

IMMORTAL DRAGON TIGER NO COMMISSION BACCARAT (MBS) Game Rules Version 2

w.e.f 15 October 2025, 09:00 hrs



In accordance with Section 100(1) of the Casino Control Act 2006, the Gambling Regulatory Authority of Singapore approves the game rules in respect of the game “Immortal Dragon Tiger No Commission Baccarat (Version 2)” as set out in this document by Marina Bay Sands Pte. Ltd. (“MBS”), to be conducted in the casino operated by MBS.

- 1. Definitions**
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1. Definitions

1.1 In these Rules:

- 1.1.1 "Big Dragon" means a wager that may be placed by a Player that wins if the "Player" wins with a point total of seven with three cards at the end of a round of play and loses with any other outcome.
- 1.1.2 "Big Tiger" means a wager that may be placed by a Player that wins if the "Banker" wins with a point total of six with three cards at the end of a round of play and loses with any other outcome.
- 1.1.3 "Dragon Tiger" means a wager that may be placed by a Player that wins if the "Player" wins with a point total of seven and when the "Banker" hand has a point total of six at the end of a round of play and loses with any other outcome.
- 1.1.4 "Hand" means the cards that have been dealt to the "Player" or "Banker" in a round of play.
- 1.1.5 "HLGA" means Paiza Club and Ruby Room.
- 1.1.6 "Immortal Dragon" means a wager that may be placed by a Player that wins if the "Player" hand loses with a point total of seven at the end of a round of play and loses with any other outcome."
- 1.1.7 "Initial deal" means only the initial two cards to the "Player" and the initial two cards to the "Banker" have been dealt.
- 1.1.8 "Natural" means a point total of eight or nine for either the "Player" hand or the "Banker" hand in the initial deal.
- 1.1.9 "Player Pair" or "Banker Pair" means that the initial two cards of either the "Player" hand or the "Banker" hand form a "Pair". "Pair" means that two cards have the same point value or are the same face cards (Jack (J), Queen (Q) or King (K)). Two face cards that are not identical (e.g. KQ, KJ, QJ) do not constitute a "Pair".
- 1.1.10 "Round of play" means the period of play commencing with the commencement of play and concluding when the Dealer announces an outcome and, if applicable, collects losing wagers and pays winning wagers.
- 1.1.11 "Small Dragon" means a wager that may be placed by a Player that wins if the "Player" wins with a point total of seven with two cards at the end of a round of play and loses with any other outcome.
- 1.1.12 "Small Tiger" means a wager that may be placed by a Player that wins if the "Banker" wins with a point total of six with two cards at the end of a round of play and loses with any other outcome.
- 1.1.13 "Squeezing" means a process where any playing cards which are placed face down are bent, folded or otherwise turned in any way so as to slowly reveal the value of each playing card.

- 1.1.14 "Table Differential" means the difference between the total value of wagers on "Player" and the total value of wagers on "Banker".
- 1.1.15 "Tie" means that both the "Player" hand and the "Banker" hand have the same point total at the end of a round of play.
- 1.1.16 "Tie wager" means a wager that may be placed by a Player that wins if both "Player" hand and "Banker" hand have the same point total at the end of a round of play and loses with any other outcome.
- 1.1.17 "Tiger Tie" means a wager that may be placed by a Player that wins if both "Player" hand and "Banker" hand have the same point total of six at the end of a round of play and loses with any other outcome.

2. Mode of Play

- 2.1 The game of Immortal Dragon Tiger No Commission Baccarat shall be played with four to ten decks of cards, with each deck having 52 cards without jokers and with backs of the same colour and design.
- 2.2 The layout for this game is as shown in Appendices "A", "B", "C", "D", "E", "F", "G" and "H" with:
- 2.2.1 Playing areas for the placement of "Player" wagers;
 - 2.2.2 Playing areas for the placement of "Banker" wagers;
 - 2.2.3 Playing areas for the placement of "Tie" wagers;
 - 2.2.4 Playing areas for the placement of "Dragon Tiger" wagers;
 - 2.2.5 Playing areas for the placement of "Big Dragon" wagers;
 - 2.2.6 Playing areas for the placement of "Small Dragon" wagers;
 - 2.2.7 Playing areas for the placement of "Big Tiger" wagers;
 - 2.2.8 Playing areas for the placement of "Small Tiger" wagers;
 - 2.2.9 Playing areas for the placement of "Tiger Tie" wagers;
 - 2.2.10 Playing areas for the placement of "Player Pair" and "Banker Pair" wagers (where applicable); and
 - 2.2.11 Playing areas for the placement of "Immortal Dragon" wagers (where applicable).

3. How to Play

- 3.1 Commencement of play shall begin when the Dealer announces "Place your bets, please".
- 3.2 Closing of bets shall take effect when the Dealer announces "No more bets".
- 3.3 The point value of cards shall be as follows:
 - 3.3.1 Any card from Two to Nine inclusive shall have its point value as its face value and an Ace shall have as its point value a value of one; and
 - 3.3.2 Any Ten, Jack, Queen or King shall have a point value of zero.
- 3.4 The point total of a hand shall be as follows:
 - 3.4.1 Where the total value of the cards in the hand is a number between zero and nine, the point total shall be that number; or
 - 3.4.2 Where the total value of the cards in the hand is the number ten or a higher number, the point total shall be the right digit of that number only.
- 3.5 The available wagers are "Player", "Banker", "Tie", "Dragon Tiger", "Big Dragon", "Small Dragon", "Big Tiger", "Small Tiger", "Tiger Tie", "Player Pair" (when applicable), "Banker Pair" (when applicable) and "Immortal Dragon" (when applicable).
 - 3.5.1 Each wager at a particular playing area may be placed by individual or multiple Players, provided that it is within the minimum and maximum limits displayed at the table.
- 3.6 Prior to the cards being dealt, and regardless of whether or not the Player has wagered on "Player" or "Banker", a Player may place wagers on "Tie", "Dragon Tiger", "Big Dragon", "Small Dragon", "Big Tiger", "Small Tiger", "Tiger Tie", "Player Pair" (when applicable), "Banker Pair" (when applicable) and "Immortal Dragon" (when applicable).
- 3.7 A Pit Manager may, at his reasonable discretion, restrict the number of wagers permitted per playing area.
- 3.8 The Dealer, Pit Supervisor or Pit Manager may, at the request of a Player, place wagers on behalf of the Player. It is the Player's responsibility to ensure that the placement is carried out correctly.
- 3.9 The round of play shall be conducted in accordance with one of the following methods, namely "Method A" or "Method B", as described in Rules 3.10 to 3.11.
 - 3.9.1 The Dealer shall retain control of the dealing device at all times when dealing in accordance with "Method A" and "Method B".
 - 3.9.2 "Method A" or "Method B" shall be used, at the reasonable discretion of the Pit Manager, and may be changed at any time before the commencement of each round of play.

3.10 Method A:

- 3.10.1 The Dealer shall draw the cards from a dealing device in accordance with the Game Rules and the announcements shall be made by the Dealer.
- 3.10.2 The Dealer shall pass the cards for the "Player" hand and the "Banker" hand face downwards to the Players with the highest amount wagered on the "Player" hand and the "Banker" hand respectively.
- 3.10.3 If a Player with the highest amount wagered on either hand refuses to accept the cards, the cards shall be passed face downwards to the Player having the next highest amount wagered on that hand.
- 3.10.4 In the event that two or more Players have made a wager on either hand which constitutes the highest amount wagered on that hand, the Dealer shall first pass the cards face downwards to that Player that first placed the equal highest wager.
 - 3.10.4.1 If the above parameters cannot be met, the Player to handle the cards shall be at the Pit Supervisor's reasonable discretion.
- 3.10.5 If that Player refuses to accept the cards, the cards shall be passed face downwards by the Dealer to the next Player with the equal highest wager, moving counter clockwise around the table.
- 3.10.6 After the initial deal, the Dealer shall determine the hand that shall be revealed first, i.e. "Player" then "Banker" or "Banker" then "Player".
- 3.10.7 Further cards required in accordance with Table of Play shall be dealt face down then exposed when no Player is squeezing cards for the hand, either "Player", "Banker" or both as the case may be, or face down whenever a Player is squeezing cards.

3.11 Method B:

- 3.11.1 The Dealer shall draw the cards from a dealing device and place them in the areas designated on the table layout in accordance with the Game Rules and the announcements shall be made by the Dealer.
 - 3.11.2 The Dealer shall retain control of the cards for both the "Player" hand and the "Banker" hand. Players shall not be permitted to handle the cards when the game is conducted in accordance with "Method B".
- 3.12 There shall be two hands dealt, one of which shall be designated as the "Player" hand and the other as the "Banker" hand, with:
- 3.12.1 The first and third cards dealt representing the first and second cards of the "Player" hand; and
 - 3.12.2 The second and fourth cards dealt representing the first and second cards of the "Banker" hand.

- 3.13 Following the announcement of the point total of each hand after the initial four cards are dealt, a third card shall be dealt to each hand if so required pursuant to the Table of Play below:

TABLE OF PLAY			
If the point total of the "Player" hand or the "Banker" hand after the initial four cards are dealt is "8" or "9", which is called a "Natural", no more cards shall be dealt to either hand.			
If there is no "Natural" hand:			
"Player"		"Banker"	
0, 1, 2, 3, 4, 5	Draws a Card	0, 1, 2	Draws a Card
6, 7	Stand	3	Draws except when "Player" draws an "8" as 3 rd Card
		4	Draws when "Player" 3 rd Card is "2", "3", "4", "5", "6" or "7"
		5	Draws when "Player" 3 rd Card is "4", "5", "6" or "7"
		6	Draws when "Player" 3 rd Card is "6" or "7"
		7	Stands
		When "Player" stands on "6" or "7", "Banker" draws on "0" - "5"	

- 3.14 The winning outcome shall be determined based on the hand with the highest point total.

3.14.1 If the "Player" and "Banker" hands have an identical point total, the round of play is a "Tie". The initial wagers on "Player" and "Banker" do not win or lose in this case and all "Tie wagers" win with the exception of "Tiger Tie", which wins only when the round of play concludes on a tie with a point total of 6 as indicated in Rule 1.1.17.

3.14.2 If the "Player" has a total of 7 at the end of a round of play, and "Banker" total is 8 or 9 (including Natural 8 and Natural 9) the "Player" wager will be declared a "Push".

- 3.15 A Pit Manager may, at his reasonable discretion, allow any of the cards to be squeezed by any Player or their designee.

- 3.16 When the cutting card appears during the round of play, the cutting card shall be removed and the round of play shall be completed.

3.16.1 In HLGA, if the cutting card appears as the first card of a round of play, Players may withdraw their wagers.

4. Settlement

4.1. Settlement of wagers shall be as follows:

Winning Wager	Pays
"Player" with any point total except for a point total of 7	1 to 1
"Player" with a point total of 7	1 to 2
"Banker" with any point total except for a point total of 6	1 to 1
"Banker" with a point total of 6	1 to 2
"Tie"	8 to 1

4.2. Settlement of "Dragon Tiger" wagers shall be as follows:

Winning Wager	Pays
When "Player" hand wins with 7 points over "Banker" 6 points and each hand has 3 cards	100 to 1
When "Player" hand wins with 7 points over "Banker" 6 points and one hand has 3 cards and the other hand has 2 cards	40 to 1
When "Player" hand wins with 7 points over "Banker" 6 points and each hand has 2 cards	30 to 1

4.3. Settlement of "Small Dragon", "Big Dragon", "Small Tiger" and "Big Tiger" wagers shall be as follows:

Winning Wager	Pays
"Big Dragon" when "Player" wins with three cards with point total of 7	30 to 1
"Small Dragon" when "Player" wins with two cards with point total of 7	15 to 1
"Big Tiger" when "Banker" wins with three cards with point total of 6	50 to 1
"Small Tiger" when "Banker" wins with two cards with point total of 6	22 to 1

4.4. Settlement of "Tiger Tie" shall be as follows:

Winning Wager	Pays
"Tiger Tie"	35 to 1

4.5. Settlement of "Player Pair" or "Banker Pair" shall be as follows:

"Player Pair" and "Banker Pair" will be available when the table layout is as shown in Appendices "B", "D", "E", and "H".

Winning Wager	Pays
"Player Pair" or "Banker Pair" (where applicable)	11 to 1

- 4.6. Settlement of "Immortal Dragon" shall be as follows:
"Immortal Dragon" will be available when the table layout is as shown in Appendices "C", "D", "E" and "F".

Winning Wager	Pays
"Immortal Dragon" (where applicable)	25 to 1

5. Irregularities

- 5.1. If in the course of a round of play, it is discovered that there are extra or missing card/s, or card/s which do not belong to the deck/s of cards in use or both, or if unshuffled cards are used:
- 5.1.1 The current round of play shall be void; and
- 5.1.2 All outcomes of the previous rounds of play shall stand.
- 5.2. In the event that the order of the cards in the dealing device is altered and cannot be reconstructed, regardless of whether the cards have been exposed, the round of play shall be void.
- 5.3. If there are insufficient cards in the dealing device to complete a round of play, the round of play shall be void.
- 5.4. Unless otherwise stated in these rules, after the Dealer has announced "No more bets", no wager may be placed or increased and any wager so placed or to the extent increased shall be refused.
- 5.5. Unless otherwise stated in these rules, after the Dealer has announced "No more bets", no wager may be withdrawn and any wager withdrawn shall be won or lost based on the outcome of the round of play.
- 5.6. In an event that a card is found face upwards in the dealing device after the first card of a round of play has been dealt, the card shall be played as if it were found face downwards.
- 5.7. If cards are dealt in an incorrect order, this shall be corrected by reconstruction of the cards. If cards are passed to an incorrect Player, the cards shall be retrieved and passed to the correct Player. In both of these cases, the round of play shall continue.
- 5.7.1 Should the Dealer fail to pass the card/s to the correct Player to squeeze, (as indicated in Rule 3.10.2), fail to pass the card/s to any Player, inadvertently deal any card/s face up, or expose any card/s in error, it shall not constitute a wrong delivery as per Rule 5.7. The outcome shall stand and the round of play shall continue.
- 5.8. In the event that two or more cards are simultaneously drawn from the dealing device and the order of the cards can be determined, the cards shall be reconstructed.
- 5.8.1 Players shall be given the option to withdraw their wagers before reconstruction of the cards takes place.

5.8.2 Where it is not possible to ascertain the drawn order:

5.8.2.1 During the initial deal, the round of play shall be void.

5.8.2.2 After the initial deal, the Pit Manager shall determine the order of cards and each Player shall be given the option to withdraw all their remaining wagers or play the hand to a conclusion.

5.9. In the event that an electronic dealing device is in use and a Dealer error requires the dealing device to be reset after the call of "No more bets", Players shall be given the option to withdraw their wagers. After the dealing device is reset, Players shall be given the opportunity to wager prior to the Dealer re-announcing "No more bets".

5.10. Where a Player handling cards is not present to expose the hand or to receive additional cards, the cards shall be exposed by the Dealer.

5.11. If a Player leaves the table in possession of card/s and it is not possible to ascertain the value of the card/s via the dealing device or surveillance:

5.11.1 In the presence of a Gaming Shift Manager, two cards shall be removed from the dealing device as they may be required to complete the hand in accordance with the Table of Play. They shall be kept in drawn order to ensure they are received by the correct hand.

5.11.2 The remaining cards within the dealing device and discards from previous rounds of play shall be sorted into decks and displayed on the table in full view of any remaining Players and surveillance.

5.11.2.1 The missing card/s shall be determined based on the cards remaining in the decks, the cards in play and the two undisclosed cards.

5.11.3 Card/s of the same suit and value of the missing card/s shall be removed from a complete deck to replace the missing card/s.

5.11.4 The round of play is completed using the replacement card/s and, if required by the Table of Play, the two cards removed prior to the cards from the dealing device and discards being sorted.

5.11.5 The cards are replaced prior to the commencement of the next round of play.

5.12. Once the outcome has been determined, winning wagers that are under the minimum shall be paid one time only and losing wagers shall be collected one time only. All future wagers irrespective of outcome by the same Player that are under the minimum shall be returned.

5.13. Winning wagers that are over the maximum shall be paid to the maximum only. Losing wagers that are over the maximum shall be collected to the maximum only.

5.14. Any wagers over the maximum or under the minimum paid or collected in previous rounds of play shall be considered settled.

5.15. In the event of a power failure:

5.15.1 If no outcome has been established (i.e. none of the available wagers has conclusively won or lost), Players shall be given the option to withdraw their wagers. A Player taking the option to withdraw must withdraw all his wagers. The round of play shall then be concluded.

5.15.2 With an outcome established (i.e. any of the available wagers has conclusively won or lost), play shall continue and the round of play shall be concluded.

5.16. If the table differential has been exceeded:

5.16.1 The Dealer shall ask the Players wagering on the hand which has the highest total amount of wagers to decrease their wagers.

5.16.2 Players wagering on the hand which has the lowest total amount of wagers may increase their wagers.

5.16.3 If the decreases or increases or both in wagers (as indicated in Rule 5.16.1 and 5.16.2) are insufficient to meet the table differential, the Pit Manager shall determine the wagers that shall be removed.

6. General Provisions

6.1. If an irregularity occurs that is not covered by these rules, the Gaming Shift Manager shall, at his reasonable discretion, decide how to resolve such matters.

6.2. Any positions or functions that are outlined in these rules may also be performed by any person acting in that position or holding a higher position.

6.3. Any display information provided by the Casino Operator on the outcome of the current or previous or both rounds of play is for information purposes only. In the event that the display information provided by the Casino Operator shows an incorrect outcome of the current or previous or both rounds of play, the actual outcome based on the cards dealt for the round of play shall stand, given the round of play has been conducted in accordance with the Game Rules.

7. Appendix

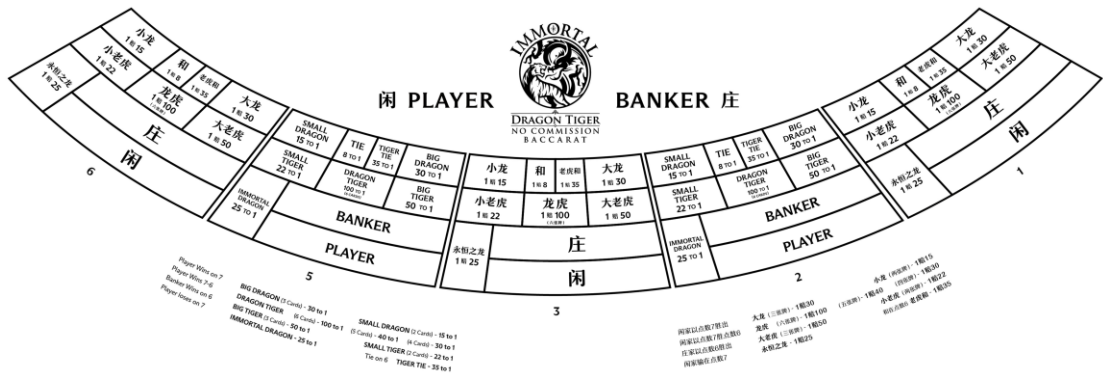
Appendix “A” This layout is available with 1 to 8 playing positions
Playing areas in Chinese have the same meaning as the corresponding playing areas in
English.



Appendix “B” This layout is available with 1 to 8 playing positions
Playing areas in Chinese have the same meaning as the corresponding playing areas in
English.



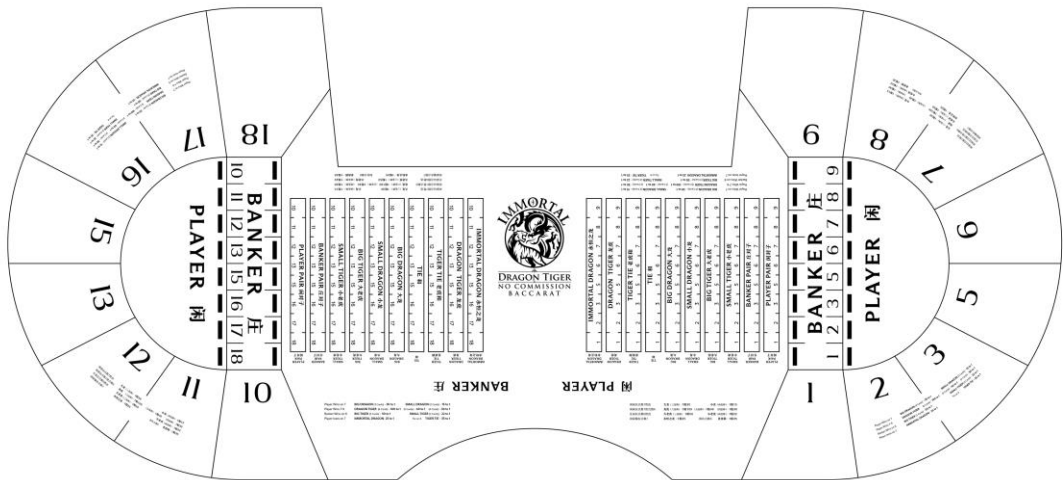
Appendix “C” This layout is available with 1 to 8 playing positions
Playing areas in Chinese have the same meaning as the corresponding playing areas in English.



Appendix “D” This layout is available with 1 to 8 playing positions
Playing areas in Chinese have the same meaning as the corresponding playing areas in English.



Appendix “E” This layout is available with 1 to 16 playing positions
Playing areas in Chinese have the same meaning as the corresponding playing areas in English.



Appendix “F” This layout is available with 1 to 16 playing positions
Playing areas in Chinese have the same meaning as the corresponding playing areas in English.

