TIGER BUFFALO

(NON-COMMISSION BACCARAT WITH INSURANCE PLUS)

(RWS)

Game Rules

Version 2

w.e.f.

w.e.f. 6 December 2024, 0800 hours

GAMBLING REGULATORY AUTHORITY

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 "Tiger Buffalo (Non-Commission Baccarat with Insurance Plus) (RWS) (Version 2)" 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 **Banker Big 7** refers to a side Bet that wins when the Banker Hand, comprising three cards, wins with a Point Total of 7, with any other outcome being a loss.

1.3 **Banker Char Siu** refers to a side Bet that wins:

1.3.1 when the Banker Hand wins with a Point Total of 7 against Player Hand with a Point Total of 6 and based on the total number of cards in Banker Hand and Player Hand; or

1.3.2 when the Banker Hand wins with a Point Total of 8 against Player Hand with a Point Total of 7 and based on the total number of cards in Banker Hand and Player Hand; or

1.3.3 when the Banker Hand wins with a Point Total of 9 against Player Hand with a Point Total of 8 and based on the total number of cards in Banker Hand and Player Hand.

1.4 **Banker Small 7** refers to a side Bet that wins when the Banker Hand, comprising two cards, wins with a Point Total of 7, with any other outcome being a loss.

1.5 **Bet** shall have the same meaning as wager.

1.6 **Big Buffalo** refers to a side Bet that wins when the Player Hand, comprising three cards, wins with a Point Total of 6, with any other outcome being a loss.

1.7 **Big Tiger** refers to a side Bet that wins when the Banker Hand, comprising three cards, wins with a Point Total of 6, with any other outcome being a loss.

1.8 **Card Shoe** refers to an electronic or non-electronic device from which cards are dealt.

1.9 **Dealer** refers to the person responsible for the dealing of the game.

1.10 **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.

1.11 **Electronic Card Shuffler** refers to a device specifically designed to automatically shuffle one or more decks of cards and from which cards are dealt.

1.12 **Hand** refers to the cards that have been dealt to Player Hand or Banker Hand in a Round of play.

1.13 **House** refers to the Casino Operator.

1.14 **Insurance** refers to a Bet being offered to a Player at fixed odds in accordance with the Baccarat Insurance Plus Pay Table before either the Player Hand or Banker Hand or both Hands goes into the third card as per the Baccarat Table of Play.

1.15 **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.

1.16 **Non-Commission Baccarat** refers to a version of Baccarat where Bets placed on the Banker shall be paid at odds of 1 to 1 except in the event when the Banker wins on 6 points (in such an event, only 50% of the amount Bet on the Banker shall be paid).

1.17 **Original Bet** refers to a Bet placed by a Player on the betting box for Player Hand or betting box for Banker Hand.

1.18 **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.

1.19 **Player** refers to a person who places a Bet during a Round of play.

1.20 **Player Big 7** refers to a side Bet that wins when the Player Hand, comprising three cards, wins with a Point Total of 7, with any other outcome being a loss.

1.21 **Player Char Siu** refers to a side Bet that wins:

1.21.1 when the Player Hand wins with a Point Total of 7 against Banker Hand with a Point Total of 6 and based on the total number of cards in Banker Hand and Player Hand; or

1.21.2 when the Player Hand wins with a Point Total of 8 against Banker Hand with a Point Total of 7 and based on the total number of cards in Banker Hand and Player Hand; or

1.21.3 when the Player Hand wins with a Point Total of 9 against Banker Hand with a Point Total of 8 and based on the total number of cards in Banker Hand and Player Hand.

1.22 **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.

1.23 **Player Small 7** refers to a side Bet that wins when the Player Hand, comprising two cards, wins with a Point Total of 7, with any other outcome being a loss.

1.24 **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.

1.25 **Reconstruction** refers to the returning of card(s) to their original intended sequential order.

1.26 **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.

1.27 **Seated Player** refers to the Player sitting at the betting box who has placed a Bet on a betting box.

1.28 **Small Buffalo** refers to a side Bet that wins when the Player Hand, comprising two cards, wins with a Point Total of 6, with any other outcome being a loss.

1.29 **Small Tiger** refers to a side Bet that wins when the Banker Hand, comprising two cards, wins with a Point Total of 6, with any other outcome being a loss.

1.30 **Standing Player** refers to a Player who places a Bet on a Seated Player's betting box.

1.31 **Tie** refers to a Round of play whereby the Player Hand and the Banker Hand have the same Point Total.

1.32 **Tiger** refers to a side Bet that wins when the Banker Hand, comprising either two or three cards, wins with a Point Total of 6, with any other outcome being a loss.

1.33 **Tiger Buffalo** refers to a side Bet that wins when the Banker Hand or Player Hand, comprising either two or three cards, wins with a Point Total of 6, with any other outcome being a loss.

1.34 **Tiger Pair** refers to a side Bet that wins when the first two cards of either the Player Hand or the Banker Hand or both Hands, as the case may be, form a pair (for example 10, 10 or K, K), with any other outcome being a loss.

- **Single Tiger Pair** refers to either the Player Hand or the Banker Hand forming a Tiger Pair.

- **Double Tiger Pair** refers to both the Player Hand and the Banker Hand each forming a Tiger Pair.

- **Twin Tiger Pair** refers to both the Player Hand and the Banker Hand each forming a Tiger Pair and both Tiger Pairs are of the same value (for example two Tiger Pairs of 7's or two Tiger Pairs of K's).

1.35 **Tiger Tie** refers to a side Bet that wins when the Player Hand and the Banker Hand both have the same Point Total of 6, with any other outcome being a loss.

1.36 **Void** refers to a Round of play that has been invalidated and has no result.

1.37 **Wu Dalang** refers to a side Bet placed on the Player Hand that wins with a Point Total of 1, with any other outcome being a loss.

2. Mode of Play

2.1 The Layout

2.1.1 Tiger Buffalo (Non-Commission Baccarat with Insurance Plus) may be played only on tables displaying the layout as shown in Appendices A, B, C, D, E, F, G, H, I, J, K, L, M and N.

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 ten 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, where applicable:

- Player
- Banker
- Tie
- Tiger Tie
- Player Pair
- Banker Pair
- Big Tiger
- Small Tiger
- Big Buffalo
- Small Buffalo
- Banker Big 7
- Banker Small 7
- Player Big 7
- Player Small 7
- Tiger Buffalo
- Tiger Pair
- Tiger
- Wu Dalang
- Player Char Siu
- Banker Char Siu

Any Player may Bet on the Tie and/or Tiger Tie and/or Player Pair and/or Banker Pair and/or Big Tiger and/or Small Tiger and/or Big Buffalo and/or Small Buffalo and/or Banker Big 7 and/or Banker Small 7 and/or Player Big 7 and/or Player Small 7 and/or Tiger Buffalo and/or Tiger Pair and/or Tiger and/or Wu Dalang and/or Player Char Siu and/or Banker Char Siu 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 Tiger Pair, Player Pair and Banker Pair.

3.11 Players who have Bets placed on either Player Hand or Banker Hand can Bet on the respective Insurance as shown in the Baccarat Insurance Plus Pay Table stipulated in paragraph 4.1.12, thereby insuring their Original Bets. The Insurance Bet shall be paid in accordance with the Baccarat Insurance Plus Pay Table when the Player Hand or Banker Hand loses.

3.12 After the initial four cards are dealt, including where a 3rd card is dealt to the Player Hand, the Player may decide to Bet on Insurance, as the situation arises, in accordance with the Baccarat Insurance Plus Pay Table in paragraph 4.1.12. The odds of the Insurance Bet for the game shall either be indicated on the Display Board, or indicated on the table layout or the Dealer shall push out the lammer indicating the odds of Insurance Bet, provided always that:

3.12.1 Insurance for the Player Hand (Player Insurance Bet) is applicable to two or three cards situations which are subject to 3rd card rules. Insurance for the Banker Hand (Banker Insurance Bet) is only applicable to a two cards situation; and

3.12.2 the total Bet on the Insurance Bet(s) (as described under paragraph 3.11) shall not exceed the Original Bet placed on the Player Hand or the Banker Hand for each time when Insurance is offered except for Insurance payout 10 to 1. The total Bet on the Insurance Bet 10 to 1 shall not exceed 25% of the maximum permissible limit and shall not exceed the Original Bet placed on the Player Hand or the Banker Hand.

3.13 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 3.15, 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.

3.14 Where a Player with the highest Bet requests the House to permit him to squeeze the Banker Hand 3rd card before the Player Hand 3rd card is opened, and the House consents, it shall be deemed that all Players' right to make a Banker Insurance Bet or Player Insurance Bet after the Player Hand 3rd card, is waived for that round. Where a Player with the highest Bet requests the House to expose the Banker Hand 3rd card before he squeezes the Player Hand 3rd card and the House consents, it shall be deemed that all Players' right to make a Banker Insurance Bet or Player Insurance Bet after the Player Hand 3rd card, is waived for that round.

3.15 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 3rd card is:	Banker does not draw when Player's 3rd 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	

3.16 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.

3.17 If the Player Hand and the Banker Hand have the same Point Total, it denotes a Tie game. The Original Bet(s) and Insurance Bet(s) placed on the Player Hand and Banker Hand shall be returned to the Player(s). This is not applicable for an Insurance Bet placed on a Player Hand which has a Point Total of 9 points.

4. Settlement

4.1 Odds of Each Winning Bet

4.1.1 Tiger Buffalo (Non-Commission Baccarat with Insurance Plus) Pay Table

Banker/Player Bets	
Bet/Rules	Pays
Banker wins on 6 points	1 to 2
Banker wins on other points	1 to 1
Player wins	1 to 1

4.1.2 The settlement of Tie Bets shall be as follows and is applicable when the game is played on tables displaying the layout as shown in Appendices A, B, C, D, E, F, G, H, I, J, K, L, M and N.

Tie Bets	
Bet/Rules	Pays
Tie wins	8 to 1

4.1.3 The settlement of Baccarat Pair Bets shall be as follows and is applicable when the game is played on tables displaying the layout as shown in Appendices A, B, D, E, G, J and K.

Baccarat Pair Bets	
Bet/Rules	Pays
Banker Pair wins	11 to 1
Player Pair wins	11 to 1

4.1.4 The settlement of Big Tiger and Small Tiger Bets shall be as follows and is applicable when the game is played on tables displaying the layout as shown in Appendices A, B, C, D, E, F, G, H, I, J, K, L and N.

Big Tiger and Small Tiger Bets	
Bet/Rules	Pays
Big Tiger wins	50 to 1
Small Tiger wins	22 to 1

4.1.5 The settlement of Big Buffalo and Small Buffalo Bets shall be as follows and is applicable when the game is played on tables displaying the layout as shown in Appendices A, B, C, D, E, F, G, H, I, J, K, L and N.

Big Buffalo and Small Buffalo Bets	
Bet/Rules	Pays
Big Buffalo wins	35 to 1
Small Buffalo wins	20 to 1

4.1.6 The settlement of Banker 7 Bets shall be as follows and is applicable when the game is played on tables displaying the layout as shown in Appendix M.

Banker 7 Bets	
Bet/Rules	Pays
Banker Big 7 wins	30 to 1
Banker Small 7 wins	15 to 1

4.1.7 The settlement of Player 7 Bets shall be as follows and is applicable when the game is played on tables displaying the layout as shown in Appendix M.

Player 7 Bets	
Bet/Rules	Pays
Player Big 7 wins	30 to 1
Player Small 7 wins	15 to 1

4.1.8 The settlement of Tiger Buffalo Bets shall be as follows and is applicable when the game is played on tables displaying the layout as shown in Appendices C, F, H and I.

Tiger Buffalo Bets	
Bet/Rules	Pays
Tiger Buffalo wins	6 to 1

4.1.9 The settlement of Tiger Pair Bets shall be as follows and is applicable when the game is played on tables displaying the layout as shown in Appendix M.

Tiger Pair Bets	
Bet/Rules	Pays
Single Tiger Pair wins	4 to 1
Double Tiger Pair wins	20 to 1
Twin Tiger Pair (Player and Banker have the same pair) wins	100 to 1

4.1.10 The settlement of Tiger Tie Bets shall be as follows and is applicable when the game is played on tables displaying the layout as shown in Appendices L and N.

Tiger Tie Bets	
Bet/Rules	Pays
Tiger Tie wins	35 to 1

4.1.11 The settlement of Wu Dalang Bets shall be as follows and is applicable when the game is played on tables displaying the layout as shown in Appendices C, F, H, I and M.

Wu Dalang Bets	
Bet/Rules	Pays
Wu Dalang wins	150 to 1

4.1.12 The settlement of Tiger Bets shall be as follows and is applicable when the game is played on tables displaying the layout as shown in Appendix M.

Tiger Bets	
Bet/Rules	Pays
Tiger when Banker wins with two cards totaling 6 points	12 to 1
Tiger when Banker wins with three cards totaling 6 points	20 to 1

4.1.13 The settlement of Char Siu Bets shall be as follows and is applicable when the game is played on tables displaying the layout as shown in Appendices A, B, C, D, E, F, G, H, I, J, K, L and N.

Char Siu Bets		
Bet/Rules	Total Number of Card	Pays
Banker Hand wins over Player Hand by 1 point with a Point Total of 7, 8 or 9	4 cards	10 to 1
	5 cards	15 to 1
	6 cards	50 to 1
Player Hand wins over Banker Hand by 1 point with a Point Total of 7, 8 or 9	4 cards	10 to 1
	5 cards	15 to 1
	6 cards	50 to 1

4.1.14 Baccarat Insurance Plus Pay Table

Baccarat Insurance Plus Pay Table		
After Four Cards Exposed:		Player Insurance Bets
Player Points:	Banker Points:	Odds (When Player Hand loses)
5	4	3 to 2
6	0-5	5 to 2
7	0-5	4 to 1
After Player's 3rd Card Exposed:		Player Insurance Bets
Player Points:	Banker Points:	Odds (When Player Hand loses)
5	0-4	3 to 2
6	0-5	5 to 2
7	0-6	4 to 1
8	0-6	10 to 1
9*	0-6	10 to 1
*Where a Player Insurance Bet is placed on the Player at 9 points (after Player's 3rd card), and the Banker subsequently obtains 9 points (after the 3rd card rule), resulting in a Tie.		
After Four Cards Exposed:		Banker Insurance Bets
Banker Points:	Player Points:	Odds (When Banker Hand loses)
4	0-3	3 to 2
5	0-4	3 to 2
6	0-5	5 to 2
7	0-5	4 to 1
After Player's 3rd Card Exposed:		Banker Insurance Bets
Banker Points:	Player Points:	Odds (When Banker Hand loses)
1-6	0*	10 to 1
1	1	6 to 1
2-6	1	10 to 1
3-6	2	4 to 1
4	3	5 to 2
*Where a Banker Insurance Bet is placed after the Player's 3rd card results in Player Hand having 0 point and where the Banker, having Point Total of 1 to 6 after the first two cards, subsequently draws to 0 point (after 3rd card rule) resulting in a Tie.		

4.2 Insurance Bet

4.2.1 Insurance Bets shall be paid in accordance with the Baccarat Insurance Plus Pay Table. For the avoidance of doubt, in a Tie, all Insurance Bets shall be returned with the exception of the following scenarios:

a. where the Player Insurance Bet is placed on a Player Hand of 9 points after Player's 3rd Card and the Banker also draws to 9 points, in which case the Player Insurance Bet shall be paid in accordance with the Baccarat Insurance Plus Pay Table; or

b. where the Banker Insurance Bet is placed after the Player's 3rd card results in Player Hand having 0 point and where the Banker, having Point Total of 1 to 6 after the first two cards, subsequently draws to 0 point, in which case the Banker Insurance Bet shall be paid in accordance with the Baccarat Insurance Plus Pay Table.

4.2.2 The House has the discretion at private gaming tables to allow a Player's request that they not be offered Insurance. In such a situation, a notice shall be displayed at the gaming table to inform all Players that no Insurance shall be offered and all subsequent Players to the game must accept that no Insurance shall be offered.

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 If a Player (including Standing Player) should fail to place a Bet on Insurance or a Player walks away after he has placed a Bet or should fail to inform the Dealer of his intention to do so before the next card is drawn, the Player (including Standing Player) shall be deemed to have forgone any right to place a Bet on Insurance for that Round of play.

5.3.1 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, the Round of play shall be Voided:

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,

5.6 Once the next Round of play has commenced, the outcome and settlement of all previous Round(s) of play shall stand.

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

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 reasonable 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 5.13 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 5.13.

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 5.13 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 5.13.

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 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.

5.13 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:

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

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

5.13.3 have their Bet returned.

All Players who have chosen the options set out in paragraph 5.13.1 or 5.13.2 above must then accept any subsequent cards dealt on that Round of play.

5.14 In the event that a Dealer neglects to offer Insurance:

5.14.1 If this is noticed and brought to the Dealer's attention before any outcome is established for that Round of play, a Pit Manager or above shall offer to the affected Player(s) an opportunity to place an Insurance Bet before continuing the Round of play, which may include a Player Insurance Bet in two or three cards situations and a Banker Insurance Bet for two cards situations. However, the total payout on the Insurance Bet(s) shall not exceed the Original Bet placed on the Player Hand or the Banker Hand. The Insurance Bet shall be paid in accordance with the Baccarat Insurance Plus Pay Table. All affected Players shall accept any subsequent cards dealt on that Round of play.

5.14.2 If this is noticed after an outcome has been established for that Round of play, a Pit Manager or above shall return the Original Bet to the Players who had intended to place an Insurance Bet which would have won. This rule shall not apply to the scenario described in paragraph 4.2.2.

5.15 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.

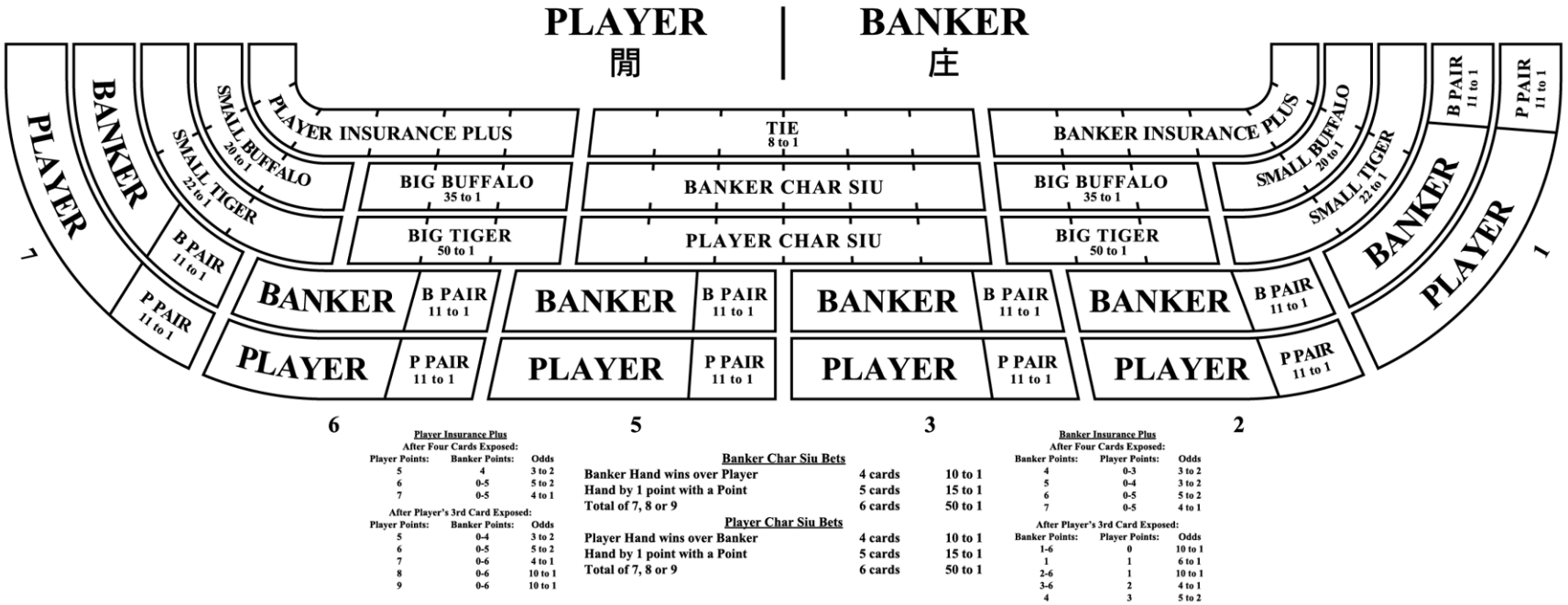
5.16 Any display information provided by the House on the outcome of current and/or previous Rounds of play is for information purposes only, and the actual outcome at the table shall prevail in the event of any inaccuracy in the display information.

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

5.18 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.

5.19 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 shall, at his reasonable discretion, decide how to resolve such matters.

Appendix A – This layout is available with 1 to 6 playing positions



Player Insurance Plus

After Four Cards Exposed:

Player Points:	Banker Points:	Odds
5	4	3 to 2
6	0-5	5 to 2
7	0-5	4 to 1

After Player's 3rd Card Exposed:

Player Points:	Banker Points:	Odds
5	0-4	3 to 2
6	0-5	5 to 2
7	0-6	4 to 1
8	0-6	10 to 1
9	0-6	10 to 1

Banker Char Siu Bets

Banker Hand wins over Player	4 cards	10 to 1
Hand by 1 point with a Point	5 cards	15 to 1
Total of 7, 8 or 9	6 cards	50 to 1

Player Char Siu Bets

Player Hand wins over Banker	4 cards	10 to 1
Hand by 1 point with a Point	5 cards	15 to 1
Total of 7, 8 or 9	6 cards	50 to 1

Banker Insurance Plus

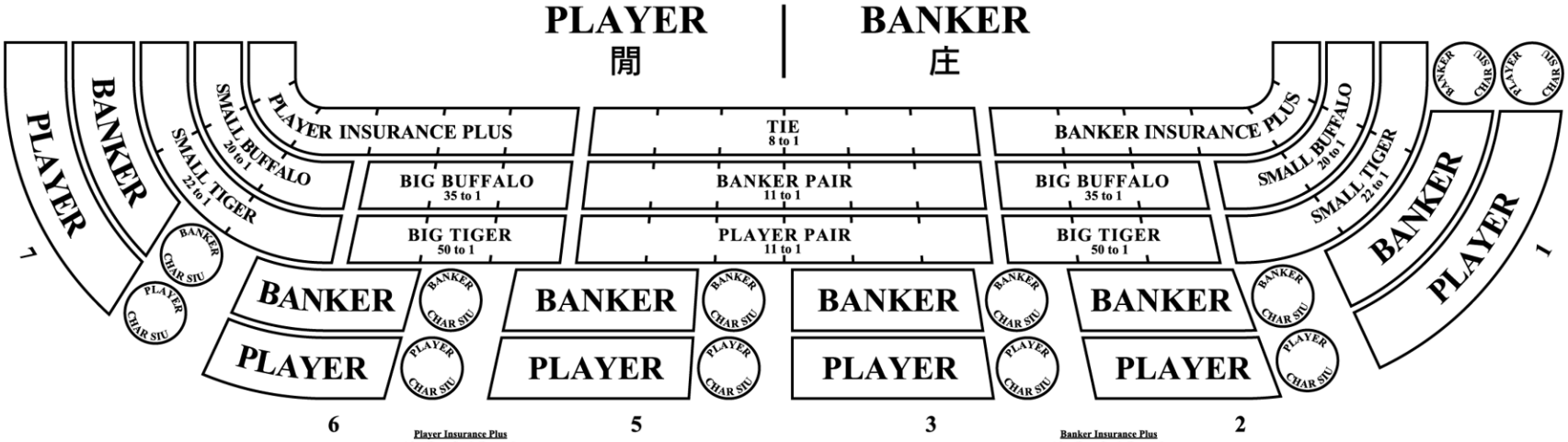
After Four Cards Exposed:

Banker Points:	Player Points:	Odds
4	0-3	3 to 2
5	0-4	3 to 2
6	0-5	5 to 2
7	0-5	4 to 1

After Player's 3rd Card Exposed:

Banker Points:	Player Points:	Odds
1-6	0	10 to 1
1	1	6 to 1
2-6	1	10 to 1
3-6	2	4 to 1
4	3	5 to 2

Appendix B – This layout is available with 1 to 6 playing positions



Player Insurance Plus

After Four Cards Exposed:

Player Points:	Banker Points:	Odds
5	4	3 to 2
6	0-5	5 to 2
7	0-5	4 to 1

After Player's 3rd Card Exposed:

Player Points:	Banker Points:	Odds
5	0-4	3 to 2
6	0-5	5 to 2
7	0-6	4 to 1
8	0-6	10 to 1
9	0-6	10 to 1

Banker Char Siu Bets

Banker Hand wins over Player	4 cards	10 to 1
Hand by 1 point with a Point	5 cards	15 to 1
Total of 7, 8 or 9	6 cards	50 to 1

Player Char Siu Bets

Player Hand wins over Banker	4 cards	10 to 1
Hand by 1 point with a Point	5 cards	15 to 1
Total of 7, 8 or 9	6 cards	50 to 1

Banker Insurance Plus

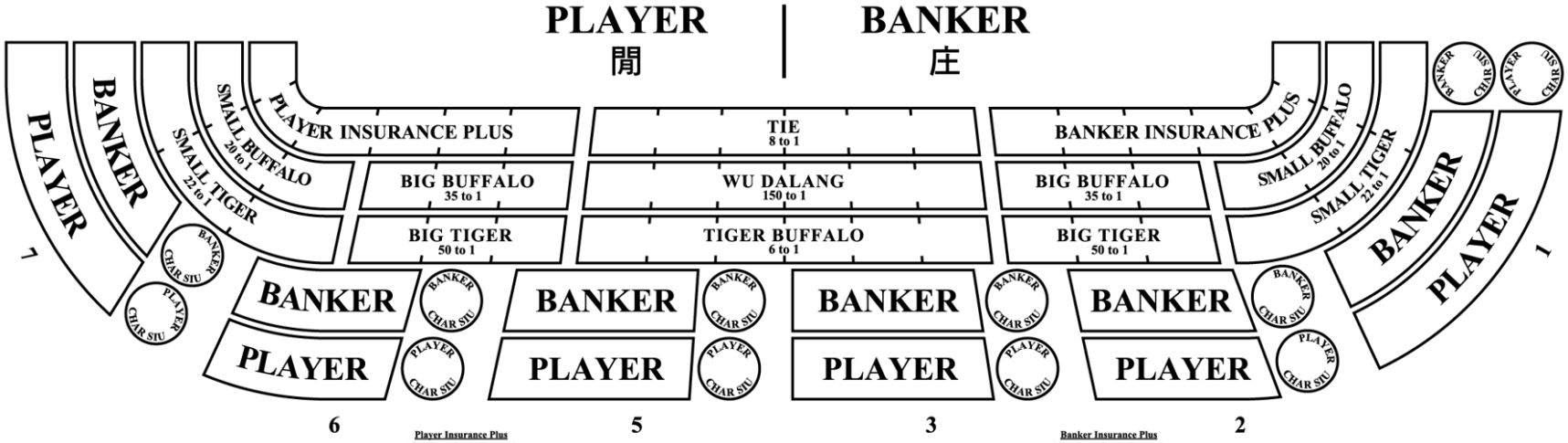
After Four Cards Exposed:

Banker Points:	Player Points:	Odds
4	0-3	3 to 2
5	0-4	3 to 2
6	0-5	5 to 2
7	0-5	4 to 1

After Player's 3rd Card Exposed:

Banker Points:	Player Points:	Odds
1-6	0	10 to 1
1	1	6 to 1
2-6	1	10 to 1
3-6	2	4 to 1
4	3	5 to 2

Appendix C – This layout is available with 1 to 6 playing positions



Player Insurance Plus

After Four Cards Exposed:

Player Points:	Banker Points:	Odds
5	4	3 to 2
6	0-5	5 to 2
7	0-5	4 to 1

After Player's 3rd Card Exposed:

Player Points:	Banker Points:	Odds
5	0-4	3 to 2
6	0-5	5 to 2
7	0-6	4 to 1
8	0-6	10 to 1
9	0-6	10 to 1

Banker Char Siu Bets

Banker Hand wins over Player	4 cards	10 to 1
Hand by 1 point with a Point	5 cards	15 to 1
Total of 7, 8 or 9	6 cards	50 to 1

Player Char Siu Bets

Player Hand wins over Banker	4 cards	10 to 1
Hand by 1 point with a Point	5 cards	15 to 1
Total of 7, 8 or 9	6 cards	50 to 1

Banker Insurance Plus

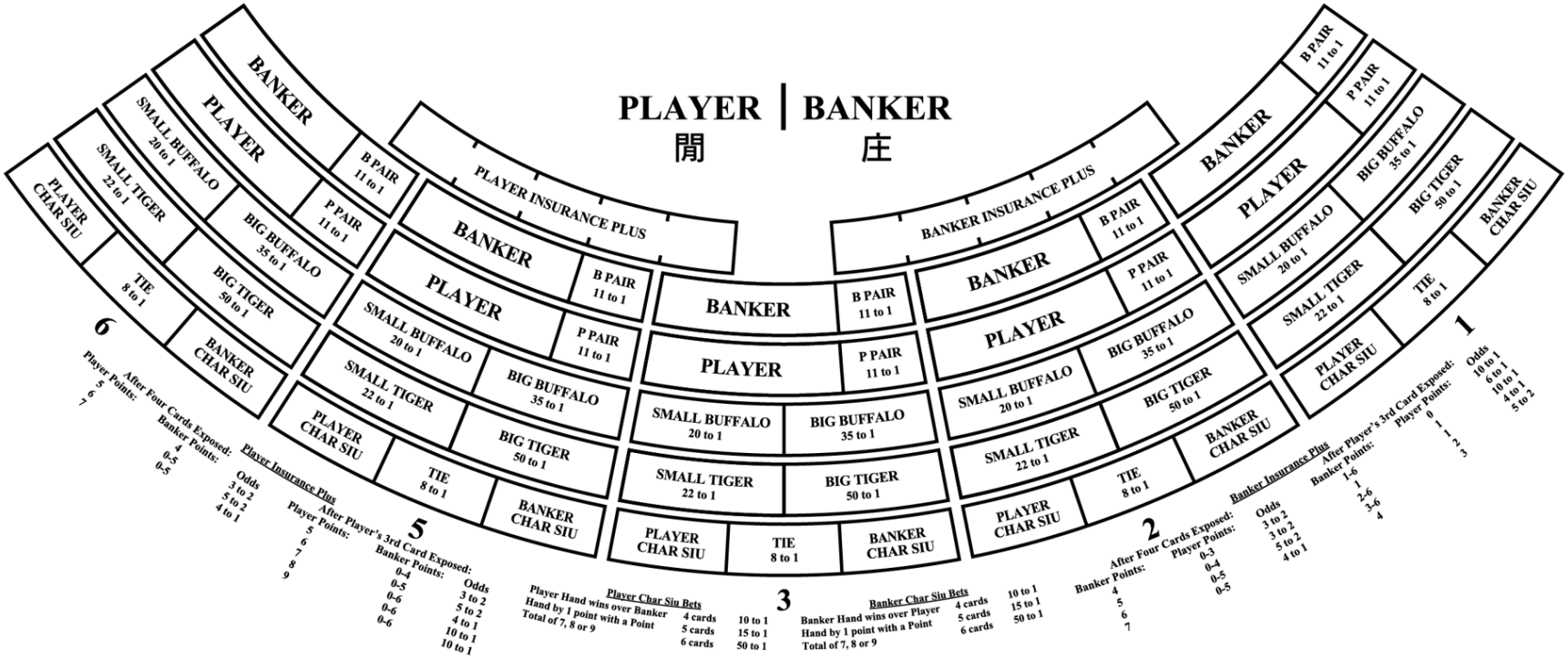
After Four Cards Exposed:

Banker Points:	Player Points:	Odds
4	0-3	3 to 2
5	0-4	3 to 2
6	0-5	5 to 2
7	0-5	4 to 1

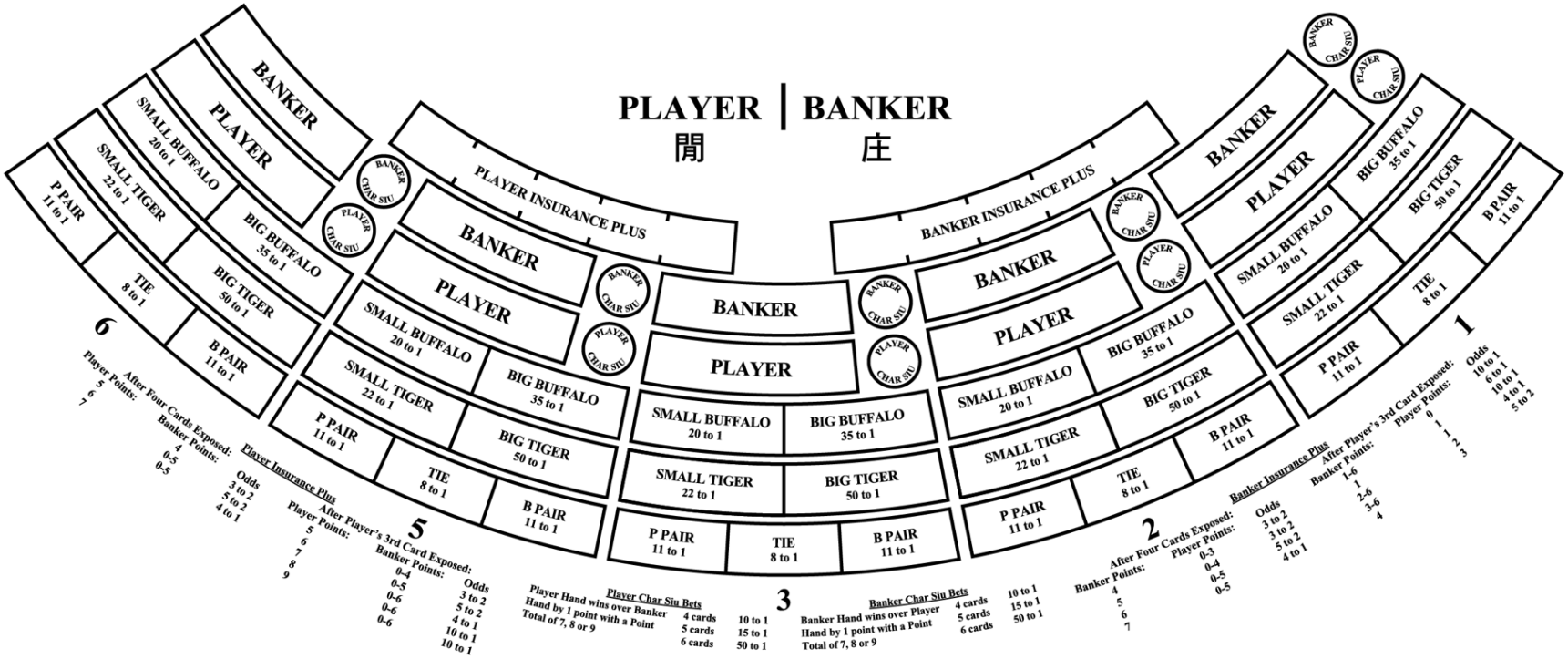
After Player's 3rd Card Exposed:

Banker Points:	Player Points:	Odds
1-6	0	10 to 1
1	1	6 to 1
2-6	1	10 to 1
3-6	2	4 to 1
4	3	5 to 2

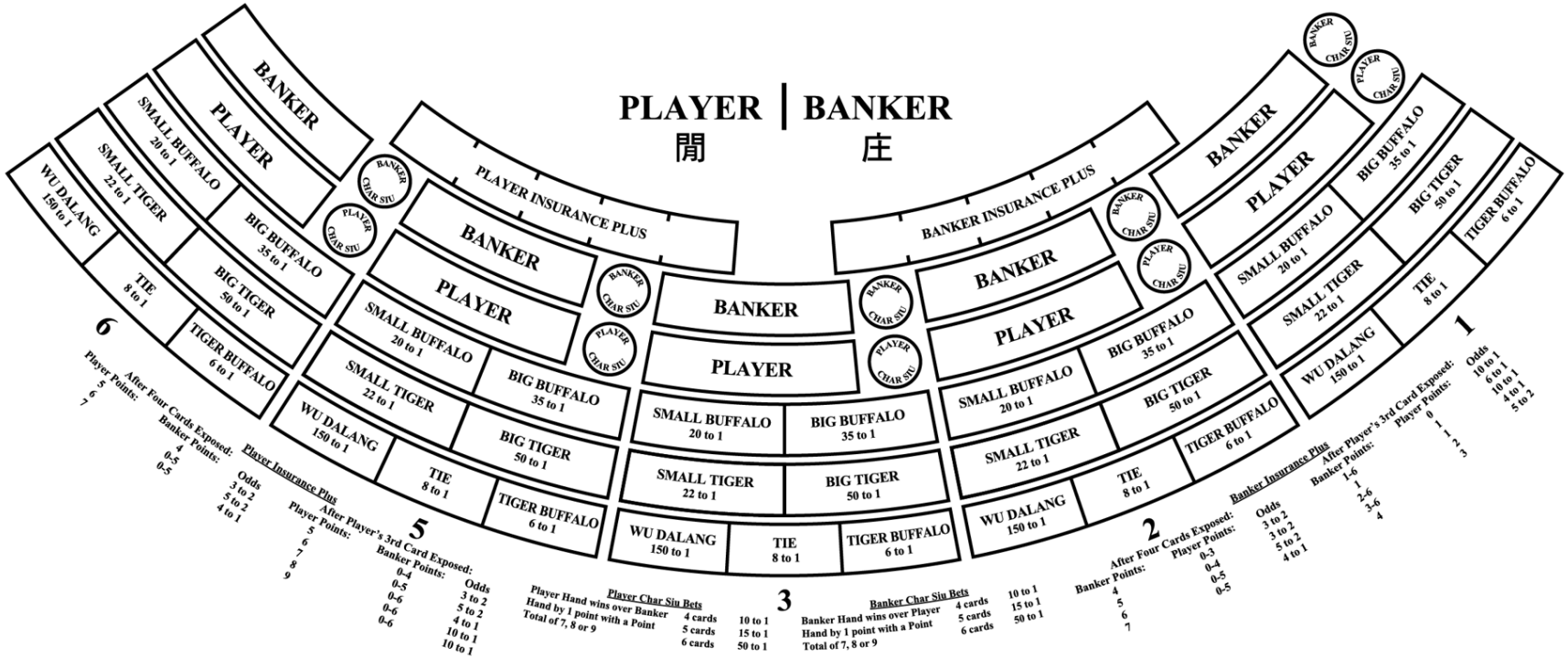
Appendix D – This layout is available with 1 to 5 playing positions



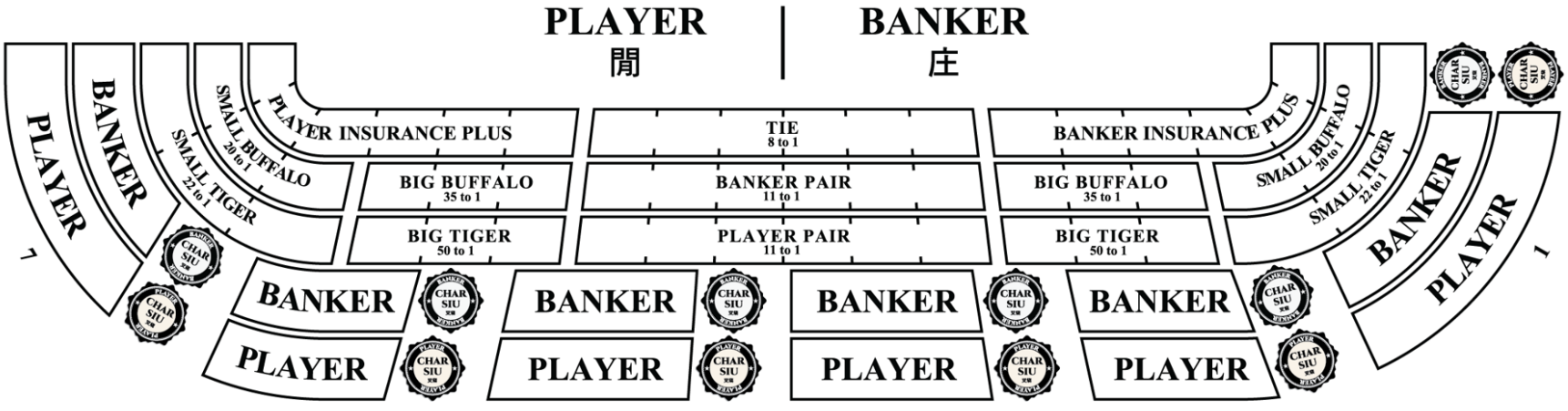
Appendix E – This layout is available with 1 to 5 playing positions



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



Appendix G – This layout is available with 1 to 6 playing positions



Player Insurance Plus

After Four Cards Exposed:

Player Points:	Banker Points:	Odds
5	4	3 to 2
6	0-5	5 to 2
7	0-5	4 to 1

After Player's 3rd Card Exposed:

Player Points:	Banker Points:	Odds
5	0-4	3 to 2
6	0-5	5 to 2
7	0-6	4 to 1
8	0-6	10 to 1
9	0-6	10 to 1

Banker Char Siu Bets

Banker Hand wins over Player	4 cards	10 to 1
Hand by 1 point with a Point	5 cards	15 to 1
Total of 7, 8 or 9	6 cards	50 to 1

Player Char Siu Bets

Player Hand wins over Banker	4 cards	10 to 1
Hand by 1 point with a Point	5 cards	15 to 1
Total of 7, 8 or 9	6 cards	50 to 1

Banker Insurance Plus

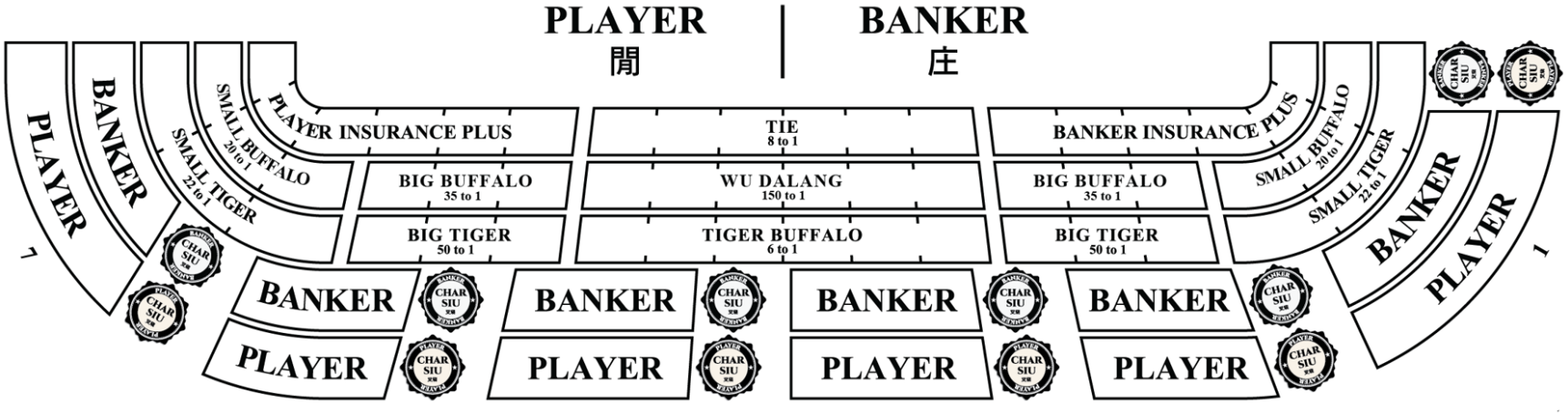
After Four Cards Exposed:

Banker Points:	Player Points:	Odds
4	0-3	3 to 2
5	0-4	3 to 2
6	0-5	5 to 2
7	0-5	4 to 1

After Player's 3rd Card Exposed:

Banker Points:	Player Points:	Odds
1-6	0	10 to 1
1	1	6 to 1
2-6	1	10 to 1
3-6	2	4 to 1
4	3	5 to 2

Appendix H – This layout is available with 1 to 6 playing positions



Player Insurance Plus

After Four Cards Exposed:

Player Points:	Banker Points:	Odds
5	4	3 to 2
6	0-5	5 to 2
7	0-5	4 to 1

After Player's 3rd Card Exposed:

Player Points:	Banker Points:	Odds
5	0-4	3 to 2
6	0-5	5 to 2
7	0-6	4 to 1
8	0-6	10 to 1
9	0-6	10 to 1

Banker Char Siu Bets

Banker Hand wins over Player	4 cards	10 to 1
Hand by 1 point with a Point	5 cards	15 to 1
Total of 7, 8 or 9	6 cards	50 to 1

Player Char Siu Bets

Player Hand wins over Banker	4 cards	10 to 1
Hand by 1 point with a Point	5 cards	15 to 1
Total of 7, 8 or 9	6 cards	50 to 1

Banker Insurance Plus

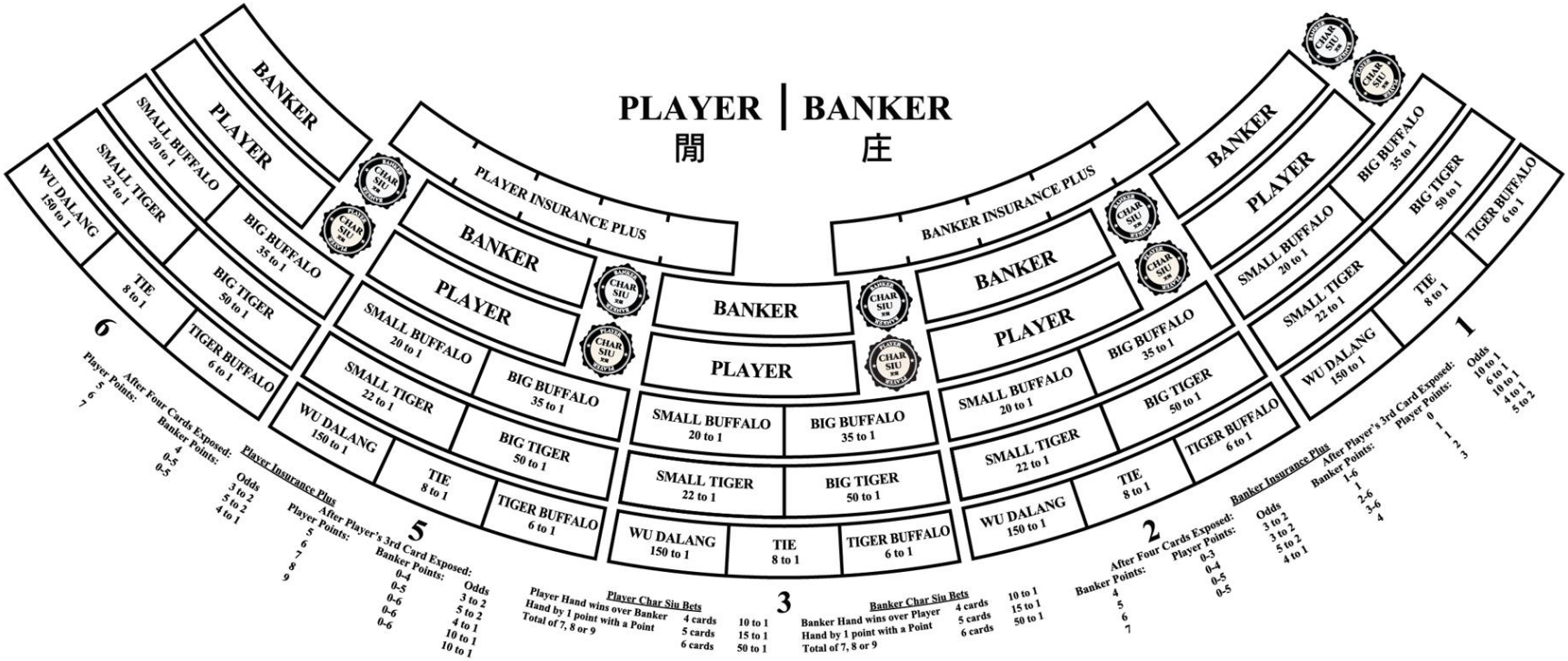
After Four Cards Exposed:

Banker Points:	Player Points:	Odds
4	0-3	3 to 2
5	0-4	3 to 2
6	0-5	5 to 2
7	0-5	4 to 1

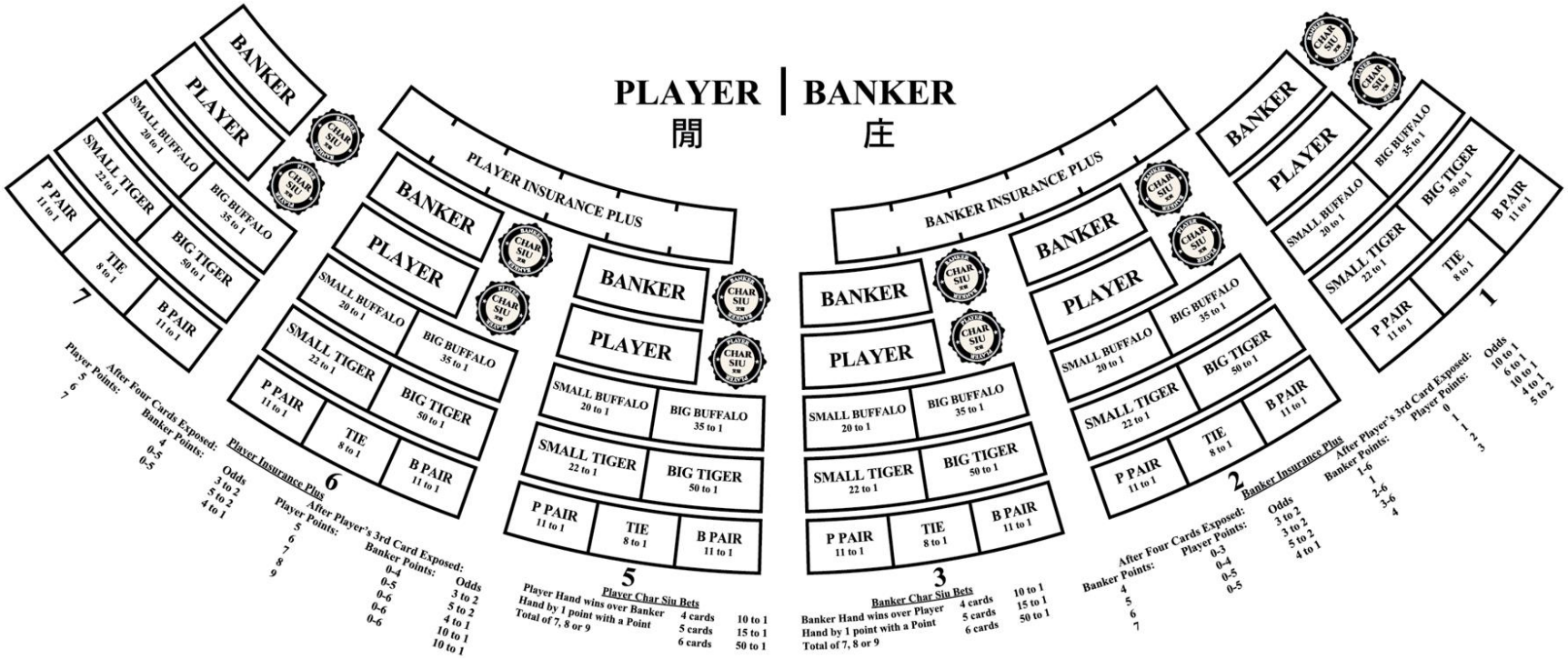
After Player's 3rd Card Exposed:

Banker Points:	Player Points:	Odds
1-6	0	10 to 1
1	1	6 to 1
2-6	1	10 to 1
3-6	2	4 to 1
4	3	5 to 2

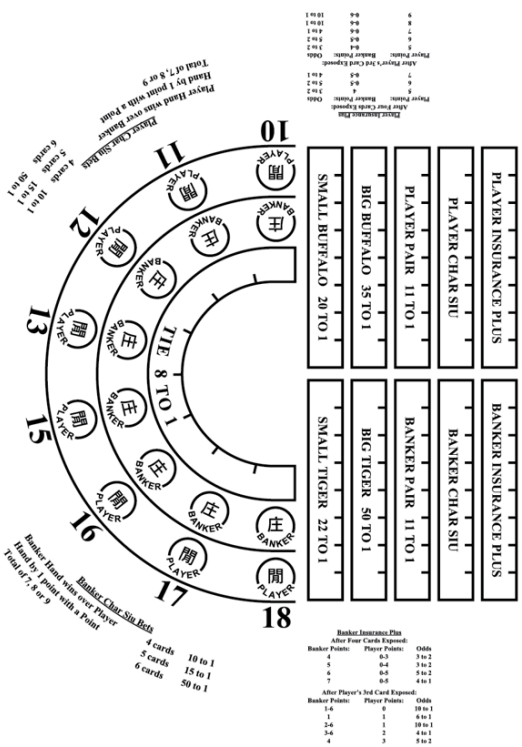
Appendix I – This layout is available with 1 to 5 playing positions

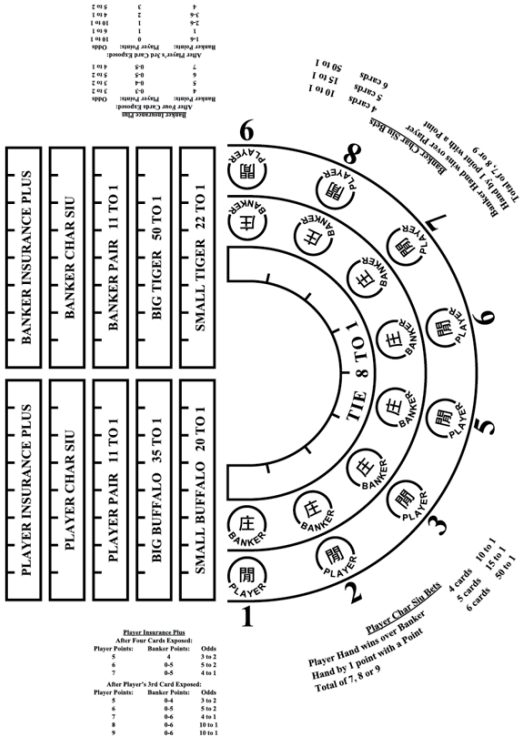


Appendix J – This layout is available with 1 to 6 playing positions

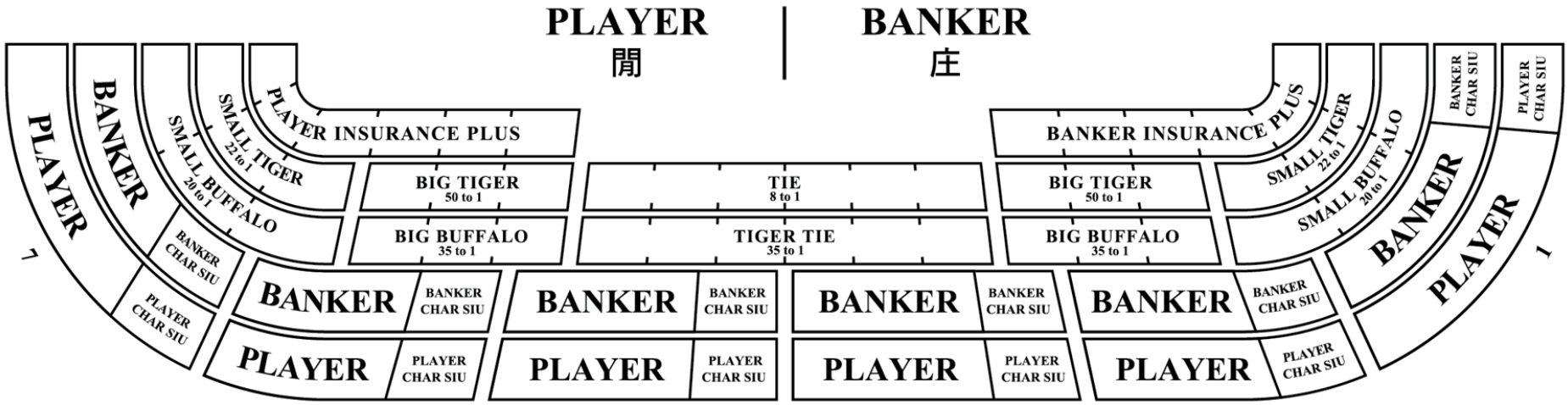


Appendix K – This layout is available with 10 to 16 playing positions





Appendix L – This layout is available with 1 to 6 playing positions



Player Insurance Plus

After Four Cards Exposed:

Player Points:	Banker Points:	Odds
5	4	3 to 2
6	0-5	5 to 2
7	0-5	4 to 1

After Player's 3rd Card Exposed:

Player Points:	Banker Points:	Odds
5	0-4	3 to 2
6	0-5	5 to 2
7	0-6	4 to 1
8	0-6	10 to 1
9	0-6	10 to 1

Banker Char Siu Bets

Banker Hand wins over Player	4 cards	10 to 1
Hand by 1 point with a Point	5 cards	15 to 1
Total of 7, 8 or 9	6 cards	50 to 1

Player Char Siu Bets

Player Hand wins over Banker	4 cards	10 to 1
Hand by 1 point with a Point	5 cards	15 to 1
Total of 7, 8 or 9	6 cards	50 to 1

Banker Insurance Plus

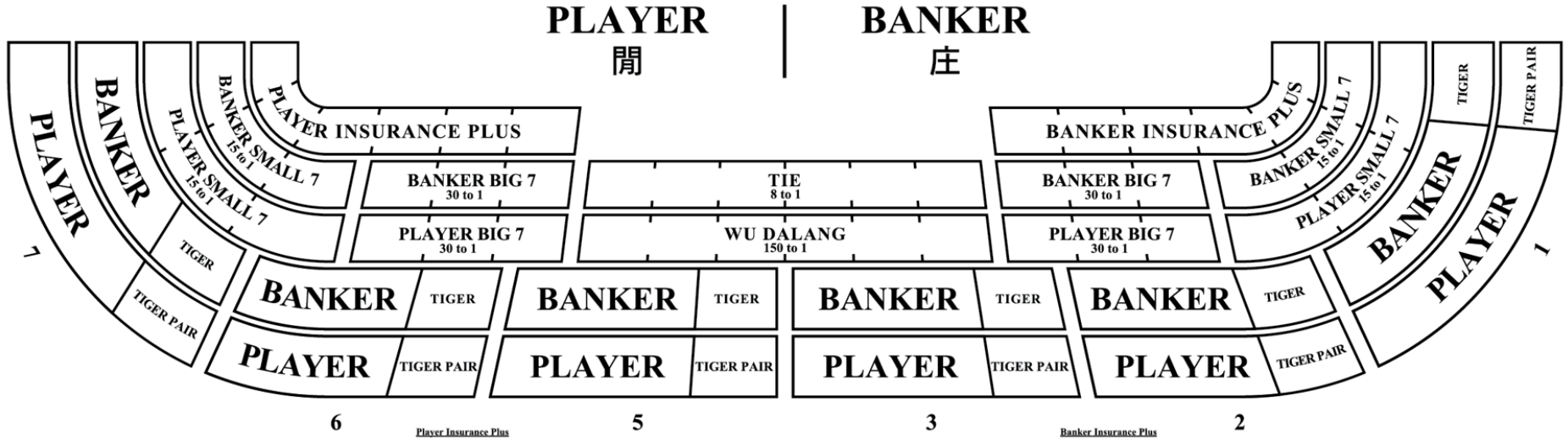
After Four Cards Exposed:

Banker Points:	Player Points:	Odds
4	0-3	3 to 2
5	0-4	3 to 2
6	0-5	5 to 2
7	0-5	4 to 1

After Player's 3rd Card Exposed:

Banker Points:	Player Points:	Odds
1-6	0	10 to 1
1	1	6 to 1
2-6	1	10 to 1
3-6	2	4 to 1
4	3	5 to 2

Appendix M – This layout is available with 1 to 6 playing positions



Player Insurance Plus

After Four Cards Exposed:

Player Points:	Banker Points:	Odds
5	4	3 to 2
6	0-5	5 to 2
7	0-5	4 to 1

After Player's 3rd Card Exposed:

Player Points:	Banker Points:	Odds
5	0-4	3 to 2
6	0-5	5 to 2
7	0-6	4 to 1
8	0-6	10 to 1
9	0-6	10 to 1

TIGER Pays

Tiger when Banker wins with two cards totaling 6 points	12 to 1
Tiger when Banker wins with three cards totaling 6 points	20 to 1

TIGER PAIR Pays

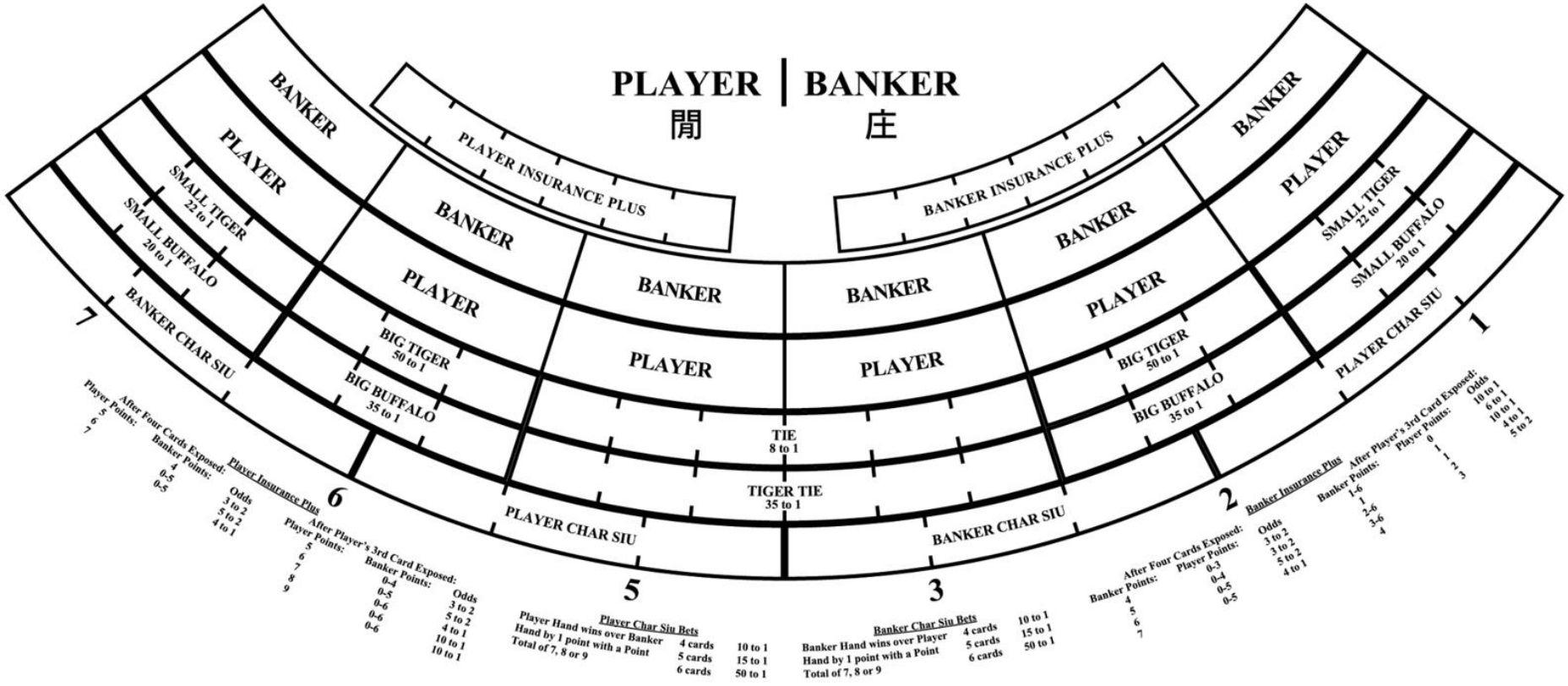
Single Tiger Pair	4 to 1
Double Tiger Pair	20 to 1
Twin Tiger Pair (Player and Banker have the same pair)	100 to 1

Banker Insurance Plus

After Four Cards Exposed:

Banker Points:	Player Points:	Odds
4	0-3	3 to 2
5	0-4	3 to 2
6	0-5	5 to 2
7	0-5	4 to 1

After Player's 3rd Card Exposed:

Banker Points:	Player Points:	Odds
1-6	0	10 to 1
1	1	6 to 1
2-6	1	10 to 1
3-6	2	4 to 1
4	3	5 to 2

Appendix N – This layout is available with 1 to 6 playing positions