



Baccarat is played with eight decks dealt from a shoe. Two hands of two cards each are dealt; one is called the Player hand and the other is called the Banker hand. Additional cards may be drawn to these hands based on Baccarat rules. The object of the game is to come closest to or total nine. Face and ten cards are valued at zero, Ace is valued as one, two through nine are face value, and hands will never exceed nine.

WAGERS There are two primary ways to bet: on the Player hand or on the Banker hand. An optional wager called Tie bet is betting that the Player and Banker hands will tie with the same card total. Before cards are dealt, a player may wager on the Player hand or the Banker hand, and on the tie. Tie wagers pay 8 to 1. All winners are paid at a rate of 1 to 1, with a 5% commission taken by the House on winning Banker hands.

Baccarat offers an optional wager called **Dragon Bonus**. A Dragon Bonus is betting that the hand wagered on (Player or Banker) will draw a natural winner, or that the win will have a point differential of four or more.

THE DEAL Each hand is dealt two cards from the shoe. The Player hand is acted on first, followed by the Banker hand. If the rules call for a third card, either or both hands must take the third card. There are no optional cards in Baccarat—no more than three cards are dealt to each hand.

BET WITH YOUR HEAD, NOT OVER IT. IF YOU OR SOMEONE YOU KNOW HAS A GAMBLING PROBLEM AND WANTS TO HELP, CALL **1-800-NEXTSTEP**.



RULES

Natural—a natural occurs when the first two cards dealt to either hand (Player or Banker) total eight or nine. Neither hand may draw more cards when a Natural occurs.

Rules—Player

Player First Two Cards Total	Dealer Must
0 through 5	Draw a Card
6 or 7	Stand
8 or 9 Natural	Stand-No Draw

Rules—Banker

When the Player stands on 6 or 7, the Banker always draws on totals of 0 through 5, and stands on 6 through 9.

When the Player does not have a Natural, the Banker draws on totals of 0 through 2 and then observes the Third Card Rules displayed in the table that follows.

The Third Card Rule—Banker

Banker First Two Cards Total	When Player's Third Card Is
3.....	Anything but an 8
4.....	2 through 7
5.....	4 through 7
6.....	6 or 7
7.....	Stands
8 or 9.....	Stands—No Draw

EZ BACCARAT EZ Baccarat with Dragon 7 and Panda 8 is the same as regular Baccarat. The draw rules are exactly the same. There is no 5% commission on a winning Banker wager; instead a winning Banker hand of a three card total of 7, called Dragon 7 is a push.

The Dragon 7 is an optional wager that pays 40 to 1 when the Banker receives a winning three card total of seven.

An optional wager called Panda 8, paying 25 to 1, is also offered. Panda 8 occurs when the player receives a winning three card total of eight.

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