

## **BACCARAT AND VARIATIONS**

### **HOW TO PLAY**

#### **DEFINITIONS - TERMINOLOGY**

**Game board** is a set of mandatory rules that dictate whether or not the Player Hand and Banker Hand must draw an extra card.

**Card Shoe** is an electronic or non-electronic device from which cards are dealt.

The dealer (croupier) is the person responsible for conducting the game.

**Electronic Card Shuffler** is a device specially designed to automatically shuffle one or more decks and from which cards are dealt.

**Hand** refers to the cards dealt in the Player's Hand and the Banker's Hand in a Game Round.

**Natural** is the set of two 8- or 9-point cards made by either the player's hand, the banker's hand, or both hands.

**Initial bet** is a bet placed by a player in the betting box for a player's hand or in the betting box for a banker's hand.

**Player** refers to a person who places a Bet during a Game Round.

**Player's Pair or Banker's Pair** refers to the first two cards of either the Player's Hand or the Banker's Hand, as the case may be, and these two cards form a pair (for example 10, 10 or K, K). The point total is the total value of the cards in a hand. In the event that the Lottery Points Total is greater than 9, the Lottery Points Total will be the second digit of the total value.

**Reconstruction** is the return of the card (or cards) to their original intended sequential order.

**Round of play** is the period of play that begins with the announcement "Place your bets, please" and ends when all players are settled.

**Tie (Egalite)** refers to a Game Round where the Player's Hand and the Banker's Hand have the same Total Points.

**Dummy Hand** refers to a Game Round that has been canceled and has no result.

## **BACCARAT**

The game of baccarat is to bet on one of two hands, the one you think will come closest to nine. Nine is the highest hand. The ten, Jack, Queens and Kings have zero value. Aces always count as one and the rest of the cards have their face value. The highest possible sum is the number nine (9). In case the sum of two cards is two digits, the first digit is removed, for example the sum of five (5) and nine (9) is four (4) and not fourteen (14).

### **Baccarat with Commission where players can bet:**

in favor of the Bank (Banker)

in favor of the Player

in favor of both the Bank and the Player.

In favor of a tie (Egalite) between Player and Banker

in favor of the pair on the Banker's first two cards.

in favor of the pair on the Player's first two cards.

### **No Commission Baccarat where players can bet:**

in favor of the Bank (Banker)

in favor of the Player

in favor of both the Bank and the Player.

in favor of a tie (Egalite) between Player and Banker

in favor of the pair on the Banker's first two cards

in favor of the pair on the Player's first two cards

### **No Commission Baccarat Fortune Six where players can bet on:**

in favor of the Bank (Banker)

in favor of the Player

in favor of both Banker and Player.

in favor of a draw between Player and Banker

in favor of the pair on the Banker's first two cards

in favor of the pair on the Player's first two cards

in favor of the Banker when he wins with a sum of six (6) with two (2) cards.

in favor of the Banker when he wins with a sum of six (6) with three (3) cards.

Before the cards from the shoe are dealt, players place their bet on which side they think will win (Banker or Player). They can also bet on the tie (egalite) or one of the side bets depending on the variant. The dealer then deals four cards alternately. Two cards in the Player and two cards in the Banker. The dealer announces each side's total and, if the rules require, will draw a third card for either side (see Game Board).

### Game Board

When the Player's hand has:

Sum of cards in the first two cards	
0-1-2-3-4-5	Draws third card unless banker has 8 or 9 (natural)
6-7	Does not draw a third card
8-9	Does not draw a third card(natural)

When the Banker's hand has:

Sum of cards in the first two cards	Draws a third card when the player's third card is:	Does not draws a third card when the player's third card is:
0-1-2	Draws third card unless Player has 8 or 9 (natural)	
3	0-1-2-3-4-5-6-7-9	8
4	2-3-4-5-6-7	0-1-8-9
5	4-5-6-7	0-1-2-3-8-9
6	6-7	0-1-2-3-4-5-8-9
7	Does not draws a third card	
8-9	Does not draws a third card (natural)	

The winning side is announced, losing bets are collected and winning bets are paid out.

Depending on the variant of Baccarat we have the corresponding payouts (see Payout Table).

### **Payout Tables**

#### **Baccarat with Commission Payout Table**

<b>Winning Bet</b>	<b>Pays</b>
Player	1 to 1
Banker	95 to 100
Tie - Egalite	8 to 1
Player pair or Banker pair	11 to 1

#### **No Commission Baccarat Payout Table**

<b>Winning Bet</b>	<b>Pays</b>
Player	1 to 1
Banker with a point total of six (6)	1 to 2
Banker with any other sum	1 to 1
Tie - Egalite	8 to 1
Player pair or Banker pair	11 to 1

#### **No Commission Baccarat Fortune Six Payout Table**

<b>Winning Bet</b>	<b>Pays</b>
Player	1 to 1
Banker with a point total of six (6)	1 to 2
Banker with any other sum	1 to 1
Tie - Egalite	8 to 1
Player pair or Banker pair	11 to 1
Super Six Plus (Fortune Six) when the Banker wins with a sum of six (6) with two (2) cards	12 to 1

Super Six Plus (Fortune Six) when the Banker wins with a sum of six (6) with three (3) cards	20 to 1
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