

# WE'LL TAKE YOU FROM A to Baccarat.

In Baccarat, you simply place a bet on which of two hands, the "Player" or the "Banker" will end up with a point total closer to nine or whether they'll tie. You don't make any decisions about how cards are played, all you do is decide what outcome to bet on and how much to bet.



## HAVE OTHER QUESTIONS?

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# Sit back and learn to play BACCARAT



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The rules, the odds and more.

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# MINI-BACCARAT

In Mini-Baccarat, you don't receive any cards and you don't touch any cards. Cards are dealt face up in front of the dealer in two hands, the Player and the Banker. There are three possible outcomes to bet on:

- 1 The Player hand is closer to 9.**
- 2 The Banker hand is closer to 9.**
- 3 The two hands are identical.**

To calculate the point totals of the two hands:

- **10, Jack, Queen and King = 0**
- **Ace = 1**
- **2 to 9 cards count as their face value.**

The highest possible point total for a hand is 9. Only the rightmost digit is used to determine a hand's value. For instance, if the Player hand is dealt a 9 and a 3, the point total isn't 12, it's 2.

## HAND HELD BACCARAT

Hand Held Baccarat is played with the same rules as Mini-Baccarat, except players who make the highest Player and Banker wagers have the option to touch or hold the hand they wagered on. Players usually may squeeze, fold or bend the cards (see house rules regarding Hand Held rules)

# LET'S PLAY

- 1** Place your bet on the Player hand, the Banker hand or a tie.
- 2** The dealer deals two cards to the Player hand and two to the Banker hand.
- 3** The dealer announces the point totals for the two hands.
- 4** If the first two cards of the Player hand or the Banker hand total 8 or 9, it's known as a natural. No more cards are dealt and all bets are paid out, based on which hand is closer to 9. If the two hands are identical, it's a tie.
- 5** If neither hand totals 8 or 9, additional cards are drawn, according to the third-card rule.

### Third-Card Rule

If the first two cards of the Player hand total 0 to 5, the Player hand gets a third card. If the Player total is 6 or 7, it does not get a third card.

If the Player hand stood on two cards (i.e., it has a total of 6 or 7), the Banker hand follows the same rules as the Player hand in determining whether it will receive a third card. The Banker receives a card if its total is 0 to 5 and stands on 6 or 7.

If the Player hand takes a third card, these rules apply on the Banker hand.

If the Banker's first two cards total	The Banker takes a third card if the Player's third card is
0, 1 or 2	Any card
3	Not an 8
4	2 through 7
5	4 through 7
6	6 or 7

  

PAYOUTS	
OUTCOME	PAYOUTS
Player hand closer to 9	1 to 1
Banker hand closer to 9	1 to 1, minus 5 percent commission
Tie	8 to 1

## NO-COMMISSION BACCARAT

Some variations of Mini-Baccarat allow for an option to allow No-Commission to be applied to a Banker wager. An example of one variation is when the Banker wins a hand with three cards totaling 7, all bank wagers will push. All other wagers are handled normally.

## SIDE WAGERS

Outside the base game, some casinos offer additional side wagers. These wagers will win when a specific condition is met (example: three card winning Banker hand totaling 7 [Dragon]). Side wagers offer payouts from 1 to 1, 25 to 1, 40 to 1 or greater. The bet will lose if the condition is not met.

See house rules regarding additional side wagers available.