

OBJECT OF THE GAME

There are two variations of Baccarat; Midi-Baccarat and Mini-Baccarat. Both versions of the game are played with only two hands; Player and Banker, and the objective is to wager on the hand that will have the highest total at the end of the round. The difference lie in the game style; players have the option of handling the cards on Midi-Baccarat.

The game is played on a table with multiple wagering spaces. The players can wager on the Banker, Player or Tie. For Dragon Bonus Baccarat, there is an optional bonus wager called the Dragon Bonus. See below for more details on the Dragon Bonus wager.

There are a minimum of 4 cards dealt and a maximum of 6 cards dealt for one complete hand of Baccarat. Both the Player and the Banker hand try to obtain a higher total card count than the other by holding a combination of two or three cards. The point value of the hand closest to nine wins. A count of 9 is the highest total card count possible.

If the Player hand wins, the wager will be paid even money.

If the Banker hand wins, the wager will be paid even money less a 5% commission (ex: a winning Banker wager of \$20 will be paid \$20 - \$1 commission for a payout of \$19).

If the point values are the same at the end of the hand, the hand is designated as a tie and the Player wager and Banker wager push (do not win or lose). If a Tie wager was made, the Tie wager will be paid 8 to 1 (ex: A tie wager of \$5 would win \$40).

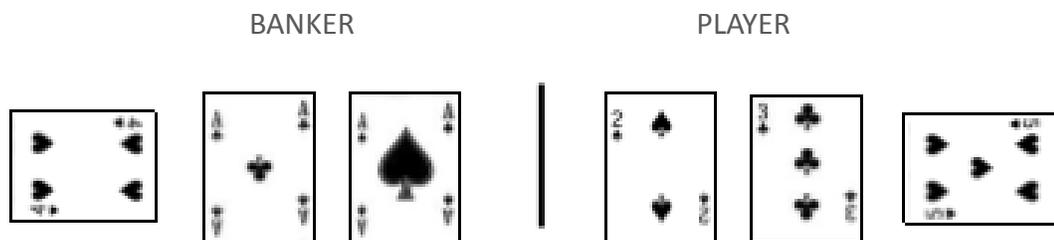
POINT VALUE OF HAND

- The value of the cards in each deck is as follows:
 - a. Any card from 2 to 9 has its face value;
 - b. Any Ten, Jack, Queen or King has a value of zero (nothing);
 - c. Any Ace has a value of one.
- The Point Count of a hand will be a single digit from 0 to 9, inclusive, and is determined by totaling the value of the cards in the hand. If the total of the cards is a two-digit number, the left digit is discarded (having no value) and the right digit will constitute the Point Count of the hand.

Example:

Player Hand is 2 + 3 + 5 = 10 which would be 0;

Banker Hand is A + A + 4 = 6; therefore, Banker wins; 6 over 0.



CARD DRAW RULES

THIRD CARD RULES	
PLAYER RULES	
When first 2 cards total	
0-1-2-3-4-5	Draws a card
6-7	Stands
8-9	Natural - Stands (there will be no cards drawn)
BANK RULES	
When first 2 cards total	
0-1-2	Always Draw (Unless player has Natural)
3	Draw unless player's third card is 8
4	Draw when player's third card is 2-3-4-5-6-7
5	Draw when player's third card is 4-5-6-7
6	Draw when player's third card is 6-7
7	Stands
8-9	Natural - Stands (there will be no cards drawn)
If Player stands (doesn't take any cards); Bank must Draw on first 2 card total of 0-1-2-3-4-5 and Stand on 6-7-8-9	

DRAGON BONUS BACCARAT

- Players may make a Dragon Bonus wager on the Player side, Bank side, or both provided a main wager (Player, Banker, Tie) has been made.
- The Dragon Bonus wager will win when;
The player has wagered the bonus on the correct winning hand side, and the winning hand wins by a total of 4 points or more, or when there is a natural winner.

EXAMPLES: (see pay table at bottom of page)

- a. Bank wins 8 over 2 = Bets on Dragon Bonus Bank side wins 4:1
 - b. Player wins 8 over 1 = Bets on the Dragon Bonus Player side wins 6:1
 - c. Player wins Natural 9 over 3 = Dragon Bonus bets on the Player side wins 1:1
- The Dragon Bonus wager will lose when;
 - a. The player has wagered the bonus on the non-winning hand side of the wager
 - b. The winning hand does not win by 4 or more
 - c. There is a tie hand after the draw

EXAMPLES:

- a. Player wins 6 over 3 = All Dragon Bonus Bets lose (must win by 4 or more)
 - b. Player ties Bank 4 to 4 = **All** Dragon Bonus Bets loose
- The Dragon Bonus bet will be a push when the hand results in a **Natural** Tie

Non-natural win by 9 points	30 to 1
Non-natural win by 8 points	10 to 1
Non-natural win by 7 points	6 to 1
Non-natural win by 6 points	4 to 1
Non-natural win by 5 points	2 to 1
Non-natural win by 4 points	1 to 1
Natural Winner	1 to 1
Natural Tie	Push