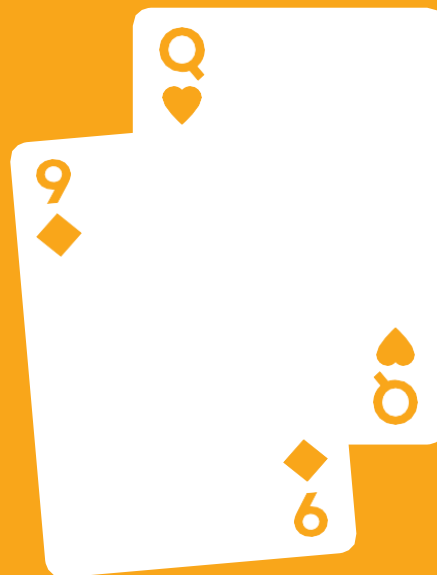


HOW TO PLAY BACCARAT



THE FOLLOWING IS A SUMMARY OF THE GAME RULES

Baccarat is generally considered to be a glamorous game with high limits, played in an elegant setting. A variation of Baccarat is Even Money Baccarat. The way the game is played is the same; the only difference being in the way the bets are paid. The games are easy to play and both have the same basic rules. You can bet on either the Player's hand or the Banker's hand, and the one which has a point total of nine or closer will be the winning hand. You may also bet that the hands will Tie (finish with the same point total). The following is a summary of the game rules.

BACCARAT

Baccarat is played on a table with between three and nine playing areas.

Baccarat can be played with 3, 4, 6 or 8 decks of cards. Cards are generally shuffled by a shuffling machine.

Winning bets on the Player's hand are paid even money (1 to 1) whilst winning bets on the Banker's hand are paid at odds of 19 to 20.

Winning Tie bets are paid at odds of 8 to 1.

EVEN MONEY BACCARAT

Even Money Baccarat is also played on a table with between three and nine betting areas.

Even Money Baccarat can be played with 3, 4, 6 or 8 decks of cards. Cards are generally shuffled by a shuffling machine.

Winning bets on the Player's hand are paid even money (1 to 1). Winning bets on the Banker's hand are also paid at even money EXCEPT when the Banker's hand wins with a point total of 6 – in which instance, winning

bets on the Banker's hand are paid at odds of 1 to 2 or at half of your original bet.

Winning Tie bets are paid at odds of 8 to 1. A sign at the table will indicate when the game in play is Even Money Baccarat.

HOW TO PLAY

All cards from 2 to 9 are counted at face value and an Ace is counted as 1. Picture cards (Jack, Queen and King) and tens are counted as zero. When adding card totals together only the right-hand digit will be counted.

FOR EXAMPLE:

Ace (1) + 5 = 6	Hand total = 6
10 (0) + 3 + 6 = 19	Hand total = 9
9 + 5 = 14	Hand total = 4

The game begins when the cards are shuffled and placed in a dealing device called a shoe. Four cards will then be dealt: the first and third cards will be the Player's hand and the second and fourth cards will be the Banker's hand.

The dealer announces the initial point totals and should either hand add up to 8 or 9, this hand is called a Natural and no further cards are dealt.

If neither hand is a Natural, one additional card may be dealt to each hand in accordance with the table overleaf known as the Table of Play or Tableau.

Winning bets on the Player's hand are always paid even money (1 to 1).

Winning bets on the Banker's hand are paid according to the version of the game being played. Winning bets on a Tie are always paid at odds of 8 to 1.

THE TABLE OF PLAY/TABLEAU

At first glance, this may look confusing; however, to play Baccarat it is not necessary for you to know the Table of Play. The cards are drawn strictly in accordance with the Table of Play and there are no optional draws.

Just remember that it is the card that is drawn as the Player's third card (not the total of the cards on the Player's hand), which controls whether the Banker's hand has to draw a third card.

BANKER

BANKER'S POINT TOTAL:	WHEN PLAYER'S THIRD CARD IS:	WHEN PLAYER'S THIRD CARD IS:
0-1-2	Draws	
3	1-2-3-4-5 6-7-9-0: 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, therefore no more cards to either player or banker	

PLAYER'S HAND THIRD CARD RULE

PLAYER'S FIRST TWO CARDS TOTAL:	PLAYER'S HAND
0-1-2-3-4-5	Draws a card unless the banker has a natural
6-7	Stands
8-9	Natural stands

NB. Banker must stand on 6 and 7 on the initial deal when a Player has 6 or 7 on the initial deal. Banker must draw on 0-5 when a Player stands on 6 or 7 on the initial deal. There are no optional draws.

KNOW YOUR ODDS

Each casino game has a theoretical house margin which is the percentage of money wagered that is retained by the casino. The lower the house margin, the higher the proportion of money that is returned to players. With games of skill it is possible for players using betting/decision strategies to reduce the house margin, while for games of chance no betting system will change the house margin.

In the long run, most players are unlikely to come out ahead. Each casino game played at The Star must be conducted in accordance with rules approved by the Independent Liquor & Gaming Authority.

Baccarat is considered to be a game of chance. The house margin for the traditional game of Baccarat played at The Star is around 1.2%. The house margin for Even Money Baccarat is around 1.4%.

The house margin may vary if other wagering options and payment odds are offered. The house margin for Tie wagers is around 14.36%. The house margin for the Tiger and Dragon side wagers range from approximately 7% to 15%.

OPTIONAL WAGERS

In addition to Player, Banker and Tie wagers, the game of Baccarat may offer up to eight optional wagers. These wagers have a lower frequency of winning compared to Player or Banker, but provide higher odds payout. These wagers are commonly referred to as the "Tiger" wagers or the "Dragon" wagers. To participate, place a minimum wager in the designated betting area before any cards are dealt.

TIGER WAGERS

Tiger

Tiger wins if the Banker hand wins with a total of six made from either two or three cards to the Banker and loses on all other outcomes. If the Banker has two cards, this is known as a "Two Card Tiger" and is paid at odds of 12 to 1. If the Banker has three cards, this is known as a "Three Card Tiger" and are paid at odds of 22 to 1.

Big Tiger

Big Tiger wins if the Banker hand wins with a total of six made from three cards to the Banker and loses on all other outcomes. Winning Big Tiger wagers are paid at odds of 55 to 1.

Small Tiger

Small Tiger wins if the Banker hand wins with a total of six made from two cards to the Banker and loses on all other outcomes. Winning Big Tiger wagers are paid at odds of 22 to 1.

Tiger Tie

Tiger Tie wins if the result is a Tie with a total of six to both the Player and the Banker and loses on all other outcomes. Winning Tiger Tie wagers are paid at odds of 45 to 1.

Tiger Pair

Tiger Pair wins if either or both of the Player's and Banker's hands first two cards are a pair and loses on all other outcomes. If only one of the hands has a pair on their first two cards, this is known as a "Single Tiger Pair" and are paid at odds of 4 to 1. If both hands have a pair on their first two cards, this is known as a "Double Tiger Pair" and are paid at odds are 25 to 1. If the pairs in both hands have a matching number or matching picture card (same rank), then this is known as a "Twin Tiger Pair" and are paid at odds of 100 to 1. Only the highest qualifying outcome is paid.

DRAGON WAGERS

Dragon Tiger

Dragon Tiger wins if the Player hand wins with a total of seven and the Banker hand loses a total of six. All other outcomes lose. If four cards are dealt in total, this is known as a "Four Card Dragon" and are paid at odds of 30 to 1. If five cards are dealt in total, this is known as a "Five Card Dragon" and are paid at odds of 40 to 1. If six cards are dealt in total, this is known as a "Six Card Dragon" and are paid at odds of 100 to 1.

Big Dragon

Big Dragon wins if the Player hand wins with a total of seven made from three cards to the Player and loses on all other outcomes. Winning Big Dragon wagers are paid at odds of 30 to 1.

Small Dragon

Small Dragon wins if the Player hand wins with a total of seven made from two cards to the Player and loses on all other outcomes. Winning Small Dragon wagers are paid at odds of 15 to 1.

Dragon Tie

Dragon Tie wins if the result is a Tie with a total of seven to both the Player and the Banker and loses on all other outcomes. Winning Dragon Tie wagers are paid at odds of 42 to 1.

See table games staff for further information on how to play. Guests must be 18 years or over to enter the Casino. Player Activity Statements are available on request from the Star Club & Guest Service Desk, via The Star App or our website. Help is close at hand. GambleAware gambleaware.nsw.gov.au 1800 858 858 The Star Pty Limited.

