



## Electronic Table Games Rules - Baccarat

1. The object of Baccarat is to obtain a hand with a point total closest to 9.
2. 8 x 52 decks of cards are used (no joker).
3. Once the game begins, any dealt cards will not be returned to the deck.
4. Aces are worth 1. Tens, Jacks, Queens, and Kings are all worth 0. Each card less than ten is worth its face value.
5. Cards are shuffled before every Baccarat game.
6. Players may bet on the designated Player and/or Banker and/or Tie positions.
7. If the total value of the cards is more than 10, the right digit of the total is used as the total value for that hand.
8. A Natural is an 8 or 9 two initial card total for either the Player and/or Banker.
9. If either the Player or the Banker have a Natural, they both stand, and no more cards are dealt.
10. The Banker must stand on a hand total of 7 when the Player has a hand total of 6 or 7 on the initial cards dealt.
11. If both Player and Banker score are the same then it is a Tie.
12. Third Card Rules: The following Baccarat rule governs when the Player and/or the Banker will automatically be dealt (i.e. "draws") a third card in the Baccarat game:
  - a. Player
    - If the point value of the first two cards are 0-1-2-3-4-5 the Player draws a card.
    - If the point value of the first two cards are 6-7 the Player stands.
    - If the point value of the first two cards are 8-9 it is considered a "Natural hand", no further draw.
  - b. Banker
    - If the point value of the first two cards is 0-1-2 the Banker always draws a card.
    - If the point value of the first two cards are 3 then the Banker draws when the Player's third card is 0-1-2-3-4-5-6-7-9-(x) and the Banker stands when the Player's third card is 8.



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- If the point value of the first two cards are 4 then the Banker draws when the Players third card is 2-3-4-5-6-7-(x) and the Banker stands when the Players third card is 0-1-8-9.
  - If the point value of the first two cards is 5 then the Banker draws when the Players third card is 4-5-6-7-(x) and stands when the Players third card is 0-1-2-3-8-9.
  - If the point value of the first two cards is 6 the banker draws when the Players third card is 6-7 and the Banker stands when the Players third card is 0-1-2-3-4-5-8-9-(x).
  - If the point value of the first two cards is 7 the Banker always stands.
  - If the point value of the first two cards is 8-9 it is considered a "Natural Hand" and there is no further draw.
  - (x) = Player does not draw a third card.
- c. Important Note: If either the Player or the Banker has a total of 8 or 9, they both stand. This rule overrides all other rules.

### 13. Baccarat Payouts

- a. Winning bet on the Player's hand is paid 1:1. In case of a Tie, bet on the Player's hand stays in play.
- b. Winning bet on the Banker's hand is paid 1:1. 5% commission is paid on all wins. In case of a Tie, bet on the Banker's hand stays in play.
- c. Winning bet on a Tie is paid 8:1.

### 14. Optional Bets

- a. Super Six
  - i. Super Six is a bet that the Banker will win with the total of 6. If the Banker wins with any other total or the Banker does not win, this bet loses.
    - 1. Paid 15:1
- b. Lucky Nines
  - i. The object of this game is to bet on nines dealt in the first four cards. (First two cards for the Player and the first two cards for the Banker).
    - 1. 4 Nines is paid 1000:1
    - 2. 3 Nines of the same suit is paid 500:1
    - 3. 3 Nines is paid 35:1



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4. 2 Nines of the same suit is paid 16:1
5. 2 Nines is paid 5:1
6. 1 Nine of Diamonds is paid 2:1
7. 1 Nine is paid 1:1

c. Any Pair

- i. The "Any Pair" side bet can be placed on the Player, Banker or both positions. To win, the player has to be dealt any kind of pair within the first two dealt cards, on the same position they placed their wager. If there is no Pair or a pair occurs on the position the player has not wagered on, the wager is lost.

1. Any pair Player Paid 11:1
2. Any pair Banker Paid 11:1

15. Machine malfunction voids all pays and plays.

16. Side betting between and amongst players, with or against the house, is prohibited.

17. The Clearwater Casino is not responsible for lost or stolen tickets.

18. Any patron disputes will be processed in accordance with Clearwater Casino's currently approved *Dispute Resolution Process Memorandum*.