

# How to play Baccarat

## 1. Introduction

This document summarizes the basic rules of the casino game *Baccarat*, based on information from an official casino website [1].

## 2. Overview of Baccarat

The object of Baccarat is to bet on one of two hands, the one you think *will come closest to 9*, where 9 is the highest hand. Bets are placed before cards are dealt from the shoe, where the shoe holds 8 decks of cards. In some versions of the game, you can also bet that the hands will ultimately tie, and that is the version we will be using. The hands are called *Player* and *Banker*.

### Card values

Cards have the following values:

- Aces count as 1;
- the numbered cards are worth the value stated on them, except for 10;
- the 10s and the face cards (Jack, Queen and King) have a 0 value;
- no Jokers are used in Baccarat.

### Rules

Both hands are given 2 hands to start with, and the card values are then added up together to give a total. As mentioned, the highest possible value is 9, and the lowest is 0. If the sum of the card values exceeds 9, the last digit gives you the hand value.

The following can happen after the first round of cards is dealt:

- If the Banker and/or Player hand has a total of **8** or **9** on the first two cards, no further cards are drawn; that is what we also call a natural win.
- A Player hand having **0** to **5** must draw 1 card; a Player hand with **6** or **7** must stand.

The Banker drawing rules depend on whether the Player draws a third card:

- If the Player **does not** draw a third card (i.e. the Player stands on a total of 6 or 7), then the Banker draws one card when their first two cards total **0–5**, and stands when their total is **6 or 7**.
- If the Player **does** draw a third card, then the Banker follows the drawing rules described in the table below, which depend on both the Banker's total and the value of the Player's third card.

When the Banker's first two cards total:	Draws when the Player's third card is:	Doesn't draw when the Player's third card is:
0, 1, 2	Always draws.	/
3	1, 2, 3, 4, 5, 6, 7, 9, 0	8
4	2, 3, 4, 5, 6, 7	1, 8, 9, 0
5	4, 5, 6, 7	1, 2, 3, 8, 9, 0
6	6, 7	1, 2, 3, 8, 9, 0
7	/	Always stands.
8, 9	/	Natural stands.

If the outcome is a tie, we get our pay in back.

## Additional bets

There is an additional bet called *Pairs*, where you are betting that the first two cards on either the Banker's or the Player's hands are a pair. Another additional proposition wager is called *Lucky 6*, where you are betting on any winning two-card Banker hand totaling 6 or any winning three-card Banker hand totaling 6.

## Payouts

Standard payouts for different bets are as follows:

- Betting on the Player hand: 1 to 1.
- Betting on the Banker hand: 1 to 1 minus 5% commission.
- Betting on a Tie: 8 to 1, sometimes even 9 to 1.
- Betting on Pairs: 12 to 1.
- Betting on Lucky 6: 13 to 1 on any winning two-card Banker hand and 21 to 1 on any winning three-card Banker hand (totaling 6).

## References

- [1] The Venetian Las Vegas. *How to Play Baccarat – Official Rules*. Accessed: 20 October 2025. 2025. URL: <https://www.venetianlasvegas.com/casino/table-games/baccarat.html>.