

NO COMMISSION BACCARAT (MBS)

Game Rules

Version 7

w.e.f. 23 January 2020



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 “No Commission Baccarat (Version 7)” as set out in this document by Marina Bay Sands Pte. Ltd. (“MBS”), to be conducted in the casino operated by MBS.

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1. Definitions

1.1 In these rules:

- 1.1.1 “Hand” means the cards that have been dealt to the “Player” or “Banker” in a round of play.
- 1.1.2 “HLGA” means Paiza Club and Ruby Room.
- 1.1.3 “Initial deal” means only the initial two cards to the “Player” and the initial two cards to the “Banker” have been dealt.
- 1.1.4 “Natural” means a point total of eight or nine for either the “Player” hand or the “Banker” hand in the initial deal.
- 1.1.5 “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”.
- 1.1.6 “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.
- 1.1.7 “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.
- 1.1.8 “Table Differential” means the difference between the total value of wagers on “Player” and the total value of wagers on “Banker”.
- 1.1.9 “Tie” means that both the “Player” hand and the “Banker” hand have the same point total at the end of a round of play.
- 1.1.10 “Tie wager” means a wager that may be placed by a Player prior to the closing of bets 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.

2. Mode of Play

- 2.1 The game of 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 Appendix “A”, “B” and “C” 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; and
 - 2.2.4 Playing areas for the placement of “Player Pair” and “Banker Pair” wagers.

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", "Player Pair", "Banker Pair" and "Tie".
 - 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 A maximum of three wagers per playing area shall be permitted.
 - 3.6.1 A Pit Manager may, at his discretion, restrict the number of wagers to less than three.
- 3.7 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.
- 3.8 The round of play shall be conducted in accordance with one of the following methods, namely "Method A", "Method B" or "Method C", as described in Rules 3.9 to 3.11.
 - 3.8.1 The Dealer shall retain control of the dealing device at all times when dealing in accordance with "Method A" and "Method B".
 - 3.8.2 "Method A" and "Method B" shall be used at the discretion of the Pit Manager, and may be changed at any time before the commencement of a round of play. "Method C" shall be allowed at the discretion of an Assistant Casino Manager, and shall only be permitted within the HLGA.
- 3.9 Method A:
 - 3.9.1 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.
 - 3.9.2 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.
 - 3.9.3 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.
 - 3.9.4 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.

- 3.9.4.1 If the above parameters cannot be met, the Player to handle the cards shall be at the Pit Supervisor's discretion.
- 3.9.5 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.
- 3.9.6 After the initial deal, the Dealer shall determine the hand that shall be revealed first, i.e. "Player" then "Banker" or "Banker" then "Player".
- 3.9.7 Further cards required in accordance with the 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.
- 3.10 Method B:
 - 3.10.1 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.
 - 3.10.2 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".
- 3.11 Method C:
 - 3.11.1 The Player shall draw the cards from a dealing device with the capability to read cards in accordance with the Game Rules and the announcements shall be made by the Dealer.
 - 3.11.2 At the discretion of an Assistant Casino Manager, a Player may be permitted to draw cards from the dealing device without having placed a valid wager.
 - 3.11.3 When one hand is to be exposed by a Player other than the Player controlling the dealing device, the appropriate hand shall be passed face down to a Dealer who in turn shall pass the cards to the Player to expose them.
 - 3.11.4 The Player controlling the dealing device shall draw the cards in full view of the table games staff at all times.
 - 3.11.5 When the cards have been exposed by the Player/s or the Dealer, the initial "Player" and "Banker" hands shall be placed in the appropriate area of the table.
 - 3.11.6 Further cards required in accordance with the Table of Play shall be dealt by the Player controlling the dealing device and exposed by the relevant Player/s or the Dealer.
 - 3.11.7 Once the cards are exposed, they shall be placed on the appropriate area of the table layout.
 - 3.11.8 A Player accepting the dealing device may retain control until:
 - 3.11.8.1 He/she elects to relinquish control; or
 - 3.11.8.2 His/her wager loses.
- 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 These four cards shall determine the outcome of "Player Pair" and "Banker Pair" wagers.

3.14 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"	

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

3.15.1 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.

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

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

3.17.1 In HLGA, if the cutting card appears as the first card of a round of play, the Dealer may, at his discretion, allow Players to withdraw their wagers.

4. Settlement

4.1 Settlement of wagers shall be as follows:

Winning Wager	Pays
"Player"	1 to 1
"Banker" with a point total of 6	1 to 2
"Banker" with any other point total	1 to 1
"Tie"	8 to 1
"Player Pair" or "Banker Pair"	11 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 and/or card/s which do not belong to the deck/s of cards in use 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 and/or shall not be honoured.
- 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 card/s are dealt in an incorrect order, this shall be corrected by reconstruction of the cards. If card/s are passed to an incorrect Player, the card/s 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 3.9.2), 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 recommencement of the game.
- 5.12 When operating the game by "Method C", in the event that card/s are exposed during the movement of the dealing device:
 - 5.12.1 In the case of card/s being exposed during the movement of the dealing device, such card/s shall be played as if it were found face downwards.
 - 5.12.2 If the order of cards in the dealing device is either accidentally or deliberately altered and cannot be rectified, the round of play shall be void and the cards shall be replaced.
- 5.13 After that round of play has been voided, the cards may be replaced.
- 5.14 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.
- 5.15 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.
- 5.16 Any wagers over the maximum or under the minimum paid or collected in previous rounds of play shall be considered settled.
- 5.17 In the event of a power failure:
 - 5.17.1 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.
 - 5.17.2 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.
- 5.18 If the table differential has been exceeded:
 - 5.18.1 The Dealer shall ask the Players wagering on the hand which has the highest total amount of wagers to decrease their wagers.
 - 5.18.2 Players wagering on the hand which has the lowest total amount of wagers may increase their wagers.
 - 5.18.3 If the decreases and/or increases in wagers (as indicated in Rule 5.18.1 and 5.18.2) 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, it shall be referred for the decision of the Gaming Shift Manager.



Appendix “C” This layout is available with 6 to 9 playing positions.

