

COMMISSION BACCARAT

(RWS)
Game Rules
Version 5

w.e.f. 23 October 2026, 0800 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 “Commission Baccarat (Version 5)” as set out in this document by Resorts World at Sentosa Pte. Ltd. (“RWS”), to be conducted in the casino operated by RWS.

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1. Definitions

In these rules:

- 1.1 **Baccarat Table of Play** refers to a set of mandatory rules that dictate whether the Player Hand and Banker Hand should stand or draw an additional card.
- 1.2 **Bet** shall have the same meaning as wager.
- 1.3 **Card Shoe** refers to an electronic or non-electronic device from which cards are dealt.
- 1.4 **Cut Card** refers to a marker card used to indicate the last game of the Card Shoe when it appears.
- 1.5 **Dealer** refers to the person responsible for the dealing of the game.
- 1.6 **Differential** refers to the difference between the total amount of Bets placed on a Banker Hand and the total amount of Bets placed on a Player Hand in a Round of play.
- 1.7 **Electronic Card Shuffler** refers to a device specifically designed to automatically shuffle one or more decks of cards and from which cards are dealt.
- 1.8 **Hand** refers to the cards that have been dealt to Player Hand or Banker Hand in a Round of play.
- 1.9 **House** refers to the Casino Operator.
- 1.10 **Natural** refers to a two card total of 8 or 9 points achieved by either the Player Hand or the Banker Hand or both Hands.
- 1.11 **Original Bet** refers to a Bet placed by a Player on the betting box for Player Hand or betting box for Banker Hand.
- 1.12 **Pit Employee** refers to the Dealer, Pit Supervisor or Pit Manager. The responsibilities of a Dealer, Pit Supervisor and Pit Manager may be performed by any person assigned to and acting in that position.
- 1.13 **Player** refers to a person who places a Bet during a Round of play.

- 1.14 **Player Pair or Banker Pair** refers to a side Bet that wins when the first two cards of either the Player Hand or the Banker Hand, as the case may be, form a pair (for example 10, 10 or K, K), with any other outcome being a loss.
- 1.15 **Point Total** refers to the total value of the cards in a Hand. In the event that the Point Total of the Hand is more than 9, the Point Total of the Hand shall be the second digit of the total value.
- 1.16 **Reconstruction** refers to the returning of card(s) to their original intended sequential order.
- 1.17 **Round of play** refers to the period of play commencing with the announcement "Place your Bets, please" and concluding when the settlement for all Players are made.
- 1.18 **Seated Player** refers to the Player sitting at the betting box who has placed a Bet on a betting box.
- 1.19 **Standing Player** refers to a Player who places a Bet on a Seated Player's betting box.
- 1.20 **Tie** refers to a Round of play whereby the Player Hand and the Banker Hand have the same Point Total.
- 1.21 **Void** refers to a Round of play that has been invalidated and has no result.

2. Mode of Play

2.1 The Layout

2.1.1 Commission Baccarat may be played only on tables displaying the layout as shown in Appendices A, B, C, D, E, F, G, H and I.

- a. Betting boxes shall be marked for each Player. The maximum number of boxes is as shown on each table layout.

2.2 The Cards

2.2.1 The game shall be played with four to eight decks of cards, with each deck having 52 cards.

3. How to Play

- 3.1 The objective of the game is to obtain a Point Total as close to 9 as possible on either Player Hand or Banker Hand.
- 3.2 The value of the cards shall be determined as follows:
 - 3.2.1 an Ace shall have a value of 1 point;
 - 3.2.2 any card from 2 to 10 shall have its face value; and
 - 3.2.3 any Picture Card shall have a value of 0 point.
- 3.3 Player may start placing a Bet when the Dealer announces "Place your Bets, please".
- 3.4 The permissible minimum limit and maximum Differential limit shall be displayed at the table.
- 3.5 It shall be the responsibility of the Player to place the Bet within the permissible minimum and maximum limits as displayed at the table.
- 3.6 Where applicable, no Player playing in any betting box and Betting less than the maximum limit provided, shall refuse the balance of the Bet in that Round of play to be taken up by any other Player.
- 3.7 Any Player may choose to place a Bet on any one or more of the following:
 - Player
 - Banker
 - Tie
 - Player Pair
 - Banker Pair

Any Player may Bet on the Player Pair and/or Banker Pair and/or Tie without having to place a Bet on Player Hand or Banker Hand.

- 3.8 No more Bets shall be placed after the Dealer announces "No more Bets".

- 3.9 The Player with the highest Bet on the table may, on specific tables where the cards are dealt face down, request for permission to squeeze a card before such card is dealt from the Card Shoe/Electronic Card Shuffler for the Round of play.
- 3.10 Four initial cards shall be dealt from the Card Shoe/Electronic Card Shuffler. The first and third cards shall be the Player Hand and the second and fourth cards shall be the Banker Hand. These four cards shall be used to determine the outcomes of the Player Pair and Banker Pair.
- 3.11 Subsequent card to be drawn by either Player Hand or Banker Hand shall be subject to the 3rd card rules in accordance with the Baccarat Table of Play in paragraph 3.12, provided always that if Player Hand does not draw a third card, Banker Hand shall stand on 6, 7, 8 or 9 and draw on 0, 1, 2, 3, 4 or 5.
- 3.12 Baccarat Table of Play

Baccarat Table of Play		
Player's first two cards total points are:		Player's Hand:
0-1-2-3-4-5		Player draws a card
6-7		Player stands
8-9		Natural – Both Player and Banker cannot draw
When Banker's first two cards total points are:	Banker draws when Player's 3 rd card is:	Banker does not draw when Player's 3 rd card is:
3	0-1-2-3-4-5-6-7-9	8
4	2-3-4-5-6-7	0-1-8-9
5	4-5-6-7	0-1-2-3-8-9
6	6-7	0-1-2-3-4-5-8-9
7	Banker stands	
8-9	Natural – Both Player and Banker cannot draw	
0-1-2	Banker draws a card	

- 3.13 9 is the highest Point Total, 8 is the second highest and so on in descending order. The Hand (Player Hand or Banker Hand) with the higher Point Total is the winner.
- 3.14 If the Player Hand and the Banker Hand have the same Point Total, it denotes a Tie game. The Original Bet(s) placed on the Player Hand and Banker Hand shall be returned to the Player(s).

4. Settlement

4.1 Odds of Each Winning Bet

4.1.1 When Bet on Banker Hand wins, the House takes a commission of 5% on the winning Bet.

4.1.2 Commission Baccarat Pay Table

Commission Baccarat Pay Table	
Bet/Rules	Pays
Banker wins	0.95 to 1
Player wins	1 to 1
Tie wins	8 to 1
Baccarat Pair Bets	
Bet/Rules	Pays
Pair wins	11 to 1

5. Irregularities

- 5.1 In the event the total Bets placed on any betting boxes exceed the maximum permissible Differential limit, and this is noticed by the Dealer before the Bets are closed, the House shall reject the excess Bets. For the purposes of assessing whether the maximum Differential has been reached in a betting box, Seated Players shall have the priority in the placement of their Bets, following which Standing Players may then place their Bets until the maximum Differential of the table is reached for that betting box.
 - 5.1.1 However, if the excess Bets were not rejected, the Player shall win or lose his Bet on a pro rata basis based on the maximum permissible Differential limit. Such apportionment shall not result in any Player winning or losing based on a pro-rated Bet that is below the minimum permissible limit.
 - 5.1.2 In the event that any Player has, in a betting box that has exceeded the maximum permissible Differential limit, placed a Bet that is under the minimum permissible limit, pro rata shall not be applied, and such Player shall win or lose accordingly.
- 5.2 In the event the Bets placed on any betting boxes do not meet the minimum permissible limit for that betting box, and this is noticed by the Dealer before the Bets are closed, the Dealer shall advise the Player that the minimum permissible limit must be met and give the Player the opportunity to increase or withdraw his Bet.
 - 5.2.1 However, if the Dealer does not notice that the Bet falls below the minimum permissible limit, the Player shall win or lose accordingly.
- 5.3 In the event a Player walks away after he has placed a Bet, the House shall settle the Bet accordingly.
- 5.4 In the event of a technical interruption (such as a power failure) that affects the continuation of a Round of play, if:
 - 5.4.1 an outcome has been established i.e. any of the available Bets has conclusively won or lost, play shall continue and the Round of play shall be concluded; or
 - 5.4.2 no outcome has been established i.e. none of the available Bets has conclusively won or lost, the Round of play shall be Voided.

5.5 In the event that any of the following situations occur:

- 5.5.1 if a card that does not form part of the set of cards is found; or
- 5.5.2 if there is any shortage or excess of cards in the deck; or
- 5.5.3 if the Player Hand or Banker Hand is dealt an incorrect number of cards, and this is noticed before the commencement of the next Round of play and the cards for the current Round of play cannot be Reconstructed; or
- 5.5.4 if there are insufficient cards in the Card Shoe/Electronic Card Shuffler to complete the Round of play; or
- 5.5.5 if the playing cards are not shuffled.

The current Round of play shall be Voided, and the outcome and settlement of all previous Round(s) of play shall stand.

5.6 After the Dealer announces “No more Bets”, no Bet may be placed, increased or withdrawn and the Dealer shall refuse all such Bets.

5.7 If the Cut Card appears during the Round of play, the Cut Card shall be removed and the Round of play shall proceed as normal.

5.7.1 Notwithstanding paragraph 5.7, if the Cut Card appears as the first card of the Round of play in high limit gaming area, Players may withdraw their Bets. If there are no Bets remaining for the Round of play after Players withdraw their Bets, the Round of play shall be concluded.

5.7.2 Withdrawal of Bets shall not be permitted once the Dealer has dealt any card for that Round of play.

5.7.3 In the event that a Dealer neglects to offer Players to withdraw their Bets in accordance with paragraph 5.7.1, all Players on the gaming table shall be given the options set out in paragraph 5.16 provided no outcome has been established.

5.8 Where card(s) are drawn in excess or exposed it shall be Reconstructed in accordance with the Baccarat Table of Play and/or used in the next Round of play whichever is applicable. The House shall have absolute discretion to determine whether or not the cards are capable of being Reconstructed.

5.8.1 All Players on the gaming table shall be given the options set out in paragraph 5.16 provided no outcome has been established.

5.9 If the Dealer inadvertently dealt:

5.9.1 the Player's card(s) to the Banker area and/or the Banker's card(s) to the Player area; or

5.9.2 the Player's card(s) to the person accepting the Banker Hand and/or the Banker's card(s) to the person accepting the Player Hand,

regardless of whether the card(s) has been exposed, that Round of play shall be played in accordance with the Baccarat Table of Play. If the cards have been dealt incorrectly, they shall be Reconstructed before play continues.

Except in a situation where an outcome has been established and the cards can be Reconstructed, all Players on the gaming table shall be given the options set out in paragraph 5.16.

5.10 If the Dealer inadvertently dealt any card(s) face up on specific tables where the cards are dealt face down, the Round of play shall continue and the result shall stand. All Players on the gaming table shall be given the options set out in paragraph 5.16 provided no outcome has been established.

5.11 In the event two cards or more have been drawn simultaneously, and the order of the cards cannot be determined and regardless of whether the cards have been exposed, the decision as to which card is to be received first shall be made by the Pit Supervisor or above.

5.11.1 The drawing of simultaneous cards shall be deemed as a dealing error, all Players on the gaming table shall be given the options set out in paragraph 5.16.

5.11.2 The cards in the Card Shoe/Electronic Card Shuffler may be replaced with a new set of cards. This decision shall be made by Pit Supervisor or above.

- 5.12 In the event that a Card Shoe or Electronic Card Shuffler is in use and an error occurs with the Card Shoe or Electronic Card Shuffler that requires the Card Shoe or Electronic Card Shuffler to be reset after the Dealer has announced “No more Bets”, the Players on the gaming table shall be given the options set out in paragraph 5.16 provided no outcome has been established.
- 5.13 In the event where the value of the card(s) cannot be verified due to damaged or lost card(s) after the cards have been drawn, the House shall:
- 5.13.1 determine the value of the damaged or lost card(s) and establish the outcome using reasonable means; and
 - 5.13.2 if the outcome cannot be established, the Round of Play shall be Voided.
- 5.14 An error that occurred during a Round of play that is not noticed until after the commencement of a subsequent Round of play shall not have any effect on the outcome of the subsequent Round(s) of play.
- 5.15 In the event where a Round of play was not conducted in accordance with the Baccarat Table of Play under paragraph 3.12 and such error is identified only after the commencement of a subsequent Round of play, the following shall apply:
- 5.15.1 where the Round of play involves the Dealer failing to deal a 3rd card when required to do so, the affected Round of play shall be Voided.
 - 5.15.2 where the Round of play involves the Dealer dealing additional card(s) when not required to do so, the affected Round of play shall remain valid if the House is able to rectify the error in accordance with the Baccarat Table of Play under paragraph 3.12. In such case, the additional card(s) shall be discarded, and it shall have no effect on the outcome of the subsequent Round(s) of play.
 - 5.15.3 The House shall have reasonable discretion to determine whether the error can be rectified in accordance with the Baccarat Table of Play.
 - 5.15.4 Notwithstanding paragraphs 5.15.1 and 5.15.2, any side Bet(s) for which a valid outcome has already been conclusively established in the affected Round of play shall remain valid.

5.16 In the event of any dealing error not described in paragraph 5.5, and regardless of whether Reconstruction is possible, all Players on the gaming table shall have the option to:

5.16.1 continue their Hand (if the cards cannot be Reconstructed); or

5.16.2 continue with the Reconstructed Hand (if the cards can be Reconstructed); or

5.16.3 have their Bet returned.

All Players who have chosen the options set out in paragraph 5.16.1 or 5.16.2 above must then accept any subsequent cards dealt on that Round of play.

5.17 Bets shall be settled in accordance with the position of chips on the layout when the Bets are closed. The House shall not be liable to pay for any Bets placed in error by the Player or by the Player through the House or someone else on the betting layout at the gaming table.

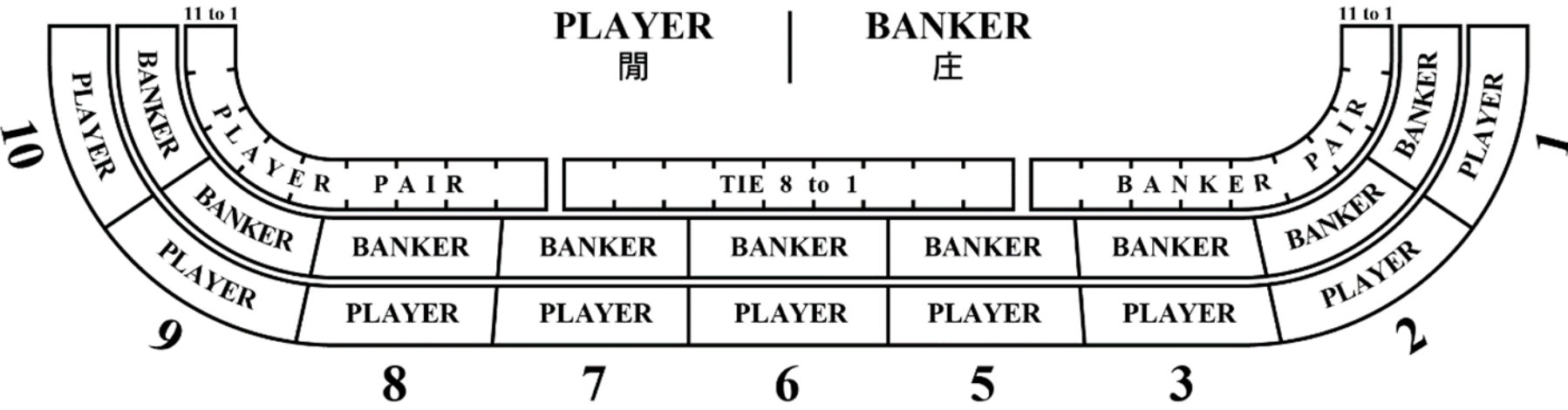
5.18 Any display information provided by the House on the outcome of current and/or previous Rounds of play is for information purposes only, and the actual outcome at the table shall prevail in the event of any inaccuracy in the display information.

5.19 Where the Round of play is Voided, all Bets made by the Players for that particular Round of play shall be returned.

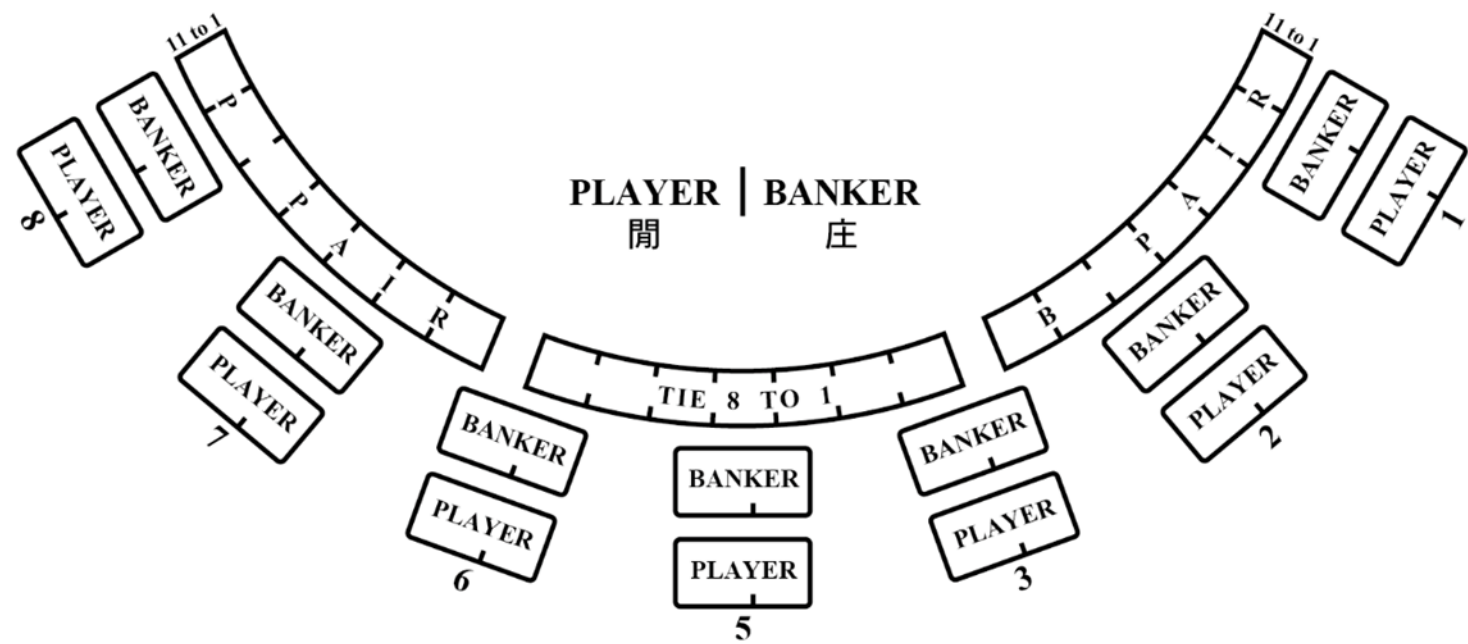
5.20 The Pit Employees may, at the request of a Player, place Bets on behalf of the Player. If instruction is given to the Pit Employees, it is the responsibility of the Player to ensure that the Bets are placed correctly on his behalf.

5.21 Where provisions in the Game Rules do not provide for the resolution of (a) any irregularity and/or scenario not covered in the Game Rules and/or (b) any interpretation issues relating to the Game Rules, the Table Game Shift Manager or above, at his reasonable discretion, decide how to resolve such matters.

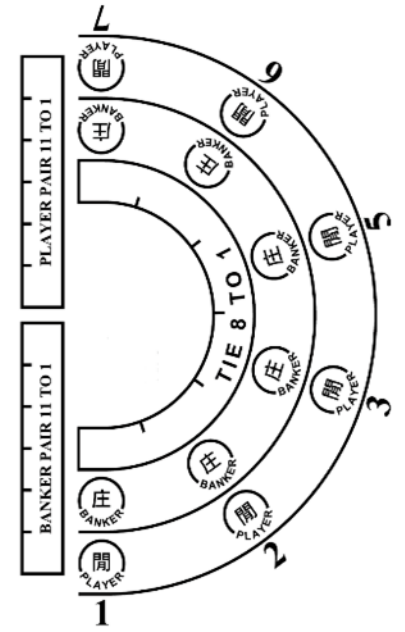
Appendix A – This layout is available with 1 to 9 playing positions



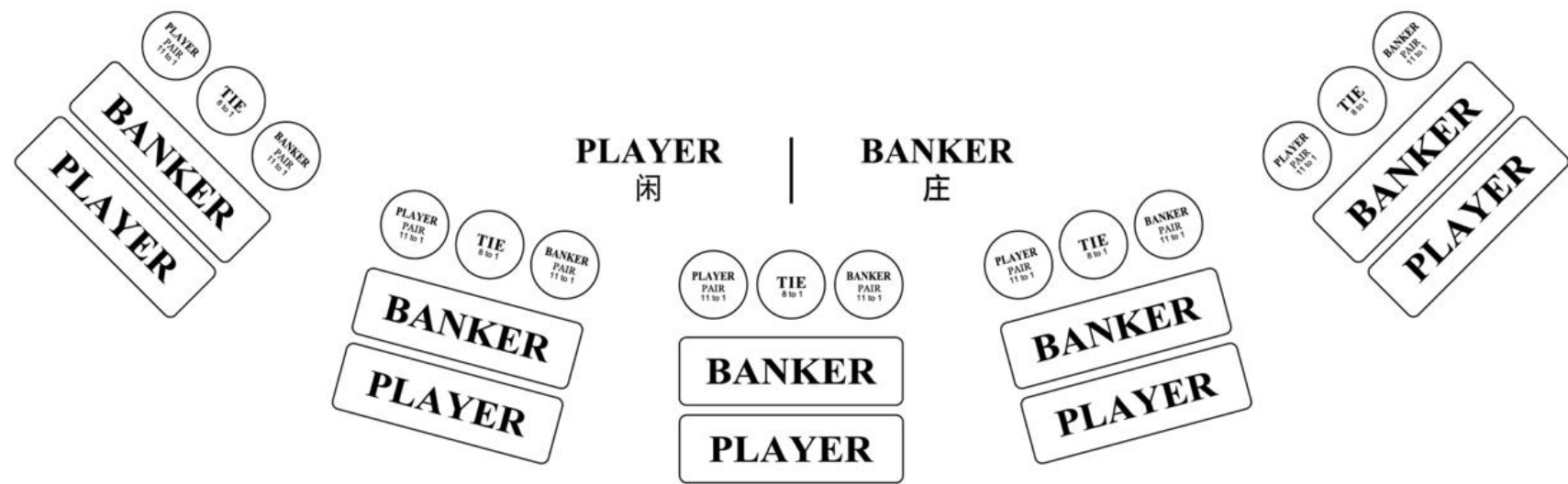
Appendix B – This layout is available with 1 to 7 playing positions



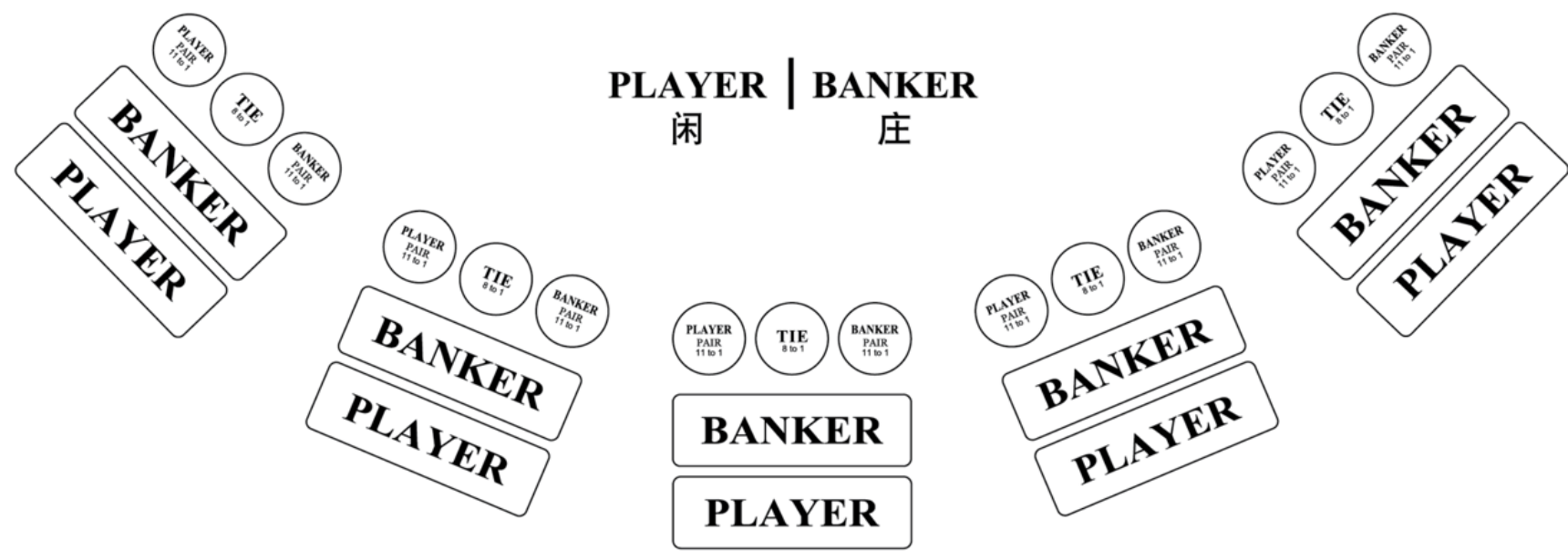
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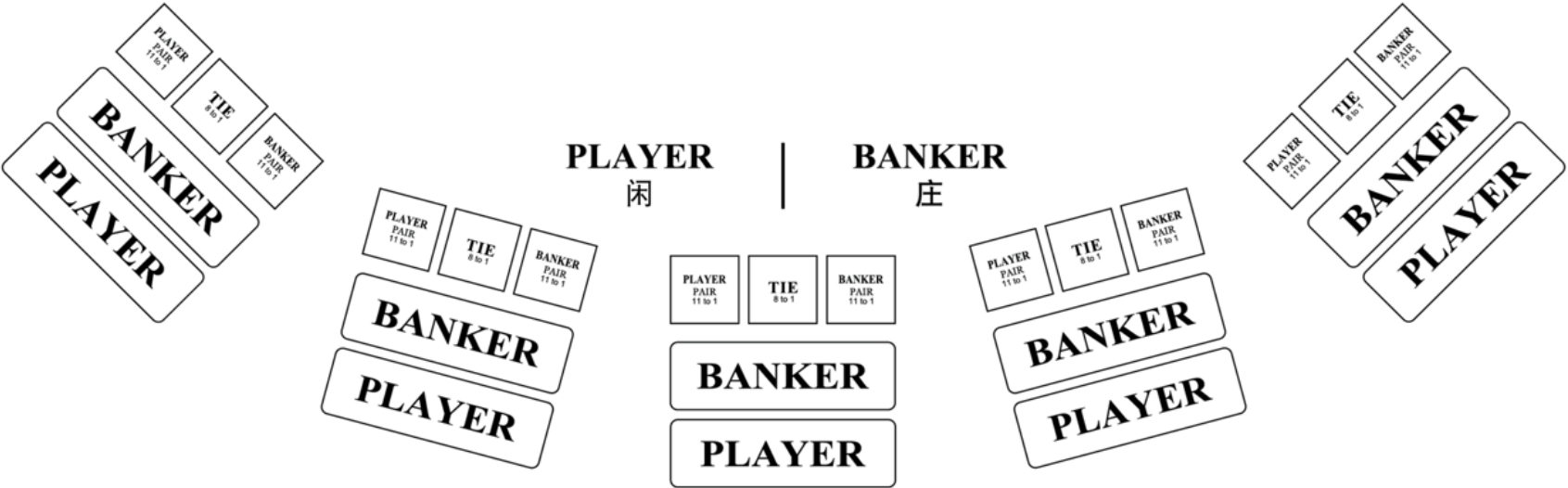
Appendix D – This layout is available with 1 to 5 playing positions



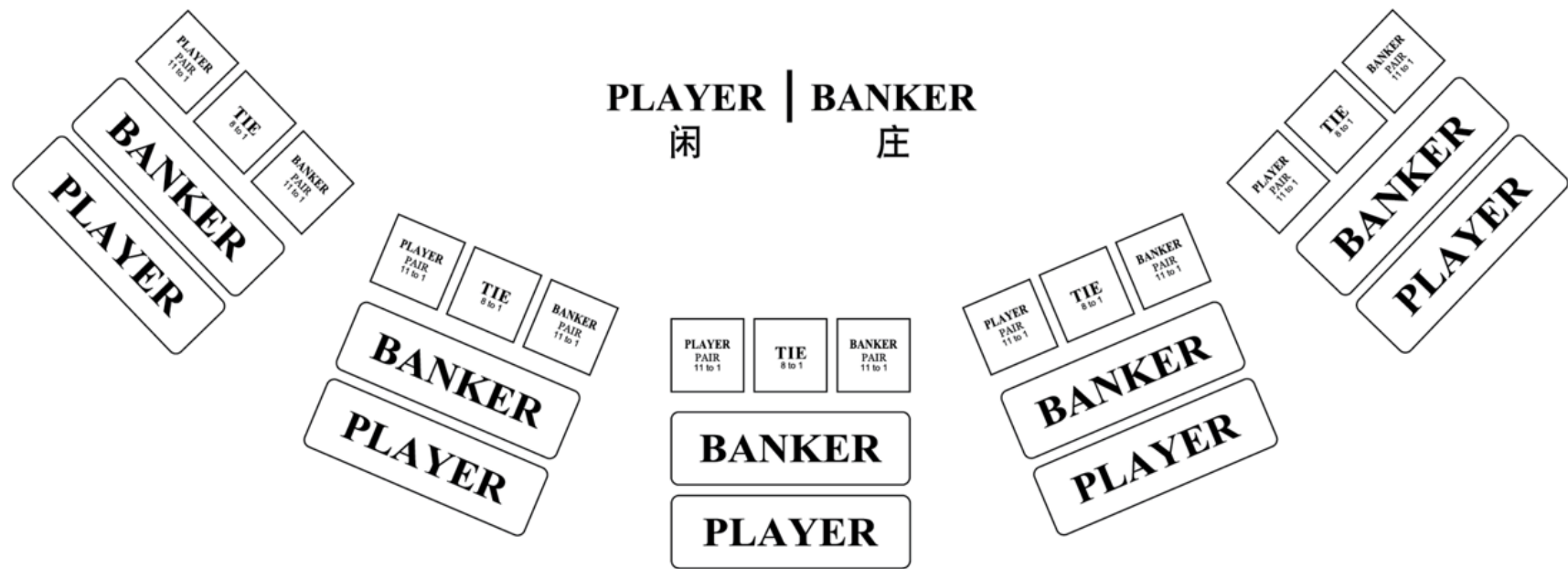
Appendix E – This layout is available with 1 to 5 playing positions



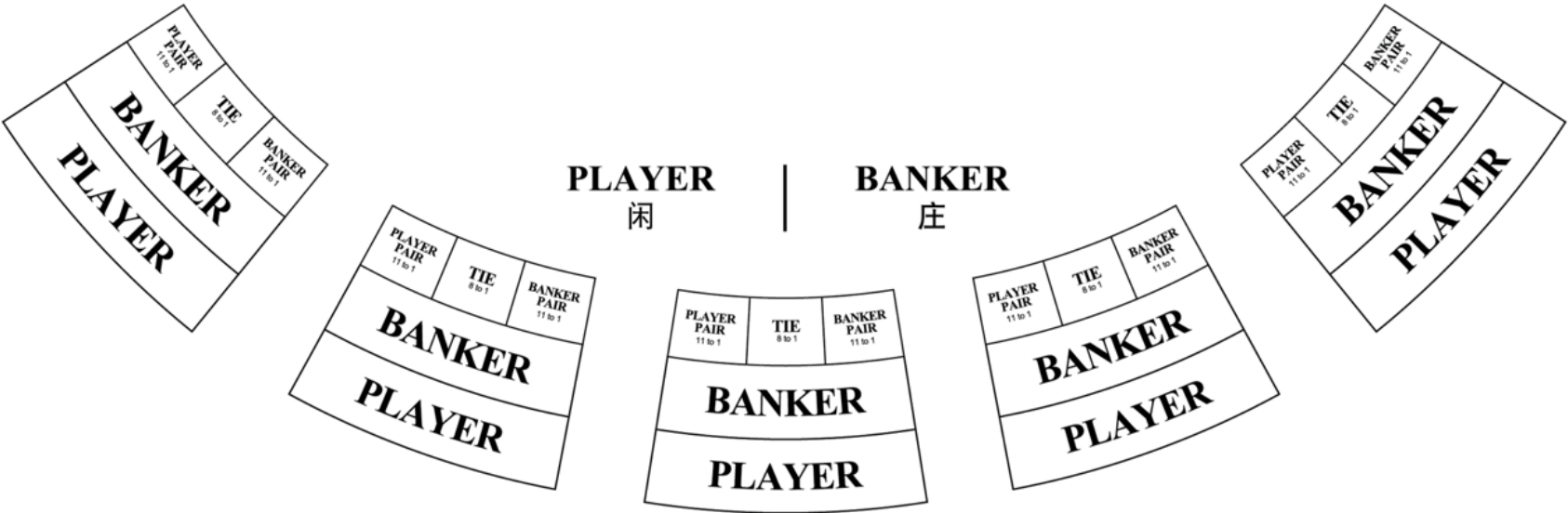
Appendix F – This layout is available with 1 to 5 playing positions



Appendix G – This layout is available with 1 to 5 playing positions



Appendix H – This layout is available with 1 to 5 playing positions



Appendix I – This layout is available with 1 to 5 playing positions

