

For all of its style and mystique, baccarat is the simplest casino game to play. Bettors literally make no decisions except choosing which bets to make.

The rest is handled entirely by the dealer.

Strategy

In terms of strategy, few games are easier to play. Decision making on the part of the gambler is minimal. In fact, only two decisions need to be made:

1. The amount to wager

dealer's hands.

On which hand – the Banker,
 Player or tie – to place the wager

 From there, baccarat is hands-off:
 the playing of the cards is in the

House Rules

- Wager Limits: Minimum and maximum wagers shall be posted at the table. Table Games Management may alter the minimum and maximum wager limits with notice.
- 2. All wagers shall be made in \$5 increments.
- 3. Table Games Management has the right to change the cards at any time.
- 4. Once the first card has been set into play Players cannot touch bets.
- 5. Winnings or wagers cannot be altered until all cards have been discarded by the dealer.
- 6. Players cannot touch cards.
- 7. Players will settle commissions at the end of the shoe.
- 8. No side bets are permitted.



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Game Flay

There are traditional labels for the two hands. One is called the "Banker" hand, and the other is called the "Player" hand. These labels do not mean the casino against the players. These are the traditional names. Bettors may bet on either. It would be just as effective to call one hand "A," and the other, "B."

The dealer starts by asking for bets. At this time, bettors have three choices: They may bet that the "Banker" hand will win, the "Player" hand will win, or that the two hands will "tie". Once you've placed your bet, the dealer pulls four cards from the shoe, to start the two hands.

Card values in baccarat are as follows:





Foint Count

The point count of a hand is a single digit number between 0 and 9; 9 is the best possible hand. If the total of the cards is a two-digit number, the left digit then has no value and is dropped. The right digit is the point count of the hand.

For example: A hand of Ace-2-4 has a point count of seven (7)

A hand of 2-King has a point count of two (2): face cards have a value of zero (0)

A hand of 9-5-9 has a point count of three (3): a total value of 23, but when the first digit (2) is dropped, the point count is three (3)

Examples









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First Hand Rules

After the first four cards have been dealt and the point counts have been determined for each hand, a third card decision needs to be made for both Player and Banker. If either the Player hand or the Banker hand has a point count of eight (8) or nine (9) in the first two cards, this is called a natural, and the hand is over.

Here are the rules for all Player hands:

Player Hand Point Count	Third Card Decision
0-5	(D) Draw
6 or 7	(S) Stand
8 or 9	(N) Natural: Both Player & Banker Stand

^{*} See Score Card for Banker Third Card Rule

Payouts

The simplicity of the game is reflected in the payout structure:

- Winning Player hand wagers are paid
 1 to 1, or even money
- Winning Banker hand wagers are paid even money, minus a 5% commission
- Winning tie wagers are paid 8 to 1