

How the Games Work

Baccarat

Keep it fun.

Learn how the games work before you play.

Mini-Baccarat: the object of Mini-Baccarat is to try and predict which of the two hands (Player or Banker) will have a point total closest to 9, the highest value for a hand.

The highest hand in Mini-Baccarat is 9 and the lowest is 0. Tens, Jacks, Queens and Kings are counted as zero, an Ace counts as one, and all other cards count as their face value. When totalling the cards on each hand, only the last digit is used to determine the hand's value (e.g. 1+4 = 5, 9+3 = 2, 10+3 = 3).

There are three possible outcomes on which you can wager before cards are dealt: the player's hand, the banker's hand, or the tie.

In Mini-Baccarat, individual players do not touch or receive any cards. Instead, cards are dealt face-up in front of the dealer: two to the 'Banker's hand' and two to the 'Player's hand'. The hand with a point value closest to nine wins.

Third Card Rule: based on the individual point totals of the player's hand and the banker's hand, a third card may be dealt:

- When the first two cards of the player's hand or banker's hand total 8 or 9, neither hand receives a third card.
- When the first two cards of the player's hand total 6 or more, the player's hand does not get a third card.
- When the first two cards of the player's hand total 0-5, the player's hand gets a third card.

The banker's hand plays under the same rules as the player's hand except when both the banker's hand cards total 3, 4, 5, or 6 and when the player's hand takes a third card. In that event, these rules apply:

When the banker's first two cards total:	Banker takes a third card if the third card of the player is:
3	not an 8
4	2 through 7
5	4 through 7
6	6 or 7

Payouts	
Player Hand	Pays even money (1 to 1)
Banker Hand	Pays even money less 5% commission
Tie	Pays 8 to 1

Dragon Bonus Baccarat: an optional side wager. You have two ways to win:

- When your selected hand for the Dragon Bonus wager is a natural winner
- When your selected hand wins by four or more points

With non-natural winners, the payout grows with the margin of victory. The Dragon Bonus pays as follows:

Naturals	
Natural Winners	1 to 1
Natural Ties	Push
Non-Naturals	
Win by 9 points	30 to 1
Win by 8 points	10 to 1
Win by 6-7 points	4 to 1
Win by 4-5 points	2 to 1

All other outcomes result in a loss.

EZ Baccarat: a variation of Baccarat. The object of the game and how it's played are the same, however in EZ Baccarat:

- There are no commissions taken on winning Banker wagers.
- If the Banker's hand is a winning three-card hand totalling 7, the hand is called a "Dragon 7"
- Winning wagers on the Dragon-7 bet pay 40-1.
- Winning Banker wagers on a Dragon-7 are a push (tie).

Midi-Baccarat: a variation of Baccarat. The object of the game and how it's played are the same, except the players are permitted to touch or squeeze the cards.

- The Players that have the highest 'Player' and 'Banker' wagers, before the initial deal, will be given the option to touch or hold the respective cards.
- Players may 'squeeze' or 'fold' the cards, but are not permitted to 'crumple' or 'rip' the cards.
- The hands are played according to the *Third Card Rule* and *Paytable* outlined in Mini-Baccarat.

Baccarat Pairs Side-Bet: an optional side bet available on Midi Baccarat. A Pairs wager is betting on the possibility that the first two cards dealt to the "Player" or "Banker" hands are a pair. Winning Pairs side bets pay 11:1.



No-Commission Baccarat: is a variation of the game of Mini-Baccarat. The object of the game and how it's played are the same as the Third Card Rule outlined in Mini-Baccarat. The difference with No-Commission Baccarat is exactly what the name implies, there is no commission taken on winning Banker wagers.

Bets on the Player and Banker hands pay even money (1:1) when they are winning bets, except when the winning Banker hand is a point total of 6. In this case, if it is the hand with the highest point total, any bet on the Banker hand is paid at 1:2 odds.

For more information on How to Play table games, ask a Dealer Supervisor, visit a GameSense Info Centre at this location, or check out www.bcl.com