

# How the Games Work

## Baccarat

### Keep it fun.

Learn how the games work before you play.

### Mini-Baccarat

The object of Mini-Baccarat is to try and predict which of the two hands (*player or banker*) will have a point total closest to 9, the highest value for a hand.

The highest hand in Mini-Baccarat is 9 and the lowest is 0. Tens, Jacks, Queens and Kings are counted as zero; an Ace counts as one; and all other cards count as their face value. When totalling the cards on each hand, only the last digit is used to determine the hand's value: for example  $1+4=5$ ,  $9+3=2$ ,  $10+3=3$ .

There are three possible outcomes on which you can wager before cards are dealt: the Player's hand, the Banker's hand or the tie.

In Mini-Baccarat, players don't touch or receive cards. Instead, cards are dealt face-up in front of the dealer: two to the 'Banker's hand' and two to the 'Player's hand'. The hand with a point value closest to 9 wins.

### Third Card Rule

Based on the individual point totals of the Player's hand and the Banker's hand, a third card may be dealt:

- When the first two cards of the Player's hand or Banker's hand total 8 or 9, neither hand receives a third card.
- When the first two cards of the Player's hand total 6 or more, the Player's hand does not get a third card.
- When the first two cards of the Player's hand total 0-5, the Player's hand gets a third card.
- The Banker's hand plays under the same rules as the Player's hand except when both the Banker's hand cards total 3, 4, 5 or 6 *and* when the Player's hand take a third card.

In that event these rules apply:

When the Banker's first two cards total:	Banker takes a third card if the third card of the player is:
3	not an 8
4	2 through 7
5	4 through 7
6	6 or 7

Payouts	
Player Hand	Pays even money (1 to 1)
Banker Hand	Pays even money less 5% commission
Tie	Pays 8 to 1

### Gambling with GameSense

**Baccarat is a game of chance. So play for fun: if you lose consider it the cost of entertainment.**

For more information on how to play table games, ask a Table Game Dealer, or visit the GameSense Info Centre at this location or [GameSenseAB.ca](http://GameSenseAB.ca).