

GAME RULES

BACCARAT EZ BACCARAT™

THE OBJECT OF THE GAME

In each game, the player attempts to predict which of the two hands, the player's or the banker's, will come closest to a total of nine points – the highest value for a **Baccarat** and **EZ Baccarat™** hand.

THE CARDS

Baccarat and **EZ Baccarat™** are played with 6 or 8 decks of 52 cards. The king, queen, jack and 10 have a value of 0, the ace has a value of 1, and the other cards are counted at face value. The value of a hand is the last digit of the sum of the cards.

THE BETS

The maximum number of players seated at a **Baccarat** or **EZ Baccarat™** table is the number of betting spots at the table. Unless otherwise indicated at the table, players can also stand, in which case there is no maximum number of standing players.

Using chips purchased at the casino, each player can bet on the player's and/or on the banker's hand and/or on a tie, as indicated at the table.

Bets must be made in accordance with the minimum and maximum limits indicated at the table. Bets by seated players must be placed on the designated spot before the first card is dealt. Bets by standing players must be placed on a bet made by a seated player or on the community spot, as indicated at the table, before the first card is dealt. Bets cannot be added, changed or withdrawn after this point.

THE DEAL

Cards are dealt by the dealer.* During each deal, the first and third cards dealt from the shoe make up the player's hand, while the second and fourth cards make up the banker's hand. Once the cards are dealt, if the value of one of the two hands (each made up of two cards) equals 8 or 9, the hand is called a "Natural," no other card is dealt and the game comes to an end. If the hands have any other value, the dealer* draws a third card or stays for the player and/or banker's hand according to the following chart:

Distribution Chart

When the player's hand is made up of two cards and totals:

	Player's hand
0, 1, 2, 3, 4 or 5.....	a 3rd card is dealt
6 or 7.....	stays

When the player's hand is made up of two cards and totals 6 or 7 and the banker's hand totals:

	Banker's hand
0, 1, 2, 3, 4 or 5.....	a 3rd card is dealt
6 or 7.....	stays

When the player's hand is made up of three cards and the banker's hand totals:

	Banker's hand is dealt a 3rd card if the value of the 3rd card in the player's hand is:
0, 1 or 2.....	0, 1, 2, 3, 4, 5, 6, 7, 8 or 9
3.....	0, 1, 2, 3, 4, 5, 6, 7 or 9
4.....	2, 3, 4, 5, 6 or 7
5.....	4, 5, 6 or 7
6.....	6 or 7
7.....	stays

**At the discretion of the Société des casinos du Québec, the players may deal the cards.*

THE PAYOUTS

For bets on the player's hand:

- a) If the player's hand is higher than the banker's hand, bets on the player's hand win and are paid 1 to 1.
- b) If the player's hand is lower than the banker's hand, bets on the player's hand lose.
- c) If the player's hand ties with the banker's hand, bets on the player's hand are a push (i.e. neither win nor lose).

For bets on the banker's hand:

- a) If the banker's hand is higher than the player's hand, bets on the banker's hand win and are paid 1 to 1, subject to the following:
 - At **Baccarat** only, a 5% rake is taken from each payout on a winning banker's hand bet. The rake is calculated in blocks of \$10 rounded to the higher multiple of 10.
 - At **EZ Baccarat™** only, and notwithstanding the foregoing, if the banker's hand is higher than the player's hand and totals seven (7) with three cards, bets on the banker's hand are a push (i.e. neither win nor lose).
- b) If the banker's hand is lower than the player's hand, bets on the banker's hand lose.
- c) If the banker's hand ties with the player's hand, bets on the banker's hand are a push (i.e. neither win nor lose).

For the tie bet:

- a) If the player's hand ties with the banker's hand, tie bets win and are paid 8 to 1.
- b) If the player's hand and the banker's hand are not equal, tie bets lose.

DRAGON 7™ SIDE BET

If indicated at the table, players may place a Dragon 7™ side bet in addition to one or more initial bets or, if allowed at the table, without making an initial bet. This bet must be made in accordance with the minimum and maximum limits indicated at the table and placed on the designated spot before the first card is dealt. Thereafter, it cannot be withdrawn or changed. A Dragon 7™ side bet wins if the banker's hand is higher than the player's hand and totals seven (7) with three cards. Otherwise, it loses. A winning Dragon 7™ side bet is paid 40 to 1.

PANDA 8™ SIDE BET

If indicated at the table, players may place a Panda 8™ side bet in addition to one or more initial bets or, if allowed at the table, without making an initial bet. This bet must be made in accordance with the minimum and maximum limits indicated at the table and placed on the designated spot before the first card is dealt. Thereafter, it cannot be withdrawn or changed. A Panda 8™ side bet wins if the player's hand is higher than the banker's hand and totals eight (8) with three cards. Otherwise, it loses. A winning Panda 8™ side bet is paid 25 to 1.