

**POWER BACCARAT 98
(MBS)
Game Rules**

Version 6

w.e.f. 17 February 2017

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1. Definitions

1.1. In these rules:

- 1.1.1. "Commission" means the amount collected or deducted by the Dealer from any winning wager on the "Banker" hand.
- 1.1.2. "Dice shaker" means the device used to determine "Power hand" which consists of a shaker and a die.
- 1.1.3. "Hand" means the cards that have been dealt to the "Banker" or "Player" in a round of play.
- 1.1.4. "Initial deal" means only the first two cards to the "Player" and the first two cards to the "Banker" have been dealt.
- 1.1.5. "Natural" means a point total of eight or nine for either the "Player" hand or the "Banker" hand in the initial deal.
- 1.1.6. "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 Q's).
- 1.1.7. "Point total" means the total value of cards in a hand.
- 1.1.8. "Power hand marker" means the marker which indicates "Power hand" is in effect for that round of play.
- 1.1.9. "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.
- 1.1.10. "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 Power Baccarat 98 shall be played with four to ten decks of cards, with each deck having 52 cards without jokers and with backs of the same color and design.
- 2.2. The layout for this game is as shown in Diagram "A", "B", "C", "D" and "E" 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;
 - 2.2.5. Betting areas for the placement of "Banker Natural 8" wagers;
 - 2.2.6. Betting areas for the placement of "Banker Natural 9" wagers;
 - 2.2.7. Betting areas for the placement of "Player Natural 8" wagers; and
 - 2.2.8. Betting areas for the placement of "Player Natural 9" wagers.

Diagram “A”

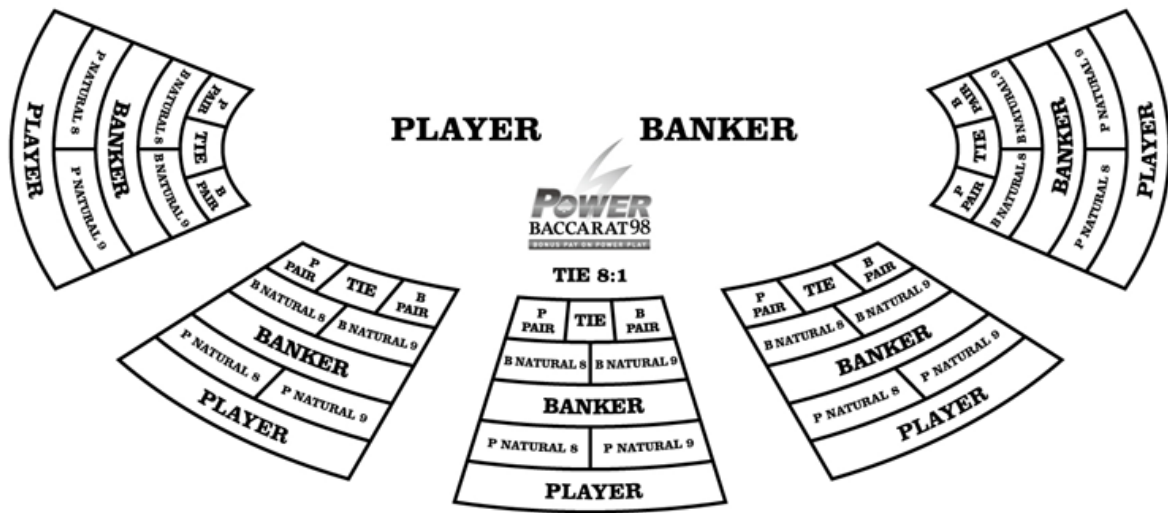


Diagram “B”

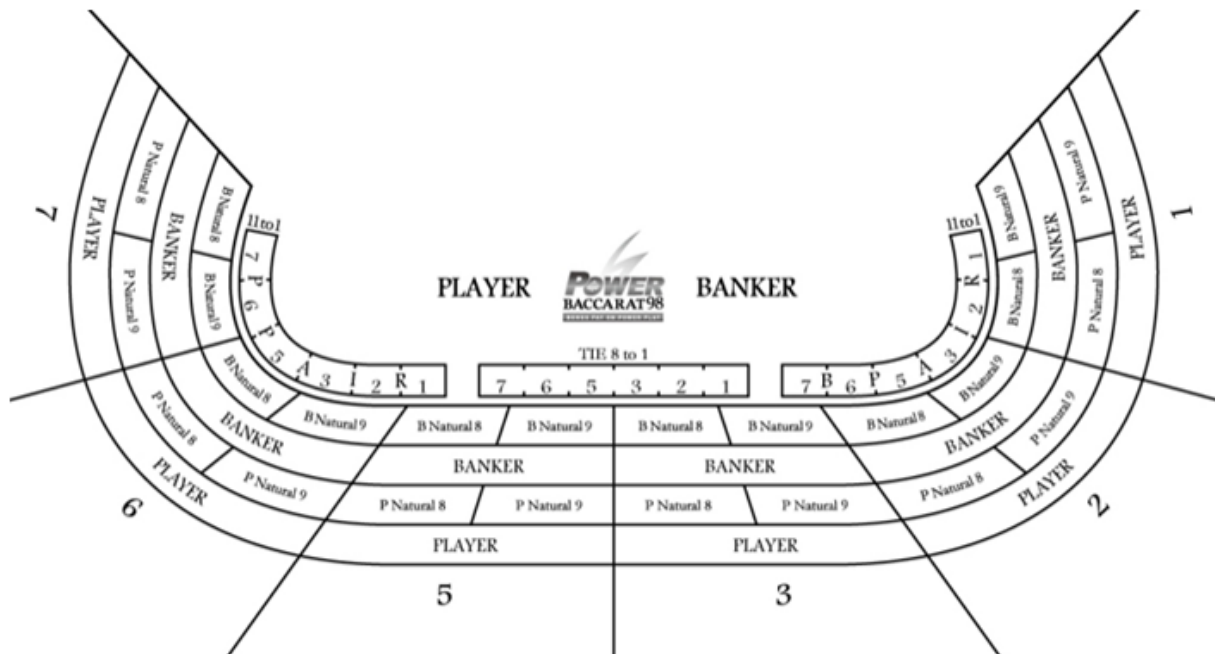


Diagram “C”

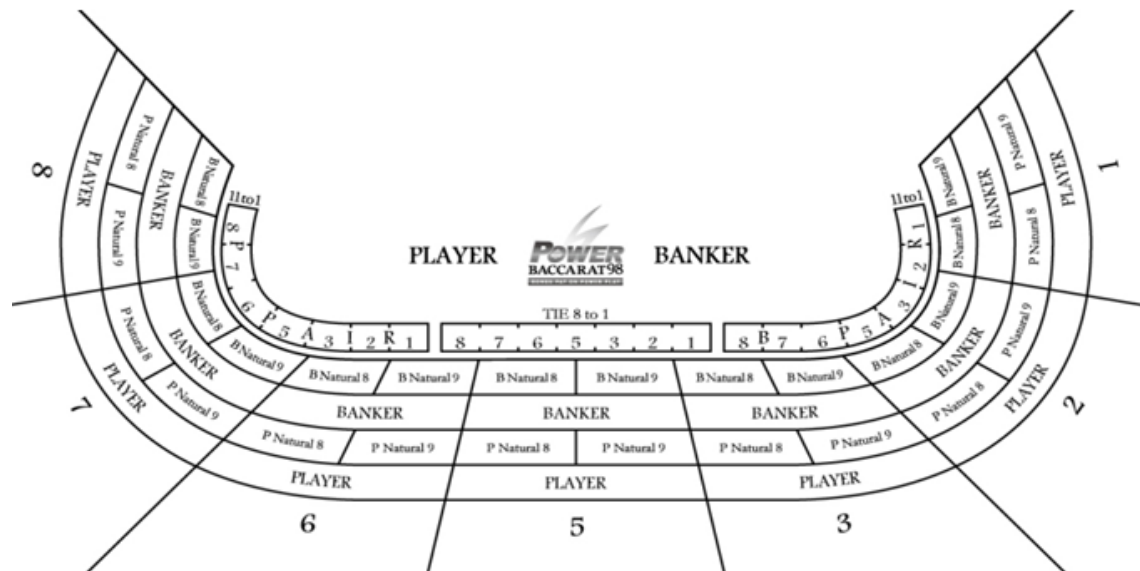


Diagram “D”

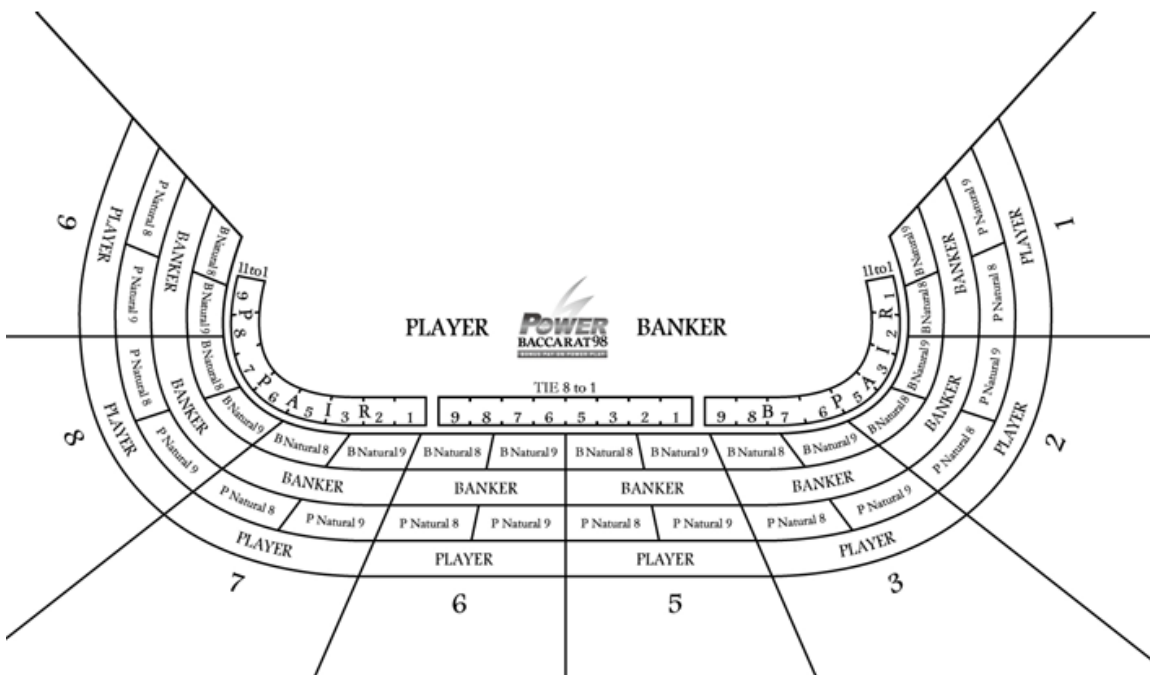
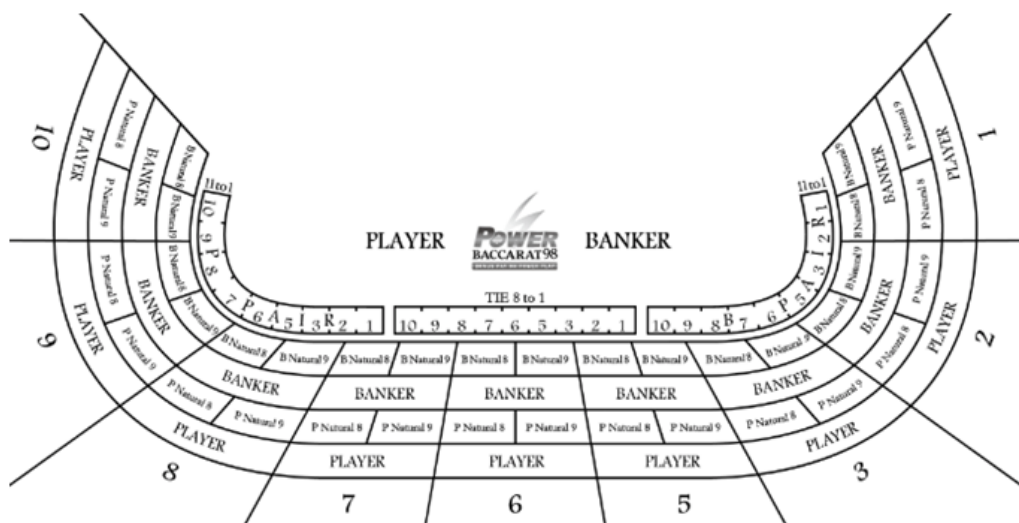


Diagram “E”



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, 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. “Banker”, “Player”, “Pair” and “Tie” wagers are independent wagers and may be played in combination or individually.
 - 3.5.1. A Player may also place a wager on “Player Natural 8” and / or “Player Natural 9” provided they have placed a “Player” wager on that round of play. The combined amount of the bets on “Player Natural 8” and “Player Natural 9” may not exceed the amount wagered on “Player”.

- 3.5.2. A Player may also place a wager on “Banker Natural 8” and / or “Banker Natural 9” provided they have placed a “Banker” wager on that round of play. The combined amount of the bets on “Banker Natural 8” and “Banker Natural 9” may not exceed the amount wagered on “Banker”.
- 3.6. Following the announcement of “No more bets”, the Dealer shall shake the die three times using the dice shaker and then pass the dice shaker to the highest wagered Player at the table.
 - 3.6.1. The Player shall shake the die at least once, during which time the die must be heard tumbling, and place the dice shaker in front of the Dealer working area. The Player or Dealer shall open the dice shaker and the Dealer shall announce the die value.
 - 3.6.2. If the die value is 3, the hand will be called a “Power hand” and the Dealer will turn the power hand marker to indicate that “Power hand” is in effect. Once a “Power hand” has been determined, all players wagering at the table shall benefit from the improved game odds for that round of play as stipulated in rule 4.2.
- 3.7. There shall be two hands dealt, one of which shall be designated as the “Player” hand and the other as the “Banker” hand.
- 3.8. Four cards shall be dealt from the shoe with:
 - 3.8.1. The first and third cards dealt representing the first and second cards of the “Player” hand; and
 - 3.8.2. The second and fourth cards dealt representing the first and second cards of the “Banker” hand.
- 3.9. These four cards will determine the outcome of “Pair” wagers:
 - 3.9.1. “Player pair” wagers win if the first two cards of the “Player” hand constitute a “Pair”; and
 - 3.9.2. “Banker pair” wagers win if the first two cards of the “Banker” hand constitute a “Pair”.
- 3.10. In addition, these four cards will determine the outcome of “Natural 8” or “Natural 9” wagers:
 - 3.10.1. “Banker Natural 9” wagers win if the first two cards of the “Banker” hand have a point value of 9.
 - 3.10.2. “Banker Natural 8” wagers win if the first two cards of the “Banker” hand have a point value of 8 and the hand is a winning hand (i.e. the “Player” hand is not a “Natural 9”).
 - 3.10.3. “Player Natural 9” wagers win if the first two cards of the “Player” hand have a point value of 9.
 - 3.10.4. “Player Natural 8” wagers win if the first two cards of the “Player” hand have a point value of 8 and the hand is a winning hand (i.e. the “Banker” hand is not a “Natural 9”).
 - 3.10.5. All “Natural 8” and “Natural 9” wagers lose in the event of a “Tie” hand.

- 3.11. 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

- 3.11.1. 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.

- 3.11.2. 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

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

- 3.11.4. 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.	

- 3.12. The winner of the round of play is the hand with the highest point total.

- 3.12.1. 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.

4. Settlement

- 4.1. Settlement of wagers shall be as follows:

Winning Bet	Pays
"Banker"	0.95 to 1
"Player"	1 to 1
"Tie"	8 to 1
"Player" or "Banker" Pair	11 to 1
"Player" or "Banker" Natural 8	8 to 1
"Player" or "Banker" Natural 9	8 to 1

4.2. Settlement of wagers for "Power hand" shall be as follows:

Winning Bet	Pays
"Banker" Natural 8 or Natural 9	1 to 1
"Player" Natural 8 or Natural 9	21 to 20
"Tie" on 8 or 9	10 to 1
"Player" or "Banker" Pair of 8's or 9's	15 to 1
"Player" or "Banker" Natural 8	9 to 1
"Player" or "Banker" Natural 9	9 to 1

4.2.1. Where a "Power hand" has been called and the result is not such that higher odds as stipulated in rule 4.2 are to be paid, the normal payout odds shall apply.

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.