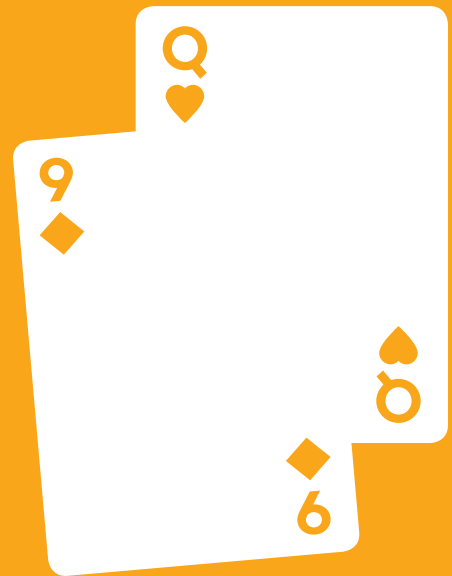


## HOW TO PLAY

# 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 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 Even Money Baccarat is around 1.7%. The house margin for the Baccarat Pairs is around 10.3%.

The house margin for Super Six is around 13.82%.

### BACCARAT PAIRS

Baccarat Pairs are optional bets offered on certain Baccarat tables. The concept of the bet is simple. You may choose to wager that the first two cards drawn to the banker's hand and/or the player's hand are of the same number or the same picture type (such as 2-2 or King-King).

A Pairs Player is a wager that the first two cards dealt to the players hand will be of the same number or the same picture type. It wins at the odds of 11-1 if they are of the same number or picture type and loses if they are not.

A Pairs Banker is a wager that the first two cards dealt to the banker's hand will be of the same number or the same picture type. It wins at the odds of 11-1 if they are of the same number or picture type and loses if they are not.

### How To Play Baccarat Pairs

To play Baccarat Pairs simply place a bet in the Pairs Player or Pairs Banker area of the layout.

You may choose to place a wager on the Pairs Banker, a wager on the Pairs Player or a wager on both the Pairs Banker and Pairs Player, but may only make one wager per option. You are not required to make an initial Baccarat wager.

All bets must be placed before any cards are dealt. If the first two cards dealt to the Banker's or the Player's hand is of the same number or picture type, you win if you have the corresponding Baccarat Pairs wager.

Please note that the casino may limit the placement of Baccarat Pairs wagers to those players who also have a Baccarat wager on the Player's Hand, Banker's Hand or Tie and will display a sign at the table when this applies.

### SUPER SIX

Super Six is an optional bet offered on certain Baccarat tables. You may choose to wager that the banker will win with a score total of six. A winning Super Six wager is paid at odds of 15 to 1.

### How To Play Super Six

To play Super Six simply place a bet in the Super Six betting area of the layout. All bets must be placed before any cards are dealt. If the banker wins with a score total of six, you win the corresponding Super Six payout odds if you have made a Super Six wager. Please note that the casino may limit the placement of Super Six wagers to those players who also have a Baccarat wager on the Player's Hand, Banker's Hand or Tie and will display a sign at the table when this applies. The house margin for Super Six is around 13.82%.

### TIGER BACCARAT

Tiger Baccarat is a set of up to 5 optional wagers that may be used on a Baccarat table in conjunction with any of the existing optional wagers. The 5 Tiger wagers are known as "Tiger", "Big Tiger", "Small Tiger", "Tiger Tie" and "Tiger Pair". Please note that the casino may limit the placement of any or all of the Tiger wagers to those players who also have a Baccarat wager on the Player's Hand, Banker's Hand or Tie and will display a sign at the table when this applies.

### How to Play Tiger

To play Tiger simply place a bet in the Tiger betting area of the layout. All bets must be placed before any cards are dealt. If the banker wins with a score total of six, you win. The payout odds are dependant on how many cards the Banker has when the hand is complete. If the Banker has two cards, this is known as a "Two Card Tiger" and the payout odds are 12 to 1. If the Banker has three cards, this is known as a "Three Card Tiger" and the payout odds are 22 to 1.

### How to Play Big Tiger

To play Big Tiger simply place a bet in the Big Tiger betting area of the layout. All bets must be placed before any cards are dealt. If the banker wins with a score total of six and has exactly three cards, you win. The payout odds are 55 to 1.

### **How to Play Small Tiger**

To play Small Tiger simply place a bet in the Small Tiger betting area of the layout. All bets must be placed before any cards are dealt. If the banker wins with a score total of six and has exactly two cards, you win. The payout odds are 22 to 1.

### **How to Play Tiger Tie**

To play Tiger Tie simply place a bet in the Tiger Tie betting area of the layout. All bets must be placed before any cards are dealt. If the result is a Tie with a total of six, you win. The payout odds are 45 to 1.

### **How to Play Tiger Pair**

The Tiger Pair wager is similar to the Banker Pairs and Player pairs wagers, but they are combined into one bet. Simply place a bet in the Tiger Pair betting area of the layout. All bets must be placed before any cards are dealt. If either or both of the Player's and Banker's hands first two cards are a pair, you win. If only one of the hands has a pair on their first two cards, this is known as a "Single Tiger Pair" and the odds paid are 4 to 1. If both hands have a pair on their first two cards, this is known as a "Double Tiger Pair" and the odds are 25 to 1. If the pairs in both hands have a matching number or matching picture card, then this is known as a "Twin Tiger Pair" and the odds are 100 to 1.

For example;

If the Player hand has two queens as their first two cards and the Banker hand does not have a pair on their first two cards, this is a Single Tiger Pair and pays 4 to 1.

If the Banker hand has two nines as their first two cards and the Player hand does not have a pair on their first two cards, this is also a Single Tiger Pair and pays 4 to 1.

If the Player hand has two Kings as their first two cards and the Banker hand has two Eights as their first two cards, this is a Double Tiger Pair and pays 25 to 1.

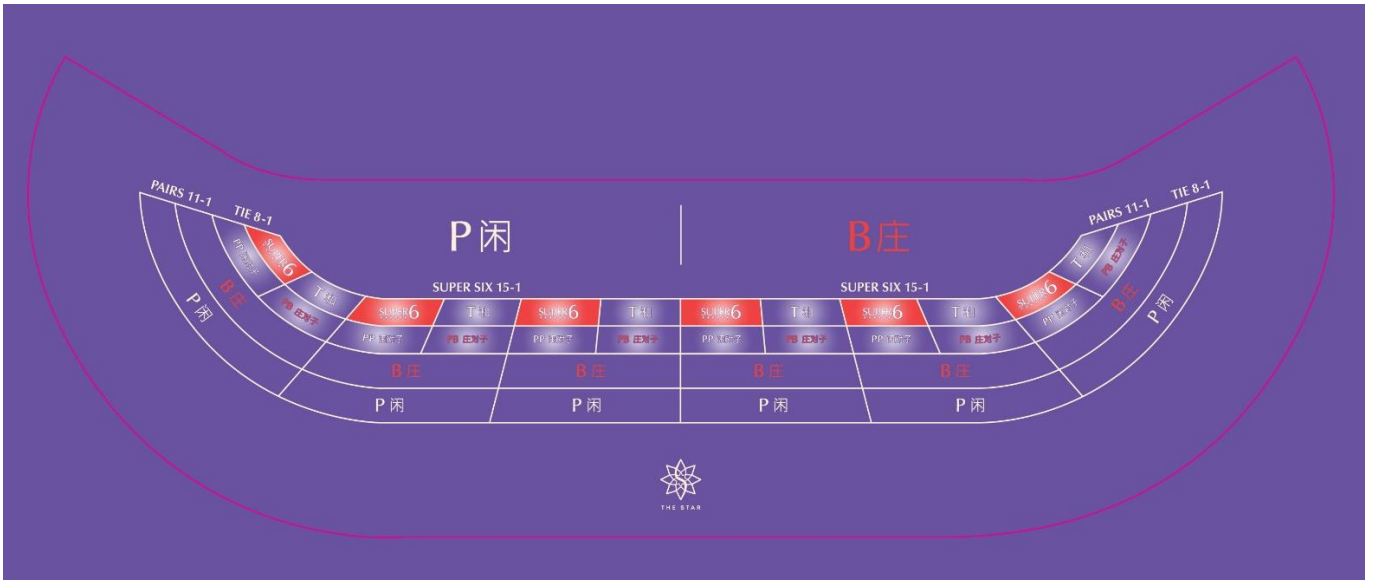
If the Player hand has two Jacks as their first two cards and the Banker hand also has two Jacks as their first two cards, this is a Twin Tiger Pair and pays 100 to 1.

**See table games staff for further information on how to play.**

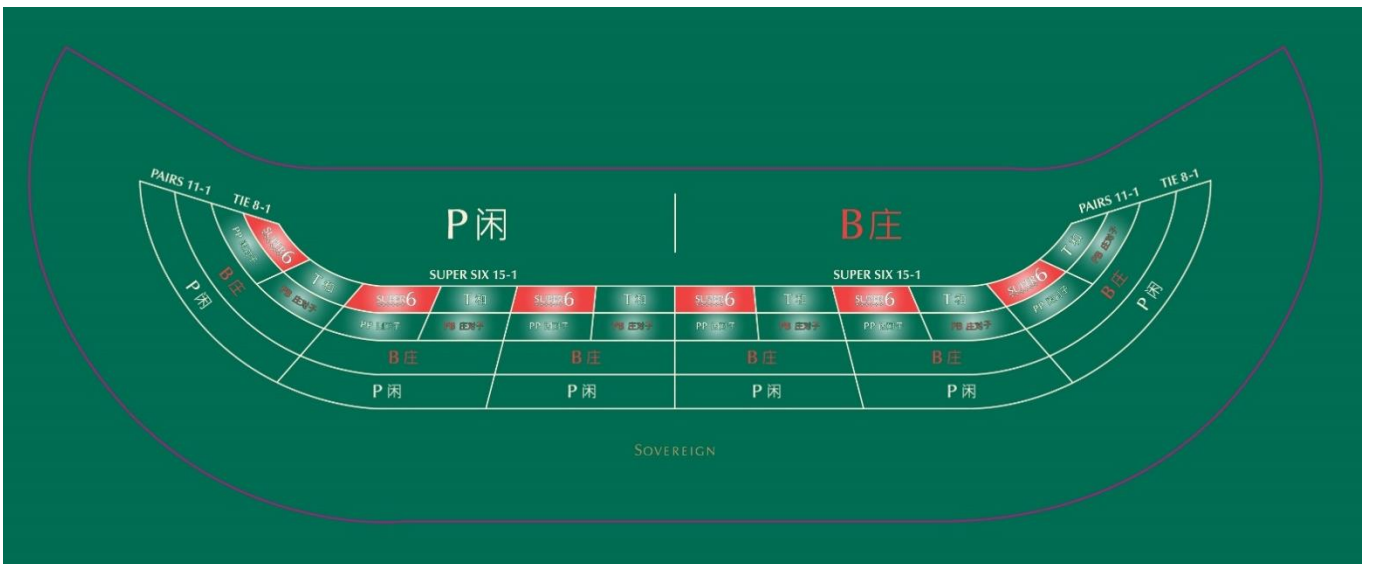
**Think! About your choices.**

**Call Gambling Help 1800 858 858**

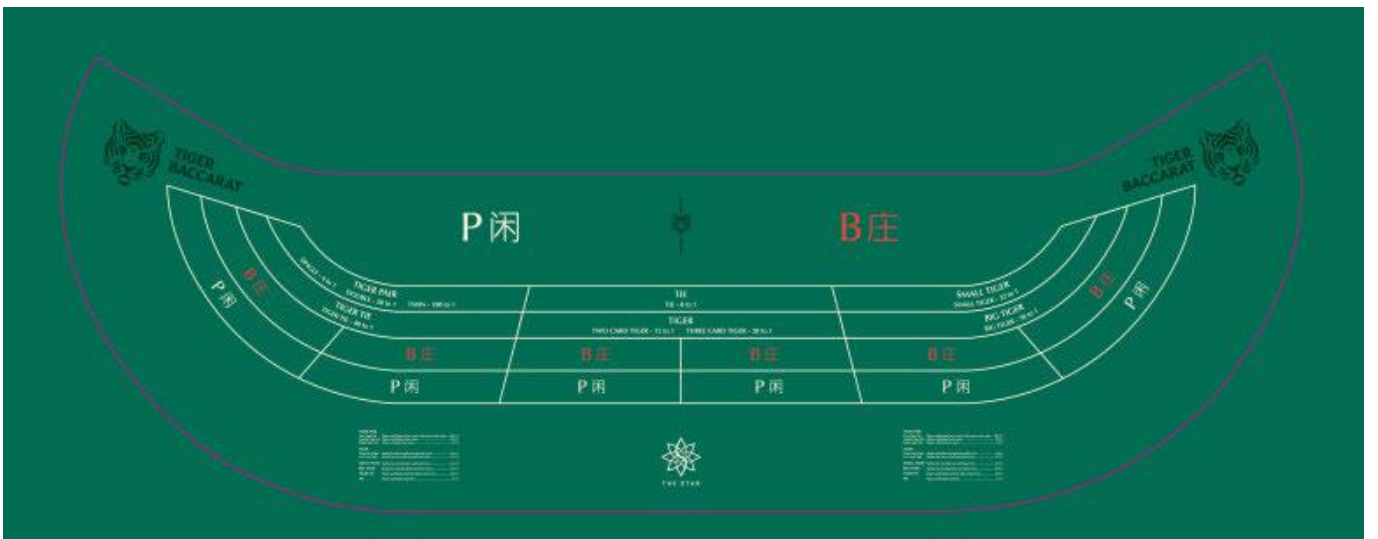
**[www.gamblinghelp.nsw.gov.au](http://www.gamblinghelp.nsw.gov.au)**



Indicative table design



Indicative table design



Indicative table design