

STATE OF TASMANIA v RHIANNON KATE SMITH
COMMENTS ON PASSING SENTENCE

14 NOVEMBER 2025
WOOD J

The defendant, Rhiannon Kate Smith, has pleaded guilty to twelve counts of fraud, committed between 6 September 2023 and 17 November 2023.

At the relevant time she was employed by MyState Bank at their Glenorchy branch as a bank teller. She had held this position for period of approximately 10 months when she commenced offending.

In addition to her responsibilities in managing withdrawals and deposits of money by customers, she had the responsibility of balancing the amounts placed into the coin machine.

Customers deposited coins into the machine which counted them and produced a deposit receipt showing the bank branch, the time the receipt was printed, the total sum of money deposited, and the various denominations. Significantly, it did not identify the customer who had used the coin machine. The customer then took the deposit receipt to a bank teller and the amount on the receipt was deposited into the customer's nominated bank account.

The system in place was that after the money was deposited into the customer's nominated bank account, a teller receipt would be produced to confirm the transaction for the purpose of the bank's records. The teller was required to staple the deposit receipt and the teller receipt together and place them into their batch book. A separate receipt was provided to the customer.

On 25 October 2023, concerns were raised by the Bank's finance department regarding the misappropriation of funds from the coin machine at the Glenorchy branch, and the concerns were investigated by the bank.

The investigation revealed a number of transactions where the defendant as the teller correctly deposited coin machine money into the customer's account. Instead of stapling the deposit receipt to the teller receipt and putting them in her batch book as required, she concealed the deposit receipt in places such as under the front of her teller station, under her mouse pad, or in her jacket pocket. Later the same day, she presented it to a bank teller, claiming it was her deposit receipt, and had the funds deposited into one of her two MyState Bank accounts. Most of her offending was captured on MyState Bank's internal CCTV cameras.

The description she provided on the deposit was general, such as "coin", or "coin deposit" or "coin smith", and in one instance, "jesse's money box". Sometimes, at the time she made the dishonest deposits from the coin machines she would legitimately withdraw money from one of her accounts and have the cash then deposited at the same time as the coin machine deposit. She did this to try and conceal the deposit amounts and avoid detection.

The twelve counts concern separate fraudulent deposits made on various dates from September to November 2023, in order of counts 1 – 12 as follows: 6 September, deposit of \$1240.60; 12 September, deposit of \$1240.60; 18 October, \$1208.65; 20 October, \$2233.00; 23 October, \$1326.55; 27 October, \$1456.60; 27 October, \$2851.70; 2 November, \$2105.90; 6 November, \$1727.40; 15 November, \$2455.00; 16 November, \$2292.70; 17 November, \$2035.25.

The defendant was stood down by her employer on 27 November 2023 and the matter was reported to the police. On 20 December 2023 the defendant participated in a record of interview. She admitted only one occasion of fraud, the subject of count 6, and told police she

was in debt, her account was overdrawn, and she had bills to pay including Afterpay debts and personal loans. She expressed remorse, saying she felt sick after doing it. I accept her remorse was genuine.

The total amount of money which she fraudulently deposited into her bank accounts was \$22,173.95. She has not repaid any of that amount.

The defendant was 24 years of age at the time of offending and has no prior convictions. Her financial position was difficult at the time and included the accumulation of debts, and her position was causing her significant stress.

While I take that into account, her financial situation involved the kind of circumstances faced by many people in our community who do not resort to theft or fraud.

Her employment with MyState was a position of trust and she breached that trust in the commission of these crimes in fraudulently obtaining money belonging to her employer. Her breach of trust was not isolated but involved regular and repeated offending. She did not desist of her own initiative.

She has secured employment as a support worker and is expected to keep that employment despite these proceedings. She is in a stable relationship and presently on maternity leave and engaged at home in caring for her child, who is only a few months old. It is proving to be a challenging time and she has been experiencing post-natal depression.

Her convictions for these crimes will likely have a lasting effect, limiting her employment opportunities in the future, particularly employment involving trusted positions and the handling of money. It is possible though that in the future, at some stage, if she works hard, she will show herself to be worthy of trust.

I take into account that she pleaded guilty at an early opportunity, and in doing so has fully acknowledged her guilt and the extent of it.

Ms Smith, taking into account your relatively young age and your lack of prior convictions, and the shameful experience of losing your job and being subject to these criminal proceedings, I expect you are someone who is most unlikely to reoffend. Your rehabilitation is also an important sentencing goal, but these are not the only considerations. I must have regard to the need to impose a sentence that is a general deterrent to others employed in a position of trust. It is important that others in such positions are deterred from taking advantage of opportunities for procuring advantage or money by fraud.

I am satisfied that a suspended term of imprisonment will satisfactorily reflect the seriousness of your offending and the breach of trust, and meet the sentencing goals I have referred to, including your rehabilitation. Supervision is not recommended on the basis that is not needed, and while you are suitable for community service, I will not require that given your demanding responsibilities as a new parent.

Rhiannon Kate Smith, I record convictions and I impose a global sentence, a sentence of 5 months' imprisonment suspended for a period of two years on condition that you not commit any offences that could attract a term of imprisonment for that period.

You need to understand that if you breach this condition, you will be brought back to court and the sentence of imprisonment may be activated.

Pursuant to s 68(1) of the Sentencing Act, I make a compensation order in the sum of \$22,173.95 in favour of MyState Bank Limited.