



## Baccarat Rules

Baccarat (Bah-Kah-Rah) is played with 8 decks of cards. The cards are shuffled by the croupier (dealer) and placed in a box called a "shoe". (The shoe is similar to the one used in Blackjack.) The player is entitled to keep the shoe as long as the bank hand wins (except in mini-Baccarat where the croupier controls the shoe at all times). When the bank hand loses, the shoe moves to the next player on the right. A player may voluntarily pass the shoe after any hand.

The object of the game is to wager on the hand (bank or player) which the player feels will be closest to 9.

The highest hand in Baccarat is 9. The lowest is zero. The hand closest to 9 is the winner. Face cards, tens, and any combination totaling ten have a value of zero. Baccarat is a single digit game; hands reaching 10 or more are reduced to their second digit. (For example:  $1+2=3$ ;  $10+3=3$ ;  $9+4=3$ ).

In Baccarat, there are two primary ways to bet: On the player's hand or on the bank's hand. There is also an option to bet the tie. A player may, at any time, bet on the bank's hand, the player's hand, and/or on the tie.

Each hand is dealt two cards from the shoe. The player's hand is acted upon first, followed by the bank's hand. The player with the highest wager on the player's side faces (turns up) the player's hand. If the rules call for a third card to be dealt, either or both hands must take the third card. (To understand when a card must be taken, see the table at the bottom of these directions.) There are no optional cards in Baccarat.

In the event of a tie hand, the tie bet wins and the hand is replayed. Tie bets must be declared in advance, and pay 9 to 1 odds.

Bets are paid on even money, and the house collects a 5% commission on all winning bank bets.

Most croupiers are willing to offer assistance so don't hesitate to ask. Many casinos also offer free Baccarat lessons so be sure to ask if there is a class scheduled during your visit.

When a bank's first two cards total:	And the player's third card is:	
3	8	7, 6, 5, 4, 3, 2, 1, 10, 9
4	1, 10, 9, 8	7, 6, 5, 4, 3, 2
5	1, 2, 3, 10, 9, 8	7, 6, 5, 4
6	5, 4, 3, 2, 1, 10, 9, 8	7, 6
7	Bank Must Stand	
Action:	Bank Must Stand	Bank Must Draw

Natural: First two cards dealt to either player or bank total eight or nine. Neither side may draw any more cards.

In the absence of a bank natural: Player will draw a card when his first two cards total five or less. Player will stand when his first two cards total six or more.

In the absence of a player natural: Bank will draw a card when his first two cards total two or less. When player stands on his first two cards, bank will draw on five or less and stand on six or more.