# **Baccarat**

In Baccarat, the goal of the game is to obtain a hand with a point value total closest to 9. Aces are counted as one; 2 through 9 as their face value; tens and face cards count as zero. If the hand's value is a two-digit number, the first digit is disregarded. Thus, the last digit becomes the point value of the hand in Baccarat. For instance: 7+8=15=5 and 6+4=10=0.

6 decks are used, 52 cards each. Cards are shuffled after each round.

Player clicks on chip denomination to choose size of the bet. After that, bet is placed on the banker's hand and/or on the player's hand and/or on a tie. Then, the player and the banker are dealt two-card hand each. In certain situations, third card is dealt to the player or the banker or both (Third Card Rules). The decks are shuffled each round.

The hand with total points value closest to 9, wins.

If player bet on the Player and the player wins, the bet is paid 2 for 1 winnings.

If player bet on the Banker and the banker wins, bet is paid 2 for 1, minus 5% bank commission (vigorish).

If both the player's the banker's hand have equal point totals, the game results is a 'tie'. If player placed a bet on the 'tie' field, the payoff is 8 for 1. Non-tie bets are returned to player if a tie occurs.

## **Third Card Rules**

The following Baccarat rule table prescribes when the player and/or the banker will automatically draws a third card:

### Player

### Point value total of player's first two cards

0 - 1 - 2 - 3 - 4 - 5	Draws a card
6 - 7	Stands

#### Banker

If the player stands, then the banker draws on a total of 5 or less. If the player does draw then the table below determines if the banker hits or stands.

Point value of banker's first two cards Draws when the player's third card is Does not draw when the player's third card is

0-1-2 $0-1-2-3-4-5-6-7-8-9$	
3   0 - 1 - 2 - 3 - 4 - 5 - 6 - 7 - 9   8	
4   2-3-4-5-6-7   0-1-8-9	
5 $4-5-6-7$ $0-1-2-3-8-9$	
6-7 $0-1-2-3-4-5-$	-8-9
0 - 1 - 2 - 3 - 4 - 5 -	-6-7-8-9

Note: If either the player's and/or the banker's hand has a total of 8 or 9, they both stand. This Rule overrides all other rules.

Malfunction voids all plays and pays! All unfinished rounds will be terminated every other day. If the game requires "Collect" - "Collect" will take place and the win from the round will be added to the player balance. If the game requires action from a player, the result is counted assuming that the player has chosen the action with no risk without raising the initial bet.

The Game Rules as published on this website are in English. Translations into other languages are provided as a service in good faith. In the event of ambiguity between an English version and a translation, the English version always retains priority.