

# BACCARAT RULES

Punto Banco was originally a combination of the games Chemin de Fer and Baccarat. It is played with eight packs of cards shuffled by the croupier and cut by the player.

The object of the game is to wager a bet on one of the two hands dealt. The hand farthest from the shoe is the PLAYER hand and the hand nearest the shoe is the BANKER hand. The player may elect to place his bet on either hand before cards have been drawn. In addition, or as an alternative, players may place a separate bet in the designated area that both hands are equal (égalité).

The cards are drawn strictly in accordance with the tableau. Tens and court cards and any combination of cards with a joint count of ten, count as nothing. An ace is one, and all other cards have their own face value. The winning hand is that with a total nearest to nine.

The croupier draws the cards alternately. The first and third cards are the PLAYER cards, the second and fourth the BANKER cards. Any further cards required (as determined by the tableau) are then added to the appropriate hand.

In the event of a dispute the Inspector's decision is final.

## TABLES OF PLAY

Note: There are no Optional Draws. Both Player and Banker must draw according to these tables.

### PLAYER

HAVING

1,2,3,4,5,10

6-7

8-9

DRAWS A CARD

STANDS

DECLARES A HAND

### BANKER

HAVING

0,1,2

3

4

5

6

7

8,9

DRAWS WHEN  
GIVING

DRAWS

1,2,3,4,5,6,7,9,10

2,3,4,5,6,7

4,5,6,7

6,7

STANDS

STANDS

DOES NOT DRAW  
WHEN GIVING

8

1,8,9,10

1,2,3,8,9,10

1,2,3,4,5,8,9,10

BANKER MUST STAND HAVING 6 WHEN PLAYER HAS 6 OR 7 ON INITIAL DEAL

NO OPTIONAL DRAWS

A player betting against the bank is paid even money.

A player betting with the bank is paid 19 to 20 or if the player is playing the Baccarat 2000 version, (not currently on offer on public tables), they will be paid even money, unless a bank wins with 6 where the player is paid at odds of 1 to 2.

A player betting on égalité is paid at 9 to 1.

### UR WAY ÉGALITÉ

Is an additional optional wager for the game of Baccarat Players can select to place one or more wagers on the individual tied hands (égalité) offered.

The wager is that the two hands will be of an equal specific score, (i.e. an individual égalité). The wager will win if that specific individual égalité has been wagered on.

All other Individual Égalité bets not associated with the winning Individual Égalité will lose.

If the result of the coup is not an Égalité, all wagers on UR Way Égalité will lose.

| INDIVIDUAL ÉGALITÉS | ODDS PAYABLE |
|---------------------|--------------|
| 0                   | 150 – 1      |
| 1                   | 215 – 1      |
| 2                   | 225 – 1      |
| 3                   | 200 – 1      |
| 4                   | 120 – 1      |
| 5                   | 110 – 1      |
| 6                   | 45 – 1       |
| 7                   | 45 – 1       |
| 8                   | 80 – 1       |
| 9                   | 80 – 1       |



## 3g8

Is an optional wager that if the Banker's hand has 3 points with only two cards and the player's hand is entitled to receive another card that card being the third card to the players hand will win if it is an 8 (eight).

If the Banker's hand is not a 3 or if the banker's hand is a 3 but the players hand is not entitled to another card or if entitled is not an 8, the wager will lose.

Odds payable 180 – 1

### Baccarat Pairs

A Baccarat Pairs wager can be placed at the marked "pairs" betting spot of either the Bank or Player hand, or both, and will win if the first two cards dealt to a chosen hand amount to a pair (e.g. 10 and 10 or King and King) but will lose in all other outcomes.

Winning bets are paid 11 – 1

## HOUSE EDGE ON BACCARAT

If Bank wins – 1.06%

If Player wins – 1.24%

3 Giving 8 – 8.7%

Baccarat Pairs – 10.36%

Any Égalité (9/1) – 4.84%

### Urway

Égalité on

0 – 13.4%

1 – 11.8%

2 – 10.1%

3 – 10.9%

4 – 12.9%

5 – 12.5%

6 – 13.3%

7 – 8.2%

8 – 12.2%

9 – 11.6%