



# **BACCARAT**

**Baccarat** is generally considered to be a glamorous game with high limits, played in an elegant setting.

A variation of Baccarat is Even Money Baccarat. The way the game is played is the same; the only difference being in the way the bets are paid.

The games are easy to play and both have the same basic rules. You can bet on either the Player's hand or the Banker's hand, and the one which has a point total of nine or closer will be the winning hand. You may also bet that the hands will Tie (finish with the same point total).

The following is a summary of the game rules.

## **HOW TO PLAY**

All cards from 2 to 9 are counted at face value and an Ace is counted as 1. Picture cards (Jack, Queen and King) and tens are counted as zero. When adding card totals together only the right-hand digit will be counted.

#### **FOR EXAMPLE:**

Ace(1) + 5 = 6	Hand total = 6
10 (0) + 3 + 6 = 19	Hand total = 9
9 + 5 = 14	Hand total = 4

The game begins when the cards are shuffled and placed in a dealing device called a shoe. Four cards will then be dealt: the first and third cards will be the Player's hand and the second and fourth cards will be the Banker's hand.

The dealer announces the initial point totals and should either hand add up to 8 or 9, this hand is called a Natural and no further cards are dealt.

If neither hand is a Natural, one additional card may be dealt to each hand in accordance with the table overleaf known as the Table of Play or Tableau.

Winning bets on the Player's hand are always paid even money (1 to 1).

Winning bets on the Banker's hand are paid according to the version of the game being played. Winning bets on a Tie are always paid at odds of 8 to 1.

### THE TABLE OF PLAY/TABLEAU

At first glance, this may look confusing; however, to play Baccarat it is not necessary for you to know the Table of Play. The cards are drawn strictly in accordance with the Table of Play and there are no optional draws.

Just remember that it is the card that is drawn as the Player's third card (not the total of the cards on the Player's hand), which controls whether the Banker's hand has to draw a third card.

### **BANKER**

BANKER'S POINT TOTAL:	WHEN PLAYER'S THIRD CARD IS:	WHEN PLAYER'S THIRD CARD IS
3	1-2-3-4-5-6-7-9-0: DRAWS	8: STANDS
4	2-3-4-5-6-7: DRAWS	0-1-8-9: STANDS
5 4-5-6-7: DRAWS	4-5-6-7:	5 0-1-2-3-8-9: STANDS
	DRAWS	0-1-2-3-4-5-8-9: STANDS
6	6-7: DRAWS	
	STANDS	
8-9	HAS A NATURAL AND CANNOT	
0-1-2	DRAWS	

### PLAYER'S HAND THIRD CARD RULE

PLAYER'S FIRST TWO CARDS TOTAL:	PLAYER'S HAND
0-1-2-3-4-5	DRAWS A CARD UNLESS THE BANKER HAS A NATURAL
6-7	STANDS
8-9	NATURAL STANDS

\*Note: Banker must stand on 6 and 7 on the initial deal when a Player has 6 or 7 on the initial deal. Banker must draw on 0-5 when a Player stands on 6 or 7 on the initial deal. There are no optional draws.