

PREMIUM BACCARAT

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Diagrams A, B, C, D, E, F, G, H, I, J, K and L

1. DEFINITIONS

1.1 In these rules, unless the contrary intention appears:

“Angel pre-shuffled cards” means playing cards from Angel Playing Cards Co., Ltd that are shuffled at the time of manufacture;

“Assistant Gaming Manager” means a person employed in a casino in a managerial capacity relating to the conduct of gaming who is responsible for the operation of a pit;

“baccarat” means a point count equalling zero;

“Baccarat Pairs” means an optional wager made by a player in accordance with rule 11;

“burn/ed” means to remove a card from play by placing it in the discard holder;

“card shoe” means a device from which cards are dealt;

“casino pre-shuffled cards” means playing cards checked and shuffled by the casino operator prior to these cards being introduced to the table;

“casino promotional token” means where a promotional voucher of a nominated value issued by the casino operator is exchanged for promotional tokens to enable a player to wager at a gaming table. The dealer shall exchange the voucher, subject to any conditions specified on the voucher for the equivalent value in promotional tokens, which may then be wagered on the appropriate area(s) of the layout. Any winnings resulting from such wagers are to be paid in chips;

“casino supervisor” means a person employed in a casino in a managerial capacity relating to the conduct of gaming and includes a gaming supervisor;

“coup” means the period of play commencing with the removal of the first card from the card shoe and concluding when the dealer announces a result and, if applicable, collects losing wagers, pays out winnings and places the cards in the discard rack;

“dealer” means a person responsible for the operation of the game;

“deck-checking device” means a machine used to check that each deck of cards contains the correct cards for the game;

“designated player” means the player who will receive either the Players Hand cards or Banker Hand cards in accordance with Dealing Method B. This player may be indicated with a marker;

“Even Money Premium Baccarat” means a variation to the game of Premium Baccarat whereby the settlement of winning wagers on the Banker’s Hand is in

accordance with rule 10;

“**exposed**” means the dealer has revealed the value of the card(s) or the card(s) have been handled by a player or patron;

“**float tray**” means a lockable piece of equipment fixed to a gaming table capable of holding gaming chips;

“**Gaming Manager**” means a person responsible for the supervision of the operation of the gaming floor;

“**Gaming Supervisor**” means a person responsible for the immediate supervision of the operation of the game;

“**Inspector**” means a person appointed under section 20 of the Gaming and Liquor Administration Act 2007;

“**multishuffler**” means a machine used for shuffling either four (4), six (6) or eight (8) decks of cards;

“**natural**” means a point count of eight or nine for either the Player's Hand or the Banker's Hand in the initial deal;

“**no bet coup**” means a coup which is dealt in accordance with these rules, except that no wagers are placed;

“**patron**” means a guest of the casino who is not a participant in gaming, nor is part of a Rebate Program;

“**player**” means a guest of the casino who is a participant in gaming or who is part of a Rebate Program;

“**point count**” means a total value of cards in a hand as determined in accordance with rule 3.3;

“**Premium Baccarat**” is a variant of the game of baccarat;

“**promotional prize(s)**” means promotional prize/s offered by the casino operator to a patron or patrons of the casino in connection with gaming given by way of a prize draw or element of chance;

“**salon**” means an area within the Private Gaming Rooms with restricted access used predominately for International Rebate and Commission Play.

“**standoff**” means where a wager shall neither win nor lose;

“**table differential**” means the maximum allowable difference between the total amount wagered on the Player's Hand and the total amount wagered on the Banker's Hand for any coup;

“**tie**” means that both Player's Hand and the Banker's Hand have the same point count at the end of a coup;

“Tie Premium Baccarat” means an optional variation of Premium Baccarat where a wager placed on either Player or Banker, will be paid an amount between 1% and 10% of that wager, when the result of a coup is a Tie.

"void" means invalid with no result;

“WRD” (Winning Result Display) means an electronic display that may, at the discretion of the casino operator, be attached to a table for the purposes of recording and/or displaying the present and most recent winning results at the table.

2. TABLE LAYOUT AND EQUIPMENT

- 2.1 The games of Premium Baccarat, Tie Premium Baccarat and Even Money Premium Baccarat shall only be played:
 - 2.1.1 in a gaming salon at tables having places for up to nine seated players and places for the dealer(s).
 - 2.1.2 at a private table within the Private Gaming Rooms having places for up to six seated players and a place for the dealer. Should there be places for more than six seated players, the extra places shall have a marker placed on the layout to show the box is out of play.
- 2.2 The layout cloth covering the table shall have areas designated for the placement of wagers by both seated and standing players and shall be marked in a manner substantially similar to that shown in diagram "A", "B", "C", "D", "E", "F", "G", "H", "I", "J", "K" or "L" and have spaces for between 3 and 9 seated players.
- 2.3 The following equipment shall also be used:
 - 2.3.1 a card shoe;
 - 2.3.2 a discard rack or holder capable of holding eight decks of cards; and
 - 2.3.3 a float tray.
- 2.4 The table shall have a drop box attached to it when cash is accepted at the table in exchange for chips.
- 2.5 Where the game in play is Even Money Premium Baccarat, a sign indicating the payout odds shall be displayed on the table.
- 2.6 Where the game in play is Tie Premium Baccarat, a sign indicating the payout odds shall be displayed on the table and the percentage of the Player or Banker Wager that is won when the coup result is a tie.
- 2.7 Markers denoting "Player" and "Banker" may be used to indicate the players designated to control the Player's Hand and the Banker's Hand respectively.

- 2.8 Markers denoting “box closed” shall be used to indicate no wagers will be accepted at that location.

3. THE CARDS

- 3.1 The game of Premium Baccarat shall be played with either three decks or four decks or six decks or eight decks of cards, each deck having 52 cards without jokers, with backs of the same colour and design and a cutting card.
- 3.2 The value of the cards shall be as follows:
- 3.2.1 any card from 2 to 9 inclusive shall have its face value;
- 3.2.2 any ten, jack, queen or king shall have a value of zero; and
- 3.2.3 an ace shall have a value of one.
- 3.3 The point count of a hand shall be:
- 3.3.1 where the total value of the cards in the hand is a number between 0 and 9 inclusive, that number; or
- 3.3.2 where the total value of the cards in the hand is the number 10 or a higher number, the right digit of that number.
- 3.4 Cards may be checked by a dealer or a casino supervisor or by use of a deck-checking device prior to use on a gaming table.
- 3.5 Cards may be checked, pre-shuffled and shall be secured until such time as they may be required.
- 3.6 All cards used in the game of Premium Baccarat shall be dealt from a card shoe specifically designed for such purpose.
- 3.7 No player or spectator shall handle, remove or alter any cards used in the game except as expressly permitted by these rules, and no dealer or other person shall permit a player or spectator to do so.
- 3.8 At the completion of the last coup as determined in accordance with rules 4.9 and 4.10 the cards may, at the discretion of a casino supervisor, be removed from the table and replaced by new cards. The new cards with a different coloured back to those in use, shall be shuffled in accordance with rule 4.1.
- 3.8.1 At the discretion of the Assistant Gaming Manager or above, if a card shoe capable of scanning the cards is in use the replacement cards may be the same coloured back as the cards in use.
- 3.9 When cards are cut or handled by anyone other than the dealer or a casino supervisor during any shoe, all the cards from that shoe shall be replaced.

- 3.10 Where a casino supervisor forms the opinion that the cards have become unfit for further use and provided no coup is in progress, the casino supervisor shall direct that the cards be replaced. The new cards shall be shuffled in accordance with rule 4.1.
- 3.11 A casino supervisor or an inspector may, at any time, instruct the dealer to check and verify the cards.

4. THE SHUFFLE AND CUT

- 4.1 The dealer shall shuffle the cards so that they are randomly intermixed:
- 4.1.1 before the start of play (unless pre-shuffled cards are introduced);
 - 4.1.2 at the completion of the last coup as determined in accordance with rules 4.9 and 4.10 (unless pre-shuffled cards are introduced); and
 - 4.1.3 after a coup if directed by a casino supervisor, where there is reason to suspect that the cards are not randomly intermixed.
- 4.2 Where casino pre-shuffled cards are to be introduced the dealer may, upon the request of a player and with the approval of a casino supervisor, riffle shuffle the cards either prior to placing them into the multishuffler or immediately prior to the cut.
- 4.2.1 Where Angel pre-shuffled cards are to be introduced, the dealer may upon the request of a player and with the approval of a casino supervisor, riffle shuffle the cards immediately prior to the cut.
- 4.3 After the cards have been shuffled, or when pre-shuffled cards have been introduced, the dealer shall offer the stack of cards to the casino supervisor to be cut; or at the discretion of the casino supervisor, the dealer shall offer the stack of cards, with backs facing away from him/her, to the players to be cut. When a player is to cut the cards, the player to cut the cards shall be:
- 4.3.1 the first player to the table if the game is just commencing or another person designated by this player; and
 - 4.3.2 the player seated to the immediate left of the dealer or another person designated by this player.
 - 4.3.3 the player designated in rule 4.3 may nominate another person to cut the cards on his/her behalf.
- 4.4 If the player designated in rule 4.3.1 and/or 4.3.2 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, a casino supervisor shall cut the cards.
- 4.5 A person designated in rule 4.3 or 4.4 shall cut the cards by placing the cutting card in the stack at least one deck in from either end of the stack.

- 4.6 Once the cutting card has been inserted by the person designated in these rules the dealer shall arrange the cards so that all cards in front of the cutting card are placed to the back of the stack, after which the dealer shall insert the cutting card at least twenty cards in from the back of the stack. The stack of cards shall then be inserted in the card shoe for commencement of play.
- 4.6.1 If the dealer mishandles or drops the cards the dealer is to inform the casino supervisor to enable the casino supervisor to verify that all cards have been collected.
- 4.7 Before the start of play following each shuffle and cut of cards, the dealer may either:
- 4.7.1 burn the first card from the card shoe by placing it face down in the discard rack;
- or with the approval of a casino supervisor
- 4.7.2 burn the first card of the shoe by placing it face down in the discard rack and at the request of the player(s), show the face of the card to the player(s).
- or with the approval of a casino supervisor
- 4.7.3 remove the first card from the card shoe, face up;
- 4.7.3.1 draw, face down, additional cards equal in number to the face value of the first card drawn; and
- 4.7.3.2 burn the first and additional cards drawn.
- 4.8 For the purposes of rule 4.7.3 a ten, jack, queen and king shall have a face value of ten and an ace a face value of one.
- 4.9 Subject to rule 4.10, whenever the cutting card appears during play, it shall be removed and placed to the side and the coup shall be completed. Upon completion of that coup, the dealer calling the game shall announce "last coup". Upon completion of one more coup, the cards shall be replaced or reshuffled.
- 4.10 Where the cutting card appears as the first card of a coup, it shall be removed and placed to the side and the dealer calling the game shall announce "last coup". Upon completion of the coup, the cards shall be replaced or reshuffled.
- 4.11 Where casino pre-shuffled cards are in use, the dealer at the discretion of a casino supervisor may perform a manual shuffle prior to inserting the cards into the card shoe.
- 4.12 Should the Gaming Manager at any time form an opinion that the sequence

of cards in a shoe has been revealed to the players during the shuffling and/or cut process, then the shoe shall be declared void and an Inspector notified.

5. WAGERS

- 5.1 The wagers defined in this rule shall be the permissible wagers at the game of Premium Baccarat:
- 5.1.1 a wager on the Player's Hand which shall
 - 5.1.1.1 win if the Player's Hand has a point count higher than that of the Banker's Hand;
 - 5.1.1.2 lose if the Player's Hand has a point count lower than that of the Banker's Hand; and
 - 5.1.1.3 be declared a standoff if the point counts of the Player's Hand and the Banker's Hand are equal;
 - 5.1.2 a wager on the Banker's Hand which shall
 - 5.1.2.1 win if the Banker's Hand has a point count higher than that of the Player's Hand;
 - 5.1.2.2 lose if the Banker's Hand has a point count lower than that of the Player's Hand; and
 - 5.1.2.3 be declared a standoff if the point counts of the Banker's Hand and the Player's Hand are equal.
 - 5.1.3 a "Tie" bet which shall win if the point counts of the Player's Hand and the Banker's Hand are equal and shall lose if such point counts are not equal.
 - 5.1.4 a wager on Pairs Banker which shall win if the first two cards dealt to the Banker's hand are of the same number or picture type in accordance with rule 11.3, and shall lose in any other instance.
 - 5.1.5 a wager on Pairs Player which shall win if the first two cards dealt to the Player's hand are of the same number or picture type in accordance with rule 11.3, and shall lose in any other instance.
- 5.2 All wagers shall be placed by means of chips and/or casino promotional tokens.
- 5.3 A wager by a player shall be placed on the appropriate wagering areas of the Baccarat layout prior to the first card being exposed for each coup.
- 5.4 Until a decision and settlement has been made in respect of any wager, no wager may be handled, placed, increased or withdrawn after any card of the coup has been exposed.

- 5.5 A casino supervisor may permit up to three players to wager on any one wagering area of the layout.
- 5.6 For any coup a player may wager on:
 - 5.6.1 Tie; and/or;
 - 5.6.2 Baccarat Pairs; and/or
 - 5.6.3 Either the Banker's Hand or Players Hand, or with the approval of a Gaming Manager, the Banker's Hand and the Player's Hand.
- 5.7 Where it is not possible to pay a wager exactly in chips it shall be paid to the next highest amount to which payment can be made in chips.

6. MINIMUM AND MAXIMUM WAGERS

- 6.1 The minimum and maximum wagers permitted to be played by a player and/or for each playing area and/or the table differential shall be shown on a sign at the table.
 - 6.1.1 Unless stated on the sign, wagers are not required to be made in multiples of the minimum. The sign may also state the minimum unit in which wagers may be made above the table minimum.
- 6.2 Where, prior to the first card being exposed, the total of the wagers for a coup is found to exceed the table differential or the table playing area maximum displayed on the table sign, the dealer may reduce wagers pro rata on either the Player's Hand or Banker's Hand so that the total no longer exceeds the table differential or the playing area maximum.
- 6.3 A wager found to be above the stated maximum, after the first card has been exposed, shall be valid.
- 6.4 A wager found to be below the stated minimum, after the first card has been exposed, shall be valid.
- 6.5 Players are responsible for ensuring that their wagers comply with the limits stated on the sign on the table.
- 6.6 A casino supervisor may alter the limits on a gaming table at any time except that a minimum wager can only be changed to a higher minimum if a sign indicating the new minimum and proposed time of change has been displayed at the table at least 20 minutes before the change.
 - 6.6.1 Notwithstanding rule 6.6, a casino supervisor may increase the minimum wager on a gaming table at any time, provided that any player already playing on the table at that time shall be entitled to continue to play at the pre-existing table minimum.

- 6.6.1.1 A marker shall be placed directly in front of the players' box, indicating that the player is entitled to continue to play at the pre-existing table minimum.
- 6.6.1.2 When the player leaves the table, the marker shall be removed from the layout.
- 6.6.1.3 Should a player be controlling more than one box, the marker shall be placed in front of the box at which he or she is located.
- 6.6.2 Where a player continues to play at the pre-existing table minimum, that minimum wager can only be changed to a higher minimum if a sign indicating the new minimum and proposed time of change has been displayed at the table at least 20 minutes before the change.
- 6.6.3 When two table minimums are in place, table signage must indicate the previous table limits as well as the new table limits.
- 6.6.4 New players arriving at the table after the change shall be required to adhere to the new table minimum.
- 6.7 A casino supervisor may allow a player to wager in excess of the stated maximum wagers permitted on that table, provided that a sign denoting the new minimum and maximum wagers for that player is placed on an appropriate area of the table.

7. THE INITIAL DEAL

- 7.1 Immediately before the start of each coup, the dealer may announce "place your bets" and/or "no more bets".
- 7.2 There shall be two hands dealt, one of which shall be designated as the Player's Hand and the other as the Banker's Hand.
- 7.3 Four cards shall be dealt from the card shoe. The first and third cards shall respectively represent the first and second card of the Player's Hand and the second and fourth cards dealt shall respectively represent the first and second cards of the Banker's Hand.
- 7.4 When no wager has been placed at the table, the Assistant Gaming Manager may authorise no bet coups to be dealt. The coup(s) will then be dealt in accordance with the rules of the game.
- 7.5 Notwithstanding rules 7.4, 13.1.1 and 13.3, an Assistant Gaming Manager may permit one or more no bet coups to be dealt at a specific table providing all players at the table agree to a 'no bet coup' being dealt.

8. DEALING METHODS

- 8.1 The game shall be conducted in accordance with one of the following dealing methods, namely 'Method A' or 'Method B'.

Method A

- 8.2 The dealer shall:
- 8.2.1 deal the first four cards face upwards, or face downwards and then expose the cards, to the areas designated on the table layout for both the Player's Hand and the Banker's Hand; and
 - 8.2.2 announce the point count of the Player's Hand and then the point count of the Banker's hand.
- 8.3 Any third card required to be dealt to the Player's Hand or the Banker's hand, in accordance with rule 9, shall be dealt in the same manner as the initial four cards.

Method B

- 8.4 With the prior approval of a casino supervisor, where cards are passed to a player designated to receive them in accordance with these rules, that player may nominate another seated player, seated players or seated patron(s) to expose either one or both of the initial two and/or third card(s) on their behalf;
- 8.5 An Assistant Gaming Manager or above may approve a designated player to accept the Player and/or Banker cards regardless of whether they have placed a Player, Banker, Tie or Baccarat Pairs wager.
- 8.6 Where cards are passed to a player or patron designated to receive them in accordance with these rules, that player or patron may pick up the cards but must ensure that the cards:
- 8.6.1 remain continually in full view of everyone participating in the game; and
 - 8.6.2 do not leave the area of the table layout nor are held away from the table.
- 8.7 A casino supervisor may at any time direct a player or patron designated to receive the cards to forfeit control of the cards.
- 8.8 Subject to rule 8.5, the players to receive the cards for the Player's Hand and Banker's Hand will be the players with the highest amount wagered on the Player's Hand and Banker's Hand respectively. This may be indicated by either a 'Player' or 'Banker' marker being placed directly in front of the player as is appropriate.
- 8.9 If a player with the highest amount wagered on either hand refuses to accept the cards for that hand, these cards shall be passed to the player having the next highest amount wagered on the respective hand.
- 8.10 In the event that two or more players have made a wager on either hand which

constitutes the highest amount wagered in respect of that hand, the dealer shall first pass the cards to that player with the equal highest wager who occupies the seat nearest to the right of the dealer.

- 8.11 If that player refuses to accept the cards, the cards shall be passed by the dealer to the next player with the equal highest wager, moving counter clockwise around the table.
- 8.12 The dealer shall deal the first four cards face downwards and shall pass the cards for the Player's Hand and the Banker's Hand face downwards to the designated player(s).
- 8.13 The cards for the Player's Hand and the cards for the Banker's Hand shall not be passed out at the same time. Only one set of cards, either the Player's Hand or the Banker's Hand, shall be handled by the players or patrons at any one time.
- 8.14 The cards for either the Player's Hand or the Banker's Hand shall be retained by the dealer in the event that:
- 8.14.1 no player has wagered on that coup; or
- 8.14.2 all players wagering on that coup refuse to accept the cards.
- 8.15 Having checked the cards the player or patron may reveal the hand and the dealer shall then:
- 8.15.1 collect the cards and place them in the area designated on the layout; and
- 8.15.2 prior to the dealing of a third card to Player Hand or Banker Hand turn over any cards that are not exposed by the players or patrons; and
- 8.15.3 announce the point count of the Player's Hand and then the point count of the Banker's Hand.
- 8.16 Any third card required to be dealt to the Player's Hand or the Banker's Hand in accordance with rule 9 shall be dealt in the same manner as the initial four cards.

9. DEALING OF ADDITIONAL CARDS

- 9.1 Following the announcement of the point counts of each hand, a third card shall be dealt to each hand if so required pursuant to rules 9.2 to 9.6 inclusive.
- 9.2 If the point count of the Player's Hand or the Banker's Hand after the initial four cards are dealt is 8 or 9, which is called a "natural", no more cards shall be dealt to either hand.
- 9.3 If the point count of the Banker's Hand is 0 to 7 inclusive after the initial four cards are dealt, the Player's Hand shall:
- 9.3.1 draw (i.e. take a third card); or

9.3.2 stand (i.e. not take a third card), in accordance with the requirements of Table 1 below.

TABLE 1 : PLAYER'S HAND

A Player having a point count of:	
0-1-2-3-4-5-	Draws a card
6-7	Stands
8-9	Has a natural and cannot draw

9.4 When the Player's Hand draws, the Banker's Hand shall:

9.4.1 draw (i.e. take a third card), or

9.4.2 stand (i.e. not take a third card), in accordance with the requirements of Table 2 below.

TABLE 2 : BANKER'S HAND

Third card drawn by Player's Hand

Banker's Hand	No Card	0	1	2	3	4	5	6	7	8	9
0	D	D	D	D	D	D	D	D	D	D	D
1	D	D	D	D	D	D	D	D	D	D	D
2	D	D	D	D	D	D	D	D	D	D	D
3	D	D	D	D	D	D	D	D	D	S	D
4	D	S	S	D	D	D	D	D	D	S	S
5	D	S	S	S	S	D	D	D	D	S	S
6	S	S	S	S	S	S	S	D	D	S	S
7	S	S	S	S	S	S	S	S	S	S	S
8	S	S	S	S	S	S	S	S	S	S	S
9	S	S	S	S	S	S	S	S	S	S	S

9.5 When the Player's Hand stands, the Banker's Hand shall draw a third card if the point count of the Banker's Hand is 0 to 5 inclusive.

9.6 In no event shall more than one additional card be drawn to either hand.

10. EVEN MONEY PREMIUM BACCARAT

10.1 Where the game in play is Even Money Premium Baccarat the approved rules of Premium Baccarat shall apply. Settlement of wagers will take place in accordance with Rule 13.2.

11. TIE PREMIUM BACCARAT

- 11.1 Where the game in play is Tie Premium Baccarat the approved rules of Premium Baccarat shall apply. Settlement of wager will take place in accordance with Rule 13.3.

12. BACCARAT PAIRS

- 12.1 A Gaming Manager may limit the placement of Baccarat Pairs wagers to those players who have also placed an initial Baccarat wager in accordance with rule 5, providing:
- 12.1.1 prior notification of the restriction is given to Surveillance and an inspector; and
 - 12.1.2 a sign advising players of the restriction is displayed at the table.
- 12.2 Up to three Baccarat Pairs wagers shall be allowed per playing area. A player may only place one Pairs Banker wager and/or Pairs Player wager per coup. Subject to rule 11.1, preference of wagering will be assigned to those players who have also placed an initial Baccarat wager in accordance with rule 5, with any available positions assigned to other players in the order that wagers are placed.
- 12.3 For the purposes of playing Baccarat Pairs a pair shall mean a hand that comprises the first two cards dealt to either the Banker's Hand or the Player's Hand that are:
- 12.3.1 of the same number, namely, Ace, 2, 3, 4, 5, 6, 7, 8, 9 or 10; or
 - 12.3.2 of the same picture type, namely jack, queen or king.

13. SETTLEMENT

- 13.1 Settlement of wagers after the announcement of the result of the coup shall be as follows:
- 13.1.1 The dealer shall collect all losing wagers;
 - 13.1.2 a winning wager on the Player's Hand shall be paid at the odds of 1 to 1;
 - 13.1.3 a winning wager on the Banker's Hand shall be paid at the odds of 19 to 20;
 - 13.1.4 Where a Baccarat Pairs wager is made on either the Pairs Banker or the Pairs Player and the initial two cards dealt to that particular hand in that coup are a Baccarat Pair that wager will be paid at odds of 11 to 1;
 - 13.1.5 If the result is a Tie;
 - 13.1.5.1 a winning wager on a Tie bet shall be paid at the odds of 8 to 1.

13.2 Where the game in play is Even Money Premium Baccarat, settlement of wagers after the announcement of the result of the coup shall be as follows:

13.2.1 The dealer shall collect all losing wagers;

13.2.2 a winning wager on the Player's Hand shall be paid at odds of 1 to 1;

13.2.3 a winning wager on the Banker's hand shall be paid at odds of 1 to 1 except where the winning hand has a point count of 6 which shall be paid at odds of 1 to 2;

13.2.4 Where a Baccarat Pairs wager is made on either the Pairs Banker or the Pairs Player and the initial two cards dealt to that particular hand in that coup are a Baccarat Pair that wager will be paid at odds of 11 to 1;

13.2.5 If the result is a tie;

13.2.5.1 a winning wager on a Tie bet shall be paid at odds of 8 to 1.

13.3 Where the game in play is Tie Premium Baccarat, settlement of wagers after the announcement of the result of the coup shall be as follows:

13.3.1 The dealer shall collect all losing wagers;

13.3.2 a winning wager on the Player's Hand shall be paid at the odds of 1 to 1;

13.3.3 a winning wager on the Banker's Hand shall be paid at the odds of 19 to 20;

13.3.4 Where a Baccarat Pairs wager is made on either the Pairs Banker or the Pairs Player and the initial two cards dealt to that particular hand in that coup are a Baccarat Pair that wager will be paid at odds of 11 to 1;

13.3.5 If the result is a tie;

13.3.5.1 a winning wager on a Tie bet shall be paid at the odds of 8 to 1.

13.3.5.2 A bet on Player or Banker will be paid a percentage between 1% and 10% of the amount wagered by the player as displayed on the table limit sign.

14. IRREGULARITIES

14.1 If at any time during a coup the dealer:

- (a) Deals the cards in such a way as to cast doubt on the correct order of the cards, or;
- (b) Incorrectly deals the cards and the error is detected and notified to gaming staff prior to the commencement of the next coup;

The following shall apply:

- 14.1.1 a reconstruction of the cards shall be attempted in order to comply with the dealing procedures of rule 7.3 and/or rule 9. After the reconstruction has occurred, each player shall have the option of removing his or her wager prior to the coup resuming provided that once it has been removed, it cannot be replaced or remaining wagers either added to or reduced. If all wagers are removed, then a no bet coup will be dealt.
- 14.1.2 where a coup cannot be reconstructed, the casino supervisor shall authorise that the coup be declared void and all monies returned for that coup. Play shall then continue with the remaining cards in the card shoe.
- 14.1.3 where the requirements of 14.1.2 have been met the casino supervisor may, with the agreement of all players, remove the remaining cards from the card shoe and shuffle or replace the cards.
- 14.1.4 should such an error not be notified to gaming staff prior to the commencement of the next coup, or prior to removal of all cards from a shoe or the closure of the table, then this will have the same effect as the "commencement of the next coup" and the results for all previous coups shall stand.
- 14.2 A third card dealt to the Player's Hand when no third card is authorised by these rules shall become the third card of the Banker's Hand if the Banker's Hand is obliged to draw in accordance with these rules. If the Banker's Hand is required to stand, the card dealt in error shall become the first card of the next coup.
- 14.3 A third card dealt to the Banker's Hand when no third card is authorised by these rules, or a card that would have been the first card of a coup has been exposed or is found face upwards in the card shoe, that card shall become the first card of a no bet coup.
- 14.4 When a no bet coup arises, the cards shall be dealt in accordance with Method A, and no wagers shall be permitted.
- 14.5 If a card is found face upwards in the card shoe after the first card of a coup has been dealt, the card shall be played as if it were found face downwards.
- 14.6 If there are found to be insufficient cards in the card shoe to complete a hand that coup shall be void.
- 14.7 In the event that the cards are not cut in accordance with rules 4.3 and 4.4, the dealer shall complete the coup. The cards shall then be shuffled and cut in accordance with these rules. The results of previous coups shall stand.
- 14.8 Should the dealer forget to burn the first and/or any additional cards from the card shoe in accordance with rule 4.7, then play shall continue with those cards remaining in play.
- 14.9 In the event that the cards are not shuffled following the exposure of the cutting card the dealer shall complete coup. The cards shall then be shuffled and cut

in accordance with these rules. The results of previous coups shall stand.

14.10 In the event that the game in play is Even Money Premium Baccarat and the dealer settles wagers in accordance with rule 143.1 or where the game in play is Premium Baccarat and the dealer settles the wagers in accordance with rule 13.2 the following shall apply:

14.10.1 the results of all previous coups shall stand; and

14.10.2 the game will then continue in accordance with the approved rules for the game in play.

14.11 In the event that a card(s) is found to be missing from a card shoe; or a card(s) is found that does not form part of the 52 cards that make up a deck in accordance with rule 3.1, the following shall apply:

14.11.1 the result of any coups previously completed shall stand; and

14.11.2 the coup where the missing card(s) is discovered or the foreign card(s) is found shall be declared void and all monies returned for that coup; and

14.11.3 the remainder of the cards in the card shoe shall then be removed and the decks checked for any further missing or foreign cards; and

14.11.14 Surveillance and an Inspector shall be notified.

14.12 If during a coup the dealer inadvertently:

14.12.1 Delivers the Player card/s to the Banker area on the table layout and/or the Banker card's to the Player area; or

14.12.2 Delivers the Player's card/s to the player or patron accepting the Banker's hand and/or the Banker's card/s to the player or patron accepting the Player's hand; or

14.12.3 Reveals any card that should have been exposed by a player or patron;

regardless of whether a card/s has been exposed, that coup may be:

14.12.4 Completed with all wagers placed on the coup remaining valid; or

14.12.5 Completed after all players are given the option to retract or reduce their wager and one or more wagers remain; or

14.12.6 Played as a no bet coup; and

14.12.7 An Inspector is notified of in any of these instances

14.13 Where a card shoe that is capable of scanning the cards is in use and if there is a discrepancy between the actual cards dealt and the results of the coup

indicated by the card shoe, a casino supervisor must seek to confirm the actual outcome. If a casino supervisor is unable to confirm the actual outcome, the casino supervisor shall declare the coup void.

- 14.14 The WRD unit must be disregarded if the WRD unit displays a result other than the actual outcome.

15. GENERAL PROVISIONS

- 15.1 A person shall not, either alone or in concert with any other person, use or control at or near a gaming table or location related to the playing of a game a calculator, computer, or other electronic, electrical or mechanical apparatus or device that is capable, with respect to a game or a part thereof, of recording, projecting, analysing or transmitting an outcome or the changing probabilities or the playing strategies to be used.
- 15.2 Rule 14.1 shall not apply to use or control by an agent or employee of the casino operator or an inspector where such person is acting in the course of their duty.
- 15.3 Where a casino supervisor is satisfied that a person has contravened any provision of rule 14.1, he/she may:
- 15.3.1 declare that any wager made by the person is void;
 - 15.3.2 direct that the person shall be excluded from further participation in the game;
 - 15.3.3 exclude the person from the casino in line with the provisions of section 79 of the Casino Control Act 1992;
 - 15.3.4 cause the person(s) in possession of a prohibited device to be detained until such time as an inspector or a police officer has attended and assumed responsibility for the situation.
- 15.4 A casino supervisor may invalidate the outcome of a game if:
- 15.4.1 the game is disrupted by civil commotion, fire, riot, brawl, robbery, an act of God; or
 - 15.4.2 any fraudulent act is perpetrated by any person that, in the opinion of the casino supervisor, affects the outcome of the game.
- 15.5 Where the outcome of a game is invalidated under rule 14.4, all wagers made by the players for that particular result may be refunded provided that a casino supervisor may direct that the wager of any player referred to in rule 14.4.2 be forfeited.
- 15.6 A player shall not be advised by an employee of the casino on how to play, except to ensure compliance with these rules.

- 15.7 No spectator or any player wagering at any table may, unless requested by a player, attempt to influence, influence or offer advice to that player regarding that player's decisions of play.
- 15.8 A casino supervisor may change the game in play (from or to Even Money Premium Baccarat) providing that a sign indicating the game to be implemented and the proposed time of the change has been displayed at the table at least 20 minutes prior to the change or with the consent of all players participating in the current game.
- 15.9 A casino supervisor may close a gaming table at which players are present provided a sign showing the proposed time of closure has been displayed at the table for at least 20 minutes before the closure.
- 15.10 Notwithstanding rule 7.4 and 7.5, a player who abstains from placing any wagers for three consecutive coups, while all other seats or positions at the table are in use, may be required to vacate his/her seat or position.
- 15.11 Players and spectators are not permitted to have side bets with or against each other.
- 15.12 A casino supervisor may refuse, on reasonable grounds, any wager made by a player prior to the first card of a coup being removed from the card shoe, and in so doing may cause the wager(s) to be removed from the layout.
- 15.13 Any dispute or complaint concerning a casino game shall be referred for decision in the first instance to a gaming supervisor, subject to a review (if requested) by a casino supervisor. In the absence of a gaming supervisor the matter must be referred in the first instance to a casino supervisor.
- 15.14 In any dispute arising from the play of this game, the decision of the casino operator is final. Where any person is not satisfied with a decision of the casino operator relating to the conduct of gaming, the person will be advised their right to lodge a complaint with an inspector under section 33 of the Gaming and Liquor Administration Act 2007.
- 15.15 A copy of these rules shall be made available for inspection upon request.

16. PLAYER REWARDS AND PROMOTIONAL PRIZES

- 16.1 The casino operator may offer from time to time Promotional Prizes in conjunction with gaming in the casino.
- 16.2 Promotional Prize draws may be overseen by a scrutineer nominated by the casino operator where an individual prize has a value over \$10,000.
- 16.3 When offering a non-monetary prize by way of a Promotional Prize, with the exception of prizes consisting of slots dollars and/or casino dollars, the casino operator may give the winner the option to be paid a cash alternative of the non-monetary prize instead.

- 16.4 If a Promotional Prize is a cash prize and is greater than \$10,000 the prize-winner may choose to be paid the amount as cash, by a crossed cheque made out to the winner, by electronic funds transfer to the winner or by a combination of these payment options.
- 16.5 The non-monetary prize rules as set out in section 66(4) of the Casino Control Act 1992 apply and Promotional Prizes will not consist of or include any of the following:
- 16.5.1 tobacco in any form;
 - 16.5.2 a firearm, or ammunition, or an imitation firearm, within the meaning of the Firearms Act 1996;
 - 16.5.3 a prohibited weapon within the meaning of the Weapons Prohibition Act 1998;
 - 16.5.4 more than 20 litres of liquor; or
 - 16.5.5 any item or service prescribed by the regulations.
- 16.6 The casino operator will detail the terms and conditions associated with any Promotional Prize and make reference to these terms and conditions in the marketing material. These terms and conditions will be readily available within the casino boundary, or through appropriate means including but not limited to secure websites, email click through, direct mail or brochures.
- 16.7 The conditions to any Promotional Prize must include, but are not limited to, the following:
- 16.7.1 the manner in which a Promotional Prize is to be awarded;
 - 16.7.2 when and where the Promotional Prize may be awarded;
 - 16.7.3 the characteristics, criteria and/or requirements for a player to be eligible for a Promotional Prize;
 - 16.7.4 if there is a minimum or compulsory wager for each player to be eligible for a Promotional Prize then that minimum or compulsory wager;
 - 16.7.5 the nature of the Promotional Prize and any qualification, reservation or guarantee given by the casino operator, if applicable;
 - 16.7.6 the closing date and time for receipt of entry into any Promotional Prize promotion;
 - 16.7.7 the place, date and time of any Promotional Prize promotion;
 - 16.7.8 the method for claiming a Promotional Prize (including any requirement for entrants to be physically present);
 - 16.7.9 how the winner of a Promotional Prize will be notified;

- 16.7.10 how the results of a Promotional Prize will be published;
- 16.7.11 details of the prizes and their value including any conditions relating to receiving, using or accepting prizes; and
 - 16.7.11.1 If the prize is machinery or an electric appliance, details shall also include:
 - 16.7.11.1.1 Make;
 - 16.7.11.1.2 Model;
 - 16.7.11.1.3 Accessories;
 - 16.7.11.2 If the prize is a motor vehicle, details shall also include:
 - 16.7.11.2.1 the make;
 - 16.7.11.2.2 model;
 - 16.7.11.2.3 accessories; and
 - 16.7.11.2.4 whether registration and other on-road costs are included
 - 16.7.11.3 If the prize is travel, details shall also include:
 - 16.7.11.3.1 number of persons entitled to take advantage of the travel prize;
 - 16.7.11.3.2 what is included (airfares, transfers, other transport, duration, accommodation standard, meals);
 - 16.7.11.3.3 restrictions on when the travel must be taken;
 - 16.7.11.3.4 if spending money is included.
 - 16.7.11.4 If the prize is real estate, details shall also include:
 - 16.7.11.4.1 the type of dwelling;
 - 16.7.11.4.2 plans;
 - 16.7.11.4.3 contract details;
 - 16.7.11.4.4 easement details;
 - 16.7.11.4.5 address or other location;
 - 16.7.11.4.6 what is included – conveyancing, legal costs, fixtures, furniture.
- 16.8 When an entrant is not required to be present at a draw to win a Promotional Prize, reasonable endeavours must be made by the casino operator to notify the winner of any Promotional Prize within 2 days of the draw by the following methods:
 - 16.8.1 face-to-face; or
 - 16.8.2 mail; or
 - 16.8.3 telephone; or
 - 16.8.4 e-mail.

- 16.9 The casino operator shall provide the Authority with full details of any conditions of any offer by the casino operator of a Promotional Prize prior to the commencement of any promotion.
- 16.9.1 Authority approval is required for the casino operator to amend the terms and conditions of the promotion after the commencement of the promotion
- 16.10 The casino operator shall inform a patron/s as soon as practicable of the reason(s) for refusing to award them a Promotional Prize. The casino operator must retain:
- 16.10.1 all details of claims for a Promotional Prize over \$100 which are denied by the casino operator. These details shall include the names and addresses of the claimants and the reason(s) why the claims were not met.
- 16.11 In the event of a dispute relating to the conditions of a Promotional Prize promotion, the decision of the casino operator is final. Where any person is not satisfied with a decision of the casino operator relating to a promotion, the person will be advised of their right to lodge a complaint with an inspector under section 33 of the Gaming and Liquor Administration Act 2007.
- 16.12 Should the casino operator determine that the integrity of the promotion and/or draw has been compromised it may either postpone the promotion and/or draw until such a time as the integrity of the promotion and/or draw has been validated or cancel the draw. Should this occur the inspectorate is to be notified immediately.

DIAGRAM A

3, 5, 6, 7 or 9 PLACE BACCARAT PAIRS LAYOUT

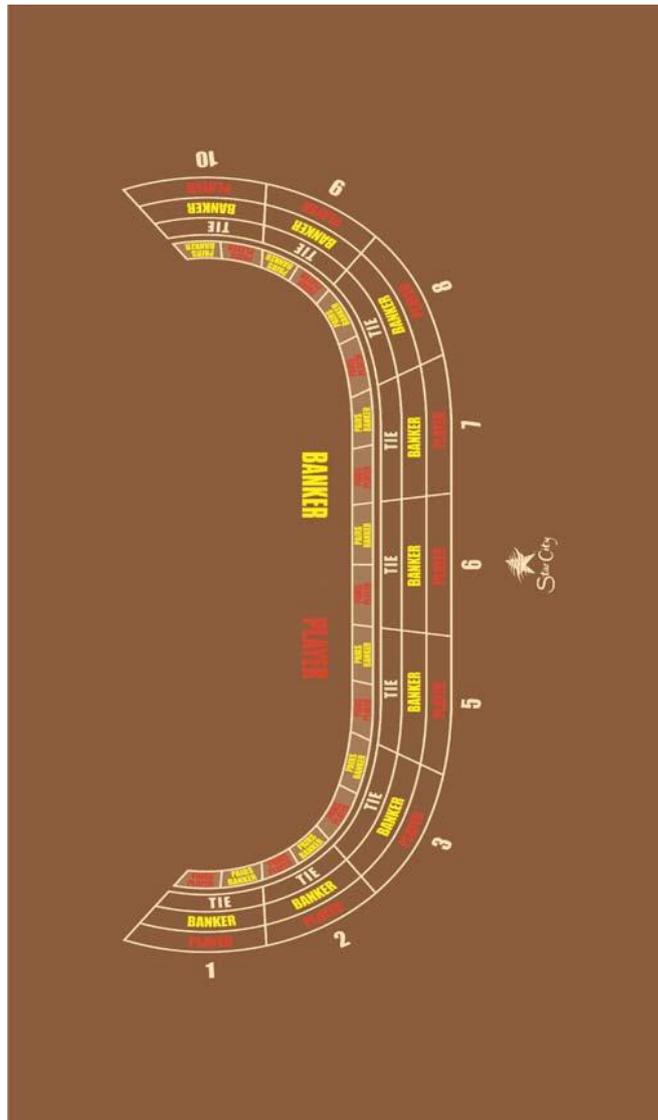


DIAGRAM B

3, 5, 6, 7 or 9 PLACE BACCARAT PAIRS ENGLISH/CHINESE LAYOUT

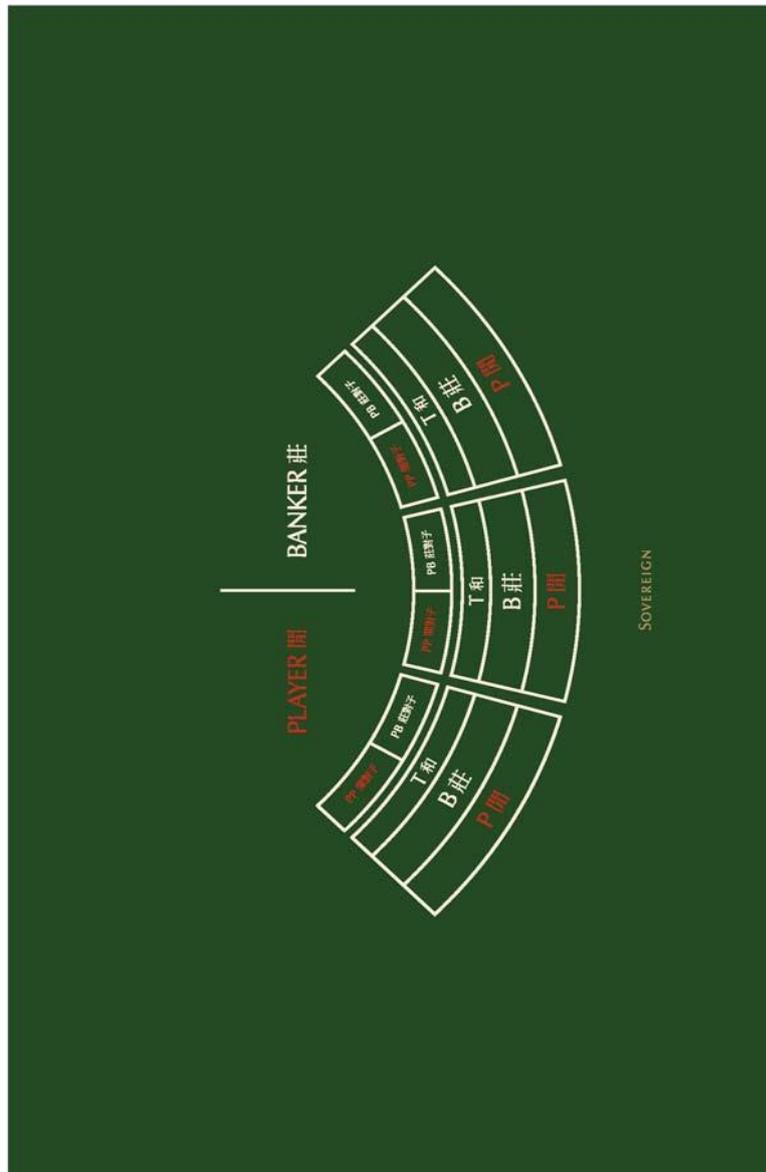


DIAGRAM C

3, 5, 6, 7 or 9 PLACE BACCARAT PAIRS ENGLISH/CHINESE LAYOUT

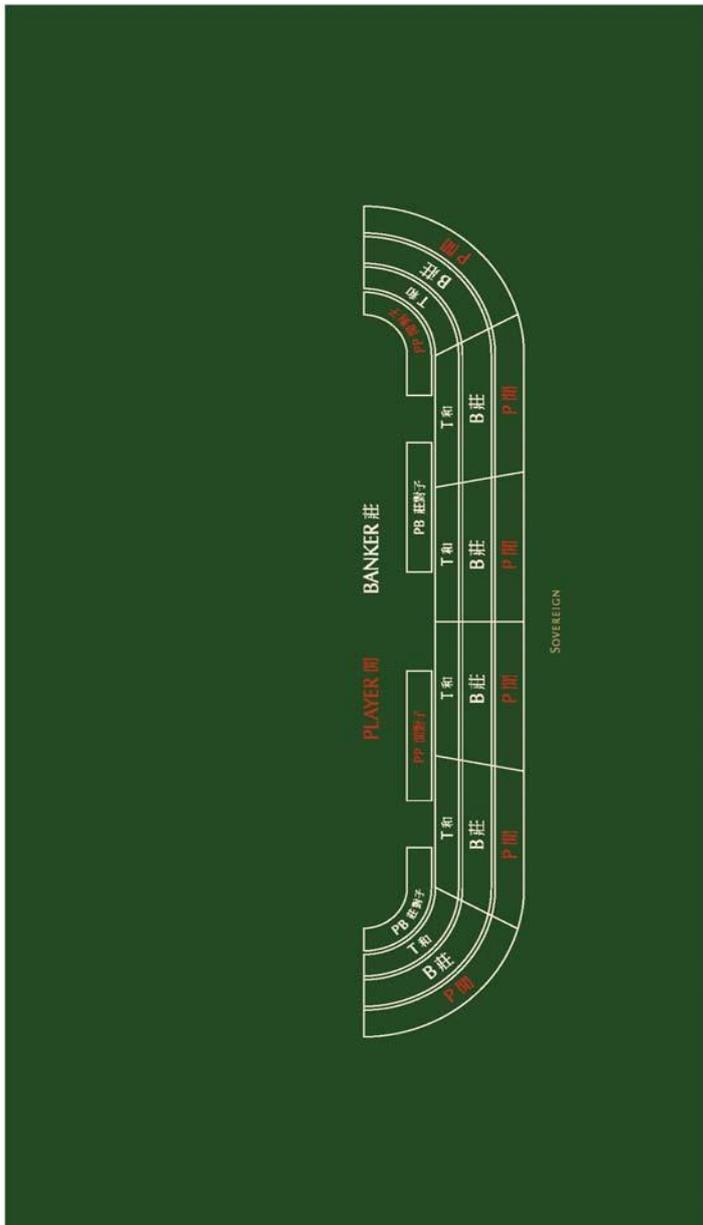


DIAGRAM D

3, 5, 6, 7 or 9 PLACE BACCARAT PAIRS LAYOUT



DIAGRAM E

3, 5, 6, 7 or 9 PLACE PREMIUM EVEN MONEY BACCARAT PAIRS LAYOUT

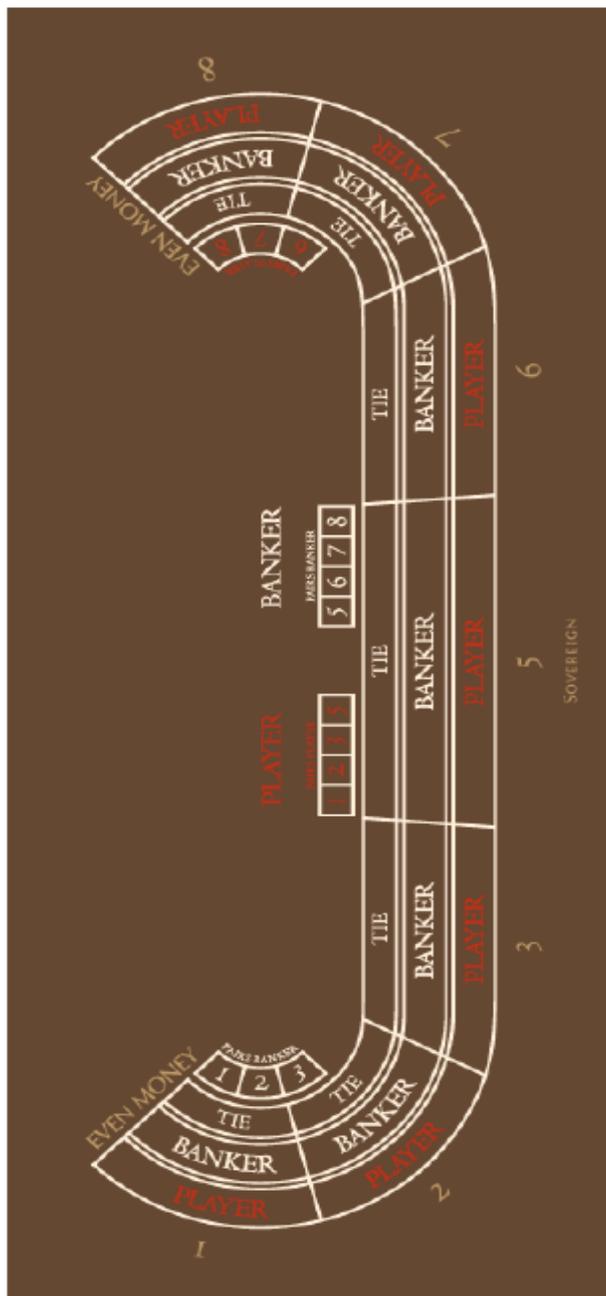


DIAGRAM F

3, 5, 6, 7 or 9 PLACE BACCARAT PAIRS ENGLISH/CHINESE LAYOUT

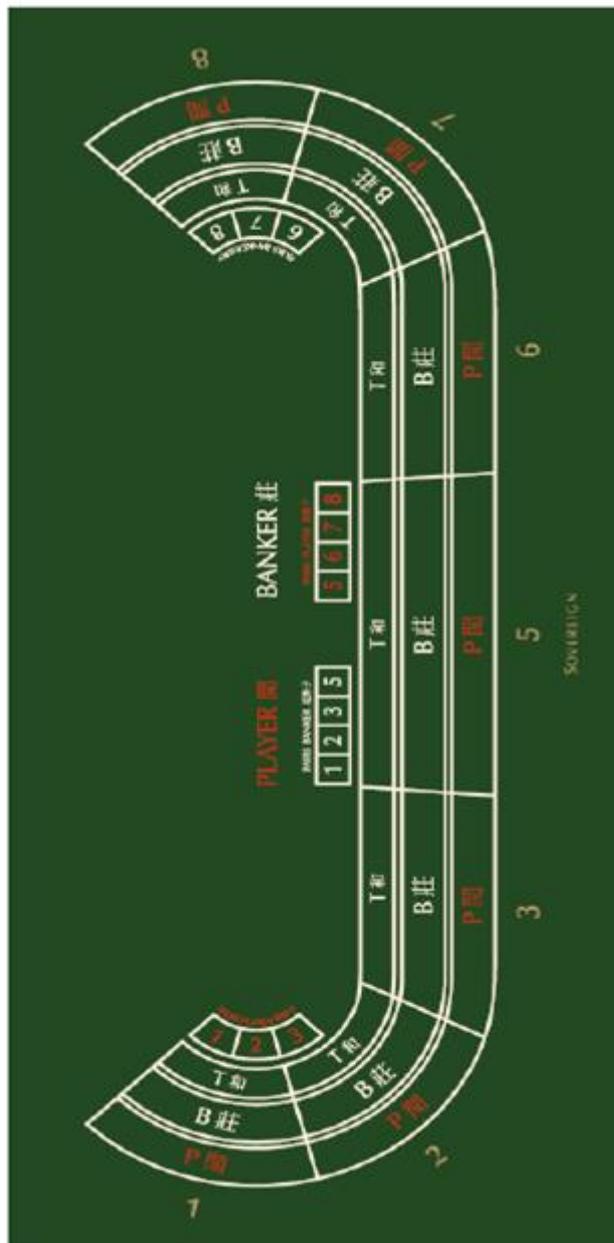


DIAGRAM G

3, 5, 6, 7 or 9 PLACE BACCARAT PAIRS LAYOUT

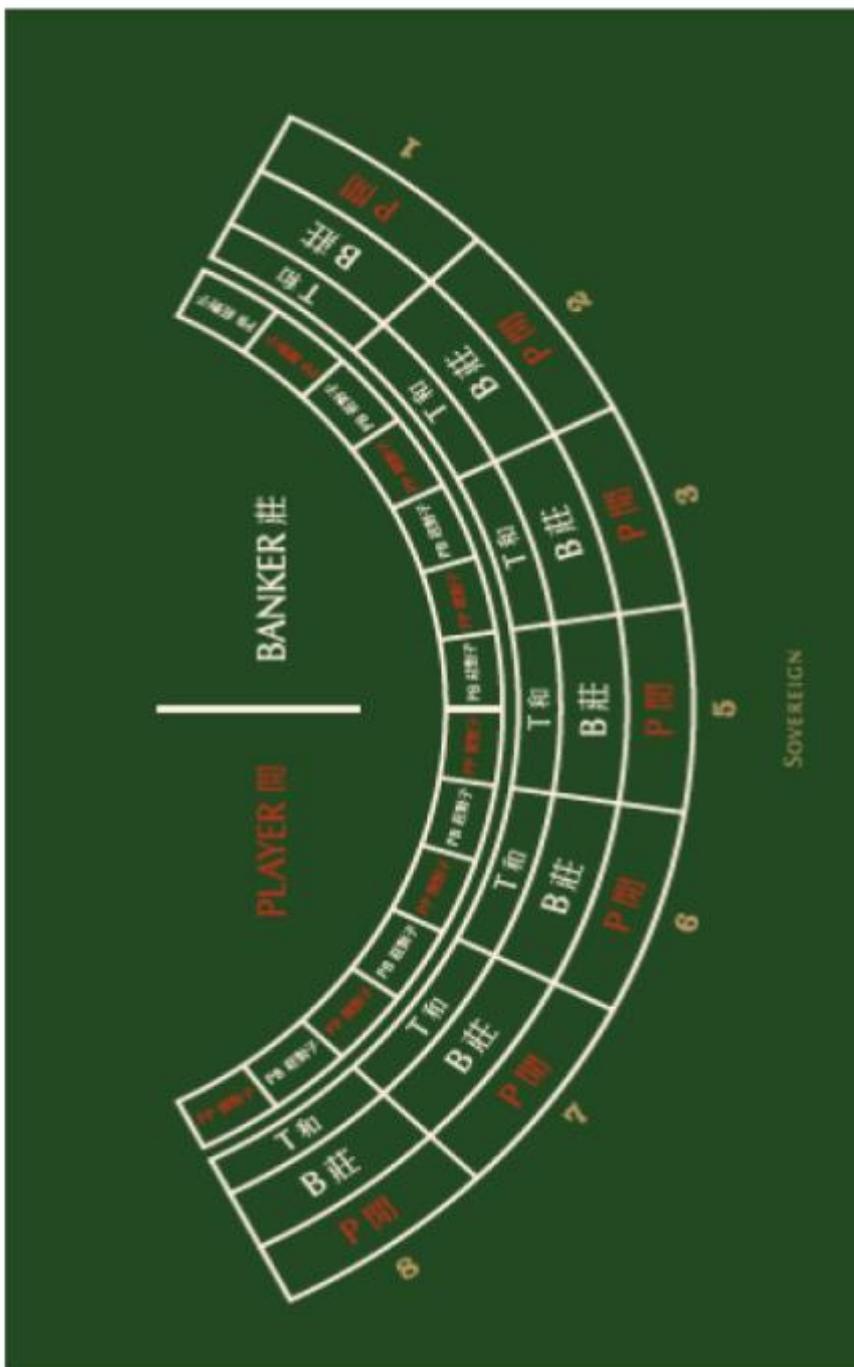


DIAGRAM H

3, 5, 6, 7 or 9 PLACE BACCARAT PAIRS LAYOUT

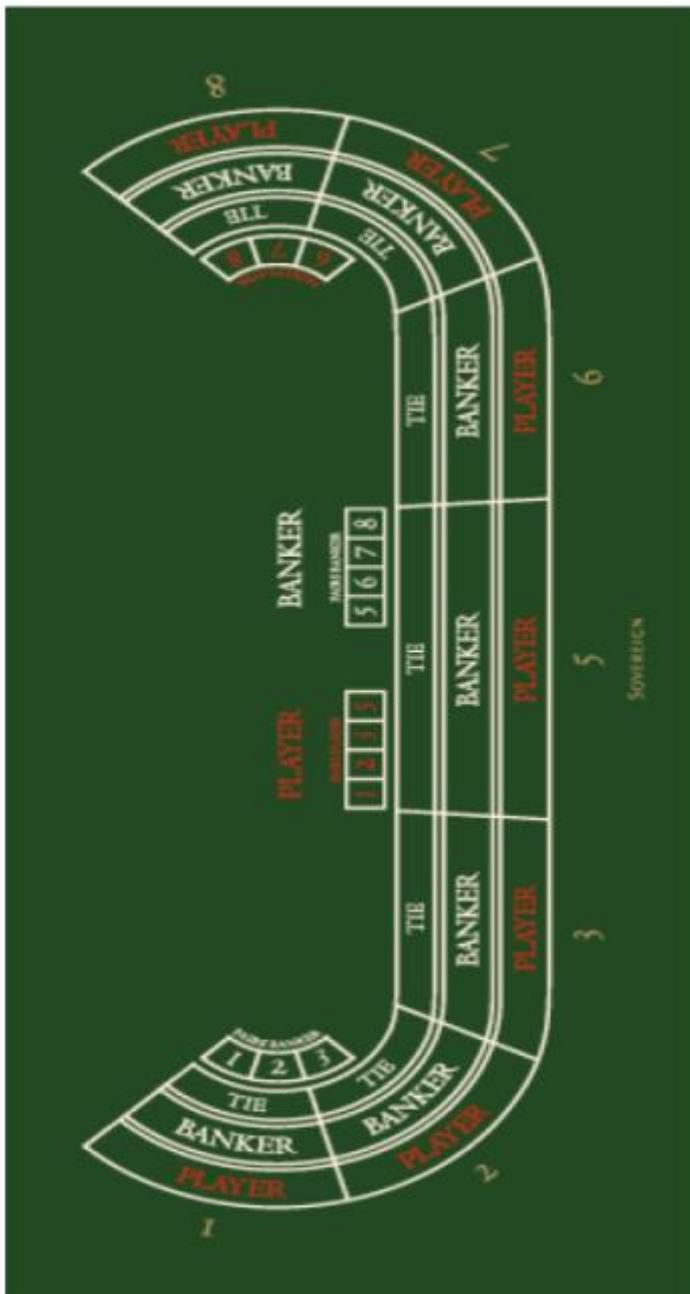


DIAGRAM I

3, 5, 6, 7 or 9 PLACE BACCARAT PAIRS LAYOUT

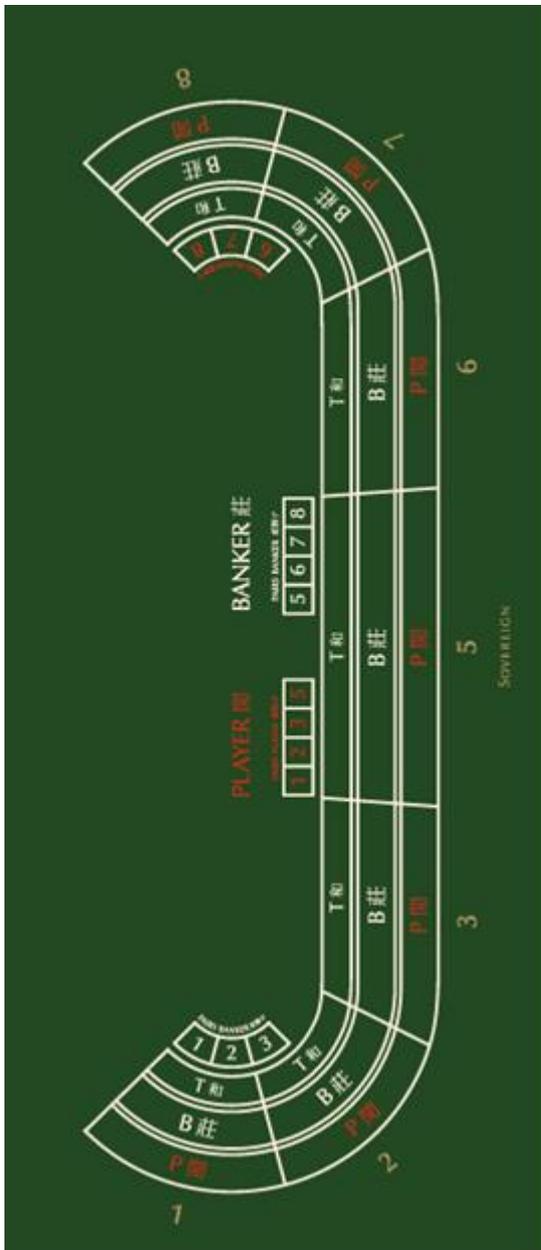


DIAGRAM J

3, 5, 6, 7 or 9 PLACE BACCARAT PAIRS LAYOUT

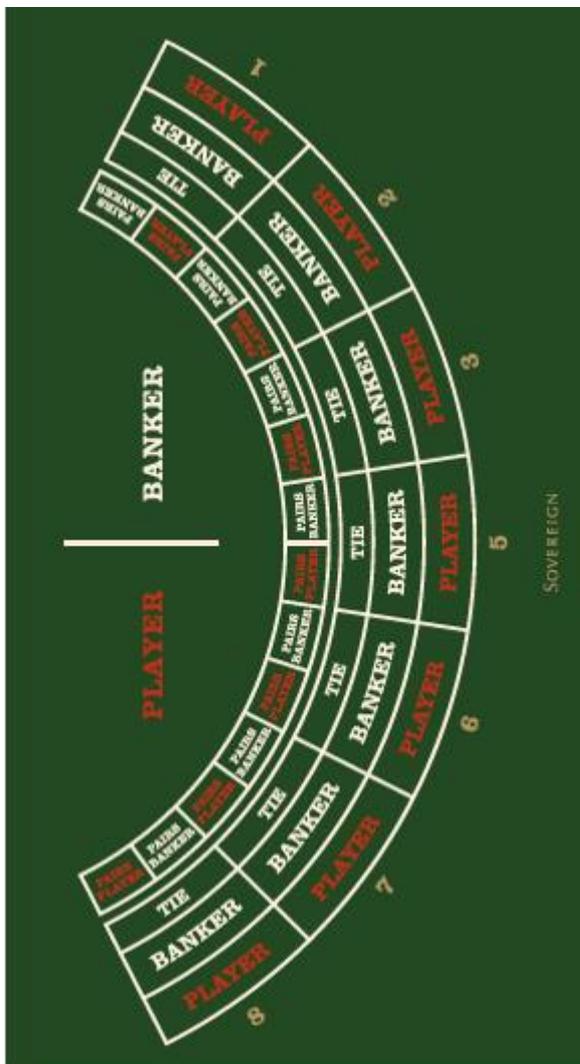


DIAGRAM K

3, 5, 6, 7 or 9 PLACE BACCARAT PAIRS LAYOUT



DIAGRAM L

3, 5, 6, 7 or 9 PLACE BACCARAT PAIRS LAYOUT

