



RULES FOR

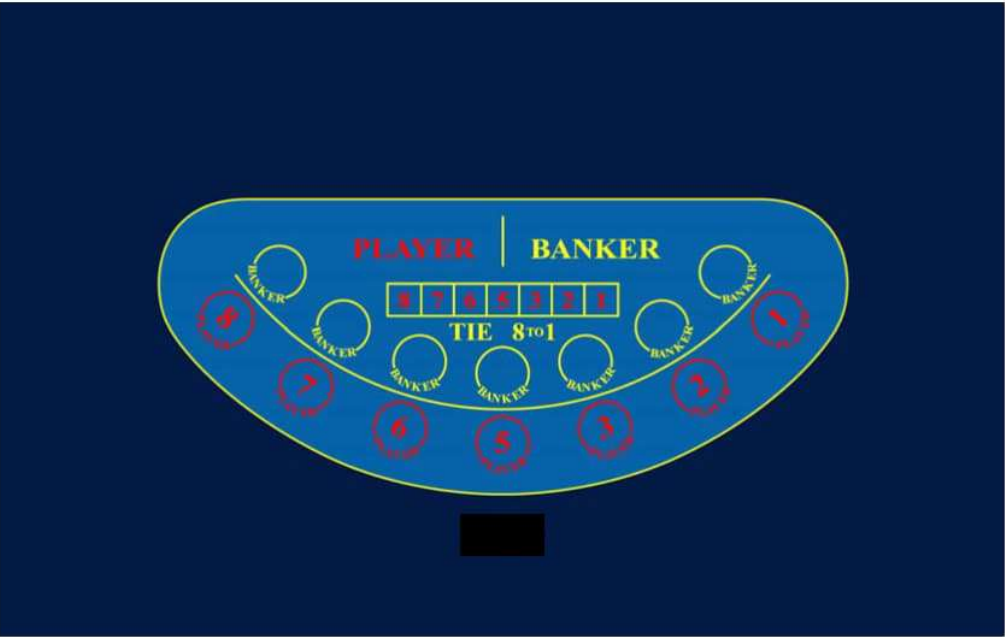
BACCARAT

With

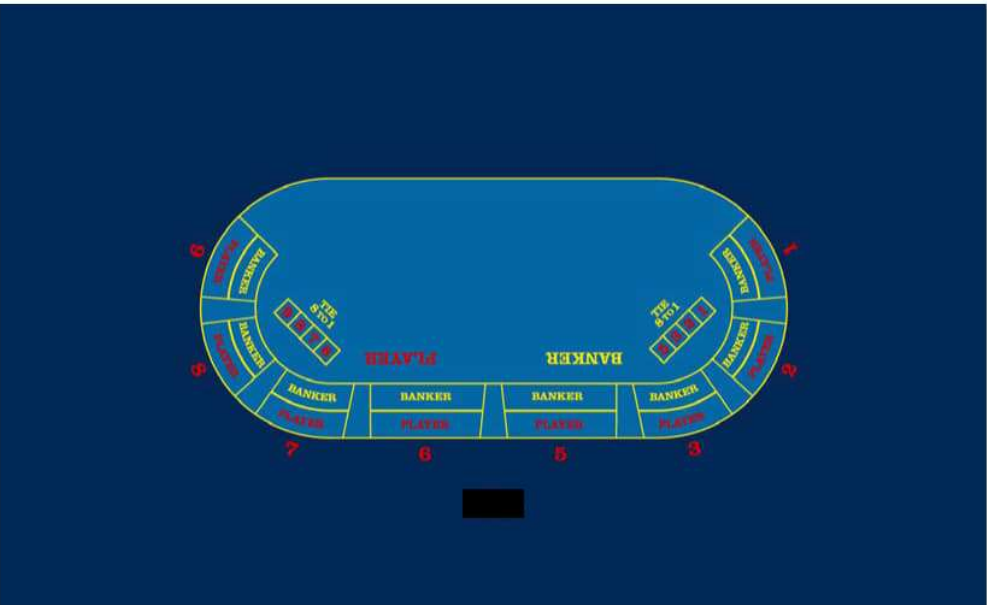
PERFECT PAIRS

Approved Rules As At 18 April 2008

BACCARAT LAYOUT (MINI)



BACCARAT LAYOUT (MIDI)



1. THE TABLE

Baccarat shall be played on a table similar in shape and layout to that shown in the diagrams attached to these Rules. The Table shall be designated by table plaques as Mini, Midi, or Baccarat.

The table shall have numbered spaces for seated players. These spaces shall be marked with the inscriptions; "PLAYER, BANKER, PERFECT PAIRS (BANKER), PERFECT PAIRS (PLAYER) AND TIE BETS".

2. **THE CARDS**

- (a) Baccarat shall be played with 4 to 8 decks of cards (without jokers), and one cutting card.
- (b) The "Value" of the cards in each deck shall be as follows:
 - (i) Any card from 2 to 9 shall have its face value;
 - (ii) Any Ten, Jack, Queen or King shall have a value of zero;
 - (iii) Any Ace shall have a value of one.
- (c) The "Point Count" of a hand shall be a single digit number from 0 to 9 inclusive and shall be determined by totalling the value of the cards in the hand. If the total of the cards in a hand is a two-digit number, the left digit of such number shall be disregarded having no value and the right digit shall constitute the Point Count of the hand. Examples of this rule are as follows:
 - (i) A hand comprising of an Ace, a 2 and a 4 has a Point Count of 7;
 - (ii) A hand comprising of an Ace, a 2 and a 9 has a total of 12 but only a Point Count of 2 since the digit 1 in the number 12 is discarded.

3. WAGERS

- (a) All wagers on Baccarat shall be made by placing gaming chips on the appropriate areas of the Baccarat lay-out.

A maximum of three players may wager on any one box.

- (b) No cash wagers shall be accepted.

- (c) A wager on the "Banker's Hand" shall:

- (i) Win if the "Banker's Hand" has a Point Count higher than that of the "Player's Hand";
- (ii) Lose if the "Banker's Hand" has a Point Count lower than that of the "Player's Hand";
- (iii) Neither win nor lose if the Point Count of the "Banker's Hand" and the "Player's Hand" are equal.

- (d) A wager on the "Player's Hand" shall:

- (i) Win if the "Player's Hand" has a Point Count higher than that of the "Banker's Hand";
- (ii) Lose if the "Player's Hand" has a Point Count lower than that of the "Banker's Hand";
- (iii) Neither win nor lose if the Point Counts of the "Banker's Hand" and the "Player's Hand" are equal.

- (e) A wager on a "Tie Bet" shall:

- (i) Win if the Point Counts of the "Banker's Hand" and the "Player's Hand" are equal;
- (ii) Lose if such Point Counts are not equal.

- (f) After a tie, all wagers may be removed or altered.

- (g) A Perfect Pairs (Banker) wager shall:

- (i) Win, if the first two cards dealt to the Banker are a mixed pair;
- (ii) Win, if the first two cards dealt to the Banker are a coloured pair;
- (iii) Win, if the first two cards dealt to the Banker are a perfect pair; and
- (iv) Lose, if the first two cards dealt to the Banker are not a pair.

3. **WAGERS (Cont)**

- (h) A Perfect Pairs (Player) wager shall:
 - (i) Win, if the first two cards dealt to the Player are a mixed pair;
 - (ii) Win, if the first two cards dealt to the Player are a coloured pair;
 - (iii) Win, if the first two cards dealt to the Player are a perfect pair; and
 - (iv) Lose, if the first two cards dealt to the Player are not a pair.
- (i) No wager shall be made, increased or withdrawn after the dealer calling the game has announced "No More Bets". "No More Bets" shall be announced prior to the first card being drawn from the shoe.
- (j) After the result of the round is announced, the Dealer responsible for the wagers on the table shall collect all losing wagers, pay all winning wagers and collect any commission owed in accordance with Rule 4.
- (k)
 - (i) Minimum and maximum wagers permitted per player shall be shown on a notice at the gaming table. Unless stated on this notice, wagers are not required to be made in multiples of the minimum.
 - (ii) 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.
 - (iii) Where the total amount wagered on the Bankers hand or the Players 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.
 - (iv) Each player shall be responsible for the correct placement of their wager or wagers whether or not they are assisted by the dealer.
- (l) All wagers shall be against the House and no side wagers shall be permitted.
- (m) Verbal wagers shall only be accepted when accompanied by chips and the dealer has sufficient time to place them prior to calling "No More Bets".
- (n) The House reserves the right to set special limits for individual player's at such player's request, subject to prior notification to the Government Casino Inspectorate.

4. PAY-OUT ODDS AND COMMISSION

Payouts may be made in accordance with either of the following 2 schedules:

Schedule A

- (a) A winning wager made on the "Player's Hand" shall be paid at odds of 1 to 1.
- (b) A winning wager made on the "Banker's Hand" shall be paid at odds of 1 to 1, less 5% "Commission" on the amount won.

The commission shall be collected from a player at the time the winning payment is made.

- (c) A winning "Tie Bet" shall be paid at odds of 8 to 1.
- (d) A Perfect Pairs Player payout shall be as follows:
 - (i) a mixed pair shall be paid at odds of 5 to 1;
 - (ii) a coloured pair shall be paid at odds of 10 to 1; and
 - (iii) a perfect pair shall be paid at odds of 30 to 1.
- (e) A Perfect Pairs Banker payout shall be as follows:
 - (i) a mixed pair shall be paid at odds of 5 to 1;
 - (ii) a coloured pair shall be paid at odds of 10 to 1; and
 - (iii) a perfect pair shall be paid at odds of 30 to 1.

4. PAY-OUT ODDS AND COMMISSION (CONT)

Schedule B

- (a) A winning wager made on the "Player's Hand" shall be paid at odds of 1 to 1.
- (b) A winning wager on the "Banker's Hand" shall be paid at odds of 1 to 1 with the exception of the "Banker's Hand" winning with the total point count of 6, then it shall be paid at odds of 1 to 2.
- (c) A winning "Tie Bet" shall be paid at odds of 8 to 1.
- (d) A Perfect Pairs Player payout shall be as follows:
 - (i) a mixed pair shall be paid at odds of 5 to 1;
 - (ii) a coloured pair shall be paid at odds of 10 to 1; and
 - (iii) a perfect pair shall be paid at odds of 30 to 1.
- (e) A Perfect Pairs Banker payout shall be as follows:
 - (i) a mixed pair shall be paid at odds of 5 to 1;
 - (ii) a coloured pair shall be paid at odds of 10 to 1; and
 - (iii) a perfect pair shall be paid at odds of 30 to 1.

Signage will be visible at all times on the Baccarat table informing patrons of what payment option is being utilised at that time.

5. OPENING OF TABLE FOR GAMING

- (a) After receiving the 4 to 8 decks of cards at the table, the dealer shall sort and inspect them, after which an Inspector or other Casino Supervisor shall also inspect them.
- (b) After the cards have been visually inspected they shall be turned face down on the table, riffle shuffled once by deck, and stacked forming two equal piles and then mixed thoroughly by a "washing" or a "chemmy shuffle" and restacked.
- (c) Pre-shuffled cards may be used on any table and will come in a sealed container. The seal will be checked prior to opening and if the seal is broken the cards will not be used.
- (d) When Pre-shuffled cards are used Rules 5(a) and 5(b) do not apply.
- (e) When Pre-shuffled cards are in use at the table, the cards will be shuffled and cut in accordance with Rules 6(a) - 6(h).
- (f) Should any player specifically request the usual inspection and shuffling of pre-sorted cards, then the procedures outlined in rules 5(a) and 5(b) shall be carried out.

6. SHUFFLE AND CUT OF THE CARDS

- (a) The dealer shall shuffle the cards so that they are randomly intermixed:-
 - (i) Immediately prior to the start of play.
 - (ii) After each shoe of cards is dealt.
 - (iii) As provided for in rule 5(f)
 - (iv) As provided for under Rule 6(h).
- (b) After the cards have been shuffled, the dealer shall offer the stack of cards, with backs facing away from him, to the players to be cut.
- (c) The player to cut the cards shall be:
 - (i) The player furthest to the left of the dealer if the game is just beginning;
 - (ii) In subsequent shoes the player so nominated by the House.
- (d) The player designated by sub section (c) of this section shall cut the cards by placing the cutting card in the stack at least one deck in from either end.
- (e) Once the cutting card has been inserted by the player, the dealer shall take all cards in front of the cutting card and place them to the back of the stack after which the dealer shall insert the cutting card in a position approximately half a deck in from the rear of the stack. The stack of cards shall then be inserted in the dealing shoe for commencement of play.
- (f) If the player designated in sub section (c) of this section refuses the cut, the cards shall be offered to each player moving clockwise around the table until a player accepts the cut. If no player accepts the cut, the dealer shall cut the cards as described in sub sections (d) and (e) of this section.
- (g) An additional amount of cards equal to the face value of the first card shall be drawn face down and placed in the discard holder. Kings, Queens, and Jacks shall count as tens. Aces count as one.
- (h) Cards may be changed after any round of play if, for any valid reason, they become unfit for further use. If all the cards are replaced under this sub section the new cards shall be checked, reshuffled and cut in accordance with Rules 5 & 6.

7. DEALING PROCEDURES

- (a) All cards used in the game of Baccarat shall be of the same colour and design and shall be dealt from a dealing shoe specifically designed for such purpose.
- (b) The House reserves the right to retain, control of the shoe and deal the cards to the appropriate areas of the layout situated immediately in front of the Dealer.
- (c) The House reserves the right to pass either or both the "Bankers Hand" and the "Players Hand" to the highest wagerer in the respective categories. If the highest wagerer refuses then the cards shall be passed on to the next highest wagerer in that hand. Where two or more wagerers have the highest wager, cards will be passed to the wagerer playing the highest box number. If in the case where only one hand is being passed out and the highest wager is the same on both the "Players Hand" and the "Bankers Hand" the dealer shall pass the hand to the highest wagerer on the "Players Hand" and disclose the "Bankers Hand" themselves.
- (d) The House reserves the right to offer the shoe to the nearest seated player to the right of the dealer. The first player to accept the shoe shall act as the first banker for the purpose only of dealing the cards and tending the banker's hand. The player's cards shall be controlled by the dealer. The player in possession of the shoe shall maintain a wager on Baccarat as described in Rule 3. When the bankers hand loses in any round, the shoe shall be offered anti-clockwise around the table, starting with the next player seated at a number place. Only players seated at numbered places may take the shoe. A new shoe shall be regarded as a continuation of the previous shoe, so far as transfer is concerned. A player who has accepted the shoe may pass it after any round.
- (e) At the commencement of each round of play and after all wagers have been placed on the table, the dealer shall announce "NO MORE BETS". The house may at the customer's request deal up to 3 coups without a wager being placed. A new dealer shall only take over when a current dealer finishes dealing his round of play, or under circumstances beyond the House's control.
- (f) There shall be two hands dealt face up, one of which shall be designated the "Player's Hand" and the other designated the "Banker's Hand".

7. DEALING PROCEDURES (Cont)

- (g) The dealer shall deal an initial four cards from the shoe. The first and third cards dealt shall constitute the first and second cards of the "Player's Hand". The second and fourth cards dealt shall constitute the first and second cards of the "Banker's Hand".
- (h) After the initial four cards have been dealt, the dealer calling the game shall announce the Point Count of the exposed hands. When making this announcement the dealer shall first call the Count Total of the "Player's Hand" followed by the Count Total of the "Banker's Hand".

ADDITIONAL CARDS

- (i) Following the announcement of the Point Counts of each hand, the dealer calling the game shall deal further cards as required in accordance with the "Table of Play" under Rule 8.
- (j) No more than one additional card shall be dealt to either hand.
- (k) When the cutting card appears during play, the cutting card will be removed and the hand completed. Upon completion of that hand, the Dealer calling the game shall announce "Last Hand". At the completion of this hand, no more cards shall be dealt until the reshuffle occurs except as provided for in Rule 7(l).
- (l) In the event of a tie in the last hand, one additional hand shall be dealt. This additional hand shall be the last hand of the shoe regardless of the result.

8. TABLE OF PLAY

BANKER'S POINT (INITIAL DEAL)	PLAYER'S POINT (INITIAL DEAL)
0, 1 OR 2 – draws	0, 1, 2, 3, 4 or 5 - draws
3, 4, 5 or 6 - refer table of play	6 or 7 - stands
7 – stands	8 or 9 - nor further draw
8 or 9 - no further draw	

PLAYER GIVEN POINT (VALUE OF THIRD CARD)												
		0	1	2	3	4	5	6	7	8	9	No Card
Banker's Point	3	D	D	D	D	D	D	D	D	S	D	D
	4	S	S	D	D	D	D	D	D	S	S	D
	5	S	S	S	S	D	D	D	D	S	S	D
	6	S	S	S	S	S	S	D	D	S	S	S
D = DRAW S = STAND												

- (a) If the Point Counts of either the "Player's Hand" or the "Banker's Hand, after the initial two cards are dealt to each, is an 8 or 9 (which shall be called a "Natural") no more cards shall be dealt to either hand.
- (b) If the Point Count of the "Player's Hand" or the "Banker's Hand" is not an 8 or 9, further play shall be determined in accordance with the "Table of Play" of this sub section.
- (c) After each hand has received all the cards it is entitled to by these Rules, the dealer shall announce the final Point Count of each hand indicating which hand has won the round. If the two hands have equal Point Counts, the dealer shall announce "Tie Hand".
- (d) At this point the Dealer shall remove all losing bets and then pay all winning bets in the following order: the Player or Banker bets then the Perfect Pairs bets and finishing with Tie bets
- (e) The "Table of Play" shall be displayed on a notice at the table.

9. PERFECT PAIRS

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- (a) Where the game played includes the Perfect Pairs option, the approved rules of Baccarat shall apply except where they are inconsistent with the rules of Perfect Pairs in which case the rules of Perfect Pairs will prevail to the extent of the inconsistency.
 - (b) The Perfect Pairs table shall be approved prior to use.
 - (c) For the purposes of this section face value of a card shall mean:
 - (i) the number indicated on the card, namely, 2, 3, 4, 5, 6, 7, 8, 9 or 10; or
 - (ii) the type of card, namely, Jack, Queen, King or Ace.
 - (d) For the purposes of this section pair shall mean two cards with the same face value.
 - (e) For the purposes of this section mixed pair shall mean a pair comprised of one red suited card and one black suited card.
 - (f) For the purposes of this section coloured pair shall mean a pair comprised of two cards of different suits where either;
 - (a) both cards are red suited cards; or
 - (b) both cards are black suited cards.
 - (g) For the purposes of this section perfect pair shall mean a pair with both cards the same suit.
 - (h) Prior to the first card being dealt by the Dealer, each player shall be given the opportunity to place a wager on the Perfect Pairs Box. All wagers shall be made by placing gaming chips on the Perfect Pairs Box.
 - (i) The Casino Operator shall display the minimum and maximum wagers for Perfect Pairs on a sign at or near the table.
 - (j) Only the highest valid Perfect Pairs payout will be paid for either Perfect Pair Banker or Perfect Pair Player, however should there be a Perfect Pair outcome for both then the highest valid hand will be paid for both.

10. IRREGULARITIES

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- (a) In the case of a misdeal and the hand cannot be reconstructed, it shall be void.
 - (b) If in the initial deal, there is in excess of 2 cards for either hand, then the hand shall be void.
 - (c) A third card dealt in error to the "Player's Hand" shall be used for the "Banker's Hand" if required in accordance with the table of play in Rule 8. Should the card not be required for the "Banker's Hand" then it is to be placed face up at the mouth of the shoe, and the result of the hand declared. The next round shall be a non-betting round but will be played to a conclusion and the result in accordance with Rule 8(c) shall be announced. Prior to the commencement of the non-betting round, all wagers are to be removed from the betting areas on the table. The first card to be dealt to the "Player's Hand" shall be the card dealt in error in the previous hand, except where the previous hand had been announced as "Last Hand" then the procedure outlined in Rule 7(k) shall apply. Betting may then recommence for the next hand.
 - (d) An exposed card in the shoe shall be used in accordance with the "Table of Play" in Rule. 8. If the card cannot be used in that round it shall be placed face up at the mouth of the shoe and the procedure outlined in Rule 10(c) followed.
 - (e) If there are insufficient cards in a shoe to complete a round, that round shall be void.

11. GENERAL PROVISIONS

- (a) The House reserves the right to invalidate the outcome of any hand under the following circumstances:
 - (i) if any cards are found to be short or in excess of those originally issued at start of play;
 - (ii) if the game is disrupted by civil commotion, fire, riots, brawl, robbery or an Act of God;
 - (iii) if there is any fraudulent act by any player or dealer.
- (b) No cards shall be held away from the table nor shall they be handled by any person other than the player designated by the House.
- (c) Each player shall wager on one box only. A seated player who abstains from betting for 3 consecutive rounds, whilst all other seats on that table are in use, may be required to vacate the seat.
- (d) Partnership with a view to exceeding the maximum wagers shall not be allowed.
- (e) Wagers shall not be touched until full settlement of all wagers within a winning segment is made. Repeated instances of failure to comply may result in the offending player's future wagers on the game of Baccarat being refused.
- (f) Wagers below the minimum shall be paid or collected after the result and the owner of the wager shall be advised that further wagers under the minimum shall be returned regardless of the result.

Wagers above the maximum shall be paid or collected up to the permitted maximum only.

When a notice at the table requires wagers to be in multiples of the minimum, winning wagers which are not in multiples of the minimum and cannot be paid in full from the table float, shall be paid to the lower multiple only.

If there is no notice at the table requiring wagers to be in multiples of the minimum, wagers which cannot be paid in full shall be paid to the next higher payable amount.

- (g) In any dispute not covered by the provisions of these Rules, the House decision shall be final, subject to a review by the Manager Government Casino Inspectorate, if requested.

11. GENERAL PROVISIONS (Cont)

- (h) In any dispute arising from these Rules, the House decision shall be final, subject to a review by the Manager Government Casino Inspectorate, if requested.
- (i) Complainants in all unresolved disputes under Rules 10(g) or 10(h) shall be advised of the presence of, and their right to consult a Government Casino Inspector.
- (j) The House reserves the right to close any gaming table at its own discretion, subject to prior notification of 15 minutes notice or a declaration of the last three rounds of play being made. In the instance where last 15 minutes is called signage will be displayed at the table, which indicates the table's imminent closure.
- (k) No player shall possess with the intent to use or actually use at the game, or communicate during the game with any other person or persons possessing with the intent to use or actually using at the game or elsewhere, any calculator, computer, or other electronic, electrical or mechanical device to assist in projecting or affecting an outcome at the game or in keeping track of or analysing the cards having been dealt, the changing probabilities of the game or the playing strategies to be utilised at the game.
- (l) A copy of these Rules shall be made available upon request for perusal or purchase in the Casino.

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