

**SANDS ELEMENTS
NO COMMISSION BACCARAT
(MBS)
Game Rules**

Version 2

w.e.f. 5 May 2017

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1. Definitions

1.1. In these rules:

- 1.1.1. "Fortune 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.
- 1.1.2. "Hand" means the cards that have been dealt to the "Banker" or "Player" in a round of play.
- 1.1.3. "Initial deal" means only the first two cards to the "Player" and the first 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 first two cards of either the "Player" hand or the "Banker" hand form a "Pair" (for example two 9's or two Luk ("L")).
- 1.1.6. "Point total" means the total value of cards in a hand.
- 1.1.7. "Round of play" means the period of play commencing with the commencement of play and concluding when the Dealer announces a result and, if applicable, collects losing wagers and pays winning wagers.
- 1.1.8. "Tie" means that both the "Player" hand and the "Banker" hand have the same point total at the end of a round of play.

2. Mode of Play

- 2.1. The game of Sands Elements No Commission Baccarat shall be played with four to ten decks of cards, with each deck having 65 cards without jokers and with backs of the same colour and design.
- 2.2. The layout for this game is as shown in Diagram "A", "B", "C", "D", "E", "F", "G", "H", "I", "J", "K", "L", "M", "N", "O", "P", "Q" and "R" with:
 - 2.2.1. Betting areas for the placement of "Banker" wagers;
 - 2.2.2. Betting areas for the placement of "Player" wagers;
 - 2.2.3. Betting areas for the placement of "Tie" wagers;
 - 2.2.4. Betting areas for the placement of "Pair" wagers; and
 - 2.2.5. Betting areas for the placement of "Fortune Six" wagers.

Diagram “A”

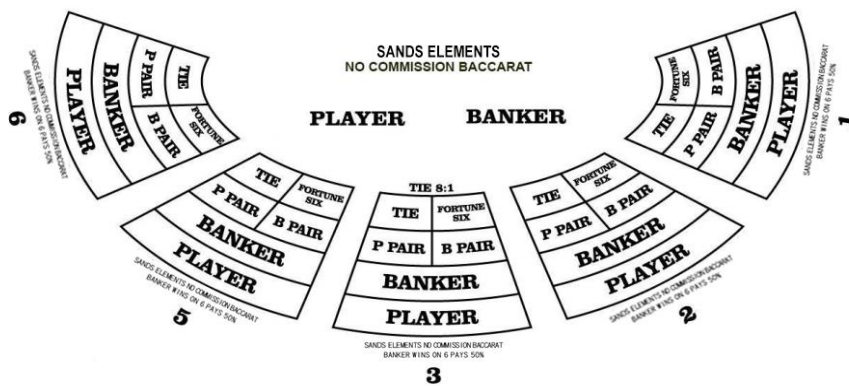


Diagram “B”

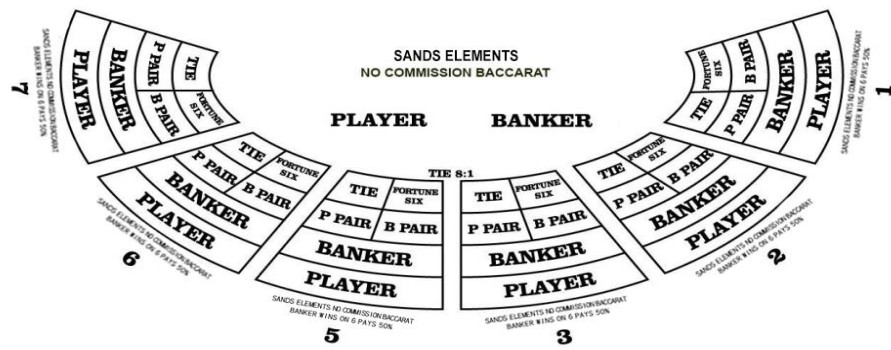


Diagram “C”

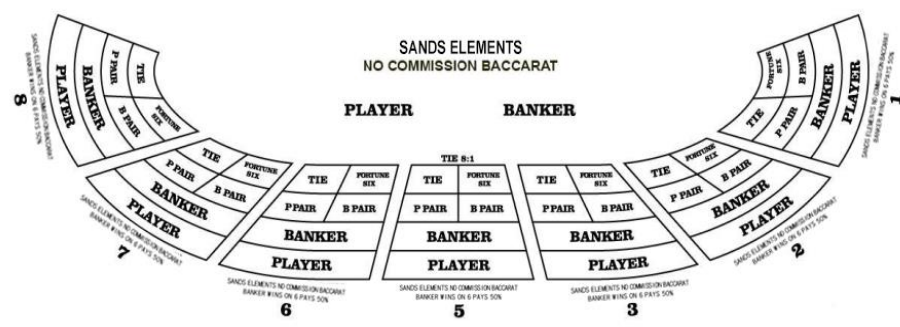


Diagram “D”

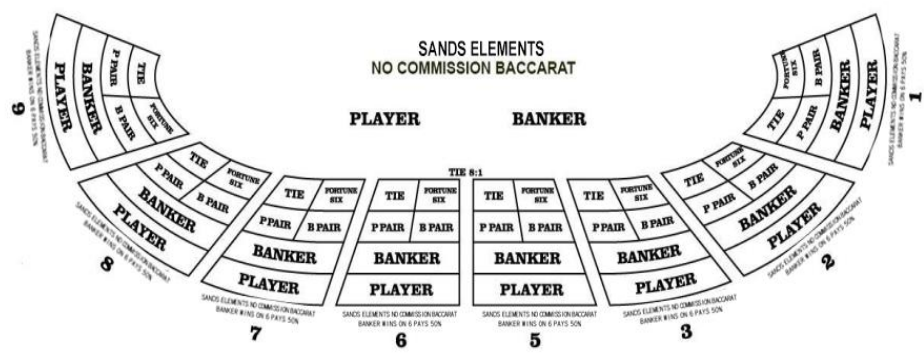


Diagram “E”

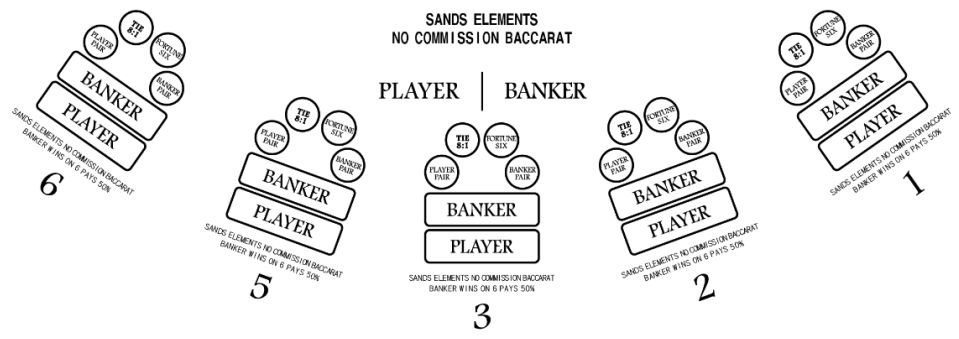


Diagram “F”

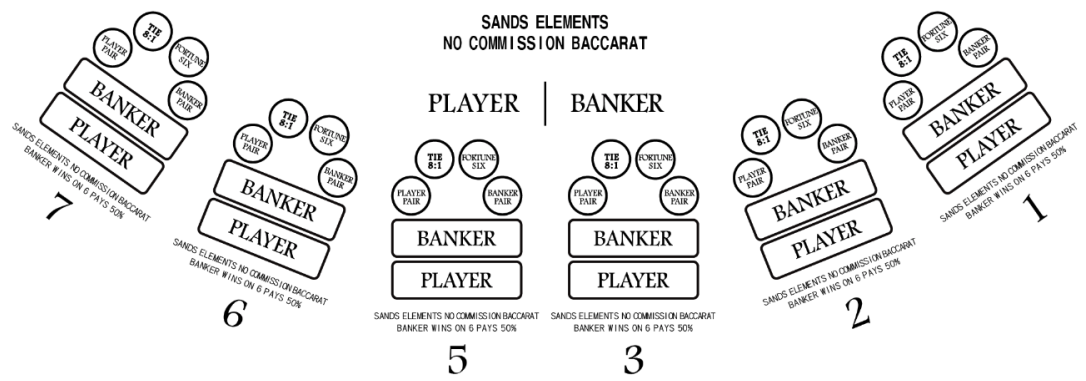


Diagram “G”

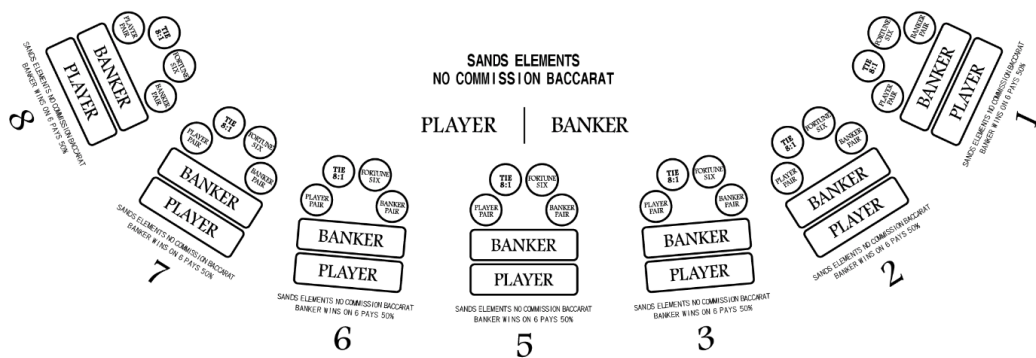


Diagram “H”

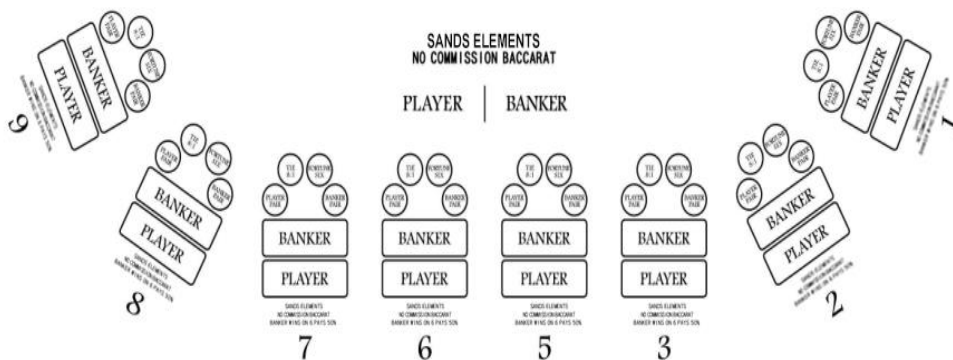


Diagram “I”

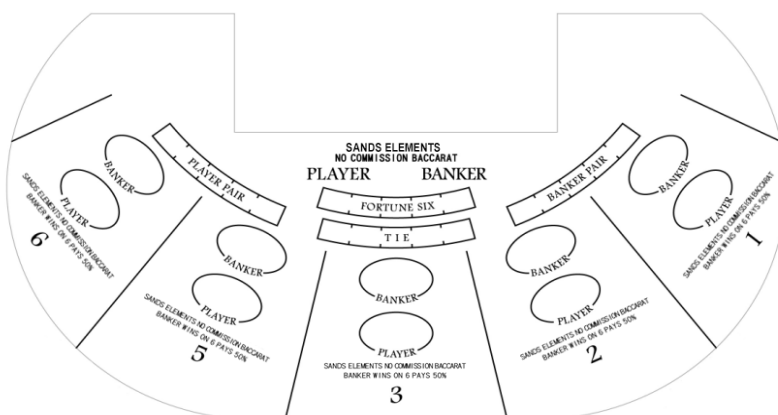


Diagram “J”

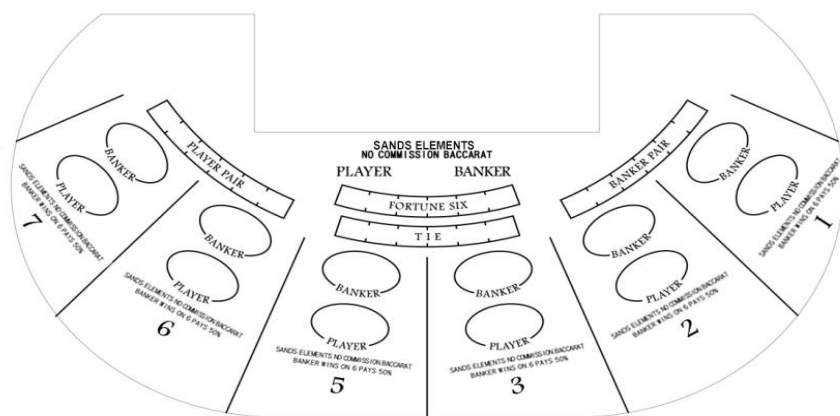


Diagram “K”

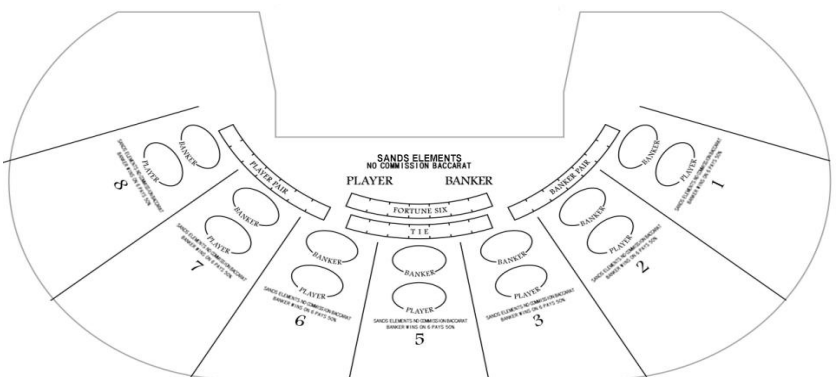


Diagram “L”

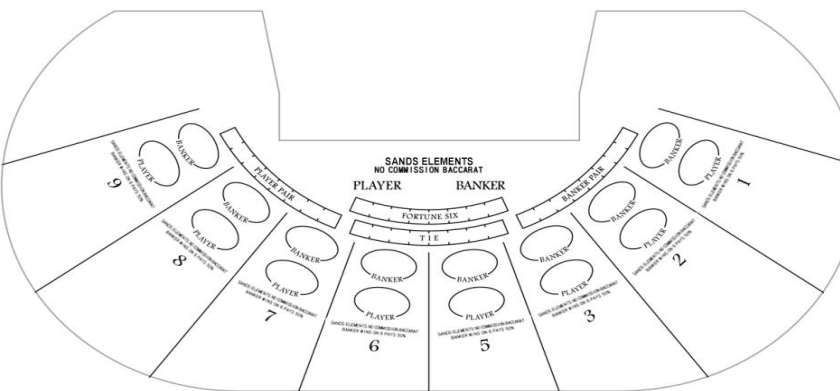


Diagram “M”

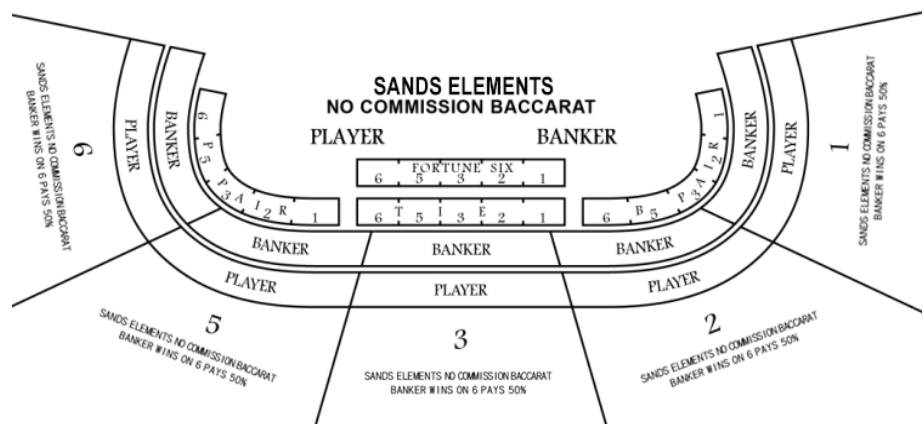


Diagram “N”

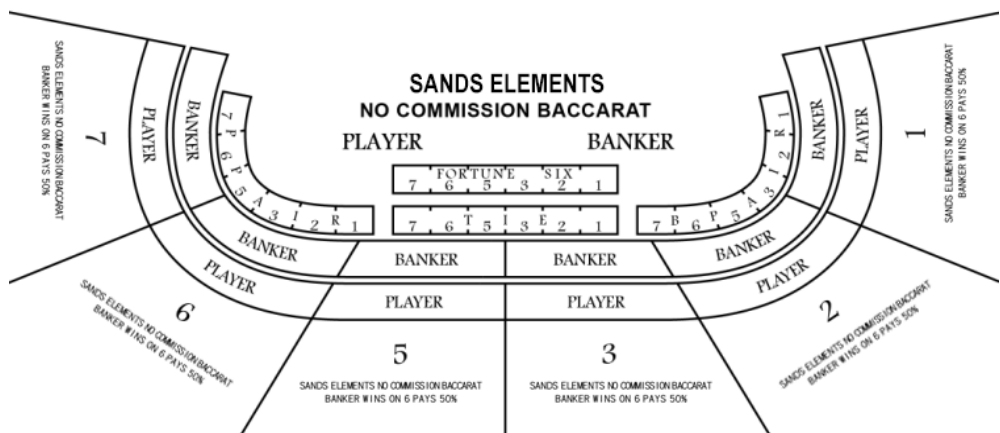


Diagram “O”

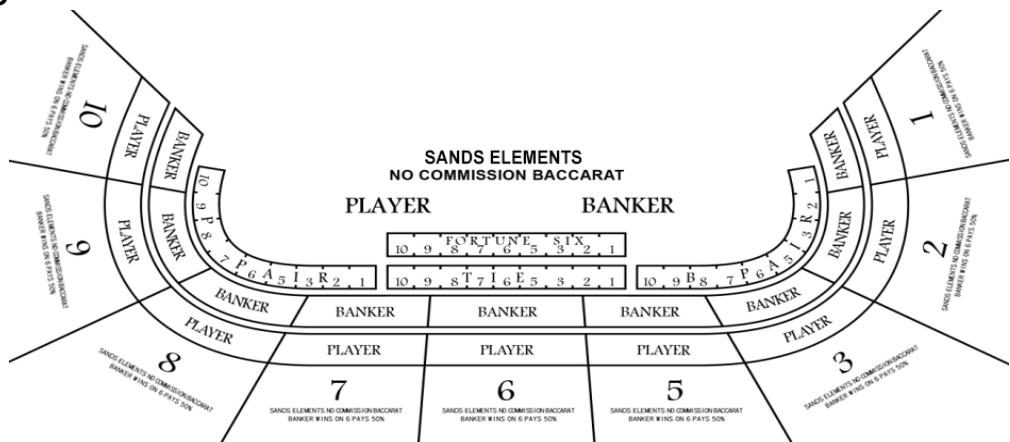


Diagram “P”

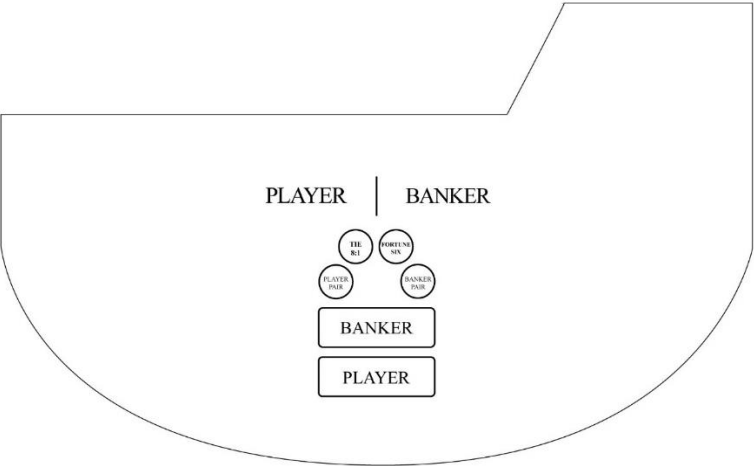


Diagram “Q”

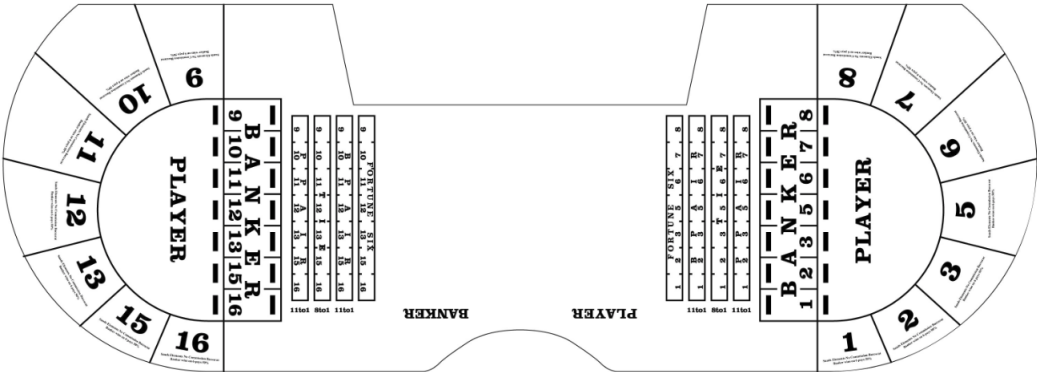
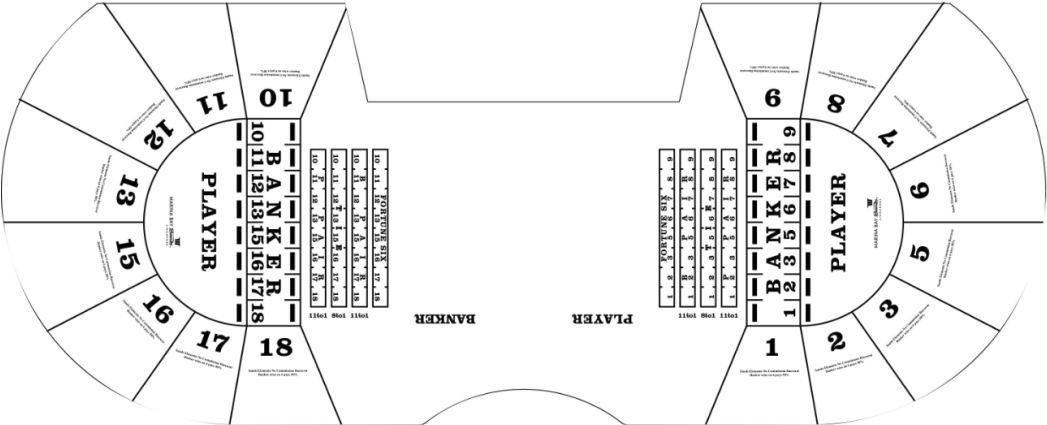


Diagram “R”



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 as its point value its face value and an Ace shall have as its point value a value of one; and
 - 3.3.2. Any Ten, Sau ("S"), Luk ("L") or Fuk ("F") shall have a point value of zero. Sau ("S"), Luk ("L") and Fuk ("F") are the three picture cards for each of the five suits.
- 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. "Player", "Banker", "Pair", "Tie" and "Fortune Six" wagers are independent wagers and may be played in combination or individually.
- 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.
- 3.7. Four cards shall be dealt from the shoe with:
 - 3.7.1. The first and third cards dealt representing the first and second cards of the "Player" hand; and
 - 3.7.2. The second and fourth cards dealt representing the first and second cards of the "Banker" hand.
- 3.8. These four cards will determine the outcome of "Pair" wagers:
 - 3.8.1. "Player pair" wagers win if the first two cards of the "Player" hand constitute a "Pair"; and
 - 3.8.2. "Banker pair" wagers win if the first two cards of the "Banker" hand constitute a "Pair".

- 3.9. Following the announcement of the point total of each hand after the initial four cards are dealt, a third card shall be dealt 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.

When the "Player" has:

0-1-2-3-4-5	"Player" draws a card
6-7	"Player" stands
8-9	Natural, no cards are drawn to either hand

When the "Player" stands, the "Banker" draws on 0-5 and stands on 6 or 7.

When the "Banker" has:

0-1-2	"Banker" draws when the "Player" third card has a point value of 0-9.
3	"Banker" draws when the "Player" third card has a point value of 0-9, except for 8.
4	"Banker" draws when the "Player" third card has a point value of 2-7.
5	"Banker" draws when the "Player" third card has a point value of 4-7.
6	"Banker" draws when the "Player" third card has a point value of 6 or 7.

"Banker" stands at all other times.

- 3.10. The winner of the round of play is the hand with the highest point total.
- 3.10.1. 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 the case of a "Tie" and all "Tie" wagers win.
- 3.11. When the "Banker" wins with a total of six points on either two or three cards, the "Fortune Six" wager will win.

4. Settlement

4.1. Settlement of wagers shall be as follows:

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

5. Irregularities

5.1. If a foreign card is found in the course of a game:

5.1.1. The current round of play shall be void; and

5.1.2. All results of the previous games will stand.

5.2. If the "Player" hand or the "Banker" hand is dealt an incorrect number of cards during the game, provided that this is noticed before the commencement of play of the next game and the cards cannot be reconstructed, the round of play shall be void.

5.3. In the event that two or more cards are simultaneously drawn from the shoe or device and it is not possible to ascertain the order of the cards drawn during the initial deal, the round of play shall be void.

5.4. In the event that the order of the cards in the card shoe is altered and cannot be reconstructed, regardless of whether the cards have been exposed, the round of play shall be void.

5.5. If there are insufficient cards in the shoe to complete a round of play, the round of play shall be void.

5.6. 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 will be refused and/or will not be honoured.

- 5.7. 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 game results.