## Division 5A – Electronic Baccarat

Section 1 Interpretation

Section 2 Application

Section 3 Table Layout and Equipment

Section 4 Playing Cards

Section 5 Wagers

Section 6 Opening of Table for Gambling

Section 7 Shuffle and Cut of Cards

Section 8 Initial Deal

Section 9 Dealing of Additional Cards

Section 10 Payment and Collection of Wagers

Section 11 End of Shoe

Section 12 Perfect Pair Wagers

Section 13 Dragon Bonus Wagers

Section 13A Any Pair Wagers

Section 13B Lucky Match Wagers

Section 13C 2 to 1 Baccarat

Section 13D Ante Up Baccarat

Section 14 Irregularities

Appendix A Baccarat Terminal Layout

**1.0 Interpretation**

1.1 Unless a contrary intention appears, capitalised terms used but not defined in this Division have the meanings ascribed to them in Divisions 1 and 5. In addition, the following terms shall have the following meanings:

**“Baccarat Terminal”** means a touch screen terminal, device or application, which may be in a fixed or mobile form, used for the placement and settlement of wagers in the game of Electronic Baccarat;

**“Electronic Transfer Limits”** means the limits specified in the Minimum Cashless Technical Requirements for Printed Ticket-In Ticket-Out and Player Loyalty Account-Based Cashless Gambling Technology;

**“Fixed Wagering Period”** means, in respect of a round of play on a Baccarat Terminal, the period of time from which wagers may be accepted until the time wagers may no longer be accepted as may be determined by the Casino Operator from time to time, provided that such period shall not be less than 20 seconds in each case; and

**“Game System”** means the configuration of software and game hardware necessary to operate a Baccarat Terminal, record the outcome of a hand (either automatically or following the Dealer or the Game Supervisor entering the outcome manually) and communicate the outcome of a hand.

1.2 A reference in this Division to a:

1. bet is a reference to the contingency or outcome on which a player may place a wager; and
2. wager is to the money appropriated to a particular bet in a particular case.

1.3 For the avoidance of doubt:

1. nothing in these rules prevents a Casino Operator from linking a Baccarat Terminal to more than one electronic table game (including Electronic Baccarat, Electronic Roulette, Electronic Tai-Sai and/or Electronic Money Wheel); and
2. a player may use a Baccarat Terminal to play more than one electronic table game (including Electronic Baccarat, Electronic Roulette, Electronic Tai-Sai and/or Electronic Money Wheel),

provided that only one electronic table game may be activated and played at any one time on a Baccarat Terminal.

**2.0 Application**

2.1 The rules contained in this Division together with the general rules contained in Division 1 and the applicable rules from Division 5 (as referred to in this Division) shall apply to the game of Electronic Baccarat.

2.2 Where players are offered the option of placing wagers on a table layout, rule 2.3 of Division 5 shall apply.

**3.0 Table Layout and Equipment**

3.1 Where players are offered the option of placing wagers on a table layout, Electronic Baccarat shall be played at a table having:

1. on one side up to 7 numbered sets of wagering areas for the players and on the opposite side a place for the Dealer; and
2. a drop box attached to it.

3.2 The layout cloth covering the table shall have areas designated for the placement of wagers.

3.3 Subject to rule 3.6 and unless a contrary intention appears, in addition to the equipment specified in rule 3.4 of Division 5, the following equipment shall also be used in the game of Electronic Baccarat:

1. subject to rule 3.3A, up to 30 Baccarat Terminals per table; and
2. a Game System.

3.3A Where the Casino Operator operates the game of Electronic Baccarat and at least one other electronic table game at any one time, then, subject to rule 1.3, the total number of Baccarat Terminals available to be used in connection with that game of Electronic Baccarat may be increased by the additional number of terminals available to be used in connection with those other electronic table games.

3.4 Each Baccarat Terminal must:

1. display a Baccarat layout marked in a manner that clearly denotes the wagering options (see example at Appendix A);
2. display the following information:
3. the minimum and maximum permissible wagers that may be made through the Baccarat Terminal (as may be determined by the Casino Operator from time to time);
4. the commencement and expiration of the Fixed Wagering Period;
5. the total number of credits available to the player, shown in dollars and cents;
6. the number of credits wagered by the player for the current round of play, shown in dollars and cents;
7. the number of credits won by the player in the previous round of play; and
8. the correct time (when being used by a player);
9. be programmed so that:
10. after the point of time at which no more wagers will be accepted for the next hand, the Baccarat Terminal will not accept a wager, change a wager or withdraw a wager;
11. if a player attempts to place an individual wager that is less than the minimum permissible wager for a particular bet, the Baccarat Terminal will not display any chips in respect of that wager;
12. if a player attempts to place an individual wager:
13. in a multiple over the minimum permissible wager which is not permitted; or
14. that is greater than the maximum permissible wager,
15. the Baccarat Terminal will display only so many chips or such denomination of chips as is the next lowest permissible wager;
16. if, by the end of the Fixed Wagering Period for a particular hand, a player has placed one or more wagers which are in aggregate less than the permitted aggregate wager (if any), the Baccarat Terminal will not recognise those wagers for that hand; and
17. at the settlement of wagers for a particular hand:
18. losing wagers will be cleared automatically from the layout; and
19. winning wagers will be paid by causing an appropriate adjustment to be made to the amount showing as standing to the credit of the player’s chip account;
20. be capable of:
21. dispensing a payment voucher for the value of credits on the Baccarat Terminal’s chip account; and/or
22. having credits cancelled to allow the Dealer to pay out the full value of remaining credits on the Baccarat Terminal’s chip account by tendering chips to a player; or
23. having credits on the Baccarat Terminal’s chip account transferred to a player loyalty cashless account in accordance with the relevant Electronic Transfer Limits; and
24. other than as permitted by rule 3.5, not display the result(s) of any previous hand(s); and
25. only be capable of operation within the relevant casino gambling area.

3.5 A Baccarat Terminal may, at the option of the Casino Operator, display a feature that depicts the result(s) of the previous 20 hands (or such lesser number as may be determined by the Casino Operator from time to time) as recorded by the Game System, shown in chronological order by reference to the first letter of the winning result (e.g. PPBBTBBTPPP, where “P” means Player’s Hand, “B” means Banker’s Hand and “T” means a Tie), provided that:

1. such a feature must, at all times, be:
2. static (except, for the avoidance of doubt, when a new result is added and/or deleted);
3. located on the same area of that Baccarat Terminal; and
4. presented distinctly and separately from any other game feature(s) on that Baccarat Terminal; and
5. such result(s) (i.e. the letters P, B and/or T (as applicable)) must, at all times, be:
6. displayed consistently;
7. static (except, for the avoidance of doubt, when a new result is added and/or deleted); and
8. displayed in the same:
   * 1. font;
     2. format;
     3. size; and
     4. capitalisation.

3.6 The Baccarat Terminals and Game System shall be of a type approved by the Secretary and contain components necessary for the performance of, and be designed and programmed to perform, their respective functions in accordance with these rules.

3.7 No person shall physically or electronically interfere with any Baccarat Terminal or seek to gain any undue advantage by manipulating any associated gambling equipment.

**4.0 Playing Cards**

4.1 The rules contained in section 4 of Division 5 shall apply.

**5.0 Wagers**

5.1 Where players are offered the option of placing wagers on a table layout, the rules contained in sections 5 and (where applicable) 11A , 11B, 11C, 11D, 13 and 14 of Division 5 shall apply. 5.2 Where wagers are placed through a Baccarat Terminal:

1. the wagers specified in sections 5 and (where applicable) 11A, 11B, 11C, 11D, 13 and 14 of Division 5 may be placed by touching the appropriate part of the Baccarat Terminal’s touch screen designated for making wagers;
2. the player may place wagers on any combination of bets specified on the touch screen display; and
3. the player must place any wagers within the Fixed Wagering Period.

5.3 A Baccarat Terminal shall be activated by a player either by:

1. inserting an amount of cash into the Baccarat Terminal’s note acceptor; or
2. tendering to the Dealer an amount of cash or chips; or
3. transferring cash equivalent credits for play from a player loyalty cashless account in accordance with the relevant Electronic Transfer Limits.

5.4 Where a player inserts cash into a Baccarat Terminal’s note acceptor (as contemplated by rule 5.3(a)), the amount of cash will automatically be credited to that Baccarat Terminal’s chip account.

5.5 If the Dealer accepts an amount directly from a player (as contemplated by rule 5.3(b)), the Dealer must:

1. give that player control of a Baccarat Terminal (if not already in control of a Baccarat Terminal); and
2. credit that Baccarat Terminal’s chip account with the amount tendered.

5.6 A player is solely responsible for the correct placement of chips on the layout of a Baccarat Terminal.

5.7 Any wager placed through a Baccarat Terminal may only be settled in accordance with the appearance of the result of the relevant hand on that Baccarat Terminal.

5.8 The minimum and maximum wagers for Electronic Baccarat may differ from one Baccarat Terminal to another and from those applied to players wagering on a table layout.

5.9 Rule 5.9 of Division 5 applies to each Baccarat Terminal.

5.10 A player shall not be entitled to a prize on a Baccarat Terminal unless that prize results from the legitimate attainment of the prize on that Baccarat Terminal.

**6.0 Opening of Table for Gambling**

6.1 After receiving the required number of decks of cards at the table, both the Dealer and the Game Supervisor shall sort and inspect the cards independently of each other.

6.2 Where players are offered the option of placing wagers on a table layout, rules 6.2 – 6.6 of Division 5 shall apply.

6.3 Where wagers may only be placed through a Baccarat Terminal, following inspection of the cards (as contemplated in rule 6.1), the cards shall be turned face down on the table and then shuffled before being loaded into a card shoe. At the discretion of the Casino Operator the cards may be shuffled prior to being loaded into the Continuous or Non-Continuous Shuffler (whichever is applicable).

6.4 Notwithstanding rules 6.1 and 6.3, cards that have been pre-checked or pre-shuffled by the Casino Operator may be used provided they are secured in a designated area on completion of the pre-check or pre-shuffle until such time as they are required. Before being cut, pre-shuffled cards may be shuffled, but pre-checked cards shall be shuffled prior to use (and prior to being cut if the Casino Operator elects to cut the cards in accordance with section 7).

6.5 Notwithstanding rules 6.1, 6.3 and 6.4, and subject to the approval of the Secretary, cards that have been pre-checked and pre-shuffled by the card manufacturer before being sealed, may be introduced on a table without having to undergo any further shuffle process.

**7.0 Shuffle and Cut of Cards**

7.1 Where players are offered the option of placing wagers on a table layout, the rules contained in section 7 of Division 5 shall apply.

7.2 Where wagers may only be placed through a Baccarat Terminal, the rules contained in section 7 of Division 5 shall apply subject to the proviso (being a variation of rule 7.5) that only a casino employee shall cut the cards.

**8.0 Initial Deal**

8.1 Each Baccarat Terminal must incorporate a mechanism for displaying the point at which no more wagers will be accepted and, following that point, the Baccarat Terminal must not accept a wager, change a wager or withdraw a wager.

8.2 Where players are offered the option of placing wagers on a table layout, the rules contained in section 8 of Division 5 shall apply.

8.3 Where wagers may only be placed through a Baccarat Terminal, the game may, at the discretion of the Casino Operator and subject to these rules, be conducted in accordance with Dealing Style A (as described in rules 8.6 and 8.7 of Division 5) or Dealing Style C (as described in rules 8.19 and 8.20 of Division 5) and rules 8.1, 8.4, 8.6, 8.7, 8.19 and 8.20 of Division 5 shall apply.

**9.0 Dealing of Additional Cards**

9.1 Where players are offered the option of placing wagers on a table layout, the rules contained in section 9 of Division 5 shall apply.

9.2 Where wagers may only be placed through a Baccarat Terminal, rules 9.1 – 9.7 of Division 5 shall apply.

**10 Payment and Collection of Wagers**

10.1 Where players are offered the option of placing wagers on a table layout, the rules contained in section 10 of Division 5 shall apply.

10.2 Where wagers are placed through a Baccarat Terminal, following determination of the outcome of a hand:

1. the Dealer or Game Supervisor shall enter the outcome manually into the Game System, unless the Game System is programmed to record that outcome automatically; and
2. the Game System shall:
3. record that outcome;
4. display that outcome on each active Baccarat Terminal; and
5. in respect of the wager or wagers placed on a Baccarat Terminal:
6. if an amount has been won, automatically calculate and display the amount on that Baccarat Terminal; and
7. automatically calculate and display the player’s credit balance on that Baccarat Terminal as a result of that outcome, in accordance with these rules.

10.3 Wagers shall be settled in accordance with rules 5.1, 5.10, 5.11, 11A.7, 11B.8, 11C.8, 11D.8, 13.3 and 13.4 of Division 5.

10.4 Credits due to a player must be paid in accordance with rules 3.4(c)(v)(B) and 3.4(d).

10.5 A player may redeem a payment voucher from the Casino Operator for an amount equivalent to the value of the relevant credits (as contemplated in rule 3.4(d)(i)).

**11 End of Shoe**

11.1 The rules contained in section 11 of Division 5 shall apply to the game of Electronic Baccarat.

**12 Perfect Pair Wagers**

12.1 The rules contained in section 11A of Division 5 shall apply to the game of Electronic Baccarat.

**13 Dragon Bonus Wager**

13.1 The rules contained in section 11B of Division 5 shall apply to the game of Electronic Baccarat.

**13A Any Pair Wagers**

13A.1 The rules contained in section 11C of Division 5 shall apply to the game of Electronic Baccarat.

**13B Lucky M**a**tch Wagers**

13B.1 The rules contained in section 11D of Division 5 shall apply to the game of Electronic Baccarat.

**13C 2 to 1 Baccarat**

13C.1 The rules contained in section 13 of Division 5 shall apply to the game of Electronic Baccarat.

**13D Ante Up Baccarat**

13D.1 The rules contained in section 14 of Division 5 shall apply to the game of Electronic Baccarat.

**14 Irregularities**

14.1 The rules contained in section 12 of Division 5 shall apply to the game of Electronic Baccarat.

14.2 If the Dealer reasonably forms the opinion that a disruption or similar event, which would compromise the integrity of the game, has occurred or is occurring, he/she shall announce a “Void Hand” and the relevant hand shall be void.

14.3 Where the Casino Operator has reason to believe that an incorrect result has been entered into the Game System or communicated to a Baccarat Terminal, it shall cause the results to be recalculated on the basis of the actual outcome.

14.4 Where in the opinion of the Casino Operator an amount has been paid or credited to a player by a Baccarat Terminal or Game System:

1. as a result of that Baccarat Terminal or Game System malfunctioning; or
2. after that Baccarat Terminal or Game System has malfunctioned and before it has been repaired,

the Casino Operator may refuse to pay or credit the player with such amount.

14.5 Where the Casino Operator refuses to pay or credit an amount pursuant to rule 14.4, the Casino Operator shall:

1. report the matter to a Gambling Inspector in accordance with any applicable Minimum Operating Standards;
2. ensure that the Baccarat Terminal or, as the case may be, Game System involved is not operated or otherwise dealt with by any person until the malfunction has been investigated and dealt with in accordance with any applicable Minimum Operating Standards; and
3. refund any credit or credits wagered by the player for the round in relation to which the payment of any prize is being refused.

**Appendix A: Baccarat Terminal Layout**

