

# Baccarat - Game Rules

## Card Values

The cards are dealt from a shoe with 8 decks of cards in it.

Card values are as follows:

- Aces are the lowest card and is worth 1 point.
- Cards from 2 to 9 are worth their face value.
- 10s and face cards (Jacks, Queens and Kings) are worth 0.

Hand value is calculated by dropping the tens digit of the hand. For example, a hand of Jack, 4, and 9 has a point value of 3 (since  $0 + 4 + 9 = 13$ ).

- The scores will always range from 0 to 9 and it is impossible to bust.
- All that matters in Baccarat is the numeric value of the card. It has got nothing to do with the suits - heart, spade, clubs and diamonds are all same.

## Game Rules

The object of **Baccarat** is to obtain a hand whose point total is closest to 9.

There are two participants in the game - the Player and the Banker. Prior each deal, player have to bet on whether the Player's or the Banker's hand will be closest to a total of 9. Player can also bet on Tie when both hands total the same.

After the allotted betting time has expired, the card dealer gives two cards each; first to the Player and then the Banker.

- If either the Player or the Banker have a total of 8 or 9 on the first two cards no further cards are drawn. The resulting hand is called a "natural" and the hand is over. This rule overrides all other rules.
- If the Player's total is 5 or less, then the Player hits and draws a third card, otherwise the Player stands.

<b>Player's first two cards total:</b>	0-1-2-3-4-5	Draw a card
	6-7	Stand
	8-9	Natural-neither hand draws

- If the Player stands, then the Banker stands on 6 or more and hits on a total of 5 or less and Banker.
- If the Player's total is less than or equal to 5 the Player's hand draws a third card.
- When the Player does not have a natural, the Banker shall draw on the totals of 0-1-2, and then observe following rules.
- If the Player does take a third card then the Banker's third-card-rule below will determine if the Banker takes a third card.

Banker's first two cards total:	Banker draws when Player's third card is:	Banker does not draw when Player's third card is:
<b>3</b>	1-2-3-4-5-6-7-9-10	8
<b>4</b>	2-3-4-5-6-7	1-8-9-10
<b>5</b>	4-5-6-7	1-2-3-8-9-10
<b>6</b>	6-7	1-2-3-4-5-8-9-10
<b>7</b>	Stands	
<b>8-9</b>	Natural-neither hand draws	

Whoever gets the total closest to 9 wins.

When the Player and Banker hands equal the same total, the hand is a Tie and all bets (other than Tie bets) are voided.

## Payouts

- Winning Player hand pays 1 to 1.
- Winning Banker hand pays 1 to 1 minus 5% commission to the House.
- Winning Tie pays 8 to 1.

## Pairs

Bet Type	Payout	RTP	Description
<b>Player Pair*</b>	11 to 1		A side wager which wins if the first two cards dealt to the Player constitute a pair.

<b>Bet Type</b>	<b>Payout</b>	<b>RTP</b>	<b>Description</b>
<b>Banker Pair*</b>	11 to 1		A side wager which wins if the first two cards dealt to the Banker constitute a pair.

### Small/Big

<b>Bet Type</b>	<b>Payout</b>	<b>RTP</b>	<b>Description</b>
<b>Small</b>			Pays if total number of cards dealt between Player and Banker is 4.
<b>Big</b>			Pays if total number of cards dealt between Player and Banker is 5 or 6.