



RULES
OF
MINI-BACCARAT



MINI-BACCARAT INDEX

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A. DICTIONARY OF TERMS USED IN MINI-BACCARAT

(nb. terms defined in the dictionary are underlined throughout this document.)

Approved

Means approved in writing

Banker

One of two hands formed during a round of play and denoted in a box where players may wager on the banker's hand.

Box

Those three areas marked on the layout and identified by a single number where wagers may be placed on the player, the banker or tie.

Casino Operator

The organisation or person responsible for the conduct of gaming in the casino.

Casino Supervisor

A person responsible for the supervision of the operation of the game.

Dealer

A person responsible for the operation of the game.

Draw

To deal another card.

Hand

The cards used by either the banker or the player to determine the outcome of a round of play.

Initial Deal

That part of a round of play where the player and the banker have both received two cards.

Natural

A total point count of eight or nine after the initial deal.

Player

One of two hands formed during a round of play and denoted in a box where players may wager on the player's hand.

Round of Play

That part of the game which commences when a card is first removed from the shoe and concludes when all the cards are collected and placed in the discard rack.

Session

A session is the number of rounds of play or number of shoes, determined by the structure of the tournament.

Shoe

An approved container from which the dealer will deal the cards.

Stand

To draw no more cards.

Starting Marker

A marker used to denote which player is to make the first wager for a round of play. After a round of play the marker shall be moved to the next player in a clockwise direction.

Table Differential

The difference between the total amount wagered on all boxes on banker and the total amount wagered on all boxes on player.

Tableau (Table of Play)

A table of mandatory rules for the drawing of cards in Mini-Baccarat and outlined in Rules 7.2 and 7.3.

Tie

The final outcome of a round of play where the total point count of the banker's hand is equal to the total point count of the player's hand and is denoted in a box where players may wager on tie.

Tournament Chips

Chips that cannot be exchanged for money, are distinguishable from all other casino chips, and are used exclusively for the playing of tournaments.

Tournament Commission

The amount the casino operator collects from players as payment to the casino operator for conducting the game.

Tournament Director/Assistant

The person responsible for the conduct of the tournament.

Void

A round of play in which neither the player nor the dealer wins. Any chips wagered or paid shall be returned as if the round of play had never occurred.

B. RULES OF MINI-BACCARAT

1. MINI-BACCARAT TABLE

- 1.1 The Mini-Baccarat table shall be approved prior to use.

2. CARDS

- 2.1 Mini-Baccarat shall be played with eight decks with each deck consisting of 52 cards, without jokers. Two cutting cards shall be used.
- 2.2 Before the start of a round of play the casino operator shall determine whether the cards are to be dealt face up or face down.
- 2.3 The casino operator may change any or all of the cards after any round of play. The casino supervisor and dealer shall check each replacement card prior to its introduction to play.
- 2.4 The value of the cards shall be as follows:
- (a) any card from 2 to 9 inclusive shall have its face value;
 - (b) any 10, Jack, Queen or King shall have a value of zero; and
 - (c) any Ace shall have a value of 1.
- 2.5 The cards shall be checked, one by one, by the dealer prior to the commencement of gaming and at or after the conclusion of gaming.
- 2.6 The total of a particular hand shall be a single digit number from zero to nine inclusive and shall be determined by totalling the value of the cards in the hand in accordance with Rule 2.4. The ten unit value of a particular hand shall be ignored.

3. MINIMUM AND MAXIMUM WAGERS

- 3.1 The casino operator shall display the minimum and maximum wagers per player on a sign at or near the table, and may change these limits, provided that prior notice of the change is given to the players.
- 3.2 The casino operator may allow a player to wager in excess of the stated player maximum provided that a marker denoting the new limit for that player is placed adjacent to the player.
- 3.3 The multiples of wagers permitted shall be displayed at or near the table.

- 3.4 Wagers below the minimum shall be paid or collected and the owner of the wager shall be advised that further wagers under the minimum shall be returned.
- 3.5 Wagers above the maximum will be paid or collected to the maximum.
- 3.6 The casino operator may set a maximum table differential. The table differential shall be displayed on a sign at the table.
- 3.7 The casino operator may change the table differential, provided that prior notice of the change is given to the players.

4. WAGERS

- 4.1 Prior to the first card of a round of play being dealt by the dealer, each player shall be given the opportunity to place a wager.
- 4.2 All wagers shall be made by placing gaming chips on a box.
- 4.3 Up to two players may wager on the player's hand, the banker's hand or tie of any one box.
- 4.4 No player may place a wager on more than one box.
- 4.5 Once the first card has been dealt, no player shall handle, remove or alter the original wager, or place an additional wager, until a decision has been rendered and implemented on that wager.
- 4.6 The wagers that may be made by a player are as follows:
 - (a) a wager on the banker's hand;
 - (b) a wager on the player's hand; and
 - (c) a wager on the tie.

5. SHUFFLE AND CUT OF THE CARDS

- 5.1 The dealer shall shuffle the cards in preparation for each new shoe.
- 5.2 After the shuffle the cards will be offered to a player to be cut. If no player wishes to cut, a casino supervisor will cut the cards.

- 5.3 The cards shall be cut by placing a cutting card at least one deck in from either end. Once the cutting card has been inserted, the dealer shall take the cards in front of the cutting card and the cutting card, and place them at the back of the stack. The dealer shall then insert the other cutting card at least twelve cards in from the back of the stack.
- 5.4 Before the first round of play of each shoe, the dealer shall:
- a) remove the first card from the shoe and place it face down in the discard rack without exposing it; or
 - b) remove the first card from the shoe and expose it face up on the table.
- 5.5 The point value of the card exposed under Rule 5.4 (b) will indicate the number of cards, which shall be drawn face down and discarded.
- 5.6 For the purpose of Rule 5.5 any 10, Jack, Queen or King shall have a value of 10.
- 5.7 When the cutting card is drawn as the first card of a round of play or during a round of play the dealer shall shuffle upon completion of that round of play, unless the result is a tie in which case the dealer shall deal one more round of play.

6. THE INITIAL DEAL

- 6.1 All cards shall be dealt from a shoe.
- 6.2 The dealer shall announce "NO MORE BETS" and deal the cards in the following manner:
- (a) one card to the player and one card to the banker; then
 - (b) another card to the player and to the banker.
- 6.3 A player or players or the dealer may expose a hand that is dealt face down as determined by a casino supervisor.
- 6.4 Where either the player's hand or the banker's hand or both is a natural no further cards shall be drawn for that round of play.

7. ADDITIONAL CARDS

- 7.1 The dealer shall deal a third card to each hand if required as outlined in Rules 7.2 and 7.3.

- 7.2 The player's hand shall draw or stand in accordance with the following tableau:

<u>Player's Hand Total</u>	
0,1,2,3,4 or 5	<u>Draw</u>
6 or 7	<u>Stand</u>

- 7.3 The banker's hand shall draw or stand in accordance with the following tableau:

<u>Banker's Hand Total</u>	<u>Point count of third card drawn by the Player's Hand</u>										
	<u>No Card</u>	0	1	2	3	4	5	6	7	8	9
0	D	D	D	D	D	D	D	D	D	D	D
1	D	D	D	D	D	D	D	D	D	D	D
2	D	D	D	D	D	D	D	D	D	D	D
3	D	D	D	D	D	D	D	D	D	S	D
4	D	S	S	D	D	D	D	D	D	S	S
5	D	S	S	S	S	D	D	D	D	S	S
6	S	S	S	S	S	S	S	D	D	S	S
7	S	S	S	S	S	S	S	S	S	S	S

D = Draw

S = Stand

8. SETTLEMENT OF WAGERS

- 8.1 Before the start of a round of play the casino operator shall determine whether method A (Rule 8.6) or method B (Rule 8.7) of settlement of wagers is used.
- 8.2 The casino operator shall display the method of settlement of wagers on a sign at or near the table, and may change the method provided that prior notice of the change is given to the players.
- 8.3 A wager on the banker's hand shall:
- (a) win, if the banker's hand has a total higher than that of the player's hand;
 - (b) lose, if the banker's hand has a total lower than that of the player's hand; and
 - (c) neither win nor lose, if the totals of the banker's hand and the player's hand are equal.

8.4 A wager on the player's hand shall:

- (a) win, if the player's hand has a total higher than that of the banker's hand;
- (b) lose, if the player's hand has a total lower than that of the banker's hand; and
- (c) neither win nor lose, if the totals of the banker's hand and the player's hand are equal.

8.5 A wager on the tie shall:

- (a) win, if the totals of the banker's hand and the player's hand are equal; and
- (b) lose if either the player or banker win.

8.6 Method A -Settlement of winning wagers shall be as follows:

- (a) player's hand shall be paid at odds of 1 to 1;
- (b) banker's hand shall be paid at odds of 1 to 1 less 5%; and
- (c) tie shall be paid at odds of 8 to 1.

8.7 Method B - Settlement of winning wagers shall be as follows:

- (a) player's hand shall be paid at odds of 1 to 1;
- (b) banker's hand shall be paid at odds of 1 to 1 except when the banker's hand wins with a total of 6 then it will be paid 1 to 1 less 50%; and
- (c) tie shall be paid at odds of 8 to 1.

9. IRREGULARITIES

9.1 A card drawn to the player's hand in error shall become the next card to the banker's hand in the event of the banker's hand being obliged to draw according to these rules.

9.2 A card drawn in excess from the shoe, and exposed, shall be used as the first card of the next round of play. This round of play shall be a non-betting round of play played to a conclusion. Prior to the commencement of a non-betting round of play, all wagers shall be removed from the betting areas on the table.

- 9.3 A card drawn in excess from the shoe, and not exposed, shall be used as the first card of the next round of play.
- 9.4 Cards drawn out of sequence to either the banker's hand or the player's hand shall be reconstructed in accordance with Rules 6.4, 7.2 and 7.3.
- 9.5 If an error of card placement has been detected in a round of play after the next round of play has commenced, the round of play in which the error occurred shall be deemed void and any subsequent rounds of play that have commenced shall remain as played.
- 9.6 If there are insufficient cards in the shoe to complete a round of play, that round of play shall be void.
- 9.7 Where the dealer fails to burn cards the dealer shall continue the round of play.

10. TABLE CLOSURE

- 10.1 The hours of gaming shall be as determined under the provisions of the [REDACTED]
- 10.2 Subject to Rule 10.1, the casino operator may close any table before the close of gaming provided that notice is given to the player

11. GENERAL PROVISIONS

- 11.1 The casino operator may invalidate the outcome of a game if the game is disrupted by civil commotion, fire, riot, brawl, robbery, or any like disturbance.
- 11.2 Where a person has contravened any provision of these rules, the casino operator may:
- (a) declare that any wager made by the player shall be void; and
 - (b) direct that the player shall be excluded from further participation in the game.
- 11.3 The casino operator may declare a round of play void if it is impractical to continue or a person commits a fraudulent act that affects the outcome for that particular round of play.
- 11.4 The casino operator's decision in any dispute arising from these rules is final, subject to a review by the [REDACTED] if requested.

11.5 An employee of the casino shall:

- (a) not advise a player on how to play, except to ensure compliance with these rules;
- (b) not give or allow any advantage to a person, or cause or allow a change in any probabilities of the game by any means other than that covered by these rules; and
- (c) commensurate with their responsibilities, ensure that the game is conducted in accordance with the approved procedures.

11.6 A seated player who abstains from betting for three consecutive rounds of play whilst all other seats at that table are in use may be required to vacate that seat.

11.7 A person shall not instruct or influence another player's decisions of play.

11.8 Players are not permitted to have side bets against each other.

11.9 A copy of these rules shall be made available by the casino operator, upon request.

12. TOURNAMENT PLAY

12.1 In addition to the rules set out in the preceding paragraphs, the rules of this section shall apply only to tournament play.

12.2 The Gaming Shift Manager shall nominate a person, known as the Tournament Director/Assistant.

12.3 The conditions of entry and of play for each Mini - Baccarat tournament shall be approved.

12.4 The conditions of the tournament may include the following:

- (a) the tournament starting date and time;
- (b) the heat structure of the tournament;
- (c) the entry fee and tournament commission;
- (d) the amount of tournament chips each player will receive for the entry fee;
- (e) the minimum and maximum number of players;
- (f) restrictions on player groups;
- (g) the table limits; and

the breakdown of the prize pool.

- 12.5 Where the conditions of entry and play for tournament play approved under Rule 12.3 are inconsistent with the rules set out in the preceding paragraphs, the conditions approved under Rule 12.3 shall prevail for the duration of the tournament.
- 12.6 The Tournament Director/Assistant shall allow players one entry only into the tournament.
- 12.7 The Tournament Director/Assistant shall allocate each player a table and seat position by ballot before the commencement of a session and the player is restricted to playing in the assigned position for the duration of that session.
- 12.8 The Tournament Director/Assistant shall determine the number of players allocated to any one table.
- 12.9 All entrants shall take their allocated seat prior to the published starting time. If at the commencement of a session, an entrant has not taken their allocated seat, the entrant shall be deemed to have forfeited their position. The entry fee paid by the entrant is forfeited and remains as part of the prize pool.
- 12.10 Where a player has not taken their seat prior to the commencement of the first session the Tournament Director/Assistant may offer that seat to a reserved player on payment of the specified entry fee for the tournament.
- 12.11 Approval for a substitute player shall be at the discretion of the Tournament Director/Assistant.
- 12.12 All tournament chips shall remain in full view of the players and the Tournament Director/Assistant while the tournament is in progress.
- 12.13 Players shall not remove, add to, exchange or reduce their amount of tournament chips other than in accordance with these rules.
- 12.14 All players shall wager and risk at least the table minimum for each round of play. Any player who cannot wager at least the table minimum before the commencement of a round of play shall be eliminated from the tournament and must vacate their seat.
- 12.15 A starting marker shall be used to indicate the player who must make the wager for that round of play. Other players shall place their wagers in order and in a clockwise direction from the first player. Once a wager has been placed and a player's opportunity to wager (refer Rule 12.16) has been completed the wager may not be changed. A wager placed out of order shall stand and the player in question shall be advised that further infringement may result in the wager being declared void.

- 12.16 A player's opportunity to wager begins when they are asked by the dealer to place an wager and ends when the dealer asks the next player to place their wager.
- 12.17 Players shall not seek advice from other tournament players or persons not involved in the tournament.
- 12.18 The Tournament Director/Assistant may offer the players the opportunity to take a break during the tournament and shall specify the amount of time allowed for the break.
- 12.19 The Tournament Director/Assistant may determine the speed at which the tournament shall be played and may give direction to players in order to achieve that rate of play.
- 12.20 The Tournament Director/Assistant shall be responsible for calculating and awarding the places.
- 12.21 The casino operator shall return 100% of the prize pool to the players by way of prizes.
- 12.22 In the event of two or more players holding an equal value of tournament chips at the completion of any heat, semi-final or the final session, those players shall be given additional rounds of play until a result is achieved.
- 12.23 In the event that a round of play results in two or more players contesting the same division of the prize pool, the prize money shall be combined and divided equally between those players.
- 12.24 The casino operator may charge an entry fee for the tournament and may retain an approved amount of the total entry fees as tournament commission. The casino operator shall offer the balance of the entry fees as prize money in accordance with the approved conditions of tournament play.
- 12.25 All entry fees and tournament commissions are non-refundable. The casino operator reserves the right to cancel the tournament without liability. In the event of cancellations, the casino operator shall refund all entry fees and tournament commissions in full.

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