



THREE CARD BACCARAT

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1. Definitions

1.1 In these rules, unless the contrary intention appears:

“**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 equaling zero;

"**burn**" means to remove a card from play by placing it in the discard holder;

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

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

“**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 games supervisor;

"**coup**" means the period of play commencing with the removal of the first card from the card shoe or shuffling device by the dealer and concluding when the dealer announces a result and, if applicable, collects losing wagers and pays out winnings;

"**dealer**" means a person responsible for the operation of the game;

“**Even Money Three Card Baccarat**” means a variation of the game of Three Card Baccarat whereby the settlement of winning wagers on the Player hand is in accordance with rule 11.2;

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

"**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;

"**marker button**" means a button used to denote the winning point total of the Banker hand;

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

“**picture card**” means any King, Queen or Jack;

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

"**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;

"**shuffling device**" means a device used for the shuffling of cards and from which cards are dealt (*Note* - does not include a multishuffler);

"**stand off**" means where a wager shall neither win nor lose;

"**tie**" means that both the Player hand and the Banker hand have the same point count and order at the end of a coup;

"**void**" means invalid with no result.

2. Table Layout and Equipment

- 2.1 The game of Three Card Baccarat shall be played at a table having on one side places for the players and on the opposite side a place for the dealer(s).
- 2.2 The layout cloth covering the table shall have areas designated for the placement of wagers and shall be marked in a manner substantially similar to that shown in diagrams "A" or "B".
- 2.2 The following equipment shall also be used:
 - 2.3.1 a card shoe or shuffling device;
 - 2.3.2 a discard rack, capable of holding up to eight deck of cards;
 - 2.3.3 a marker button to indicate the winning point total; and
 - 2.3.4 a float tray.
- 2.3 The table shall have a drop box attached to it.
- 2.4 Where the game in play is Even Money Three Card Baccarat a sign indicating the payout odds shall be displayed on the table.

3. The Cards

- 3.1 The game of Three Card Baccarat shall be played with either six decks or eight decks of cards, each 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 All suits shall have the same rank and the order of the hands shall be determined in accordance with rule 7.
- 3.5 Cards shall be checked by a dealer or a casino supervisor or by use of a deck-checking device prior to use on a gaming table.
- 3.6 Cards may be checked, pre-shuffled and shall be secured until such time as they may be required.
- 3.7 All cards used in the game of Three Card Baccarat shall be dealt from a card shoe or shuffling device specifically designed for such purpose.
- 3.8 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.
- 3.9 At the completion of the last coup as determined in accordance with rules 4.7 and 4.8 the cards may, at the discretion of a casino supervisor, be removed from the table and replaced by new cards. The new cards shall be shuffled in accordance with rule 4.1.
- 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.

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 coup in which the cutting card is drawn (unless pre-shuffled cards are introduced); or
 - 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 pre-shuffled cards are to be introduced the dealer shall, upon the request of a casino supervisor or a player, 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, with backs facing away from him/her, to the players to be cut. The player to cut the cards shall be:
 - 4.3.1 the first player to the table if the game is just commencing;

- 4.3.2 the player seated to the immediate left of the dealer.
- 4.4 If the player designated in rule 4.3 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 approximately one deck from the back of the stack. The stack of cards shall then be inserted in the card shoe for commencement of play.
- 4.7 Subject to rule 4.8, 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 the coup, the cards shall be replaced or reshuffled.
- 4.8 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.
- 4.9 When a shuffling device is used, the cards shall be placed in the shuffling device to be shuffled and shall not be cut.
- 4.10 The dealer may perform a manual shuffle prior to inserting the cards into the shuffling device.
- 4.11 Before the start of play following each shuffle and cut of cards, the dealer shall:
- 4.11.1 remove the first card from the card shoe or shuffling device, face up;
 - 4.11.2 draw, face down, additional cards equal in number to the face value of the first card drawn; and
 - 4.11.3 burn the first and additional cards drawn.
- 4.12 For the purposes of rule 4.11 a ten, jack, queen and king shall have a face value of ten and an ace a face value of one.

5. Wagers

- 5.1 Wagers defined in this rule shall be the permissible wagers at the game of Three Card Baccarat:
- 5.1.1 a wager on the Player hand that shall -
 - 5.1.1.1 win if the hand contains three picture cards but will constitute a stand off if the Banker hand also has three picture cards; or
 - 5.1.1.2 win if the Player hand is of a higher order than the Banker hand; or
 - 5.1.1.3 lose if the Player hand is of a lower order than the Banker hand; or

- 5.1.1.4 constitute a stand off if the Player hand and the Banker hand tie (i.e. of the same order).
 - 5.1.2 a wager on the Tie that shall win if the Player hand and Banker hand are of the same order but otherwise shall lose.
 - 5.1.3 a wager on the Three Picture Cards that shall win if the Banker hand contains three picture cards, regardless of the Player hand, but otherwise shall lose.
 - 5.1.4 a wager on the Banker Point Total that shall win, regardless of the Player hand, if the point count of the Banker hand equals the specific point count wagered, but otherwise shall lose.
- 5.2 For any coup a player may wager on:
- 5.2.1 the Player hand; and/or
 - 5.2.2 the Player hand and Tie; and/or
 - 5.2.3 the Three Picture Cards; and/or
 - 5.2.4 the Banker Point Total.
- 5.3 All wagers shall be placed by means of chips and/or casino promotional tokens.
- 5.4 A wager by a player shall be placed on the appropriate wagering areas of the Three Card Baccarat layout prior to the first card being removed from the card shoe or shuffling device for each coup.
- 5.5 Until a decision and settlement has been made in respect of any wager, no wager may be handled, placed, increased or withdrawn after the first card of the coup has been removed from the card shoe or shuffling device.
- 5.6 Up to three players may wager on any one Player area of the Three Card Baccarat layout but a casino supervisor may restrict the number of players to less than three.
- 5.7 Where there are insufficient seats at the table to accommodate player demand, a player wagering on more than one Player area shall give up a playing area or playing areas to accommodate other players.
- 5.8 A player may be permitted to wager on more than one Player and/or Banker Point Total area at a Three Card Baccarat table providing that, a player wagering on more than one Player area shall only handle the cards in relation to the Player hand at which he/she is seated.
- 5.9 A player may only be permitted to place one wager to the maximum value permitted on the Three Picture Cards wagering area of the layout.
- 5.10 Unless prior approval has been granted by a Casino Duty Manager or above, standing players shall not participate in the cut of the cards or touch or handle the cards used in the game in any manner.
- 5.11 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.

- 5.12 Wagers shall be settled strictly in accordance with their position on the layout. Players are responsible for the positioning of their wagers on the layout, whether or not they are assisted by the dealer. Players must ensure that any instructions given to the dealer regarding the placement of their wagers are correctly carried out.

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 shall be shown on a sign at the table. 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 A wager found to be below the stated minimum, after the first card has been removed from the card shoe or shuffling device, shall be valid.
- 6.3 A wager found to be above the stated maximum, after the first card has been removed from the card shoe or shuffling device, shall be paid or collected to the maximum. In the event that a player has been found to have wagered above the stated maximum on any previous coup(s) the wagers and results of the previous coup(s) shall stand.
- 6.4 Players are responsible for ensuring that their wagers comply with the limits stated on the sign on the table.
- 6.5 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.
- 6.5.1 Notwithstanding rule 6.5, a casino supervisor may increase the minimum wager on a gaming table at anytime, 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.
- 6.5.1.1 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.
- 6.5.1.2 When the player leaves the table, the marker shall be removed from the layout.
- 6.5.1.3 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.
- 6.5.2 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.
- 6.5.3 When two table minimums are in place, table signage must indicate the previous table limits as well as the new table limits.
- 6.5.4 New players arriving at the table after the change shall be required to adhere to the new table minimum.

- 6.6 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. Order of Hands

- 7.1 The highest possible hand shall consist of three picture cards, that shall have a point count of 0. Thereafter the ranking of the hand shall be determined by the highest point count of the hand and the greater number of picture cards in the hand.
- 7.2 The order of hands from highest to lowest is as follows:

Order	Description	Point Count Total
1	Three picture cards	0
2	Two picture cards and a 9	9
3	One picture card and two cards totalling 9	9
4	No picture cards and three cards totalling 9	9
5	Two picture cards and an 8	8
6	One picture card and two cards totalling 8	8
7	No picture cards and three cards totalling 8	8
8	Two picture cards and a 7	7
9	One picture card and two cards totalling 7	7
10	No picture cards and three cards totalling 7	7
11	Two picture cards and a 6	6
12	One picture card and two cards totalling 6	6
13	No picture cards and three cards totalling 6	6
14	Two picture cards and a 5	5
15	One picture card and two cards totalling 5	5
16	No picture cards and three cards totalling 5	5
17	Two picture cards and a 4	4
18	One picture card and two cards totalling 4	4
19	No picture cards and three cards totalling 4	4
20	Two picture cards and a 3	3
21	One picture card and two cards totalling 3	3
22	No picture cards and three cards totalling 3	3
23	Two picture cards and a 2	2
24	One picture card and two cards totalling 2	2
25	No picture cards and three cards totalling 2	2
26	Two picture cards and an ace	1
27	One picture card and two cards totalling 1	1
28	No picture cards and three cards totalling 1	1

29	Two picture cards and a ten	0
30	One picture card and two cards totalling 0	0
31	No picture cards and three cards totalling 0	0

8. The Deal

- 8.1 The dealer may call "no more bets" and starting from the left and continuing clockwise round the table, shall deal a card in sequence to each Player area containing a wager/s and a card to the Banker hand position. In a like manner the dealer shall then deal a second and third card to each of the wagered Player areas and the Banker hand. No bet is allowed once the first card is removed from the card shoe or shuffling device.
- 8.2 Where the only wagers placed for a coup are on the Three Picture Cards and/or the Banker Point Total area, i.e. no wager placed on any Player hand, then cards will only be dealt to the Banker hand.

9. Dealing Methods

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

Method A

- 9.2 All cards shall be dealt face up and players shall not be permitted to handle the cards.

Method B

- 9.3 All cards shall be dealt face down and players shall be permitted to examine their cards. The dealer shall retain the cards for the Banker hand.
- 9.4 Where a player wagers on two or more Player hands, and there is no other player seated at the playing area, the dealer shall open the hand(s).
- 9.5 After examining their cards, each player will turn their cards face up and place them in the respective playing areas.
- 9.6 The dealer will check that all cards have been placed in the respective playing area and will turn over any cards that are not exposed by the players.
- 9.7 Players must ensure that their cards do not leave the area of the table layout nor are held away from the table.

Method A and B

- 9.8 After all player cards have been placed face up in their respective playing areas the dealer shall turn the Banker cards face up if they have been dealt face downwards and declare the highest possible Three Card Baccarat value of the hand as determined in accordance with rule 7.
- 9.9 A marker will be placed on the corresponding Banker Point Total on the layout.
- 9.10 Upon comparing each hand the dealer shall collect all losing wagers, settle all winning hands in accordance with rule 11 and declare any stand offs.

10. Even Money Three Card Baccarat

- 10.1 Where the game in play is Even Money Three Card Baccarat the approved rules of Three Card Baccarat shall apply, except where the rules are inconsistent with the rules of Even Money Three Card Baccarat, in which case the rules of Even Money Three Card Baccarat shall prevail.

11. Settlement

- 11.1 Settlement of wagers after the announcement of the result of the coup shall be as follows:
- 11.1.1 a winning wager on the Player hand shall be paid at the odds of 19 to 20;
 - 11.1.2 a winning wager on the Banker Point Total shall be paid at odds of 8 to 1;
 - 11.1.3 a winning wager on a Tie bet shall be paid at odds of 21 to 1;
 - 11.1.4 a winning wager on the Three Picture Cards shall be paid at odds of 70 to 1.
- 11.2 Where the game in play is Even Money Three Card Baccarat, settlement of wagers after the announcement of the result of the coup shall be as follows:
- 11.2.1 a winning wager on the Player hand shall be paid at odds of 1 to 1; except when the point count total of the winning Player hand is 6 which shall be paid at odds of 1 to 2;
 - 11.2.2 a winning wager on the Banker Point Total shall be paid at odds of 8 to 1;
 - 11.2.3 a winning wager on a Tie bet shall be paid at odds of 21 to 1;
 - 11.2.4 a winning wager on the Three Picture Cards shall be paid at odds of 70 to 1.

12. Irregularities

- 12.1 Where a dealer realises, prior to any player handling their cards, that cards have been dealt incorrectly, he/she shall declare a misdeal.
- 12.2 An incorrect number of cards dealt to the Banker hand shall constitute a misdeal.
- 12.3 In the event of a misdeal all wagers shall be void and a new coup shall be dealt.
- 12.4 Where a dealer realises, after a player has handled their cards, that a hand has been dealt to a Player area that does not contain a wager, the cards for that hand shall be counted and placed in the discard rack.
- 12.5 A Player hand containing too few cards or too many cards shall be declared void.
- 12.6 Should the dealer make an error when announcing the result and/or settling any wager, and the error is detected and notified to the dealer before the commencement of the next coup, every effort must be made to reconstruct that coup and correct the error.

However, should a reconstruction not be possible, then the casino supervisor shall authorise that Player hand and/or the coup being declared void and all monies returned to the player(s).

- 12.7 If there are found to be insufficient cards in the card shoe to complete a coup that coup shall be void.
- 12.8 If a card that would have been the first card of a coup has been disclosed or is found face upwards in the card shoe or shuffling device, that card shall be burnt.
- 12.9 If a card is found face upwards in the card shoe or shuffling device after the first card of a coup has been dealt, the card shall be played as if it were found face downwards.
- 12.9.1 Where a shuffling device is used and there is reason to suspect that further cards may be incorrectly faced in the shuffling device, a casino supervisor may, after the coup has been completed, direct that all remaining cards be removed from the shuffling device and checked.
- 12.10 In the event that the cards are not cut in accordance with rules 4.3 or 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.
- 12.11 Should the dealer forget to burn the first and/or any additional cards from the card shoe or shuffling device in accordance with rule 4.11, then play shall continue with those cards remaining in play.
- 12.12 In the event that the cards are not shuffled following the exposure of the cutting card, subject to rule 12.7, 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.
- 12.13 In the event that a card(s) is found to be missing from a card shoe or shuffling device; 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:
- 12.13.1 the result of any coups previously completed shall stand; and
- 12.13.2 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
- 12.13.3 the remainder of the card shoe or shuffling device shall then be declared void and the decks checked for any further missing or foreign cards.

13. Shuffling Device Malfunction

- 13.1 This rule and rules 13.2 to 13.3, apply if all of the following conditions are satisfied:
- 13.1.1 a shuffling device is in use for a game of Three Card Baccarat; and
- 13.1.2 it becomes evident, in a coup for which 1 or more cards have been dealt, that the shuffling device is no longer capable of operating in the way it is intended to operate; and
- 13.1.3 the malfunctioning of the shuffling device has not operated to the disadvantage of the casino operator or a player; and

- 13.1.4 another shuffling device is readily available; and
- 13.1.5 it is practicable to transfer cards to another shuffling device.
- 13.2 Where a shuffling device malfunctions without causing any damage to the cards in the shuffling device, the cards in the shuffling device must be transferred to another shuffling device and the game continued.
- 13.3 Where a shuffling device malfunctions and causes damage to any card in the shuffling device:
 - 13.3.1 the damaged cards in the malfunctioning shuffling device are to be removed from play; and
 - 13.3.2 the undamaged cards still in the malfunctioning shuffling device are to be transferred from the malfunctioning shuffling device to another shuffling device; and
 - 13.3.3 the damaged cards are to be replaced with cards from a new deck, and the replacement cards are to be placed in the shuffling device containing the cards transferred from the malfunctioning shuffling device; and
 - 13.3.4 the game is continued.
- 13.4 Where a shuffling device malfunctions and the casino operator or a player is disadvantaged by reason of the malfunction, the coup is terminated, and the amount wagered by each player must be returned to the player. The result of any coups previously completed shall stand.
- 13.5 Where a shuffling device malfunctions and rules 13.1.4 or 13.1.5 can not be satisfied:
 - 13.5.1 each player must be given the opportunity to have each amount wagered by the player in the coup returned to the player; and
 - 13.5.2 any damaged card must be replaced with cards from a new deck; and
 - 13.5.3 the replacement cards, if any, and any undamaged cards in the shuffling device are to be shuffled and cut in the same way as applies under rule 4; and
 - 13.5.4 the coup for the players who elected not to have their wagers returned is completed using a card shoe.

14. General Provisions

- 14.1 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.
- 14.2 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.

- 14.3 Where a casino supervisor is satisfied that a person has contravened any provision of rule 14.1, he/she may:
- 14.3.1 declare that any wager made by the person is void;
 - 14.3.2 direct that the person shall be excluded from further participation in the game;
 - 14.3.3 exclude the person from the casino in line with the provisions of section 79 of the Casino Control Act 1992;
 - 14.3.4 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.
- 14.4 A casino supervisor may invalidate the outcome of a game if:
- 14.4.1 the game is disrupted by civil commotion, fire, riot, brawl, robbery, an act of God; or
 - 14.4.2 any fraudulent act is perpetrated by any person that, in the opinion of the casino supervisor, affects the outcome of the game.
- 14.5 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.
- 14.6 A player shall not be advised by an employee of the casino on how to play, except to ensure compliance with these rules.
- 14.7 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.
- 14.8 A casino supervisor may change the game in play (from or to Even Money Three Card 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.
- 14.9 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.
- 14.10 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.
- 14.11 Players and spectators are not permitted to have side bets with or against each other.
- 14.12 A casino supervisor may refuse, on reasonable grounds, any wager made by a player prior to the first card of a round of play being removed from the card shoe or shuffling device, and in so doing may cause the wager(s) to be removed from the layout.
- 14.13 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.

14.14 In any dispute arising from the play of the 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.

14.15 A copy of these rules shall be made available for inspection upon request.

15. General Provisions

- 15.1 The casino operator may offer from time to time Promotional Prizes in conjunction with gaming in the casino.
- 15.2 Promotional Prize draws shall be overseen by a scrutineer nominated by the casino operator where an individual prize has a value over \$10,000.
- 15.3 When offering a non-monetary prize 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 which shall be clearly stated in the terms and conditions of the promotion.
- 15.4 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.
- 15.5 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:
- 15.5.1 tobacco in any form;
 - 15.5.2 a firearm, or ammunition, or an imitation firearm, within the meaning of the Firearms Act 1996;
 - 15.5.3 a prohibited weapon within the meaning of the Weapons Prohibition Act 1998;
 - 15.5.4 more than 20 litres of liquor; or
 - 15.5.5 any item or service prescribed by the regulations.
- 15.6 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.
- 15.7 The terms and conditions to any Promotional Prize must include, but are not limited to, the following:
- 15.7.1 the manner in which a Promotional Prize is to be awarded;
 - 15.7.2 when and where the Promotional Prize will be awarded;
 - 15.7.3 the characteristics, criteria and/or requirements for a player to be eligible for a Promotional Prize;
 - 15.7.4 if there is a minimum or compulsory wager for each player to be eligible for a Promotional Prize then that minimum or compulsory wager;

- 15.7.5 the nature of the Promotional Prize and any qualification, reservation or guarantee given by the casino operator, if applicable;
- 15.7.6 the closing date and time for receipt of entry into any Promotional Prize promotion;
- 15.7.7 the place, date and time of any Promotional Prize promotion;
- 15.7.8 the method for claiming a Promotional Prize (including any requirement for entrants to be physically present);
- 15.7.9 how the winner of a Promotional Prize will be notified;
- 15.7.10 how the results of a Promotional Prize will be published;
- 15.7.11 details of the prizes and their value including any conditions relating to receiving, using or accepting prizes; and
 - 15.7.11.1 If the prize is machinery or an electric appliance, details shall also include:
 - i. Make
 - ii. Model;
 - iii. Accessories.
 - 15.7.11.2 If the prize is a motor vehicle, details shall also include:
 - i. Make
 - ii. Model;
 - iii. Accessories; and
 - iv. whether registration and other on-road costs are included.
 - 15.7.11.3 If the prize is travel, details shall also include:
 - i. number of persons entitled to take advantage of the travel prize;
 - ii. what is included (airfares, transfers, other transport, duration, accommodation standard, meals);
 - iii. restrictions on when the travel must be taken;
 - iv. if spending money is included.
 - 15.7.11.4 If the prize is real estate, details shall also include:
 - i. the type of dwelling;
 - ii. plans;
 - iii. contract details;
 - iv. easement details;
 - v. address or other location;
 - vi. what is included – conveyancing, legal costs, fixtures, furniture.
- 15.8 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:
 - 15.8.1 face-to-face; or
 - 15.8.2 mail; or
 - 15.8.3 telephone; or

- 15.8.4 email.
- 15.9 The casino operator shall provide the Authority with full details of the terms and conditions of any offer by the casino operator of a Promotional Prize at least 24 hours prior to the commencement of any promotion.
- 15.9.1 Authority approval is required for the casino operator to amend the terms and conditions of the promotion after the commencement of the promotion.
- 15.10 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:
- 15.10.1 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.
- 15.11 In the event of a dispute relating to the terms and 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.
- 15.12 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"

THREE CARD BACCARAT TABLE LAYOUT

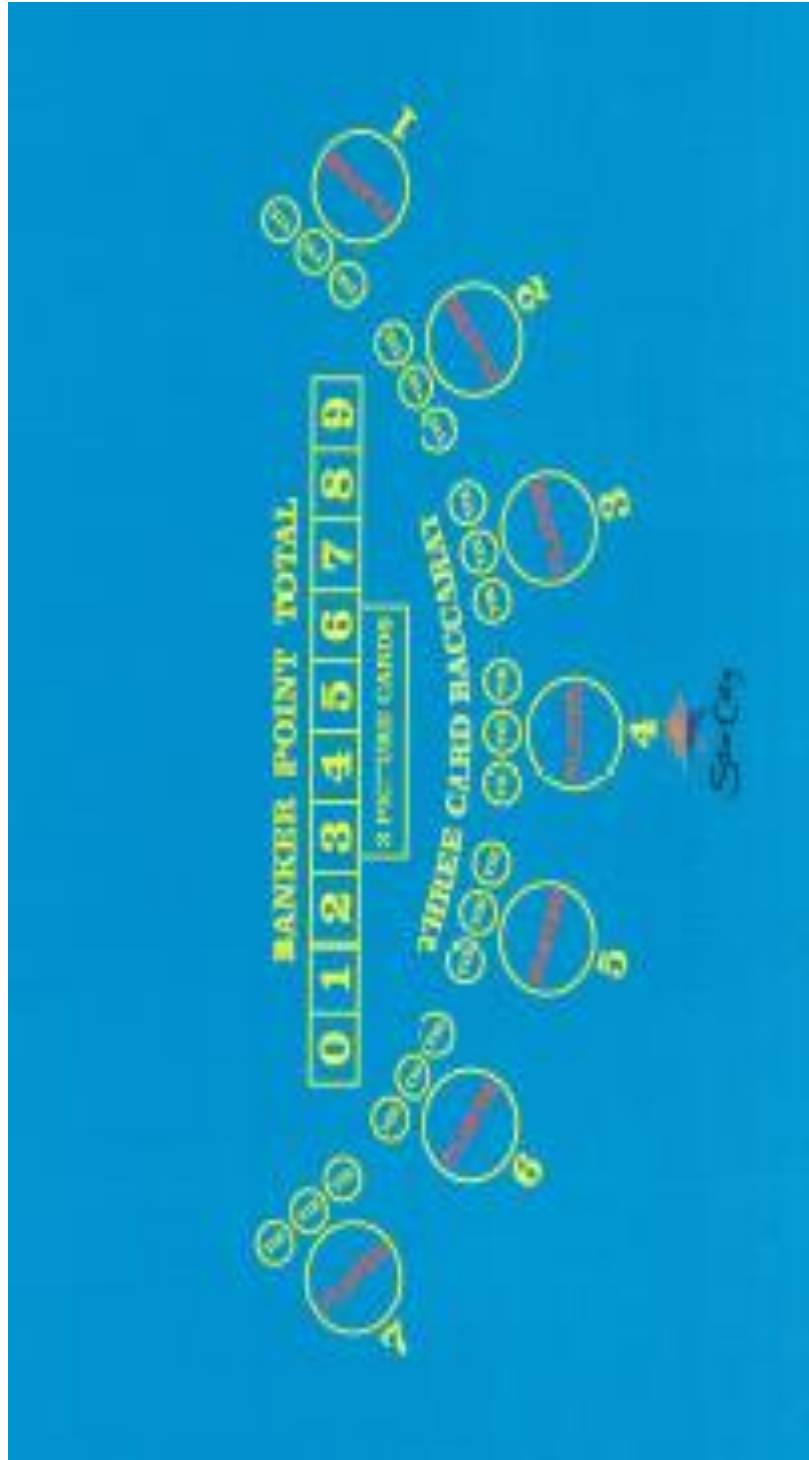


Diagram "B"

THREE CARD BACCARAT TABLE LAYOUT

