

# HOW TO PLAY BACCARAT

**A traditional French card game that dates back to the end of the 15th century.**

Christchurch Casino offers Midi Baccarat which can be played as a “squeeze” game where the players handle and flip cards or as a “non-squeeze” where the Dealer flips the cards.

## HOW TO PLAY

To get started, place any cash on the table and the Dealer will exchange it for gaming chips. Two hands, each of two cards, are dealt, one called the Banker's and the other called the Player's. An additional card may be dealt in accordance with the table of play (refer to Table of Play). The object of the game is to bet on the hand that you believe will receive the higher total. The hand closest to 9 wins. You may also bet that both hands are equal.

The highest hand in Baccarat is 9 and lowest is 0. Tens, Jacks, Queens and Kings count as 0. Aces count as 1. All other cards are at their face value.

When adding the cards in each hand, only the right hand digit is used as the hand's value. For example;

$2 + 3 + 6 = 11$  - the hand value is 1

$6 + 4 = 10$  - the hand value is 0

King + 7 = 17 - the hand value is 7

If the first two cards dealt to either the Banker's or the Player's hand totals 8 or 9, a Natural results and no further cards are dealt. If the Banker's and the Player's hands have equal value, it is a Stand-Off and the Tie bet wins.



There are no optional draws. Both Banker and Player must draw accordingly to the table of play. The following table of play applies only after the first four cards (two to the Player, two to the Banker).

## TABLE OF PLAY

PLAYER HAVING (TOTAL OF)	RESULT
0, 1, 2, 3, 4, 5	Draws a card
6 or 7	Stands
8 or 9 ("Natural")	Stands

BANKER HAVING (TOTAL OF)	DRAWN WHEN PLAYERS 3RD CARD IS
1 or 2	Always draws
3	0, 1, 2, 3, 4, 5, 6, 7, 9
4	2, 3, 4, 5, 6, 7
5	4, 5, 6, 7
6	6, 7
7	Stands
8 or 9 ("Natural")	Stands

The Banker must stand on 6 when the Player has 6 or 7 on the initial deal. The Banker draws on 0, 1, 2, 3, 4 or 5 when the Player stands on 6 or 7 on the initial deal.

## BETS & ODDS

### NON COMMISSION BACCARAT

Player and Banker – all winning Player and Banker bets are paid 1 to 1. Except in the case of the Banker winning with a total of 6, then winning bets are paid 1 to 2.

### COMMISSION BACCARAT

**Player** – winning bets on Player are paid 1 to 1

**Banker** – winning bets on Banker are paid 19 to 20

### COMMISSION & NON COMMISSION BACCARAT

**Ties** – bets on the tie win when the Player and Banker totals are the same. Pays 8 to 1.

**Any Pairs** – betting that the first two cards on either the Bankers or Players hand are a pair eg. 99. A winning pair bet pays 11 to 1

## TABLE LAYOUT

