Ms. Li, I think you've lost my
6 question, so I want to restate my -- and I don't
7 mean to interrupt you and if you have something
8 to say I'll give you an opportunity to tell us.
9 But my question is do you recall either going to
10 pick up or receiving packages for Ms. Xu?

11 A Yes, I did. Downstairs.

12 Q And can you tell us about the circumstances in
13 which you did that?

14 A Only downstairs of River Rock. I'm talking
15 about outside. Outside. Down below. Usually I
16 would wait there and wait for -- and then a
17 vehicle would come and the window -- someone
18 rolled down the window, ask, are you Coco, and
19 usually they knew or very easy to -- identified
20 who I was. And usually that person through the
21 window handed me the bag and left.

22 Q And what would you do with the bag?

23 A Immediately I gave the bag back to Xu Fang.

24 Q And what would she do with the bag?

25 A Sometimes change money. Change -- sometimes

1 quickly change money. Change chips.

2 Q So she would take the package to the cashier?

3 Is that --

4 A Yes.

5 Q And she would exchange the contents of the bag
6 for chips?

7 A Yes.

8 Q Okay. Ms. Li, are you acquainted -- did you
9 play with an individual also the last name Xu
10 but first name Yitong?

11 A Yes. I played with this person.

12 Q Okay. Do you recall ever assisting this person
13 to obtain cash for gambling?

14 A I pick up money with this person together.
15 However, at the time I did not know it was
16 money.

17 MS. PATEL: Madam Registrar, I'm going to ask you to
18 scroll up to page 2.

19 Q Can you describe the circumstance in which you
20 picked up money with this -- with Yitong Xu?

21 A Both of us went to gamble at another casino. We
22 just bumped each other.

23 THE INTERPRETER: Sorry, the interpreter needs to
24 identify the gender of this person. Is that a
25 he or a she?

1 MS. LI: He.

2 THE WITNESS: He said he lost money, so I recommended
3 let's go to River Rock to gamble. And then he
4 said, then I need to go and get some money. And
5 I asked him, is it far. He said, on the way.
6 And then I said okay, let's go together, and we
7 went. It seems that he were -- he was unable to
8 get the money. Then I did not know the details.
9 He made some contacts and he said, that's all
10 the money I have left, unless you have money;
11 let's go. And after we played for a little bit,
12 for a little time, and someone called him. I
13 recall I had some money with me at the time, and
14 I lent -- I lended them all to him.

15 And he waited for a period of time, and then
16 he said, could you please go down and help me to
17 pick up a bag. I said okay. And I went and
18 waited for quite a long period of time. I
19 remember it was quite long. I thought I missed.
20 But eventually that arrived, and I made the
21 phone call, contacted to Mr. Xu, and I took it
22 to him.

23 Q What did you take to him?

24 A A bag. A small bag.

25 Q Okay.

- 1 A Not very big bag.
- 2 Q Did you know what was in the bag?
- 3 A I did not know, but I guessed it was money
4 because he was wanting or hoping to get money.
- 5 Q Did you see what he did with the bag or its
6 contents?
- 7 A No. Later he just said, bad luck today; lost
8 the money and -- lost the money at hand, and he
9 left.
- 10 Q You said that Mr. Xu tried to pick up some money
11 on the way to the River Rock Casino from the
12 other casino.
- 13 A Yes.
- 14 Q Did you make a stop before arriving at the River
15 Rock Casino?
- 16 A Somewhere in Richmond we waited for a bit, no
17 one showed up, and left.
- 18 Q What was the location where you waited?
- 19 A It seems that is on No. 3 Road. It's like a
20 billiard place, something like that. In front
21 of it. However, we were just in the car, just
22 stopped for a while because Mr. Xu was the
23 driver.
- 24 Q Okay. Ms. Li, do you see on the page in front
25 of you on the screen there's the first date that

1 starts 2015. It says "2015-FEB-14."

2 A Yes.

3 MS. PATEL: Okay. Madam Registrar, could you zoom in
4 a bit maybe so that we don't have to strain.
5 There.

6 Q It says -- do you see it says here:

7 "2015-FEB-14 @ RRCR. Li arrived on site
8 with a player identified as Xu, Yitong in
9 a vehicle driven by Xu. Xu produced
10 \$100,000 of cash for the purchase of
11 chips. Li remained with Xu observing his
12 play. There is no indication she gambled
13 with him."

14 Do you recall this occasion?

15 A Yes. Yes, he called me and asked me to come
16 over to assist him to watch out for him if --
17 which means if he lose -- if he loses a lot of
18 money and he couldn't control himself, and he
19 asked me to stop him.

20 Q Was this the same occasion when you came from a
21 different casino to play at the River Rock?

22 A No, no. This incident, it was him to call me.
23 I do not know -- I did not know how much money
24 he had with him or the circumstance, but he
25 asked me to help him because he said he could

1 not control himself, he lost a lot of money, and
2 asked me to stop him if he was out of control.
3 He told me that I shouldn't play. I shouldn't
4 play; I just need to watch him. And if he -- if
5 he wins, he would give me tips.

6 Q With respect to Mr. Gao, Ms. Fang Xu and
7 Mr. Xu -- Madam Registrar, we can take this down
8 now -- with respect to those three people, were
9 you aware, did you know who was giving them the
10 cash?

11 A First of all, Xu Yitong, I was only helping him.
12 I was not very familiar with him or played with
13 him often. I did not -- when I was with him and
14 played with him, there was only one time that I
15 went downstairs and pick up a bag for him. And
16 also the one time that he asked me to go and to
17 watch and control him. The rest of the time it
18 was rarely -- rarely that we reserve our table
19 to play together. I only helped him once, only
20 once. I remember I waited for a long time. The
21 car was just stopped very briefly, and I was
22 asked if I was Coco and I was handed a bag, and
23 the vehicle left.

24 Q Ms. Li, my question was -- and I'll ask by
25 player -- do you know who was giving Mr. Xu the

1 cash?

2 A I don't.

3 Q Do you know who was giving Ms. Xu the cash?

4 A Once I picked up cash -- I picked up money from
5 her home. I don't know the rest of time.

6 Q Okay. And then the same question about Mr. Gao.

7 Do you know who was giving him cash?

8 A For chips that was from Mr. Yuan at River Rock,
9 and for cash I don't know who. I just remember
10 it was a really -- it was a beautiful car.
11 Bentley.

12 Q Were you aware from your work at Edgewater or
13 otherwise that there were people around the
14 casino who would lend money to players?

15 A Yes, quite many.

16 Q And is that something that you observed at
17 Edgewater?

18 A There was a VIP room at the back of Edgewater,
19 but that was in a different building. Outsiders
20 was -- outsiders were not able to get in, so no
21 one's there for that purpose, but in the main
22 building, yes. But most of the time there are
23 quite numbers of them at River Rock because
24 someone asked me. There is something special
25 about these people. They did not go there

1 gambling. They do not gamble. They walk
2 around, around and around, but for only a period
3 of time, several months, and then these people
4 disappear.

5 THE INTERPRETER: Sorry, the interpreter needs to
6 verify one thing.

7 THE WITNESS: Well, that's not true. They -- it's
8 not true to say that they did not gamble. They
9 did have chips on their hands, but they would
10 voluntarily talk with other people and they were
11 very friendly with other people. Then they
12 would look at other people playing, and if
13 someone win -- sorry, and they would come and
14 it's like oh, good hands of cards, if someone
15 win. And they sometimes play small amount,
16 \$100, because at any table they -- it is allowed
17 for other people to play for a small amount of
18 money.

19 Usually these people, they wouldn't stay at
20 the casino for a long period of time.
21 Several -- after several months they
22 disappeared. If they observed someone losing
23 money gambling, and then they would approach to
24 those people and ask, do you want to add -- do
25 you want to add or chase up? Because at the

1 time I lost a lot of money, I was interested in
2 this type of loan sharking. And then they would
3 ask me a lot of questions. They asked me if I
4 own any properties, and they knew where I
5 worked. I was quite surprised. How come they
6 knew where I worked.

7 I did intended to borrow some money from
8 them, borrow tens of thousands dollars, but they
9 said oh, sorry, you do not have property and
10 there's no security for the loan, and they did
11 not lend money to me. So later on I lost
12 interest in borrow money from them, and I did
13 not. My impression was during that period of
14 time the people gambled together, the people --
15 we gambled together. We were stable, almost all
16 of us, we tried not to borrow money from the
17 loan sharking -- to borrow loan sharking. And
18 we were trying to borrow money with each other
19 because the players among themselves lending or
20 borrowing money, there was no interest charged.
21 But I was aware at River Rock there are many of
22 them, they were hunting for their target.

23 Q And did any of the VIPs that you gambled with at
24 River Rock, are you aware if any of them
25 borrowed from these loan sharks?

1 A I am not quite sure about that, but I know that
2 a lot of VIPs, when they gamble they would get
3 money from the loan sharkers because that was
4 their only option. The money would arrive very
5 quickly to be delivered. And also as soon as
6 they got cash, they would go and change chips at
7 the casino. No one asked you any questions
8 about that or people are not allowed to do it
9 for -- to gamble. I knew that would happen
10 eventually sooner or later.

11 Q Did you observe these players receiving
12 deliveries of cash?

13 THE INTERPRETER: Sorry, the interpreter didn't hear.
14 The sound was not very clear. Could you repeat,
15 please.

16 MS. PATEL:

17 Q I said did you observe these players receiving
18 deliveries of cash?

19 A I don't know. Each person, if they did borrow
20 money from loan sharkers, they would go probably
21 to some place like a parking lot, someplace
22 quiet, so I don't know. I never observed or saw
23 any people who approaching like me or other
24 people for loan sharking that they did it at a
25 table or within casino with all the cameras.

1 I've never seen that.

2 MS. PATEL: Mr. Commissioner, I just want to -- I
3 just have a few more questions, and after I do,
4 I believe that there's some cross-examination.
5 And I just wanted to check in with Madam
6 Interpreter if she's okay for me to finish my
7 questions and then we'll take maybe a 10-minute
8 break before any other questions.

9 THE INTERPRETER: It's okay with the interpreter. 10
10 or 15 minutes. That would be appreciated.

11 THE COMMISSIONER: All right. Well, let's forge on,
12 but I think it's important we take a break for
13 the interpreter before too much time passes.

14 THE INTERPRETER: Thank you.

15 MS. PATEL:

16 Q Ms. Li, do you recall that in April of 2015
17 somebody from GPEB called you to make an
18 appointment to have a discussion?

19 A What is GPEB?

20 Q The Gaming Policy Enforcement Branch. And
21 somebody will correct me if I get that wrong.

22 A Yes, I got a phone call. Yes.

23 Q And did you -- do you recall if you made that
24 appointment to meet with that person from GPEB?

25 A I did. However, because I was excessively

1 gambling, I missed the appointment.

2 Q Do you recall that in fact shortly after you
3 were contacted by GPEB, you resigned your
4 position at Edgewater?

5 A Yes. I wanted to force myself to quit gambling.
6 Because if BCLC forbid me to enter the casinos,
7 then I would stop gambling, and if I continue
8 with this job, I would continue to gamble. So I
9 wanted to leave such an environment. In reality
10 that was what happened. After I quit the job, I
11 continue to gamble for only a short period of
12 time. When BCLC -- when I got the forbidden
13 order or on the list of not allowing to enter by
14 BCLC, I completely stopped gambling.

15 Q And do you recall that you received a five-year
16 BCLC provincial ban on or about April 23rd,
17 2015?

18 A I do not remember exactly the date that was
19 issued, but I know it was for five years, but I
20 don't care about how long, either five years or
21 10 years, that's fine with me. Because to ban
22 me or there's a ban for me to enter any casinos,
23 that was good for me so that I can restart to
24 work and back to a normal life.

25 Q After you left Edgewater, did you seek other

1 employment?

2 A I went back to China for a period of time.

3 After I came back, I moved to Alberta.

4 Q And did you seek employment in Alberta?

5 A I took two jobs at T&T and casino.

6 Q Which casino did you work at in Alberta?

7 A Grey Eagle.

8 Q And when you took that job or when you applied
9 for it, did you tell that casino about your
10 previous casino employment in BC?

11 A Yes, I did. I was hired as an experienced
12 dealer. I start my post right away.

13 Q Are you aware if the casino checked any
14 references for you at Edgewater?

15 A Well, that I don't know, but we all had licence,
16 and they would check our criminal record and go
17 through those procedures. You have to have a
18 licence to do that job.

19 Q One last question about your Edgewater
20 employment. Were your supervisors aware of your
21 gambling activity at the River Rock?

22 A I think the supervisor would know because I
23 never hide that information. I was gambling and
24 I was telling people that I gambled.

25 Q And then these are my final few questions, I

1 promise, Madam Interpreter and Ms. Li.

2 Ms. Li, did you ever introduce a player to
3 a loan shark so that the player could take a
4 loan?

5 A No. But when we gambled together, the players,
6 among players, sometimes we may say that person
7 looks like a loan shark. We sometimes say
8 something like that. So sometimes people asked,
9 and sometimes I may say something, that person
10 may be able to get money. People at casinos
11 among themselves, sometimes they had a
12 conversation like that, just like what I said,
13 the conversation like that. I said those things
14 as well several times.

15 Q When you were either playing or working at the
16 casino, were you -- did you know a person named
17 Paul King Jin?

18 A I will say that, and I was asked many times at
19 which time I said the same thing, I do not know
20 this person. The first time I was shown his
21 picture I knew I did not know this person, and I
22 don't know this person. From the document that
23 I received I understood that it was said that I
24 was introducer; however, I did not know this
25 person. I do not know him. If he claimed that

1 I knew him or introduced him, I need him to
2 provide evidence to show it. I'm willing to
3 have anyone to check any records to prove that I
4 don't know this person, including any
5 communications of mine. And the lawyers or the
6 commission can read them or can check. I'm
7 telling this under oath. I don't know this
8 person.

9 Q Okay. Ms. Li, I understand your answer here,
10 and I just want to give some context for the
11 question. You've referred to a document, and
12 now I'd like Madam Registrar to bring that up.
13 It's VLC-SS-154 -- 15410.

14 THE REGISTRAR: Sorry, Ms. Patel, you said 1455 ...

15 MS. PATEL: It's -- 154010 is the court file number.

16 THE REGISTRAR: Okay. Thank you.

17 MS. PATEL:

18 Q And, Ms. Li, this is just to give some context
19 for the statements that you've just made. So in
20 front of you do you see that this document is
21 a -- it says "Notice of Civil Claim" near the
22 centre of the page?

23 A Yes.

24 Q Okay. And above that it's got some names, and
25 it says "Paul King Jin" in the centre and then

1 to the right it says "plaintiff."

2 A I only know -- I only know Mr. Xu. Someone
3 named Liu, looks like a wife or is a lady, I
4 don't know that person.

5 Q Okay. You see that there on the paper that
6 Mr. Xu, who we spoke about before, is one of the
7 defendants; right?

8 A Yes.

9 MS. PATEL: And, now, Madam Registrar, I'm going to
10 ask you to go to page 2.

11 Q And all I'm doing right now, Ms. Li, is I'm
12 going to tell you what the document says, and
13 then I'll ask you a question; okay?

14 A Okay.

15 Q So at the top of the page where it says "Part 1,
16 Statement of Facts," and at paragraph 1 it says:

17 "The plaintiff, Paul King Jin, is a
18 businessman for address for service [care
19 of] 4438 West 10th Avenue, Suite 913,
20 Vancouver, BC."

21 And then at paragraph 2 it says:

22 "The defendant Yi Tong Xu, also known as
23 Yitong Xu, is a contractor and resides
24 at --"

25 An address in Vancouver.

1 The third paragraph says that the defendant
2 Hai Yan Liu resides at the same address.

3 And then at paragraph 4, as you guessed, it
4 states that the defendants are husband and wife,
5 respectively.

6 MS. LI: Okay.

7 MS. PATEL:

8 Q Okay. And then I'm going to go to paragraph 6.
9 And at paragraph 6 it's stated:

10 "In or about February 2015, the plaintiff
11 met the defendants through a mutual
12 friend, Coco Li."

13 And at this time you were using the first name,
14 the English name Coco; is that right?

15 A Yes.

16 Q You were acquainted with Mr. Xu; is that right?

17 A Yes, I do.

18 Q And then at paragraph 7 it says:

19 "Coco Li introduced the defendant Xu as
20 the chairman of a merchants association
21 based in Nanjing, Jiangsu, People's
22 Republic of China.

23 A I did not know that he was a chairman of a
24 merchants association, but only this moment now
25 I became aware that he's the chairman of a

1 merchants association.

2 Q Okay. And I just brought up this document to
3 give some context to a statement you said
4 before, and I'll ask you again.

5 A Okay.

6 Q Did you introduce Mr. Jin to Mr. Xu and his wife
7 as stated in paragraph 6?

8 A No. Because I do not know Paul Jin. How would
9 I be able to introduce him, someone I don't
10 know?

11 MS. PATEL: Mr. Commissioner, I'd ask that this be
12 marked as the next exhibit. I think we're at
13 674. And then it can be taken down.

14 THE COMMISSIONER: Very well. 674.

15 THE REGISTRAR: Exhibit 674.

16 **EXHIBIT 674: Notice of Civil Claim - VLC-S-S-**
17 **154010 - May 15, 2015**

18 MS. PATEL: Mr. Commissioner, I think that those are
19 my questions for this witness. But I'd ask that
20 maybe I be given a chance to review my notes
21 while we give Madam Interpreter a bit of a break
22 before my friends' cross-examination.

23 THE COMMISSIONER: All right. That's fine. I think
24 we'll take 10 minutes. Is that sufficient for
25 you, Ms. Zhen?

1 THE INTERPRETER: 10 minutes is okay. Thank you.

2 THE REGISTRAR: This hearing an adjourned for a
3 10-minute recess until 1:17 p.m.

4 **(WITNESS STOOD DOWN)**

5 **(PROCEEDINGS ADJOURNED AT 1:07 P.M.)**

6 **(PROCEEDINGS RECONVENED AT 1:16 P.M.)**

7 **QI LI, a witness for the**
8 **commission, recalled.**

9 THE REGISTRAR: Thank you for waiting. The hearing
10 is resumed. Mr. Commissioner.

11 THE COMMISSIONER: Thank you, Madam Registrar.

12 Yes, Ms. Patel.

13 **EXAMINATION BY MS. PATEL (continuing):**

14 Q Just one point of clarification, Ms. Li. You'd
15 mentioned before that you approached -- you'd
16 approached loan sharks or a loan shark about
17 getting a loan for your gambling but that you
18 were turned down because you didn't own any
19 property. And if you could just clarify what
20 kind of property they were talking about.

21 A They're talking about real estate or any assets,
22 but at that time I had no vehicle, I had no
23 property, real estate property. They worried
24 that I would not be able to repay them, so they
25 turned me down.

1 MS. PATEL: Thank you, Mr. Commissioner. Those are
2 my questions for this witness.

3 THE COMMISSIONER: Thank you, Ms. Patel.

4 All right. I'll now call on Mr. Smart on
5 behalf of the British Columbia Lottery
6 Corporation, who has been allocated 15 minutes.

7 MR. SMART: Mr. Commissioner, could I first show the
8 witness BCLC15383, please. I think none of --
9 Mr. Commissioner, this shouldn't be
10 livestreamed, please.

11 THE COMMISSIONER: All right. I'll make that
12 direction.

13 **EXAMINATION BY MR. SMART:**

14 Q Ms. Li, that's a photograph of you from that
15 period of time?

16 A It should be. From the picture, that was me.
17 In a terrible stance.

18 Q And then the second page, please. You see a
19 number of photographs of individuals with names
20 below it. Are those some of the people that you
21 have -- do those photographs show some of the
22 people that you've been asked about in your
23 evidence?

24 A I don't know this person Li, L-i -- sorry, L-i.
25 I don't know this person.

1 Q Okay. Do you know the others?

2 A Can you scroll it down a little bit? I cannot
3 see the one at the bottom. Can you move it up a
4 little bit. This Liu, the last two, the last
5 two I'm not familiar with them. Well, actually
6 I do know this person, last name Liu, L-i-u.
7 The last picture, it's a small picture. I can
8 not recall if I knew this person. I don't think
9 I knew this person. No, I don't know him.

10 Q All right. If you just go back. Thank you.
11 Are the other photographs --

12 THE COMMISSIONER: I'm just going to interrupt for a
13 moment, Ms. Li. We're getting some people
14 talking over each other, so I'm just going to
15 ask that you wait until the question is finished
16 before you begin your answer.

17 THE WITNESS: Okay.

18 MR. SMART:

19 Q Do you know the people in the top row, the four
20 people whose photographs is shown?

21 A Yes.

22 Q And the second row, those four people, do you
23 know them?

24 A The female in the middle, I don't know her.

25 Because this picture is very low and I don't --

1 anyway, I don't know her.

2 Q You don't know C-h-e-n, Chen?

3 A Kelly. I do know her. Is that Kelly?

4 Q So you think you know all eight of those people
5 and that they're -- that's their photographs and
6 that's their names below? [Not interpreted].

7 MS. LI: It's Kelly. I know her English name.

8 MR. SMART:

9 Q Yes. Do you agree that those eight photographs
10 are people that you know and the photographs --
11 the names below the photographs accurately
12 identify them?

13 A Some of them I only know their English name.
14 And for their complete Chinese name, some of
15 them I do know, but some I don't.

16 MR. MART: All right. And the third row, please,
17 Madam Registrar.

18 Q And except for Mr. Li, do you know the other
19 three on that third row?

20 A Yes.

21 Q And the names below the photographs are
22 accurate?

23 A I do not know -- for the female I do not know
24 her last name. I only know her name -- or she
25 was called Chin.

1 MR. SMART: ALL RIGHT. Thank you. Mr. Commissioner,
2 I would ask that that document be marked as an
3 exhibit, please.

4 THE COMMISSIONER: Very well. That will be the next
5 exhibit.

6 THE REGISTRAR: Exhibit 675, Mr. Commissioner.

7 THE COMMISSIONER: Thank you.

8 **EXHIBIT 675: BCLC Banned patron Subject**
9 **Detailed sheet, printed July 30, 2020**

10 MR. SMART: Madam Registrar, I'm going to go and ask
11 you to display exhibit 673 that Ms. Patel has
12 been showing the witness. And if we could go to
13 page 4, please.

14 Q And near the bottom of the page it says that on
15 April 2nd, 2015, the writer of this document,
16 who's Mr. Beeksma, discussed concerns with
17 GPEB's Barber -- I should just let you interpret
18 that, please.

19 Ms. Li, I'm just going to not ask you a
20 question yet. I just want to read what's here
21 and have it interpreted for you first. And this
22 person confirmed that he and GPEB investigator
23 Colin Burrows were:

24 "Investigating Li's activity and running
25 some background checks, which would likely

1 conclude with someone from GPEB
2 interviewing Li regarding her suspicious
3 activity in the casino."

4 And then I'll just go down a couple of lines to
5 April 14th, 2015:

6 "BCL investigator Tom Plante assigned to
7 Edge casino advised that Li has resigned
8 from her employment. According to Edge
9 management Li informed them that she is
10 going to Las Vegas to be an independent
11 agent."

12 Did you tell your boss or bosses at Edge that
13 you were going to Las Vegas?

14 A No. I only said that I would go back to China
15 because my mother passed away and my father was
16 seriously ill.

17 Q And then it continues:

18 "The writer called GPEB investigator Rob
19 Barber who confirmed that he had made
20 contact with Li yesterday to arrange a
21 time for them to meet."

22 Do you recall Mr. Barber contacting you to
23 arrange a time to meet?

24 A Sorry, my connection was -- the internet was
25 disconnected just now. I did not hear the

1 question.

2 MR. SMART: Yes. Can you just translate again, Madam
3 Registrar [sic], the sentence:

4 "The writer called GPEB investigator Rob
5 Barber who confirmed that he had made
6 contact to Li yesterday to arrange a time
7 for them to meet."

8 Q Do you recall an investigator phoning you trying
9 to arrange a time to meet with you, Ms. Li?

10 A Yes, I got the phone call and also the time --
11 the appointment and the time was set, but I
12 missed.

13 Q Did you call him back about three hours later
14 and say that you had ended your employment at
15 the casino?

16 A Then I don't remember that.

17 Q Well, did you quit the casino because you didn't
18 want to be interviewed?

19 A The same -- as I said, I did not care that I was
20 banned and I did not care that BCLC banned me
21 from entering casinos. At the time I wanted to
22 try to force myself to quit gambling. I wanted
23 to see if I was able to stop gambling. That is
24 true. In my heart I did not want to go and talk
25 about this at the interview. If I continued to

1 stay working at a casino or gamble at casinos,
2 then I might. But -- I'm being honest here --
3 in my heart I did not want to, to go and discuss
4 this at the interview.

5 Q Discuss what?

6 A Well, no. When they made the appointment to see
7 me, if I actively cooperate with the
8 investigators for their investigation, then I
9 would secure my job. Therefore I would be able
10 to continue to gamble. Therefore at the time I
11 did not plan to continue to work at a casino or
12 to secure that job, employment at the casino or
13 to continue gamble at casinos. Therefore I did
14 not plan or I did not cooperate with the
15 investigators for the investigation.

16 Q I suggest to you, Ms. Li, you didn't cooperate
17 because you knew you were going to be asked
18 questions about the large cash transactions that
19 came into the River Rock that you helped
20 facilitate.

21 A That's not true. What I knew was there was only
22 one incident that I helped Mr. Gao to pick up
23 money. I was running errands for him, and I
24 became aware -- sorry, Mr. Gao bought in with
25 the money right away, and I became aware. And

1 then I knew that that was against the law where
2 I knew about the law. But that was the only
3 incident, and I did not want to talk about this
4 incident.

5 Q If we could go to -- I'd like to ask you about
6 some of the incidents that Ms. Patel has, Ms.
7 Li. I want to ask you about some others. If we
8 can go to page 2. And I want to take seven days
9 in February. We'll begin on February 20th,
10 2015. What it states in this report is that you
11 arrived on site with a player identified as --
12 and I'll spell it -- X-i-a via taxi. And:

13 "Li assisted Xia in transporting a
14 [suitcase] to the VIP Salon that contained
15 [\$310,000] cash that Xia used for
16 purchasing chips. Li remained with Xia
17 observing play."

18 THE INTERPRETER: Sorry.

19 MR. SMART: That's okay. You go ahead. Sorry.

20 Q Do you agree that accurately summarizes what
21 occurred on February 20, 2015?

22 A I do not remember the exact date, but that was
23 during the Chinese New Year. What I know is
24 that during those several days Mr. Xia was
25 gambling at River Rock and when he took -- when

1 he had breaks, he would go upstairs at the River
2 Rock hotel rooms. Not only him, but we. We
3 went upstairs. I was there as well. I also
4 stayed at the hotel.

5 MR. SMART:

6 Q February 21, the next day, it states that:

7 "Li arrived on site with a player
8 identified as Xia ... via taxi. Li
9 assisted Xia transporting a shopping bag
10 to the VIP Salon that contained [\$185,000]
11 cash Xia user for purchasing chips. Li
12 remained with Xia observing play."

13 Do you agree that accurately summarizes what
14 occurred on February 21?

15 A I know something like that happened, but I
16 cannot say for sure about the date and the
17 amount of money that's stated here.

18 Q The next day, February 23rd -- or two days
19 later, February 23rd, it states:

20 "Li arrives on site with a patron
21 identified as [Yanlong Wang] via taxi.
22 Wang was in possession of a green shopping
23 bag that contained \$250,000 cash he used
24 for purchase of chips. The chips ended up
25 with another player, Xia.

1 Later this same date Li and Wang
2 return to the casino with another shopping
3 bag and it contained \$290,000 in unsourced
4 cash. The bag was provided to Xia who
5 used the cash for purchasing chips."

6 Do you agree that accurately summarizes what
7 occurred on February 23rd with you?

8 A It should be. The incident happened. But once
9 again, I do not know or do not know for sure
10 about the time or the date as well as the amount
11 of money, but something like that happened.

12 MR. SMART: All right. Can we just scroll down a
13 little bit further, Madam Registrar.

14 Q February 25 it states that:

15 "Li purchased \$100K in casino chips with
16 unsourced cash and left the casino upon
17 receipt of the chips without engaging in
18 any gambling. She entered a hotel room in
19 the resort at which time continuity of the
20 chips was lost. It is not known with whom
21 these chips ended up with, but Li did not
22 gamble with them."

23 Does that accurately describe what occurred with
24 you on February 25th?

25 THE INTERPRETER: Sorry, is interpreter just wanted

1 to comment. The interpreter did not complete
2 the interpretation, and Ms. Li answered the
3 question. And Ms. Li said that this is the
4 money for Mr. Xia and for Mr. Xia to gamble.

5 THE WITNESS: That was Mr. Xia's money. He asked me
6 to change them, and I did and took it to the
7 hotel. And he used the chips to gamble.

8 MR. SMART:

9 Q All right. February 26 states that:

10 "Li arrives on site with a patron
11 identified as [Yanlong Wang] via taxi.
12 Wang was in possession of a blue and white
13 shopping bag that contained \$190,000 cash
14 he used for purchase of chips. Wang
15 leaves the chips on the table and shortly
16 after another player, Xia ... takes
17 possession and begins to gamble with
18 them."

19 Do you agree that you arrived on site with Wang
20 via taxi and he had a blue and white shopping
21 bag that contained \$190,000?

22 A At that time such thing happened. During the
23 Chinese New Year such thing happened every day.
24 But if you asked me what type of bag, what
25 colour of the bags and the date and the amount,

1 I do not have a clear recollection and I do not
2 know for sure. But during the Chinese New Year,
3 that period of time, such thing happened.

4 Q Okay. February 27th:

5 "Li arrives on site with patrons
6 identified as [Yanlong Wang] and Xia ...
7 via taxi. Li helps the men wheel 3 large
8 hard shell suitcases from the taxi into a
9 room in the resort. Li and Xia exit the
10 room soon after. Xia is in possession of
11 a shopping bag that contained \$200K cash
12 he used to purchase chips. The contents
13 of the 3 suitcases could not be
14 confirmed."

15 A The three suitcases -- the three suitcases, that
16 was when Mr. Xia and Mr. Wang came back from
17 their homes, their homes at Nanaimo on the
18 island. In those suitcases mostly their
19 clothing and the things that they bought back to
20 bring -- to take back to China. After I picked
21 them up, upon their return from the Island they
22 brought the suitcases.

23 Q Do you remember there being a shopping bag that
24 had \$200,000 cash in it?

25 A I don't recall. There were so many bags. I

1 don't remember.

2 Q Do you remember carrying that shopping bag at
3 all?

4 A I don't recall.

5 Q Would it help refresh your memory if we could
6 show a video of what happened?

7 A Of course.

8 MR. SMART: Mr. Commissioner, I'm seeking leave to
9 put to the witness one of the videos that's been
10 played earlier. It's exhibit 574, paragraph 19.
11 I think this is an overview report, but
12 exhibit 574, paragraph 19, appendix 1.

13 THE COMMISSIONER: Very well. I will direct that
14 that be played.

15 MR. SMART: And it shouldn't be on livestream,
16 please, Mr. Commissioner. There's other
17 individuals that are shown. Thank you.

18 THE COMMISSIONER: Thank you. I'll make that
19 direction as well.

20 MR. SMART: Madam Registrar, I may ask you to pause
21 at certain points and maybe fast forward at
22 certain points. So let's start with the -- I
23 guess -- is there any way to enlarge that? Is
24 that as big as it's going to get? Oh, there.

25 **(VIDEO SURVEILLANCE PLAYED AND STOPPED)**

1 MR. SMART: Thank you for pausing, Madam Registrar.

2 Q Ms. Li, is that you?

3 A It's hard to tell. I cannot see it clearly.

4 MR. SMART: Okay. Let's move -- can we just back up,
5 get a bit -- stop there, please. Thank you.

6 Q Do you think that's you or somebody else?

7 A Can't tell because I cannot see it clearly.

8 Q Do you recognize the clothes or anything this
9 woman's carrying?

10 A I'm being honest. I really cannot see it
11 clearly, and also I don't recall.

12 Q Okay. We'll just carry on, then, please.

13 **(VIDEO SURVEILLANCE PLAYED AND STOPPED)**

14 MR. SMART: Has she come in before the other men?
15 Can we go back, please. I want to see -- just
16 ask Ms. Li about the people that came in before
17 she did.

18 Q Do you recognize those two men, Ms. Li?

19 A Yes. The first man, Mr. Wang. The second,
20 Mr. Xia.

21 Q All right. Then we'll just move again to the
22 woman coming in. Thank you, Madam Registrar.

23 **(VIDEO SURVEILLANCE PLAYED AND STOPPED)**

24 MR. SMART: Yes. Stop there, please.

25 THE WITNESS: Then that would be me. Honestly, I

1 cannot -- I cannot tell just from the video.

2 MR. SMART:

3 Q Do you recall what you were carrying?

4 A I don't recall. I went to pick them up from the
5 ferry, and we came back together. Two men, they
6 were carrying heavy luggages, and I was carrying
7 something lighter.

8 Q Yes. Do you think maybe it was two --

9 A I had to pay -- because I had to pay to the taxi
10 driver. That's why I was the last one who left
11 the taxi.

12 Q Do you think maybe you had \$200,000 in cash in
13 that bag or whatever you're carrying?

14 A Well, not that -- not what I think. If I don't
15 know, I don't know. Mr. Xia and Mr. Wang, when
16 they went to the exchange, currency exchange to
17 get money, I went with them. I went to the
18 ferry to pick them up. I recognize the three
19 big suitcases they were carrying.

20 Q Sorry, so you went with them to the exchange and
21 got \$200,000?

22 A I don't think so. I think that's the money they
23 brought back from their home because I went to
24 pick them up. I don't remember we went anywhere
25 else with those heavy -- three heavy suitcases,

1 and it was quite late. We shouldn't have gone
2 to anywhere else.

3 Q Well, did you leave the suitcases in the car and
4 go to the money exchange on the way to the
5 casino?

6 A No.

7 MR. SMART: Okay. We'll just carry on, please, Madam
8 Registrar.

9 **(VIDEO SURVEILLANCE PLAYED AND STOPPED)**

10 MR. SMART: Want to go to the second frame. Yes.

11 THE REGISTRAR: If you don't mind, Mr. Smart, I'll
12 skip ahead to --

13 MR. SMART: Yes. Thank you. All the assistance I
14 can get, please.

15 **(VIDEO SURVEILLANCE PLAYED AND STOPPED)**

16 MR. SMART:

17 Q You're entering the elevator. Do you recognize
18 who's entering the elevator here?

19 A Mr. Xia.

20 THE REGISTRAR: Should I go to the next frame?

21 MR. SMART: Yes, please. Can we just rewind, please.
22 There, thank you.

23 **(VIDEO SURVEILLANCE PLAYED AND STOPPED)**

24 MR. SMART:

25 Q You see yourself with the fellows with the

1 suitcases?

2 A Yes.

3 MR. SMART; just -- sorry, just pause for a second.

4 Q Do you see you're carrying something sort of
5 partially under your jacket?

6 A Yes, I see it.

7 Q Is there any reason it's sort of partially under
8 your jacket?

9 A Nothing. Nothing particularly. I like to
10 unbutton my jacket and then when I carried it,
11 it went under my jacket. That's it. That's the
12 way I like to wear my jacket, unbuttoned. I do
13 not like to button my jacket and that was just
14 the moment you showed this happened.

15 Q You weren't concerned about security cameras?

16 A I had nothing to be concerned about. Every time
17 when Mr. Xia went to pick up money or would show
18 money, and I understand those were all legal, so
19 I know that when Mr. Wang or Mr. Xia went to
20 pick up money.

21 MR. SMART: Carry on, please.

22 **(VIDEO SURVEILLANCE PLAYED AND STOPPED)**

23 MR. SMART: If we jump ahead to 10:19 on the clock,
24 10:19:30, please. There we go. Is that her?

25 **(VIDEO SURVEILLANCE PLAYED AND STOPPED)**

1 MR. SMART: Just pause. Do you recognize -- if we
2 just back up slightly, Madam Registrar. Thank
3 you.

4 Q Do you recognize yourself there, Ms. Li, coming
5 out of the hotel room and carrying a bag?

6 A Yes.

7 Q Do you recall what was in the bag?

8 A No, I don't.

9 Q Is that the same one that was under your jacket
10 or partially under your jacket?

11 A I don't recall.

12 MR. SMART: Okay. We'll just carry on, then, please.

13 **(VIDEO SURVEILLANCE PLAYED AND STOPPED)**

14 MR. SMART: We'll just stop.

15 Q And you recognize that person, Ms. Li?

16 A Mr. Xia.

17 MR. SMART: Thank you. Okay.

18 **(VIDEO SURVEILLANCE PLAYED AND STOPPED)**

19 MR. SMART: I wanted to go ahead to the lobby area,
20 please, Madam Registrar.

21 UNIDENTIFIED SPEAKER: That's about 10:22.

22 MR. SMART: 10:22. Just pause there for a second.

23 **(VIDEO SURVEILLANCE PLAYED AND STOPPED)**

24 MR. SMART:

25 Q Do you -- it's a bit in the distance. Do you

1 see yourself still carrying the bag, Ms. Li?

2 A Yes. Yes, I see it.

3 MR. SMART: Thank you. We'll carry on, please.

4 **(VIDEO SURVEILLANCE PLAYED AND STOPPED)**

5 MR. SMART: Just stop there for a second.

6 Q Do you see yourself? You put it down on the
7 carpet?

8 A Yes.

9 Q Okay. What's that area of the hotel or casino?
10 Do you recall?

11 A No, I don't.

12 MR. SMART: We'll just carry on, please.

13 **(VIDEO SURVEILLANCE PLAYED AND STOPPED)**

14 MR. SMART: Just stop there.

15 Q You've -- it looks like you've taken something
16 out of your purse.

17 A Now I remember. This is where the hotel
18 reservation is located. Mr. Xia and myself, we
19 need to register ourselves to stay in the hotel.

20 Q And that's Mr. Xia with you?

21 A Yes. Correct.

22 MR. SMART: Okay. We'll just carry on, please.

23 **(VIDEO SURVEILLANCE PLAYED AND STOPPED)**

24 MR. SMART: Just stop there.

25 Q You'll see that Mr. Xia has picked up the bag

1 that you had been carrying?

2 A Yes.

3 Q Do you see that, Ms. Li?

4 A Yes.

5 Q Do you know why he did that?

6 A I don't know. It looks like he was ready to
7 gamble.

8 MR. SMART: Ah, okay. Just carry on, then, please.

9 **(VIDEO SURVEILLANCE PLAYED AND STOPPED)**

10 MR. SMART: Can we go to the cash cage now, please.

11 **(VIDEO SURVEILLANCE PLAYED AND STOPPED)**

12 MR. SMART: According to the -- I'll just pause
13 there.

14 Q According to the summary of this day, Ms. Li,
15 there was \$200,000 that was converted from cash
16 into chips. Did you know there was \$200,000 or
17 a large amount of cash in the bag that you
18 carried into the casino, carried out of the
19 hotel room and then left for Mr. Xia to pick up
20 when you went to register? Did you know there
21 was that amount of money there?

22 A For this incident or that day, I don't recall.
23 But as I said earlier, every time when Mr. Xia
24 and Mr. Wang came here to gamble, I accompanied
25 them to get the money or to take the money, and

1 I was aware of that.

2 Q Why didn't you walk the bag with Mr. Xia into
3 the cash cage there to have it counted? Why did
4 you stay back?

5 A I was still at the hotel doing something. From
6 the video you could see that Mr. Xia was in a
7 rush as a gambler. The gamblers were in a
8 hurry. At any moment they wanted to start
9 gambling.

10 Q Are you trying to avoid --

11 A I was still there filling out some forms, and
12 you could see that Mr. Xia, he was in a hurry.
13 He took the bag and it seems that he was in a
14 rush to start gambling. You're not a gambler,
15 you don't know. But for gamblers, when they
16 have money at hand, they are eager to start
17 gambling.

18 Q When you worked at the casino, did you get
19 training in identifying and understanding money
20 laundering? AML training?

21 A Yes. I received the training.

22 Q Yes. And were you aware of concerns in the
23 media and elsewhere about large suspicious cash
24 transactions coming into casinos?

25 A When I worked at the casino, I am aware of that.

1 However, during the time period of 2014 to 2015,
2 that was very common. There was no supervision.
3 If there was any supervision in place, how come
4 there's no one asking me, Mr. Xia or Mr. Wang
5 about the cash?

6 Q You're not in the room, are you?

7 THE INTERPRETER: Sorry.

8 MR. SMART: It's okay.

9 Q You're not in the room when the cash is being
10 counted, are you?

11 A I don't understand the question.

12 Q I'll withdraw the question.

13 Over these seven days, if my arithmetic is
14 right, you had some connection or involvement in
15 \$1.4 million in cash coming into the River Rock
16 Casino. Do you agree?

17 A I disagree.

18 Q Were you concerned that the cash that was coming
19 into the River Rock Casino when you were
20 involved was the proceeds of crime?

21 A The money was remitted here by Mr. Xia. And
22 when Mr. Xia went to pick up the money, that was
23 from a licensed currency exchange, a currency
24 exchange company which was quite a sizable
25 business and went through the normal procedure

1 or standard procedure. Why I would have
2 concern?

3 Q Did you know the name of the company, Silver
4 International?

5 A I only know that the name started with
6 "international." There was something after
7 that. I do not recall.

8 Q How do you know it was licensed?

9 A Such a big store. Such a big store and open its
10 door for business. It was not a tiny little
11 store; it was a sizable store.

12 Q Okay. Were you getting paid to help provide
13 cash to those wealthy Chinese businessmen?

14 THE INTERPRETER: Sorry. To -- did you ...

15 MR. SMART:

16 Q Were you being paid by someone to help provide
17 these large amounts of cash to these wealthy
18 Chinese businessmen?

19 A For this question, first of all, I want to
20 disagree with the question. I want to say what
21 kind of capacity I had to provide them with such
22 amount of cash.

23 Q My question, I guess, is were you being paid to
24 provide -- to help provide cash to these wealthy
25 people like Mr. Xia?

1 A First of all, as I said earlier, I liked to play
2 with these VIPs because they could help me to
3 win money, and I could easily borrow money and I
4 could get tips from them. You should -- you
5 must have a record -- Mr. Xia -- from Mr. Xia I
6 got 30,000 for one game, and that happened in a
7 day. I do not remember the date. He won a lot
8 of money on that day. At the end of that day
9 when he almost done, he won one -- he played one
10 with 30,000. He did that for the amount of
11 30,000 and he said that was for me and he won,
12 and he gave \$30,000 to me. That was the tips
13 for the services I provided to him, including
14 picking them up from the airport, dropping off
15 at the airport, accompanying him and buying
16 things for him. That's the tips for the
17 services. With Mr. Xia and Mr. Wang we were
18 just friends. It was not a relationship between
19 players.

20 Q Ms. Li, I have one last question. In October of
21 2016 did you purchase a property in West
22 Vancouver?

23 A No. No. I owed a lot of money and currently am
24 still owing a lot of money. I declared
25 bankruptcy. If you need -- the commission, if

1 the commission needs, I could provide you with
2 the bankruptcy contact person. I'm still paying
3 monthly \$450 to repay for the money I owed to
4 the credit card and line of credit and also car
5 financing with Bank of Montreal.

6 MR. SMART: Ms. Li, thank you. Those are my
7 questions.

8 Thank you, Mr. Commissioner.

9 THE WITNESS: Thank you.

10 THE COMMISSIONER: Thank you, Mr. Smart. I'll call
11 on Mr. Usher on behalf of the Society of
12 Notaries Public of British Columbia, who has
13 been allocated 10 minutes.

14 MR. USHER: Thank you, Mr. Commissioner. Having
15 heard the testimony, I have no questions.

16 THE COMMISSIONER: All right. Thank you, Mr. Usher.

17 Anything arising, Ms. Patel?

18 MS. PATEL: No. Thank you, Mr. Commissioner.

19 THE COMMISSIONER: All right. Thank you.

20 Thank you, Ms. Li. You are excused from
21 further testimony.

22 **(WITNESS EXCUSED)**

23 THE COMMISSIONER: And we will adjourn until tomorrow
24 at 9:30, Ms. Patel?

25 MS. PATEL: That's correct, Mr. Commissioner.

1 THE COMMISSIONER: Thank you.

2 THE REGISTRAR: This hearing is adjourned until
3 March 4th, 2021, at 9:30 a.m. Thank you.

4 **(PROCEEDINGS ADJOURNED AT 2:28 P.M. TO MARCH 4,**
5 **2021)**

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