# DIA logoDivision 5 – Baccarat

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## 1.0 Interpretation

1.1 In this division, unless the contrary intention appears:

**“Ante”** means a flat rate participation fee of not more than 12.5% of the table minimum wager payable to the Casino Operator and used in a game of Ante Up Baccarat in accordance with section 14;

**“Ante Up Baccarat”** means a version of Baccarat conducted in accordance with section 14;

**“Any Pair”** has the same meaning as “Pair” as defined in this section;

**“Any Pair Wager”** means an optional, additional wager which may be made by a player (or his/her Nominee) in accordance with section 11C;

**“Banker”** means the seated player (or his/her Nominee who must also be seated at the game) who, when the game is conducted in accordance with Dealing Style B or Style D as described in sections 8 and section 15 respectively, receives and handles the Banker’s Hand;

**“Banker’s Box”** means that part of the layout in front of the Dealer controlling the cards that is designated as the playing area for the Banker’s Hand by the word “BANKER”;

**“Banker’s Hand”** means the cards dealt to the Banker’s Box pursuant to these rules;

**“Coloured Match”** means two red cards of different suits each with the same Face Value, or two black cards of different suits each with the same Face Value;

**“Coloured Pair”** means a Pair comprised of either two red cards of different suits, or two black cards of different suits;

**“Commission”** means the amount deducted from any winning wager on the Banker’s Hand pursuant to subparagraph (b) of rule 5.10;

**“Continuous Shuffler”** means a type of automatic card shuffler that shuffles all or most of the cards used in the game continuously as the game is being conducted;

**“Dragon 7 Wager”** means an optional, additional wager which may be made by a player (or his/her Nominee) in accordance with section 11E;

**“Dragon Bonus Wager”** means an optional, additional wager which may be made by a player (or his/her Nominee) in accordance with section 11B;

**“EZ Baccarat”** means a version of Baccarat where a winning Banker’s Hand is paid odds of 1 to 1 except when the Banker’s Hand wins with a three card Point Count of seven (7) in which case wagers on the Banker’s Hand constitute a Stand Off and neither win nor lose.

**“Face Value”** means, in respect of a card, the number of that card (namely 2, 3, 4, 5, 6, 7, 8, 9, or 10), or the type of that card (namely jack, queen, king or ace);

“**Free Hand**” has the meaning ascribed to that term in rule 8.3;

**“Initial Deal”** means the dealing of the first 4 cards in a round of play, 2 each to the Player’s Hand and the Banker’s Hand;

**“Insurance Wagers”** means optional additional wagers which may be made by a player

(or his/her Nominee) in accordance with section 11H;

“**International Baccarat**” means a version of Baccarat conducted in accordance with section 15;

**“Lucky Match”** means two cards of the same suit each with the same Face Value;

**“Lucky Triple Match”** means three cards of the same suit each with the same Face Value;

**“Lucky Match Wager”** means an optional, additional wager which may be made by a player (or his/her Nominee) in accordance with section 11D;

**“Lucky 6 Wager”** means an optional, additional wager which may be made by a player (or his/her Nominee) in accordance with section 11G;

**“Mixed Match”** means one red card and one black card each with the same Face Value;

**“Mixed Pair”** means a Pair comprised of one red card and one black card;

**“Natural”** means a hand with, on the initial 2 cards dealt to the hand, a Point Count of 8 or 9;

**"Nominee”** means a person nominated by a player who must be seated at the same game and who may handle the cards and/or place wagers on behalf of that player;

**“Non-Continuous Shuffler”** means a type of automatic card shuffler that shuffles a set of 4 to 8 decks of cards used in the game as a batch before they are dealt;

**“Pair”** means two cards each with the same Face Value;

**“Panda 8 Wager”** means an optional, additional wager which may be made by a player (or his/her Nominee) in accordance with section 11F;

**“Perfect Pair”** means a Pair comprised of cards of the same suit;

**“Perfect Pair Wager”** means an optional, additional wager which may be made by a player (or his or her Nominee) in accordance with section 11A;

**“Player”,** for the purposes of rules 3.4(e), 5.6, 8.8, 8.10, 8.11 and 8.13 to 8.15 inclusive, when the word begins with a capital letter, means the seated player (or his/her Nominee ) who, when the game is conducted in accordance with Dealing Style B or Style D, receives and handles the Player’s Hand;

**“Player’s Box”** means that part of the layout in front of the Dealer controlling the cards that is designated as the playing area for the Player’s Hand by the word “PLAYER”;

**“Player’s Hand”** means the cards dealt to the Player’s Box pursuant to these rules;

**“Point Count”,** in relation to a hand of cards, means a single digit number from 0 to 9 inclusive, which shall be determined by totalling the point values of the cards in the hand in accordance with rule 4.2;

**“Super 6 Wagers”** means optional additional wagers which may be made by a player

(or his/her Nominee) in accordance with section 11I;

**“Table Differential”** means the difference between the total amount wagered on the Banker’s Hand and the total amount wagered on the Player’s Hand in a round of play;

**“Table of Play”** means the set of mandatory instructions, contained in these rules, which dictate whether the Player and Banker stand or draw a third card after the Initial Deal;

**“Tie**” means that the Player’s Hand and the Banker’s Hand have the same Point Count after all cards required to be dealt to those hands pursuant to these rules have been dealt to those hands;

**“Tiger Baccarat”** means a variation of Baccarat which may be played in accordance with these rules and contain any or all of the optional additional wagers specified in section 17;

**“Void Hand”** means a round of play which is conducted in accordance with the rules of Baccarat, except that no wagers are permitted; and

**“2 to 1 Baccarat”** means a version of Baccarat where winning wagers on Banker hands and Player hands are paid odds of 2 to 1 when they win with a three card total of either eight (8) or nine (9) (i.e. not a Natural) and are paid odds of 1 to 1 for any other winning result subject to rule 13.4. Both the Player and the Banker hand wagers lose when the result is a Tie.

1.2 In this division, where the Dealer is required to call “**No more bets**”, this requirement shall be achieved by the Dealer verbally calling “No more bets”, a notice being displayed on the table to that effect and/or the Dealer indicating or signalling to that effect (as determined by the Casino Operator at its discretion).

## 2.0 Application

2.1 The rules contained in this division, together with the general rules contained in division 1, shall apply to the game of Baccarat.

2.2 Baccarat must be played in accordance with one of the following versions:

1. Mini Baccarat;
2. Midi Baccarat; or
3. full Baccarat.

2.3 Notwithstanding any other rule in this division:

1. a player may only appoint a Nominee with the prior approval of the Game Supervisor or Casino Supervisor;
2. a Nominee must be announced by the Game Supervisor or Casino Supervisor prior to initiating the role;
3. an identification marker which is clearly distinguishable by surveillance must be placed on the table in front of the person the Nominee represents while the Nominee is acting in that capacity;
4. a Nominee may only act on behalf of one player at any given time;
5. subject to rules 2.3 (f) and (g), the Game Supervisor or Casino Supervisor shall announce following confirmation from the player when a Nominee ceases to act on the player’s behalf;
6. the Game Supervisor or Casino Supervisor may at any time withdraw his/her approval and direct some or all players at the game to place their own wagers, in which case the players may not instruct other persons to place wagers on their behalf;
7. the Game Supervisor or Casino Supervisor may at any time withdraw his/her approval and direct some or all players at the game to turn or handle their own cards, in which case the players may not instruct other persons to turn or handle cards on their behalf; and
8. a Casino employee, associated person or any other person who works at the Casino cannot act as a Nominee for any player.

## 3.0 Table Layout and Equipment

3.1 Baccarat shall be played at a table that:

1. in the case of mini Baccarat, has on one side up to 7 numbered sets of wagering areas for the players and on the opposite side a place for the Dealer;
2. in the case of midi Baccarat, has on one side up to 9 numbered sets of wagering areas for the players and on the opposite side a place for the Dealer; and
3. in the case of full Baccarat, has up to 14 numbered sets of wagering areas for the seated players, wagering areas for standing players, and places for the Dealers.

Each Baccarat table shall have a drop box attached to it.

3.2 The layout cloth covering the table shall be marked in a manner substantially similar to that shown:

1. in the case of Mini Baccarat, in Appendix A;
2. in the case of Midi Baccarat, in Appendix B; and
3. in the case of full Baccarat, in Appendix C.

3.3 The wagering areas shall be designated:

1. for wagers on the Banker’s Hand by the word “Banker” or “Bankers”;
2. for wagers on the Player’s Hand by the word “Player” or “Players”; and
3. for wagers on a Tie Bet (as detailed in rule 5.1(c)) by the word “Tie” or “Ties”.

3.4 The following equipment shall also be used in the game:

1. at the option of the Casino Operator, either:
2. 1. one set of 4 to 8 decks of playing cards; and
   2. a card shoe, with a non-transparent cover, which is capable of holding all of the cards used in the game; or
3. 1. 2 sets of 4 to 8 decks of playing cards each, the backs of each set being of a different colour; and
   2. a Non-Continuous Shuffler which is capable of holding 8 decks of cards; and
   3. a card shoe, with a non-transparent cover, which is capable of holding either of the sets of cards used in the game; or
4. unless the game is being conducted in accordance with Dealing Style B or Style D as described in section 8:
   1. one set of 4 to 8 decks of playing cards; and
   2. a Continuous Shuffler which is capable of holding all of the cards used in the game; and
5. if required by the rules, one or (at the option of the Casino Operator) two cutting cards; and
6. a discard rack or container capable of holding all of the cards used in the game; and
7. at the option of the Casino Operator, a palette, being a flat paddle used by the Dealer to place, turn and retrieve cards;
8. 2 round indicator pucks marked **“Banker**” and **“Player”** respectively, which shall be used to indicate the Banker and the Player respectively when the game is being conducted in accordance with Dealing Style B or Style D; and
9. at the option of the Casino Operator, a game results display, being an electronic device for recording and displaying the most recent winning results at the table.

## 4.0 Playing Cards

4.1 Subject to rule 4.1A, the point value of the playing cards used in the game shall be as follows:

1. a card from 2 to 9 inclusive shall have its face value;
2. a 10, jack, queen or king shall have a value of 0; and
3. an ace shall have a value of 1.

4.1A For the purposes of rule 7.7, a 10, jack, queen and king shall have a point value of 10.

4.2 The Point Count of a hand shall be:

1. where the total of the point values of the cards in the hand is a number from 0 to 9 inclusive, that number;
2. where the total of the point values of the cards is the number 10 or above, the right digit of that number.

4.3 No player (or his/her Nominee) or spectator shall handle, alter or withdraw any cards used in the game except as expressly permitted by these rules, and no Dealer or other person shall permit a player (or his/her Nominee) or spectator to do so. The Dealer shall at all times deal the cards.

## 5.0 Wagers

5.1 A player (or his/her Nominee) at the game may place the following wagers, subject to rule 5.2:

1. a wager on the “Banker’s Hand”, which shall:
2. win if the final Point Count of the Banker’s Hand is higher than that of the Player’s Hand;
3. lose if the final Point Count of the Banker’s Hand is lower than that of the Player’s Hand;
4. constitute a Stand-Off if the final Point Counts of the Banker’s Hand and the Player’s Hand are equal;
5. a wager on the “Player’s Hand”, which shall:
6. win if the final Point Count of the Player’s Hand is higher than that of the Banker’s Hand;
7. lose if the final Point Count of the Player’s Hand is lower than that of the Banker’s Hand;
8. constitute a Stand-Off if the final Point Counts of the Banker’s Hand and the Player’s Hand are equal;
9. a “Tie Bet”, which shall:
10. win if the final Point Counts of the Banker’s Hand and the Player’s Hand are equal;
11. otherwise lose.

5.2 In any round of play a player (or his/her Nominee) may wager on:

1. the Banker’s Hand; or
2. the Banker’s Hand and Tie; or
3. the Banker’s Hand and Player’s Hand; or
4. the Banker’s Hand and Player’s Hand and Tie; or
5. the Player’s Hand; or
6. the Player’s Hand and Tie; or
7. a Tie.

5.3 All wagers shall be made by placing Chips, with the smaller denomination Chips on top, in the appropriate wager area of the Baccarat layout.

5.4 Orally declared wagers shall be accepted only when accompanied by Chips and if the Dealer has enough time to place the wager on the layout before “No more bets” is called.

5.5 Each player shall be responsible for the correct placement of his/her wager whether or not he/she is assisted by his/her Nominee and/or the Dealer. Each player shall be responsible for ensuring that any instructions he/she gives to his/her Nominee and/or the Dealer regarding the placement of his/her wager are correctly carried out.

5.6 Subject to these rules, standing players may also participate in the game. Standing players shall:

1. when full Baccarat is played, place their wagers on those parts of the layout specifically designated for “standing player” bets, the numbered wagering areas being for the use of seated players;
2. not participate in the cut of the cards or touch or handle the cards used in the game in any manner;
3. not be appointed Banker or Player.

5.7 When full Baccarat is played, only one player (being a seated player or his/her Nominee) may wager on each of the numbered wagering areas, which shall be for the use of seated players (including their Nominees).

5.8 When Mini Baccarat or Midi Baccarat is played, the Casino Operator may:

1. permit up to three players (including their Nominees) to wager on any one wagering area; and
2. direct that the total of all players’ (including their Nominees’) wagers on any one wagering area shall not exceed the table maximum, or that the total of the wagers of any particular player (including his/her Nominee) or players (including their Nominees) on any one wagering area shall not exceed the table maximum.

5.9 If a player (or his/her Nominee), being allowed by these rules to do so, wagers on the Player’s Hand, or on the Banker’s Hand, or on a Tie Bet (as detailed in rule 5.1(c)), by placing a bet on more than one wagering area during a round of play:

1. the applicable minimum wager limit applies to each bet placed by the player (or his/her Nominee) on each of those wagering areas; and
2. subject to rule 5.8(b), the applicable (table or personal) maximum wager limit applies to the total of the bets placed by the player (or his/her Nominee) on that outcome.

5.10 Subject to rule 5.11, winning wagers made pursuant to rule 5.1 shall be paid at the following odds:

1. wagers on the Player’s Hand at odds of 1 to 1;
2. wagers on the Banker’s Hand at odds of 1 to 1, less a commission of 5% on the amount won, which shall be payable to the Casino Operator and shall be collected from the player (or his/her Nominee) at the time the Winnings are paid;
3. Tie Bets at odds of either 8 to 1 or 9 to 1 as specified on the table layout.

5.11 Pursuant to rule 5.1, the Casino Operator may elect to pay winning wagers on the Banker’s Hand at odds of 1 to 1 except where the Banker wins with a Point Count of 6, in which event such wagers shall be paid at odds of 1 to 2 (e.g. $100 pays $50). Where the Casino Operator elects to modify the payment of winning wagers on the Banker’s Hand pursuant to this rule, a sign indicating the modified odds must be displayed at the table at all times while the modification is in effect, from the beginning of the round at which it took effect.

5.12 Except where rule 5.11 applies, if it would not be possible to pay a wager on the Banker’s Hand exactly in Chips at odds of 1 to 1, less Commission, were that wager to win, the wager shall not be accepted.

5.13 If a wager is made and accepted in contravention of rule 5.12, as much of the wager as could be paid exactly in Chips, were that portion of the wager to win, shall be regarded as valid and the remainder shall be Void.

5.14 Except as permitted by these rules and subject to the ‘Proviso’ specified below, once the Dealer has called “No more bets” and the first card of any round has been removed from the shoe, no player (or his/her Nominee) shall:

1. make any wager; or
2. handle, alter or withdraw any wager until a decision has been made and implemented with respect to all winning wagers in the wagering area,

and no Dealer or other person shall permit a player (or his/her Nominee) to do so.

Proviso:

At the request of a player (or his/her Nominee), the Casino Operator may (at its sole discretion) permit a wager or wagers of any player to be made, altered or withdrawn after the Dealer has called “No more bets” and the first card of any round has been removed from the shoe, provided that none of the cards or values of any cards in that round of play have (in the Casino Operator’s sole opinion) been revealed in any manner.

Where the Casino Operator elects to exercise its discretion above:

1. the Casino Operator shall also determine (at its sole discretion) who shall be entitled to handle and remove the relevant wagers (if applicable);
2. if any wagers have been modified, then the dealer shall again call “No more bets” and the game shall continue; and
3. if no wagers remain on the table, then the Casino Operator will call “No more bets” after a reasonable period of time (as determined by the Casino Operator in its sole discretion) has elapsed during which wagers could have been placed on the table and then complete dealing the hand.

5.15 No player (or his/her Nominee) shall handle, alter or withdraw a losing wager.

5.16 If there is a Tie, players (or their Nominees) may alter their wagers on the Banker’s Hand or the Player’s Hand before the start of the next round.

5.17 The Casino Operator may stipulate a maximum Table Differential. The amount of any such differential shall be displayed on the notice at the table indicating the minimum and maximum wager limits.

5.18 Where the total amount wagered on the Banker’s Hand or the Player’s Hand is such that the maximum Table Differential displayed on the notice is exceeded, the Dealer may reduce the wagers on the hand pro rata so that the maximum Table Differential is not exceeded.

5.19 Where a player makes an optional, additional wager permitted by these rules and/or makes a wager following the adoption of an alternative version of baccarat, such wagers will be paid out in accordance with the relevant rules for that optional, additional wager and/or alternative version.

## 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 After the cards have been inspected they shall be spread out face up on the table for visual inspection by the first player or players to arrive at the table. The cards shall be spread out in either horizontal fan-shaped rows or columns by deck according to suit and sequence. The cards in each suit shall be laid out in sequence within the suit.

6.3 After the first player has or players have had an opportunity to inspect the cards visually, the cards shall be turned face down on the table and then shuffled.

6.4 Notwithstanding rules 6.2 and 6.3, when an automatic shuffler is used each set of decks of cards may be loaded into the automatic shuffler without visual inspection by any player. The Casino Operator may elect to shuffle and/or cut the cards pior to loading them into the automatic shuffler.

6.5 Notwithstanding rules 6.1 to 6.4, 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 rule 7.5).

6.6 Notwithstanding rules 6.1 to 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 and/or cut process.

6.7 Notwithstanding rules 6.1 to 6.6, the Casino Operator may elect that the Dealer, Game Supervisor or Casino Supervisor cut the cards prior to them entering the card shoe.

## 7.0 Shuffle and Cut of Cards

7.1 The cards shall be shuffled so that they are randomly intermixed:

1. immediately before the start of play; and
2. at the direction of a Game Supervisor or Casino Supervisor where there is reason to suspect that the randomness of the shuffle has been compromised; and
3. if any card has been exposed prior to the cards entering the card shoe or automatic shuffler; and
4. at the direction of a Game Supervisor or Casino Supervisor at his/her discretion,

provided that, where the game is played with a Non-Continuous Shuffler and two sets of cards, if subparagraph (b) or (c) affects only one of the sets of cards, only that set need be shuffled.

7.2 Where the game is conducted using a Continuous Shuffler, cards used in the game shall be shuffled so that they are randomly intermixed while the game is in progress.

7.3 Where the game is conducted:

1. otherwise than with a Continuous Shuffler; and
2. in accordance with either Dealing Style A or Dealing Style C as described in section 8,

after each shoe of cards is completed, as set out in rule 11.2, the cards (or, where applicable, the set of cards) that have been in use in the game shall be shuffled so that the cards are randomly intermixed before they are used again for gambling.

Where the game is conducted in accordance with Dealing Style B or Style D, rule 11.3 shall apply upon the completion of a shoe of cards.

7.4 Where it is proposed that pre-shuffled decks of cards be introduced into the game any of the players may, before the first game in which the cards are used:

1. request to, visually inspect the decks of pre-shuffled cards, or any of them, before their use; and
2. request that any decks of cards issued as pre-shuffled be inspected and mixed in accordance with section 6, shuffled by the Dealer, and cut in accordance with this section

provided that the Casino Operator may at its sole discretion decline the players requests in which case an alternate set of pre-shuffled cards shall be introduced into the game.

7.5 After the cards have been shuffled in accordance with section 6, they may be subsequently cut at the sole discretion of the Casino Operator, except in the case of a Continuous Shuffler, where the cards may be cut but only prior to the cards entering the Continuous Shuffler. The Dealer shall offer the stack of cards, with the backs facing away from him/her, to each seated player for cutting until a seated player accepts the cut. If no seated player accepts the cut, a standing player or a Casino employee shall cut the cards. If there are no seated players at the table then the Dealer shall offer the stack of cards, with the backs facing away from him/her, to each standing player for cutting until a standing player accepts the cut. If no standing player accepts the cut, a Casino employee shall cut the cards.

7.6 The person designated in rule 7.5 shall cut the cards by inserting the cutting card or one of the cutting cards, as the case may be, into the stack at least one deck in from either end. The Dealer shall then take all of the cards in front of the cutting card and place them at the back of the stack and then insert the cutting card into the stack at least 20 cards in from the back of the stack. If 2 cutting cards are being used, the second shall be placed at the back of the stack.

7.7 The stack of cards shall then be placed in the card shoe or Continuous Shuffler for the commencement of play, following which the Dealer shall either:

1. remove the first card from the card shoe or shuffler face up; and
2. draw, face down, additional cards equal in number to the point value of the first card drawn; and
3. place the first and additional cards drawn in the discard rack or container; or
4. draw and discard face down the first card of the shoe before the start of the first round. A player may, upon request, view any card so drawn and discarded.

7.8 Where the game is conducted using a Continuous Shuffler, rules 7.5 and 7.6 shall not apply to cards that are being shuffled in accordance with rule 7.2, and no cutting card need be placed with the stack of cards in the shuffler.

7.9 The Casino Operator may, after any round of play, direct that the cards in play at the table be replaced, in which event the new cards shall be checked, shuffled and cut in accordance with sections 6 and 7 except where pre-shuffled cards are introduced and accepted as such.

## 8.0 Initial Deal

8.1 Two hands shall be dealt in the game, one being the Player’s Hand and the other the Banker’s Hand.

8.2 Immediately before the start of each round of play and after all wagers are on the table, the Dealer shall call “No more bets” and then begin dealing the cards.

8.3 Where no wagers have been placed on the table, the Casino Operator may notwithstanding rule 8.2 deal a number of rounds of cards without any wager being placed (each such round being a “**Free Hand**”). The Casino Operator shall retain the discretion to determine how many, if any, Free Hands it deals without any wager being placed. Nothing in this rule prevents any person from wagering on any Free Hand should they choose to do so, in accordance with these rules.

8.4 The Dealer shall deal an initial 4 cards from the card shoe or automatic shuffler. The first and third cards shall respectively constitute the first and second cards of the Player’s Hand and the second and fourth cards shall respectively constitute the first and second cards of the Banker’s Hand.

8.5 The game may, at the discretion of the Casino Operator and subject to these rules, be conducted in accordance with any one of the following styles of dealing: Style A, Style B , Style C and Style D. At the sole discretion of the Casino Operator the dealing style may be changed only at the completion of a round of play.

### Dealing Style A

8.6 The initial 4 cards shall be dealt face up, the Player’s Hand to the Player’s Box and the Banker’s Hand to the Banker’s Box. The Dealer shall then announce the Point Count of the Player’s Hand first, followed by that of the Banker’s Hand.

8.7 The Dealer shall at all times be in control of the cards.

### Dealing Style B

8.8 At the start of each round of play, after the wagers have been placed, the Banker and the Player (if any) for the round shall be determined in accordance with rules 8.9 and 8.10.

8.9 The Banker shall be determined as follows:

1. the seated player with the highest wager on the Banker’s Hand shall if he/she wishes be the Banker;
2. if there is more than one such player, the one occupying the lowest numbered seat shall be offered the role first. If he/she declines, the Dealer shall offer the role to the next such player, moving counter-clockwise around the table, and so on;
3. if no such player wishes to accept the role, it shall be offered to the seated player or players with the next highest wager on the Banker’s Hand, in accordance with the procedure set out in subparagraphs (a) and (b);
4. if no seated player with a wager on the Banker’s Hand wishes to be the Banker, rule 8.18 shall apply.

8.10 The Player shall be determined in accordance with the procedure described in rule 8.9, substituting “Player” for “Banker” and “Player’s Hand” for “Banker’s Hand”.

8.11 The Banker and the Player and/or their respective Nominees, if any, shall:

1. act as such only to expose the total of the Banker’s Hand or the Player’s Hand, as the case may be;
2. be responsible for receiving and handling the cards in accordance with these rules and the instructions of the Dealer calling the game; and
3. be identified by the indicator puck marked “Banker” or “Player”, as the case may be, which shall be placed next to his/her wagering area.

8.12 The initial 4 cards shall be dealt face down, the Player’s Hand to the Player’s Box and the Banker’s Hand to the Banker’s Box.

8.13 The Dealer shall then pass the initial 2 cards drawn for the Player’s Hand to the Player (or his/her Nominee) who shall take the cards, ensuring that they are continually in full view of everyone participating in the game and of the surveillance cameras, and promptly check them. Such cards must not be removed from the table by the Player (or his/her Nominee).

8.14 Having checked the hand, the Player (or his/her Nominee) shall immediately turn the cards face up on the layout. The Dealer shall then announce the Point Count of the Player’s Hand and bring the cards face up back to the Player’s Box.

8.15 The Dealer shall then pass the Banker’s Hand to the Banker or to the Banker’s Nominee as the case may be. Rules 8.13 and 8.14 shall apply to the Banker as if he/she were the Player, the Player’s Hand were the Banker’s Hand, and the Player’s Box the Banker’s Box.

8.16 At no time shall the Player’s Hand and the Banker’s Hand be passed out at the same time.

8.17 Nothing in this section shall prohibit the turning of the Banker’s Hand before the Player’s Hand provided this has been authorised by the Casino Supervisor and the requirements of rule 8.16 are satisfied.

8.18 If:

1. there is no bet on the Player’s Hand or the Banker’s Hand; or
2. no player entitled to do so wishes to receive and handle the cards dealt to a hand; or
3. the Game Supervisor or Casino Supervisor so directs,

the Dealer shall retain and turn over the cards for that hand or those hands, as the case may be.

### Dealing Style C

8.19 The initial 4 cards shall be dealt face down, the Player’s Hand to the Player’s Box and the Banker’s Hand to the Banker’s Box. The Dealer shall then turn over and announce the Point Count of the Player’s Hand first, followed by the Banker’s Hand.

8.20 The Dealer shall be in control of the cards at all times.

## 9.0 Dealing of Additional Cards

9.1 After the Dealer has announced the Point Count of each hand and, where appropriate, has returned the cards to the Player’s Box and the Banker’s Box, he/she shall deal a third card to each hand if this is required by rules 9.2 to 9.5 inclusive.

9.2 If the Player’s Hand or the Banker’s Hand is, or both hands are, a Natural, no further cards shall be dealt to either hand.

9.3 If the Point Count of the Banker’s Hand is 0 to 7 inclusive after the Initial Deal, the Player’s Hand shall:

1. draw (i.e. take a third card); or
2. stand (i.e. not take a third card),

in accordance with the requirements of Table 1 below:

**TABLE 1: PLAYER’S HAND**

|  |  |
| --- | --- |
| **Player having a point total of:** |  |
| 0-1-2-3-4-5 | Draws a card |
| 6-7 | Stands |
| 8-9 | Has a Natural and cannot draw |

9.4 If the Player’s Hand draws, the Banker’s Hand shall:

1. draw; or
2. stand,

in accordance with the requirements of Table 2 below:

**TABLE 2: BANKER’S HAND**

|  |  |  |
| --- | --- | --- |
| **Banker having a point total of:** | **When the third card in the Player’s Hand is:** | **When the third card in the Player’s Hand is:** |
| 3 | 0,1,2,3,4,5,6,7,9 draws | 8 stands |
| 4 | 2,3,4,5,6,7 draws | 0,1,8,9 stands |
| 5 | 4,5,6,7, draws | 0,1,2,3,8,9 stands |
| 6 | 6,7 draws | 0,1,2,3,4,5,8,9 stands |
| 7 | Stands |
| 8-9 | Has a Natural and cannot draw |
| 0-1-2 | Draws |

9.5 If the Point Count of the Player’s Hand is 6 or 7 after the Initial Deal, the Banker’s Hand shall draw a third card if the Point Count of the Banker’s Hand is 0 to 5 inclusive, but otherwise shall stand.

9.6 In no event shall more than one additional card be dealt to either hand.

### Dealing of Additional Cards for Style A and Style C

9.7 Any third card required to be dealt to a hand shall be dealt face up to that hand.

### Dealing of Additional Cards for Style B

9.8 Any third card required to be dealt to a hand shall be passed face down to the player (or his/her Nominee) (if any) designated to receive the cards dealt to the hand. The provisions of rules 8.13 to 8.18 inclusive shall apply, with all necessary modifications, as if the third card were the 2 initial cards of the hand.

## 10.0 Payment and Collection of Wagers

10.1 When each hand has received all the cards it is entitled to under the rules, the Dealer shall announce the final Point Count of each hand, indicating which hand has won the round. If the 2 hands have equal Point Counts, the Dealer shall announce “Tie Hand”.

10.2 After announcing the result of the round, the Dealer shall collect all losing wagers and pay all winning wagers.

## 11.0 End of Shoe

11.1 This section applies where the game is being played otherwise than with a Continuous Shuffler.

11.2 Whenever the cutting card or the first of the cutting cards, as the case may be, placed with the stack of cards in the card shoe is reached during a round, it shall be placed to the side.

1. If the cutting card is drawn as the first card of a round, after setting it aside the Dealer calling the game shall announce “Last coup” or “Last hand” and complete the round.
2. If the cutting card is drawn otherwise than as the first card of the round, after setting it aside the Dealer shall complete the round, announce “Last coup” or “Last hand”, and deal a further round.

Thereafter no further cards shall be dealt until the set of cards used in the round has been replaced or reshuffled.

11.3 Notwithstanding rule 11.2, where the game has been conducted in accordance with Dealing Style B or Style D during a shoe, at the end of the last round of the shoe any remaining cards shall be removed from the card shoe and placed, together with the cards in the discard rack or container, in a container which shall be removed from the table. The game shall continue with new cards, which may be pre-shuffled if they are accepted into the game as such by the players.

## 11A Perfect Pair Wagers

11A.1 The Casino Operator may, at its discretion, offer the players (or their Nominees) the opportunity to place Perfect Pair Wagers in accordance with this section.

11A.1A Where the Casino Operator chooses to offer players the opportunity to place Perfect Pair Wagers at a table, it shall not offer players the opportunity to place either Any Pair Wagers or Lucky Match Wagers in accordance with section 11C or section 11D respectively at that same table.

11A.2 Where the Perfect Pair option is offered and the game displayed at a table with a layout cloth marked in a manner that clearly denotes the wagering option, any player (or his/her Nominee) may elect to place a Perfect Pair Wager at the time of placement of his/her initial wager as provided in rule 5.1. The wager may be placed on the Player’s Hand and/or the Banker’s Hand and does not have to correspond to the player’s (or his/her Nominee’s) initial wager.

11A.3 The Perfect Pair Wager shall be placed before any cards in the round of play are dealt.

11A.4 The amount of a Perfect Pair Wager shall be that displayed on the sign at the table indicating the wager limits applying at the table.

11A.5 A Perfect Pair Wager shall win where the wager has been placed on the Player’s Hand and the first two cards dealt to the Player’s Hand are a Pair, or where the wager has been placed on the Banker’s Hand and the first two cards dealt to the Banker’s Hand are a Pair, and lose if the first two cards do not comprise a Pair.

11A.6 At the completion of the deal and after announcing the result of the round in accordance with rule 10.2, the Dealer shall collect all losing wagers and pay all winning wagers.

11A.7 Winning Perfect Pair Wagers shall be paid in accordance with Pay Scale One, Pay Scale Two, or Pay Scale Three as follows:

**Pay Scale One Pay Scale Two Pay Scale Three**

For a Mixed Pair 5 to 1 6 to 1 5 to 1

For a Coloured Pair 10 to 1 12 to 1 12 to 1

For a Perfect Pair 30 to 1 25 to 1 25 to 1

11A.8 The Casino Operator shall display which pay scale under rule 11A.8 is in operation and that pay scale shall be used for all tables that offer the Perfect Pair option.

## 11B Dragon Bonus Wagers

11B.1 The Casino Operator may offer players (or their Nominees) the opportunity to place Dragon Bonus Wagers in accordance with this section.

11B.2 Where the Dragon Bonus option is offered and the game is played at a table with a layout cloth marked in a manner that clearly denotes the wagering option, any player (or his/her Nominee) may elect to place a Dragon Bonus Wager at the time of placement of the player’s (or his/her Nominee’s) initial wager as provided in rule 5.1.

11B.3 The Dragon Bonus Wager shall be placed in the designated area of the layout. The wager may be placed on the Player Hand and/or the Banker Hand and does not have to correspond to the player’s (or his/her Nominee’s) initial wager.

11B.4 The Dragon Bonus Wager shall be placed before any cards in the round of play are dealt.

11B.5 The amount of a Dragon Bonus Wager shall be that displayed on the sign at the table indicating the wager limits applying at the table.

11B.6 A Dragon Bonus Wager shall win if the player’s (or his/her Nominee’s) selected Hand for the Dragon Bonus Wager is a Natural winner; or when the selected Hand wins by four or more points.

11B.7 At the completion of the deal and after announcing the result of the round in accordance with rule 10.2, the Dealer shall collect all losing wagers and pay all winning wagers.

11B.8 Winning Dragon Bonus Wagers shall be paid in accordance with Pay Table 1, Pay Table 2 or Pay Table 3, as follows:

**Pay Table 1 Pay Table 2 Pay Table 3**

Win by 9 Points\* 30 to 1 20 to 1 30 to 1

Win by 8 Points\* 10 to 1 8 to 1 10 to 1

Win by 7 Points\* 6 to 1 7 to 1 4 to 1

Win by 6 Points\* 4 to 1 4 to 1 4 to 1

Win by 5 Points\* 2 to 1 3 to 1 2 to 1

Win by 4 Points\* 1 to 1 1 to 1 2 to 1

Natural Winner 1 to 1 1 to 1 1 to 1

Natural Tie Push Push Push

\*Non-naturals

11B.9 The Casino Operator shall display which Pay Table under rule 11B.8 is in operation and that pay scale shall be used for all tables that offer the Dragon Bonus option.

## 11C Any Pair Wagers

11C.1 The Casino Operator may, at its discretion, offer the players (or their Nominees) the opportunity to place Any Pair Wagers in accordance with this section.

11C.2 Where the Casino Operator chooses to offer players the opportunity to place Any Pair Wagers at a table, it shall not offer players the opportunity to place either Perfect Pair Wagers or Lucky Match Wagers in accordance with section 11A or section 11D respectively at that same table.

11C.3 Where the Any Pair option is offered and the game displayed at a table with a layout cloth marked in a manner that clearly denotes the wagering option, any player (or his/her Nominee) may elect to place an Any Pair Wager at the time of placement of his/her initial wager as provided in rule 5.1. The Any Pair Wager may be placed on the Player’s Hand and/or the Banker’s Hand and does not have to correspond to the player’s (or his/her Nominee’s) initial wager.

11C.4 The Any Pair Wager shall be placed before any cards in the round of play are dealt.

11C.5 The amount of an Any Pair Wager shall be that displayed on the sign at the table indicating the wager limits applying at the table.

11C.6 An Any Pair Wager shall win where the wager has been placed on the Player’s Hand and the first two cards dealt to the Player’s Hand are a Pair, or where the wager has been placed on the Banker’s Hand and the first two cards dealt to the Banker’s Hand are a Pair, and lose if the first two cards do not comprise a Pair.

11C.7 At the completion of the deal and after announcing the result of the round in accordance with rule 10.2, the Dealer shall collect all losing wagers and pay all winning wagers.

11C.8 Winning Any Pair Wagers shall be paid in accordance with either Pay Scale One or Pay Scale Two as follows:

**Pay Scale One Pay Scale Two**

Any Pair 11 to 1 10 to 1

11C.9 The Casino Operator shall display which pay scale under rule 11C.8 is in operation.

## 11D Lucky Match Wagers

11D.1 The Casino Operator may, at its discretion, offer the players (or their Nominees) the opportunity to place Lucky Match Wagers in accordance with this section.

11D.2 Where the Casino Operator chooses to offer players the opportunity to place Lucky Match Wagers at a table, it shall not offer players the opportunity to place either Perfect Pair Wagers or Any Pair Wagers in accordance with section 11A or section 11C respectively at that same table.

11D.3 Where the Lucky Match option is offered and the game is played at a table with a layout cloth marked in a manner that clearly denotes the wagering option, any player (or his/her Nominee) may elect to place a Lucky Match Wager at the time of placement of his/her initial wager as provided in rule 5.1. The wager may be placed on the Player’s Hand and/or the Banker’s Hand and does not have to correspond to the player’s (or his/her Nominee’s) initial wager.

11D.4 The Lucky Match Wager shall be placed before any cards in the round of play are dealt.

11D.5 The amount of a Lucky Match Wager shall be that displayed on the sign at the table indicating the wager limits applying at the table.

11D.6 A Lucky Match Wager shall win where the wager has been placed on the Player’s Hand and the first two cards dealt to the Player’s Hand have the same Face Value or the first three cards dealt to the Player’s Hand are of the same suit with the same Face Value or where the wager has been placed on the Banker’s Hand and the first two cards dealt to the Banker’s Hand have the same Face Value or the first three cards dealt to the Banker’s Hand are of the same suit with the same Face Value and lose if the first two cards do not have the same Face Value.

11D.7 At the completion of the deal and after announcing the result of the round in accordance with rule 10.2, the Dealer shall collect all losing wagers and, subject to rule 11D.9, pay all winning wagers.

11D.8 Winning Lucky Match Wagers shall be paid in accordance with one of the following pay scale options:

**Pay Scale One Pay Scale Two**

Mixed Match 5 to 1 5 to 1

Coloured Match 10 to 1 10 to 1

Lucky Match 25 to 1 20 to 1

Lucky Triple Match 100 to 1 500 to 1

11D.9 Where a player (or his/her Nominee) places a Lucky Match Wager in a round of play and achieves both a Lucky Match and Lucky Triple Match in that round, that player shall be paid a winning wage in respect of the Lucky Triple Match only.

11D.10 The Casino Operator shall display which pay scale under rule 11D.8 is in operation.

11D.11 The pay-out on any Lucky Match Wagers may be subject to any maximum pay-out limit set by the Casino Operator and approved by the Secretary. The amount of such limit will be selected and displayed at the gaming table by the Casino Operator.

## 11E Dragon 7 Wagers

11E.1 The Casino Operator may, at its discretion, offer the players (or their Nominees) the opportunity to place Dragon 7 Wagers during any given game in accordance with this rule 11E.

11E.2 Where the Dragon 7 option is offered, and the game is played at a table with a layout cloth marked in a manner that clearly denotes the Dragon 7 Wagers option, any player (or his/her Nominee) may elect to place a Dragon 7 Wager.

11E.3 The Dragon 7 Wager shall be placed before any cards in the round of play are dealt.

11E.4 The amount of a Dragon 7 Wager shall be that displayed on the sign at the relevant table which indicates the wager limits applying at that table.

11E.5 A Dragon 7 Wager shall win when the Banker’s Hand wins with a three card Point Count of seven (7), otherwise it will lose.

11E.6 At the completion of the deal and after announcing the result of the round in accordance with rule 10.2, the Dealer shall collect all losing Dragon 7 Wagers and pay all winning Dragon 7 Wagers.

11E.7 Winning Dragon 7 Wagers shall be paid at odds of 40 to 1.

## 11F Panda 8 Wagers

11F.1 The Casino Operator may, at its discretion, offer the players (or their Nominees) the opportunity to place Panda 8 Wagers during any given game in accordance with this rule 11F.

11F.2 Where the Panda 8 option is offered, and the game is played at a table with a layout cloth marked in a manner that clearly denotes the Panda 8 Wagers option, any player (or his/her Nominee) may elect to place a Panda 8 Wager.

11F.3 The Panda 8 Wager shall be placed before any cards in the round of play are dealt.

11F.4 The amount of a Panda 8 Wager shall be that displayed on the sign at the relevant table which indicates the wager limits applying at that table.

11F.5 A Panda 8 Wager shall win when the Player’s Hand wins with a three card Point Count of eight (8), otherwise it will lose.

11F.6 At the completion of the deal and after announcing the result of the round in accordance with rule 10.2, the Dealer shall collect all losing Panda 8 Wagers and pay all winning Panda 8 Wagers.

11F.7 Winning Panda 8 Wagers shall be paid at odds of 25 to 1.

## 11G Lucky 6 Wagers

11G.1 The Casino Operator may, at its discretion, offer the players (or their Nominees) the opportunity to place Lucky 6 Wagers in accordance with this section.

11G.2 Where the Lucky 6 Wager option is offered and the game is played at a table with a layout cloth marked in a manner that clearly denotes the wagering option, any player (or his/her Nominee) may elect to place a Lucky 6 Wager at the time of placement of his/her initial wager as provided in rule 5.1. The wager does not have to correspond to the player’s (or his/her Nominee’s) initial wager.

11G.3 The Lucky 6 Wager shall be placed before any cards in the round of play are dealt.

11G.4 The amount of a Lucky 6 Wager shall be that displayed on the sign at the table indicating the wager limits applying at the table.

11G.5 A Lucky 6 Wager shall win where the wager has been placed on the Lucky 6 wagering area and when the Banker’s Hand wins with a total of six points on either two or three cards.

11G.6 At the completion of the deal and after announcing the result of the round in accordance with rule 10.2, the Dealer shall collect all losing wagers and pay all winning wagers in accordance to rule 11G.7.

11G.7 Winning Lucky 6 Wagers shall be paid in accordance with the following pay scale:

For a Banker’s Hand that wins with two cards totalling six points 12 to 1 For a Banker’s Hand that wins with three cards totalling six points 20 to 1

## 11H Insurance Wagers

For the purposes of this rule 11H:

**“Interim Point Count”** means the Point Count of either the Banker’s Hand or the Player’s Hand during a game and when further cards are required to be dealt or exposed in order to render an outcome to the round of play.

**“Final Point Count”** means the Point Count of either the Banker’s Hand or the Player’s Hand when no further cards are required to be dealt or exposed in order to render an outcome to the round of play.

11H.1 The Casino Operator may, at its discretion, offer players (or their Nominees) the opportunity to place Insurance Wagers during any given game in accordance with this rule 11H.

11H.2      After the initial 4 cards have been dealt, a player (or his/her Nominee) may decide to place an Insurance Wager in relation to their initial Player wager (**“Player Insurance”**) or in relation to their initial Banker wager (**“Banker Insurance”**) after either:

1. 2 cards have been revealed/exposed (“**Bet 1”**);
2. 4 cards have been revealed/exposed (“**Bet 2**”); and/or
3. 5 cards have been revealed/exposed (if applicable) (“**Bet 3**”),

as further described in rule 11H.3.

All Insurance Wagers shall correspond to that player’s (or his/her Nominee’s) initial Player or Banker wager.

11H.3

1. Bet 1 (Banker Insurance): An Insurance Wager may be made on the Insurance Wager betting area when:
2. the player has an Initial Wager on Banker;
3. the first and only two cards of the Initial Deal revealed are those of the Banker’s Hand (i.e. the Player’s Hand has not been revealed in any manner); and
4. the Interim Point Count of the Banker’s Hand is either 7, 8 or 9,

and such Insurance Wager shall:

1. win if specified in rule 11H.4;
2. constitute a ‘Stand-off/Push’ (i.e. neither win nor lose) if the Banker’s Hand is a 7 and the Player’s Hand ties with a 7;
3. constitute a ‘Stand-off/Push’ (i.e. neither win nor lose) if the Banker’s Hand is a Natural 8 and the Player’s Hand ties with a Natural 8; or
4. otherwise lose.
5. Bet 1 (Player Insurance): An Insurance Wager may be made on the Insurance Wager betting area when:
6. the player has an Initial Wager on Player;
7. the first and only two cards of the Initial Deal revealed are those of the Player’s Hand (i.e. the Banker’s Hand has not been revealed in any manner); and
8. the Interim Point Count of the Player’s Hand is either 7, 8 or 9,

and such Inurance Wager shall:

1. win if specified in rule 11H.4;
2. constitute a ‘Stand-off/Push’ (i.e. neither win nor lose) if the Player’s Hand is a 7 and the Banker’s Hand ties with a 7;
3. constitute a ‘Stand-off/Push’ (i.e. neither win nor lose) if the Player’s Hand is a Natural 8 and the Banker’s Hand ties with a Natural 8; or
4. otherwise lose.
5. Bet 2 (Banker Insurance): An Insurance Wager may be made on the Insurance Wager betting area when:
6. the player has an Initial Wager on Banker;
7. all 4 cards of the Initial Deal have been exposed;
8. the Interim Point Count of the Banker’s Hand is more than the Interim Point Count of the Player’s Hand; and
9. further cards are required to be dealt,

and such Insurance Wager shall:

1. win if specified in rule 11H.4;
2. constitute a ‘Stand-off/Push’ (i.e. neither win nor lose) if the Banker’s Hand Ties with a Final Point Count which is equal to the Final Point Count of the Player’s Hand; or
3. otherwise lose.
4. Bet 2 (Player Insurance): An Insurance Wager may be made on the Insurance Wager betting area when:
5. the player has an Initial Wager on Player;
6. all 4 cards of the Initial Deal have been exposed;
7. the Interim Point Count of the Player’s Hand is more than the Interim Point Count of the Banker’s Hand; and
8. further cards are required to be dealt,

and such Insurance Wager shall:

1. win if specified in rule 11H.4;
2. constitute a ‘Stand-off/Push’ (i.e. neither win nor lose) if the Player’s Hand ties with a Final Point Count equal to the Final Point Count of the Banker’s Hand; or
3. otherwise lose.
4. Bet 3 (Banker Insurance): An Insurance Wager may be made on the Insurance Wager betting area when:
5. the player has an Initial Wager on Banker;
6. 5 cards have been exposed (being 3 cards of the Banker’s Hand and 2 cards of the Player’s Hand);
7. the Final Point Count of the Banker’s Hand is more than the Interim Point Count of the Player’s Hand; and
8. a 6th card is required to be dealt to the Player’s Hand,

and such Insurance Wager shall:

1. win if specified in rule 11H.4;
2. constitute a ‘Stand-off/Push’ (i.e. neither win nor lose) if the Banker’s Hand ties with a Final Point Count equal to the Final Point Count of the Player’s Hand; or
3. otherwise lose.
4. Bet 3 (Player Insurance): An Insurance Wager may be made on the Insurance Wager betting area when:
5. the player has an Initial Wager on Player;
6. 5 cards have been exposed (being 3 cards of the Player’s Hand and 2 cards of the Banker’s Hand);
7. the Final Point Count of the Player’s Hand is more than the Interim Point Count of the Banker’s Hand; and
8. a 6th card is required to be dealt to the Banker’s Hand,

and such Insurance Wager shall:

1. win if specified in rule 11H.4;
2. constitute a ‘Stand-off/Push’ (i.e. neither win nor lose) if the Player’s Hand ties with a Final Point Count equal to the Final Point Count of the Banker’s Hand; or
3. otherwise lose.

11H.4   All Insurance Wagers which lose shall be collected by the Dealer. All winning Insurance Wagers shall be determined and paid out in accordance with the following pay tables (which shall be displayed at the relevant table).

**Bet 1 (Banker and Player Insurance):**

1. Where:
2. the Interim Point Count of either the Player’s or the Banker’s Hand is 7; and
3. the opposite hand wins with a Natural 8 or a Natural 9,

then Baccarat Insurance pays 2 to 1.

1. Where:
2. the Interim Point Count of either the Player’s or the Banker’s Hand is a Natural 8; and
3. the opposite hand wins with a Natural 9,

then Baccarat Insurance pays 7 to 1.

1. Where:
2. the Interim Point Count of either the Player’s or the Banker’s Hand is a Natural 9; and
3. the opposite hand ties with a Natural 9,

then Baccarat Insurance pays either 8 to 1 or 9 to 1 (as displayed at the relevant table).

**Bet 2 (Banker Insurance):**

1. Where:
2. the Interim Point Count of the Banker’s Hand is four points;
3. the Interim Point Count of the Player’s Hand is lower; and
4. the Player’s Hand has a winning Final Point Count,

then Baccarat Insurance pays 1.5 to 1 or 2 to 1 (as displayed at the relevant table).

1. Where:
2. the Interim Point Count of the Banker’s Hand is five points;
3. the Interim Point Count of Player’s Hand is lower; and
4. the Player’s Hand has a winning Final Point Count,

then Baccarat Insurance pays 2 to 1.

1. Where:
2. the Interim Point Count of the Banker’s Hand is six points;
3. the Interim Point Count of the Player’s Hand is lower; and
4. the Player’s Hand has a winning Final Point Count,

then Baccarat Insurance pays 3 to 1.

1. Where:
2. the Interim Point Count of the Banker’s Hand is seven points;
3. the Interim Point Count of the Player’s Hand is five points or below; and
4. the Player’s Hand has a winning Final Point Count,

then Baccarat Insurance pays 4 to 1.

**Bet 2 (Player Insurance):**

1. Where:
2. the Interim Point Count of the Player’s Hand is five points;
3. the Interim Point Count of the Bankers’s Hand is four points; and
4. the Banker’s Hand has a winning Final Point Count,

then Baccarat Insurance pays 2 to 1.

1. Where:
2. the Interim Point Count of the Player’s Hand is six points;
3. the Interim Point Count of the Banker’s Hand is lower; and
4. the Banker’s Hand has a winning Final Point Count,

then Baccarat Insurance pays 3 to 1.

1. Where:
2. the Interim Point Count of the Player’s Hand is seven points;
3. the Interim Point Count of the Bankers’s Hand is five points or below; and
4. the Banker’s Hand has a winning Final Point Count,

then Baccarat Insurance pays 4 to 1.

**Bet 3 (Banker and Player Insurance):**

1. Where:
2. the Final Point Count of the Player’s or the Banker’s Hand is four points;
3. the Interim Point Count of the opposite hand is less; and
4. the opposite hand has a winning Final Point Count,

then Baccarat Insurance pays 1 to 1.

1. Where:
2. the Final Point Count of the Player’s or the Banker’s Hand is five points;
3. the Interim Point Count of the opposite hand is less; and
4. the opposite hand has a winning Final Point Count,

then Baccarat Insurance pays 2 to 1.

1. Where:
2. the Final Point Count of the Player’s or the Banker’s Hand is six points;
3. the Interim Point Count of the opposite hand is less; and
4. the opposite hand has a winning Final Point Count,

then Baccarat Insurance pays 3 to 1.

1. Where:
2. the Final Point Count of the Player’s or the Banker’s Hand is seven points;
3. the Interim Point Count of the opposite hand is less; and
4. the opposite hand has a winning Final Point Count,

then Baccarat Insurance pays 4 to 1.

1. Where:
2. the Final Point Count of the Player’s or the Banker’s Hand is eight points;
3. the Interim Point Count of the opposite hand is less; and
4. the opposite hand has a winning Final Point Count,

then Baccarat Insurance pays 7 to 1.

1. Where:
2. the Final Point Count of the Player’s or the Banker’s Hand is nine points;
3. the Interim Point Count of the opposite hand is less; and
4. the opposite hand’s Final Point Count ties with Final Point Count of the Player’s or the Banker’s Hand,

then Baccarat Insurance pays 8 to 1 or 9 to 1 (as displayed at the relevant table).

11H.5     The Casino Operator may at its sole discretion:

1. elect to limit the pay-out on winning Insurance Wagers so that the total potential pay-out may not exceed the player’s corresponding Initial Wager.  Such limits shall be displayed at the relevant table;
2. offer any or all the Insurance Wagers options and will clearly display which options are available at the relevant table which, for the avoidance of doubt, may comprise any combination of the Insurance Wager options specified in rule 11H.3; and/or
3. restrict the number of players permitted to place an Insurance Wager on each Insurance Wager betting area to one player (in which case rule 5.8(a) shall not apply).

**11I Super 6 Wagers**

11I.1 The Casino Operator may, at its discretion, offer the players (or their Nominees) the opportunity to place Super 6 Wagers in accordance with this section.

11I.2 Where the Super 6 Wager option is offered, and the game is played at a table with a layout cloth marked in a manner that clearly denotes the wagering option, any player (or his/her Nominee) may elect to place a Super 6 Wager at the time of placement of his/her initial wager as provided in rule 5.1. The wager does not have to correspond to the player’s (or his/her Nominee’s) initial wager.

11I.3 The Super 6 Wager shall be placed before any cards in the round of play are dealt.

11I.4 The amount of a Super 6 Wager shall be that displayed on the sign at the table indicating the wager limits applying at the table.

11I.5 A Super 6 Wager shall win where the wager has been placed on the Super 6 wagering area and when the Banker’s Hand wins with a total of six points.

11I.6 At the completion of the deal and after announcing the result of the round in accordance with rule 10.2, the Dealer shall collect all losing wagers and pay all winning wagers in accordance to rule 11I.7.

11I.7 Winning Super 6 Wagers shall be paid in accordance with one of the following two pay scales:

1. for a Banker’s Hand that wins totalling six points 12 to 1; or
2. for a Banker’s Hand that wins totalling six points 15 to 1

## 12 Irregularities

12.1 If a third card is dealt to the Player’s Hand when no third card is authorised by these rules:

1. it shall become the third card of the Banker’s Hand if the Banker’s Hand is obliged to draw a further card; and
2. it shall become the first card of the next round if the Banker’s Hand is required to stand, unless it has been disclosed or the cards are reshuffled or replaced before the next round. If the card has been disclosed, the Dealer will announce “No bets this hand” and, starting with the exposed card, deal a Void Hand. After the completion of the Void Hand, normal play will resume.

12.2 Subject to rule 12.1, if a card is drawn in excess from the card shoe or Continuous Shuffler:

1. it shall, if it has not been disclosed, be used as the first card of the next round of play unless the cards are reshuffled or replaced before the next round;
2. if the card has been disclosed, the Dealer will announce “No bets this hand” and, starting with the exposed card, deal a Void Hand. After the completion of the Void Hand normal play will resume.

12.3 If the first card of a round of play is found face up in the card shoe or Continuous Shuffler, the Dealer will announce “No bets this hand” and, starting with the exposed card, deal a Void Hand. After the completion of the Void Hand normal play will resume.

12.4 Subject to rule 12.3, any card found face up in the card shoe or Continuous Shuffler during a round of play will be used in that round.

12.5 If there are insufficient cards remaining in the card shoe or Continuous Shuffler to complete a round of play, that round shall be Void and a new round shall commence after all of the cards have been replaced or, where permitted, reshuffled, and placed in the shoe or shuffler.

12.6 Should any error occur during any round due to the incorrect dealing or placement of a card or cards, every effort shall be made to reconstruct the round in such a way as to cause the sequence of cards dealt to be as it should have been had the error not occurred and, in the event that a reconstruction takes place, the Casino Operator and the players shall abide by the consequences. Should it not be possible to reconstruct the round, the Casino Operator shall declare the whole round Void. The cards dealt shall be removed to the discard rack and any wagers shall be Void and be returned to the player or players concerned.

12.7 If the Dealer fails to draw and discard cards at the beginning of a shoe as provided in rule 7.7, or in any other situation where this is required, play shall nonetheless continue as provided in the rules.

12.8 Notwithstanding the application of rules 12.1 to 12.7 subsequent to any error occurring, whether or not the error results in a Void Hand being declared, all hands dealt thereafter shall stand as dealt.

12.9 If a game results display is provided at the table, the Casino Operator shall not be responsible for the display of any incorrect results or other information or for consequences of any other malfunction of the display.

12.10 Where, during a round of play and before the Dealer has called “No more bets”:

1. any card is inadvertently disclosed (not being a boxed card as contemplated in rule 15.10); or
2. any card is handled by a Player or any other person excluding the Dealer, in each case as determined by the Casino Operator, then the Dealer shall be deemed to have called “No more bets” and no Player shall then be entitled to make, handle, alter or withdraw any wager.

## 13.0 2 to 1 Baccarat

13.1 Where 2 to 1 Baccarat is adopted the rules of baccarat will apply except where those rules are inconsistent with the rules of 2 to 1 Baccarat as set out in this section in which case the rules of 2 to 1 Baccarat will prevail.

13.2 A player (or his/her Nominee) at the game may place the following wagers, subject to rule 5.2:

1. a wager on the “Banker’s Hand”, which shall:
2. win if the final Point Count of the Banker’s Hand is higher than that of the Player’s Hand; or
3. otherwise lose;
4. a wager on the “Player’s Hand”, which shall:
5. win if the final Point Count of the Player’s Hand is higher than that of the Banker’s Hand; or
6. otherwise lose;
7. a “Tie Bet”, which shall:
8. win if the final Point Counts of the Banker’s Hand and the Player’s Hand are equal; or
9. otherwise lose.

13.3 Subject to rule 13.4, the Casino Operator will pay winning wagers on the Banker’s Hand and Player’s Hand at odds of 1 to 1 except where the Banker or Player wins with a three card Point Count of 8 or 9, in which event such wagers shall be paid at odds of 2 to 1 (e.g. $50 pays $100).

13.4 Pursuant to rule 13.2, the Casino Operator may elect to pay winning wagers on the Banker’s Hand at odds of 1 to 2 (e.g. $100 pays $50) where the Banker wins with a Point Count of 6.

13.5 Where the Casino Operator decides to offer 2 to 1 Baccarat at a table, a notice to that effect must be displayed at the table.

13.6 Where the Casino Operator elects to modify the payment of the winning wagers on the Banker’s Hand pursuant to rule 13.4, a sign indicating the modified odds must be displayed at the table at all times while the modification is in effect, from the beginning of the round at which it took effect.

## 14.0 Ante Up Baccarat

14.1 Where Ante Up Baccarat is adopted, the rules of baccarat will apply and where 2 to 1 Baccarat is also adopted, the approved rules of 2 to 1 Baccarat will also apply except where those rules are inconsistent with the rules of Ante Up Baccarat in which case the rules of Ante Up Baccarat will prevail.

14.2 The layout cloth covering the Ante Up Baccarat table shall, in addition to the inscriptions specified in rule 3.2 have areas designated for the placement of wagers and the Ante.

14.3 The amount of the Ante shall be that displayed on the sign at the table indicating the minimum and maximum wager limits for the table.

14.4 The Casino Operator may at its discretion waive payment of the Ante where the initial wager meets or exceeds a value prescribed by the operator and displayed on the sign referred to in rule 14.3.

14.5 Subject to rule 14.4, before the first card is dealt in a round, each player shall make a wager in accordance with rule 5.1 and place any accompanying Ante.

14.6 At the completion of the deal and after announcing the result of the round in accordance with rule 10.2, the Dealer shall collect the Antes, all losing wagers and pay all winning wagers.

14.7 If it is discovered that a wager has been inadvertently accepted without a required Ante, the wager shall be Void.

## 15.0 International Baccarat

15.1 Where International Baccarat is adopted, the rules of baccarat will apply except where those rules are inconsistent with the rules of International Baccarat in which case the rules of International Baccarat will prevail. Where the Casino Operator elects to offer Tiger Baccarat Wager(s) on a game of International Baccarat in accordance with rule 17.9, the rules relating to Tiger Baccarat Wagers as set out in rule 17 will apply to the treatment of any such Tiger Baccarat Wager(s).

15.2 Where the Casino Operator decides to offer International Baccarat at a table, a notice to that effect must be displayed at the table.

15.3 Interpretation

**“Nominee”** means a person or persons nominated by a player who may handle a card or cards and/or place wagers on behalf of that player;

15.4 Notwithstanding rules 5.14 and 8.2, where dealing Style B or Style D is adopted, the Dealer may (at his/her discretion) at the start of a round of play either:

(a) require a wager to be placed on the table before dealing the initial 4 cards face down and after all remaining wagers (if any) are placed on the table call “No more bets”; or

(b) deal the initial 4 cards face down and then call “No more bets” after all wagers are placed on the table or a reasonable period of time (as determined by the Casino Operator in its discretion) has elapsed during which wagers could have been placed on the table. Where no wagers are placed on the table, the Casino Operator may at its discretion:

1. nonetheless deal a Free Hand without any wager being placed, provided that the Casino Operator first signals its intention to do so by displaying a notice or indicating to that effect on the table; or
2. call “No more bets” after a reasonable period of time (as determined by the Casino Operator in its discretion) has elapsed during which wagers could have been placed on the table and complete dealing the hand.

For the avoidance of doubt, where dealing style A or C is adopted, rules 5.14 and 8.2 shall prevail.

15.5 At the request of the player on whose behalf a Nominee is acting, the Games Supervisor or Casino Supervisor may direct the dealer to pass:

(a) the first of the initial 2 cards drawn for the Player’s Hand or Banker’s Hand as the case may be to either a Nominee or to the player on whose behalf the Nominee is acting; and

(b) the second card of the initial 2 cards drawn for the Player’s Hand or Banker’s Hand as the case may be to a Nominee or alternatively to the player on whose behalf the Nominee is acting.

15.6 After checking the cards, the player and/or Nominee shall turn the cards face up on the layout and the Dealer shall announce the Point Count of the Hand and bring the cards face up back to the Player’s Box or Banker’s Box as the case may be.

15.7 Where the initial 2 cards are drawn and passed to the Player or Banker (whichever is applicable) in accordance with rule~~s~~ 8.13 or 8.15, (whichever is applicable), nothing shall prevent the person who receives those cards from allocating one or both to another Nominee and/or to the player on whose behalf the Nominee is acting provided that the cards are continually in full view of everyone participating in the game and of the surveillance cameras.

15.8 If:

(a) there is no bet on the Player’s Hand or the Banker’s Hand; or

(b) no player entitled to do so wishes to receive and handle the cards dealt to a hand or hands pursuant to rule~~s~~ 8.9 or 8.10;

the Games Supervisor or Casino Supervisor may direct that a player who would not otherwise be entitled to receive and handle the cards dealt to a hand or hands but who elects to do so, shall receive and turn over the cards for the relevant hand or hands as the case may be, subject to the requirements of rule 8.16.

15.9 Where no other player has elected to do so or where the Game Supervisor or Casino Supervisor so directs, the Dealer shall retain and turn over the cards for that hand or those hands, as the case may be.

15.10 Where dealing Style B or Style D is adopted, if the Dealer inadvertently delivers:

(a) the Player card(s) to the Banker area on the table layout and/or the Banker card(s) to the Player area; or

(b) the Player card(s) to the player accepting the Banker’s hand and/or the Banker’s card(s) to the player accepting the Player’s hand,

during a round of play and the error is identified prior to the Dealer collecting all losing wagers and paying all winning wagers, then immediately upon such identification (notwithstanding that the result of the round may then be known) and at the request of a player, the Casino Operator may (at its discretion) give each player the option of withdrawing any of that player’s wagers then placed on the table, provided that each wager so withdrawn shall be withdrawn in full (not part) and not be placed back on the table during that round. Where the Casino Operator so exercises its discretion, the Casino Operator shall determine (at its discretion) who shall be entitled to handle and remove the relevant wagers and:

(c) no new wagers will be placed; and

(d) none of the remaining wagers left on the table will be handled or altered,

until the round is completed and no Dealer or other person shall permit a player (or his/her Nominee) to do so. If all wagers are withdrawn, the round of play shall be completed, including the dealing of any subsequent cards as may be required.

15.11 If any of the initial 4 cards of a round of play is found face up in, or dealt face up from, the card shoe or Continuous Shuffler (known as a boxed card), the Dealer will announce “No bets this hand” and deal a Void Hand. After the completion of the Void Hand normal play will resume.

**15.12 Dealing Style D**

15.12.1 At the sole discretion of the Casino Operator, the dealing style for a round of International Baccarat may at any time be changed to dealing Style D as described below.

15.12.2 Dealing Style D will be conducted in accordance with dealing Style B and/or the relevant rules of International Baccarat, subject to the following variations:

(a) subject at all times to rules 8.4 and 8.16, at the discretion of the Casino Operator and on the request of a player, the initial 4 cards may be dealt and/or revealed in any manner on the proviso that the cards are continually in full view of everyone participating in the game and of the surveillance cameras and that once a card has been viewed by any person that the card is then exposed and left face up on the table; and

(b) subject at all times to rule 8.16, any third card required to be dealt to a hand as required by rules 9.1 to 9.6 inclusive may be similarly dealt and/or revealed in any manner on the proviso that the cards are continually in full view of everyone participating in the game and of the surveillance cameras and that once a card has been viewed by any person that the card is then exposed and left face up on the table.

## 16.0 EZ Baccarat

16.1 Where EZ Baccarat is adopted, the rules of baccarat will apply except where those rules are inconsistent with the rules of EZ Baccarat (as specified in rule 16.3) in which case the rules of EZ Baccarat will prevail.

16.2 Where the Casino Operator decides to offer EZ Baccarat at a table, a notice to that effect must be displayed at the table.

16.3 The rules of EZ Baccarat require that the Casino Operator shall pay winning wagers on the Banker’s Hand at odds of 1 to 1 except where the Banker wins with a three card Point Count of seven (7), in which event such wagers on the Banker’s Hand shall constitute a Stand Off and neither win nor lose.

## 17.0 Tiger Baccarat

17.1 Where Tiger Baccarat is adopted, the rules of baccarat will apply except where those rules are inconsistent with the rules of Tiger Baccarat in which case the rules of Tiger Baccarat will prevail.

17.2 The following are all ‘Tiger Baccarat Wagers’ for the purposes of this clause 17:

1. “Big Tiger Wager” means an optional additional wager that may be placed by a player and which wins if the Banker wins with a total Point Count of six (with three cards) and which otherwise loses;
2. “Small Tiger Wager” means an optional additional wager that may be placed by a player and which wins if the Banker wins with a total Point Count of six (with two cards) and which otherwise loses;
3. “Tiger Wager” means an optional additional wager that may be placed by a player and which wins if the Banker wins with a total Point Count of six (with either two cards or three cards) and which otherwise loses;
4. “Tiger Pair Wager” means an optional additional wager that may be placed by a player and which wins if the first two cards of either the Player’s Hand or the Banker’s Hand (or both) form a Pair and which otherwise loses. Specifically, a
5. “Single Tiger Pair Wager” means a winning Tiger Pairs Wager where either the Player’s Hand or the Banker’s Hand form a Pair;
6. “Double Tiger Pair Wager” means a winning Tiger Pairs Wager where both the Player’s Hand and the Banker’s Hand form a Pair; and
7. “Twin Tiger Pair Wager” means a winning Tiger Pairs Wager where both the Player’s Hand and the Banker’s Hand have a Pair and both Pairs are of the same Face Value.
8. “Tiger Tie Wager” means an optional additional wager which may be placed by a player and which wins if the Player’s Hand and the Banker’s Hand Tie with a total Point Count of six at the end of a round of play and which otherwise loses.

17.3 Where the Casino Operator decides to offer Tiger Baccarat Wager/s at a table, a notice to that effect must be displayed at the relevant table and the game must be played at a table with a layout cloth marked in a manner that clearly denotes the wagering option.

17.4 A player (or his/her Nominee) may elect to place a Tiger Baccarat Wager on the relevant part of the layout cloth at the time of placement of his/her initial wager as provided in rule 5.1. The Tiger Baccarat Wager does not have to correspond to the player’s (or his/her Nominee’s) initial wager but must be placed before any cards in the round of play are dealt. All Tiger Baccarat Wagers are independent wagers and may be placed in combination or individually.

17.5 The amount of a Tiger Baccarat Wager shall accord with the sign at the table indicating the wager limits applying at the table.

17.6 A Tiger Baccarat Wager shall win or lose as determined by the definition of each Tiger Baccarat Wager in clause 17.2. At the completion of the deal and after announcing the result of the round in accordance with rule 10.2, the Dealer shall collect all losing Tiger Baccarat Wagers and pay all winning Tiger Baccarat Wagers in accordance with the table at clause 17.7.

17.7 Winning Tiger Baccarat Wagers shall be paid in accordance with the following pay table, which will be displayed at the relevant table:

**Winning Tiger Baccarat Wager Pays**

Tiger Wager (where Banker wins with two cards totalling six points) 12 to 1 Tiger Wager (where Banker wins with three cards totalling six points) 20 to 1

Big Tiger Wager 50 to 1 Small Tiger Wager 22 to 1 Tiger Tie Wager 35 to 1 Single Tiger Pair Wager 4 to 1

Double Tiger Pair Wager 20 to 1

Twin Tiger Pair Wager 100 to 1

17.8 The pay-out on any winning Tiger Baccarat Wagers may be subject to any maximum pay-out limit set by the Casino Operator and approved by the Secretary. The amount of such limit will be selected and displayed at the gaming table by the Casino Operator.

17.9 Nothing in these rules shall prevent the Casino Operator from offering any or all of the Tiger Baccarat Wagers described in this clause 17 in a game of International Baccarat (as described in clause 15), provided that the layout cloth covering the relevant Baccarat table shall bare inscriptions designated to denote areas for the placement of the specified Tiger Baccarat Wagers.

1. Mini Baccarat Table Layout

Diagram of a gaming table showing the Mini Baccarat Table Layout.

1. Midi Baccarat Table Layout

Diagram of a gaming table showing the Midi Baccarat Table Layout.

1. Full Baccarat Table Layout

Diagram of a gaming table showing the Full Baccarat Table Layout.