

ELECTRONIC BACCARAT
(MBS)
Game Rules
Version 4

w.e.f. 20 March 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 “Electronic Baccarat (MBS) (Version 4)” as set out in this document by Marina Bay Sands Pte. Ltd. (“MBS”), to be conducted in the casino operated by MBS.

Applicable to the following games
for
Marina Bay Sands

1. Super Six No Commission Baccarat
2. Fortune Six No Commission Baccarat
3. Super 6 No Commission Baccarat
4. No Commission Baccarat
5. Tiger Baccarat
6. Tiger No Commission Baccarat
7. Fabulous 4's Baccarat

- 1. Definitions**
- 2. Mode Of Play**
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- 4. Settlement**
- 5. Irregularities**
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1. Definitions

1.1. In these rules:

- 1.1.1. "Banker Dragon Bonus" means a wager that may be placed by a Player prior to the closing of bets and wins when:
 - 1.1.1.1. the "Banker" hand wins with a total point difference of 4 or higher and the "Banker" hand is not a "Natural 8" or a "Natural 9"; or
 - 1.1.1.2. the "Banker" hand wins with a "Natural 8" or a "Natural 9".
- 1.1.2. "Banker Fabulous 4" means a wager that may be placed by a Player prior to the closing of bets that wins if the "Banker" wins with a point total of four and loses with any other outcome.
- 1.1.3. "Big Tiger" means a wager that may be placed by a Player prior to the closing of bets 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.
- 1.1.4. "Commission" means the amount collected or deducted by the Dealer from any winning wager on the "Banker" hand.
 - 1.1.4.1. Commission only applies to the game of Tiger Baccarat.
- 1.1.5. "Fortune Six" means a wager that may be placed by a Player prior to the closing of bets that wins if the "Banker" wins with a point total of six and loses with any other outcome.
- 1.1.6. "Hand" means the cards that have been dealt to the "Banker" or "Player" in a round of play.
- 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. "Natural Tie" is when the "Player" and "Banker" hands have an identical point total of 8 or 9 on the initial deal comprising of 2 cards. The "Banker Dragon Bonus" wager and "Player Dragon Bonus" wager do not win or lose in this case of a "Natural Tie".
- 1.1.10. "Player Dragon Bonus" means a wager that may be placed by a Player prior to the closing of bets and wins when:
 - 1.1.10.1. the "Player" hand wins with a total point difference of 4 or higher and the "Player" hand is not a "Natural 8" or a "Natural 9"; or
 - 1.1.10.2. the "Player" hand wins with a "Natural 8" or a "Natural 9".
- 1.1.11. "Player Fabulous 4" means a wager that may be placed by a Player prior to the closing of bets that wins if the "Player" wins with a point total of four and loses with any other outcome.
- 1.1.12. "Push" means that a wager neither wins nor loses.

- 1.1.13. "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".
- 1.1.14. "Player Precious Pair" or "Banker Precious Pair" means a wager that may be placed by a Player prior to the closing of bets that wins if the initial two cards dealt to either the "Player" hand or the "Banker" hand are either:
- 1.1.14.1. Pair of Diamond 4's (i.e. 4♦ 4♦); or
- 1.1.14.2. Other Pairs of 4's (except Pair of Diamond 4's). Other Pairs of 4's may either be Suited (two cards of 4's of the same suit e.g. 4♣ 4♣) or Unsuited (two cards of 4's not of the same suit e.g. 4♥ 4♠); or
- 1.1.14.3. Diamond Pairs (except Pair of Diamond 4's). Diamond Pairs are two cards of the same face value and same Diamond suit (e.g. Q♦ Q♦); or
- 1.1.14.4. Other Pairs (except Pair of Diamond 4's, Other Pairs of 4's, and Diamond Pairs). Other Pairs may either be Suited (two cards of the same face value and same suit e.g. Q♥ Q♥) or Unsuited (two cards of the same face value but not of the same suit e.g. K♣ K♥),
- and loses with any other outcome.
- 1.1.15. "Player Terminal" means the individual terminal or device of an Electronic Table Game on which a Player can buy credits, place wagers and cash out winnings.
- 1.1.16. "Round of play" means the period of play commencing with the commencement of play and concluding when an outcome is established and, if applicable, losing wagers are collected and winning wagers are paid.
- 1.1.17. "Small Tiger" means a wager that may be placed by a Player prior to the closing of bets 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.
- 1.1.18. "Super 6" or "Super Six" means an additional wager that may be placed by a Player and wins if the "Banker" wins with a point total of six and loses with any other outcome.
- 1.1.19. "Tie" means that both the "Player" hand and the "Banker" hand have the same point total at the end of a round of play.
- 1.1.20. "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.
- 1.1.21. "Tiger" means a wager that may be placed by a Player prior to the closing of bets that wins if the "Banker" wins with a point total of six at the end of a round of play and loses with any other outcome.
- 1.1.22. "Tiger Pair" means that the initial two cards of either the "Player" hand or the "Banker" hand or both 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".

1.1.22.1. "Single Tiger Pair" means that either the "Player" hand or the "Banker" hand has "Pair".

1.1.22.2. "Double Tiger Pair" means that both the "Player" hand and the "Banker" hand have "Pair".

1.1.22.3. "Twin Tiger Pair" means that both the "Player" hand and the "Banker" hand have "Pair" and both Pairs are of the same value or same face cards (for example two pairs of 9's or two pairs of Q's).

1.1.23. "Tiger Tie" 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 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 Electronic 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 layouts for this game are as shown in the Player Terminals which shall also indicate the minimum and maximum wagers allowable for each available betting option.

3. How to Play

3.1. Commencement of play shall begin when the Player Terminal displays "Place your bets, please" or "Bets are open".

3.2. Closing of bets shall take effect when the Player Terminal displays "No more bets" or "Bets are closed".

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. Players are responsible for the selection of their wagers on the layout of the Player Terminals.

3.6. There shall be two hands dealt, one of which shall be designated as the "Player" hand and the other as the "Banker" hand, with:

3.6.1. The first and third cards dealt representing the first and second cards of the "Player" hand; and

3.6.2. The second and fourth cards dealt representing the first and second cards of the "Banker" hand.

3.7. These four cards shall determine the outcome of "Player Pair" and "Banker Pair" wagers.

3.7.1. "Player pair" wagers win if the initial two cards of the "Player" hand constitute a "Pair"; and

3.7.2. "Banker pair" wagers win if the initial two cards of the "Banker" hand constitute a "Pair".

3.7.3. These four cards shall also determine the outcome of "Player Precious Pair" and "Banker Precious Pair" wagers.

3.8. 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".	

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

3.9.1. 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.

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

4. Settlement

4.1. Settlement of "Super Six No Commission Baccarat" wagers shall be as follows:

Winning Wager	Pays
"Player"	1 to 1
"Banker" with point total of 6	1 to 2
"Banker" with any other point total except for point total of 6	1 to 1
"Tie"	8 to 1
"Player Pair" or "Banker Pair"	11 to 1
"Super Six" when "Banker" with point total of 6	15 to 1

4.2. Settlement of "Fortune Six No Commission Baccarat" wagers shall be as follows:

Winning Wager	Pays
"Player"	1 to 1
"Banker" with point total of 6	1 to 2
"Banker" with any other point total except for point total of 6	1 to 1
"Tie"	8 to 1
"Player Pair" or "Banker Pair"	11 to 1
"Fortune Six" when "Banker" wins with two cards with point total of 6	12 to 1
"Fortune Six" when "Banker" wins with three cards with point total of 6	20 to 1

4.3. Settlement of "Super 6 No Commission Baccarat" wagers shall be as follows:

Winning Wager	Pays
"Player"	1 to 1
"Banker" with point total of 6	1 to 2
"Banker" with any other point total except for point total of 6	1 to 1
"Tie"	8 to 1
"Player Pair" or "Banker Pair"	11 to 1
"Super 6" when "Banker" with point total of 6	15 to 1

4.4. Settlement of "No Commission Baccarat" wagers shall be as follows:

Winning Wager	Pays
"Player"	1 to 1
"Banker" with point total of 6	1 to 2
"Banker" with any other point total except for point total of 6	1 to 1
"Tie"	8 to 1
"Player Pair" or "Banker Pair"	11 to 1

- 4.5. "Banker Dragon Bonus" wagers may be available on "Fortune Six No Commission Baccarat" or "Super 6 No Commission Baccarat".

Settlement of "Banker Dragon Bonus" wagers shall be as follows:

Winning Wager	Pays
"Banker" wins by 9 points (non-natural)	30 to 1
"Banker" wins by 8 points (non-natural)	10 to 1
"Banker" wins by 7 points (non-natural)	6 to 1
"Banker" wins by 6 points (non-natural)	4 to 1
"Banker" wins by 5 points (non-natural)	2 to 1
"Banker" wins by 4 points (non-natural)	1 to 1
"Banker" wins with a "Natural 8" or a "Natural 9"	1 to 1
"Natural Tie" ("Player" and "Banker" each have "Natural 8" or "Natural 9")	Push

- 4.6. "Player Dragon Bonus" wagers may be available on "Fortune Six No Commission Baccarat" or "Super 6 No Commission Baccarat".

Settlement of "Player Dragon Bonus" wagers shall be as follows:

Winning Wager	Pays
"Player" wins by 9 points (non-natural)	30 to 1
"Player" wins by 8 points (non-natural)	10 to 1
"Player" wins by 7 points (non-natural)	6 to 1
"Player" wins by 6 points (non-natural)	4 to 1
"Player" wins by 5 points (non-natural)	2 to 1
"Player" wins by 4 points (non-natural)	1 to 1
"Player" wins with a "Natural 8" or a "Natural 9"	1 to 1
"Natural Tie" ("Player" and "Banker" each have "Natural 8" or "Natural 9")	Push

- 4.7. Settlement of "Tiger Baccarat" wagers shall be as follows:

Winning Wager	Pays
"Player"	1 to 1
"Banker"	0.95 to 1
"Tie"	8 to 1

4.8. Settlement of "Tiger No Commission Baccarat" wagers shall be as follows:

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

4.9. "Tiger Pair" wagers may be available on "Tiger Baccarat" or "Tiger No Commission Baccarat".

Settlement of "Tiger Pair" wagers shall be as follows:

Winning Wager	Pays
"Single Tiger" Pair	4 to 1
"Double Tiger" Pair	20 to 1
"Twin Tiger" Pair ("Player" and "Banker" have the same pair e.g. 10♠, 10♥, 10♣, 10♦)	100 to 1

4.10. "Tiger " wagers may be available on "Tiger Baccarat" or "Tiger No Commission Baccarat".

Settlement of "Tiger" wagers shall be as follows:"

Winning Wager	Pays
"Tiger" when "Banker" wins with two cards totalling six points	12 to 1
"Tiger" when "Banker" wins with three cards totalling six points	20 to 1
"Small Tiger	22 to 1
"Big Tiger"	50 to 1
"Tiger Tie"	35 to 1

4.11. Settlement of "Fabulous 4's wagers" shall be as follows:

Winning Wager	Pays
"Player" with a point total of 4	1 to 2
"Player" with a point total of 1	2 to 1
"Player" with any other point total except for point total of 4 or 1	1 to 1
"Banker" with a point total of 4	Push
"Banker" with a point total of 1	2 to 1
"Banker" with any other point total except for point total of 4 or 1	1 to 1
"Tie"	8 to 1
"Player Fabulous 4"	50 to 1
"Banker Fabulous 4"	25 to 1

* "Push" means that when the "Banker" wins with a point total of four, wagers placed by Players on "Banker" do not win or lose.

4.12. Settlement of "Player Precious Pair" and "Banker Precious Pair" wagers shall be as follows:

Winning Wager	Pays
Pair of Diamond 4's	30 to 1
Other pairs of 4's (except Pair of Diamond 4's)	15 to 1
Diamond Pairs (except Pair of Diamond 4's)	12 to 1
Other Pairs (except Pair of Diamond 4's, Other Pairs of 4's and Diamond Pairs)	9 to 1

All "Player Precious Pair" and "Banker Precious Pair" wagers shall be paid only once and to the highest value of the pair. i.e. A pair of Diamond 4's shall be paid 30 to 1 and shall not be paid 15 to 1, 12 to 1 and 9 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 Player Terminal has displayed "No more bets", no wager may be withdrawn.
- 5.5. Unless otherwise stated in these rules, after the Player Terminal has displayed "No more bets", no wager may be placed or increased.
- 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.
- 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. Where it is not possible to ascertain the drawn order, the round of play shall be void.
- 5.9. In the event of a technical interruption (such as a power failure) that affects the continuation of a round of play,
 - 5.9.1. If no outcome has been established (i.e. none of the available wagers has conclusively won or lost), the round of play shall be void.
 - 5.9.2. If an outcome has been established (i.e. any of the available wagers has conclusively won or lost), play shall continue and the round of play shall be concluded.
- 5.10. In the event of a technical interruption (such as a power failure) which affects all or only certain Player Terminals, the round of play shall continue. For the Player Terminals affected by the power failure,
 - 5.10.1. If the closing of bets has taken place on the Player Terminal and the Player's wager was successfully accepted, 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.
 - 5.10.2. If the closing of bets has not taken place on the Player Terminal and the Player's wager was not successfully accepted, the Player is deemed to not have participated in the round of play.

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 and/or previous 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 and/or previous 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"

Electronic Super Six No Commission Baccarat Layout



Appendix "B"

Electronic Fortune Six No Commission Baccarat Layout



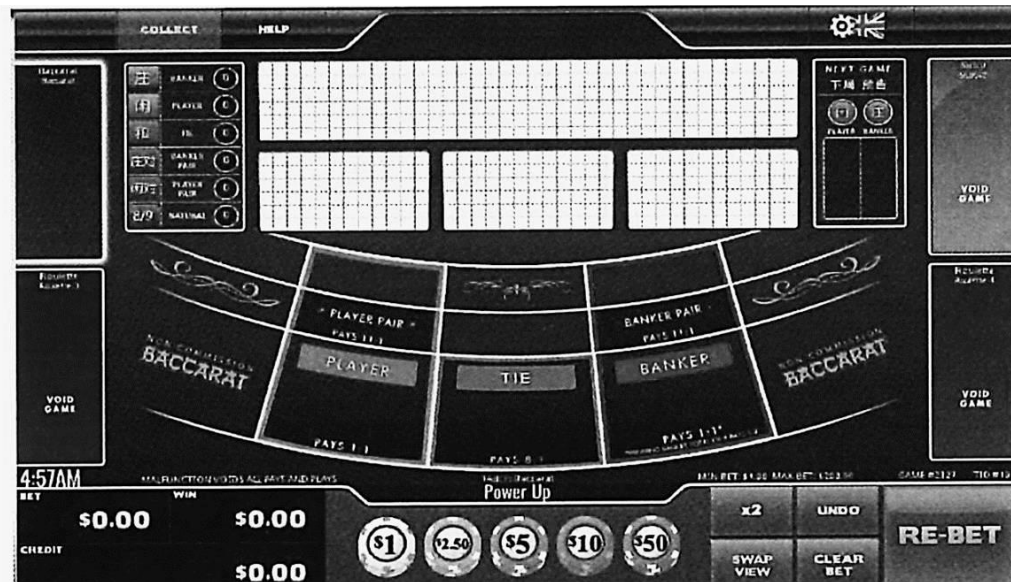
Appendix "C"

Electronic Super 6 No Commission Baccarat Layout



Appendix "D"

Electronic No Commission Baccarat Layout



Appendix "E"

Electronic Tiger Baccarat Layout



Appendix "F"

Electronic Tiger No Commission Baccarat Layout



Appendix "G"

Fabulous 4's Baccarat Layout



Appendix "H"

Electronic Tiger No Commission Baccarat Layout (Quartz Terminal)



Appendix "I"

Electronic Tiger Baccarat Layout (Quartz Terminal)



Appendix "J"

Fortune Six No Commission Baccarat (Quartz Terminal)



Appendix "K"

Super 6 No Commission Baccarat (Quartz Terminal)

