

NON-COMMISSION BACCARAT WITH INSURANCE

(RWS)

Game Rules

(Version 4)

w.e.f. 22 October 2013

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1. Definitions

In these rules:

Baccarat Table of Play is a set of mandatory rules that dictate whether the Player and Banker should stand or draw an additional card.

House means the Casino Operator.

Baccarat Insurance means a bet being offered to a player at fixed odds in accordance with the Baccarat Insurance Pay Table before either the Player or Banker (or both) hand(s) goes into the third card as per the Baccarat Table of Play.

Natural means a two-card total of eight or nine points achieved by either the Player hand or the Banker hand.

Non-Commission Baccarat means a version of Baccarat where wagers placed on the Banker shall be paid at odds of 1 to 1 except in the event when the Banker wins on Six Points (in such an event, only 50% of the amount wagered on the Banker shall be paid).

Player Pair or Banker Pair means the first two cards of either the Player hand or the Banker hand, as the case may be, and such two cards form a pair (for example 10, 10 or K, K).

Tie means that the Player and the Banker hands have the same point count.

2. Mode of Play

2.1 The Layout

2.1.1 Non-Commission Baccarat with Insurance may be played only on tables displaying the layout as shown in the following Appendices:

- a) Appendix "A" – Bean Baccarat (9 Players)
- b) Appendix "B" – Bean Baccarat (7 Players)
- c) Appendix "C" – Mini Baccarat (7 Players)
- d) Appendix "D" – Mini Baccarat (6 Players)
- e) Appendix "E" – Mini Baccarat (5 Players)

2.1.2 Betting boxes will be marked for each Player. The maximum number of boxes is as shown on each table layout.

2.1.3 The betting areas are:

- "Player"
- "Banker"
- "Tie"
- "Player Pair"
- "Banker Pair"
- "Player Insurance"
- "Banker Insurance"

2.2 The Cards

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

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 All Players shall play against the House. Players may choose to wager 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" or "Banker".

- 3.4 Four initial cards shall be dealt from the shoe. The first and third cards will be the Player hand and the second and fourth cards will be the Banker hand. These four cards shall be used to determine wagers (if any) placed for either a "Player Pair" or "Banker Pair".
- 3.5 After the initial 4 cards are dealt, the Player may decide to bet "Baccarat Insurance", as the situation arises, in accordance with the Baccarat Insurance Pay Table in rule 4.1.2, provided always that:
- 3.5.1 Baccarat Insurance for the Player hand ("Player Insurance Bet") is applicable to two (2) or three (3) cards situations which are subject to 3rd card rules. Baccarat Insurance for the Banker hand ("Banker Insurance Bet") is only applicable to a two (2) cards situation.
- 3.5.2 The total payout on the initial and any subsequent insurance wager may not exceed the original bet placed on the Player or Banker.
- 3.6 Subsequent cards to be drawn by either "Player" or "Banker" shall be subject to the 3rd card rules in accordance with the Baccarat Table of Play in rule 3.7, provided always that if "Player" does not draw a third card, "Banker" shall stand on 6 and draw on 0, 1, 2, 3, 4 or 5.

3.7 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	

3.8 In this game, the court cards King, Queen, Jack and Ten are valued as zero. An Ace is valued as one and all other cards have their numerical face values. The point count of a hand shall be a single digit number from 0 to 9 which is determined by totaling the value of the cards in hand and as required, subtracting the tens. The units shall constitute the point count of the hand. Nine (9) is the highest count, eight (8) is the second highest and so on in descending order. The hand (Player or Banker) with the higher point count is the winner.

3.9 However, if the Player and the Banker hands have the same point count, it denotes a Tie game. The original bets and insurance bets placed on the "Player" and "Banker" may be withdrawn by the Player.

4. Settlement

4.1 Odds of Each Winning Wager

4.1.1 Non-Commission Baccarat Pay Table

Non-Commission Baccarat Pay Table	
Bet/Rules	Pays
Banker wins on Six Points	1 to 2
Banker wins on Other Points	1 to 1
Player wins	1 to 1
Tie wins	8 to 1
Baccarat Pair Bets	
Bet/Rules	Pays
Pair wins	11 to 1

4.1.2 Baccarat Insurance Pay Table

Baccarat Insurance Pay Table		
After Four Cards Exposed:		Banker Insurance Bets
Banker Points is:	Player Points is:	Odds (When Banker hand loses)
5	0-4	2 to 1
6	0-5	3 to 1
7	0-5	4 to 1
After Four Cards Exposed:		Player Insurance Bets
Player Points is:	Banker Points is:	Odds (When Player hand loses)
5	4	2 to 1
6	0-5	3 to 1
7	0-5	4 to 1
After Player's 3 rd Card:		Banker Insurance Bets
Player Points is:	Banker Points is:	Odds (When Banker hand loses)
1	1	6 to 1
1	2-6	7 to 1
2	3-6	4 to 1
3	4	1.5 to 1

After Player's 3 rd Card:		Player Insurance Bets
Banker Points is:	Player Points is:	Odds (When Player hand loses)
0-4	5	2 to 1
0-5	6	3 to 1
0-6	7	4 to 1
0-6	8	7 to 1
0-6	9*	8 to 1*

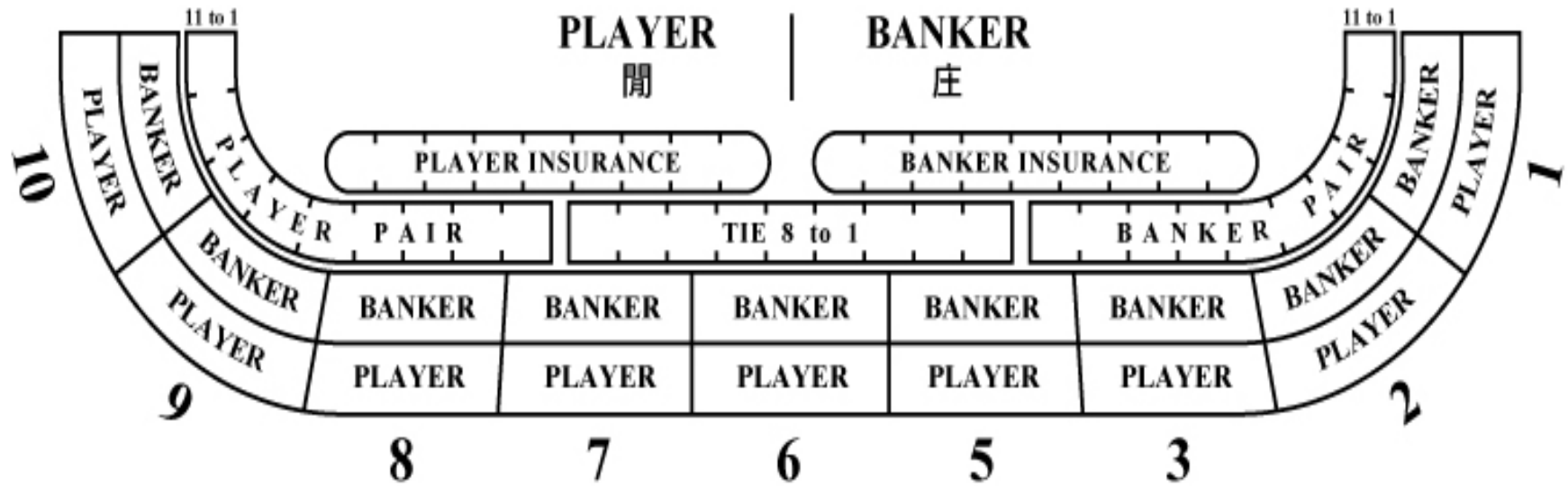
* Where a Player Insurance Bet is placed on the Player at 9 points (after the 3rd card rule), and the Banker subsequently obtains 9 points (after the 3rd card rule), resulting in a Tie.

- 4.1.3 Players who have wagers placed on either the Player hand or Banker hand can bet on Baccarat Insurance as shown in the Baccarat Insurance Pay Table above, thereby insuring their original bets. The insurance wager odds shall be paid in accordance with the Pay Table when the Player hand or Banker hand loses.
- 4.1.4 Where a Player requests the House to permit him to squeeze the Banker's 3rd card before the Player's 3rd card is opened, and the House consents, it shall be deemed that Banker's Insurance Bet or Player's Insurance Bet after the Player's 3rd card, is waived for that round. Where a Player requests the House to expose the Banker's 3rd card before he squeezes the Player's 3rd card and the House consents, it shall be deemed that Banker's Insurance Bet or Player's Insurance Bet after the Player's 3rd card, is waived for that round.

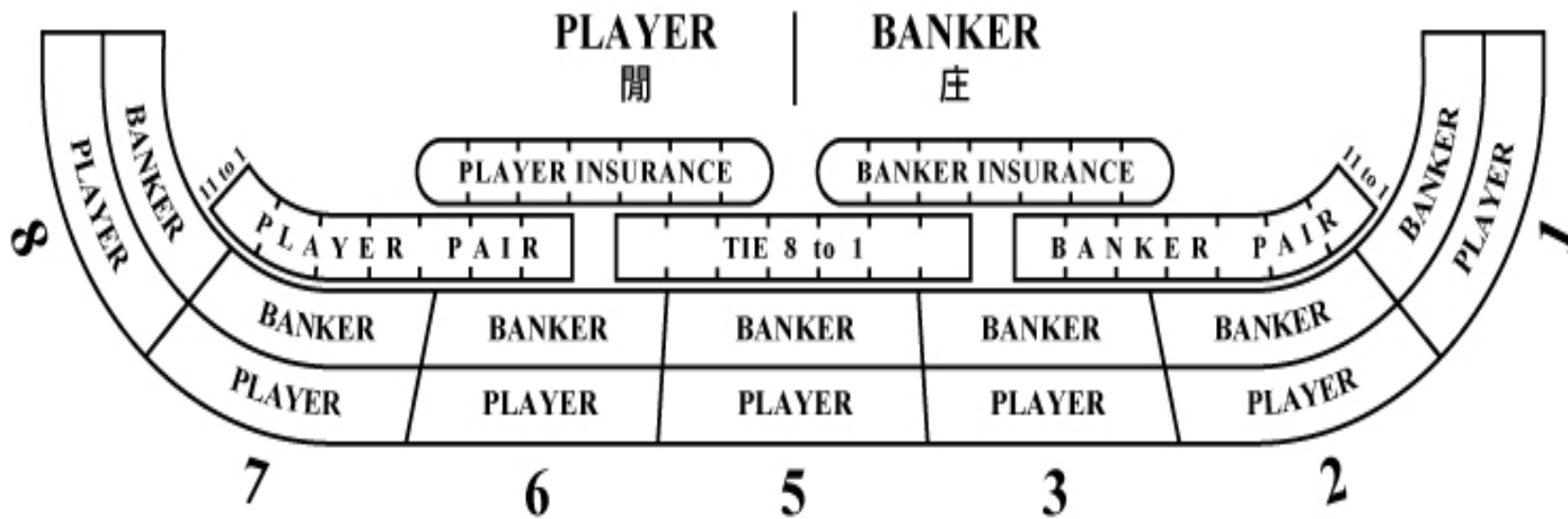
5. Irregularities

- 5.1 In the event that any of the following situations occur, the game shall be considered void:
 - 5.1.1 Any foreign card that does not form part of the set of cards is found in the progress of a game. The outcomes of all previous games will stand;
 - 5.1.2 The Player hand or 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; or
 - 5.1.3 There are insufficient cards in the shoe to complete a round of play.
- 5.2 After the Dealer announces “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 honored.
- 5.3 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.

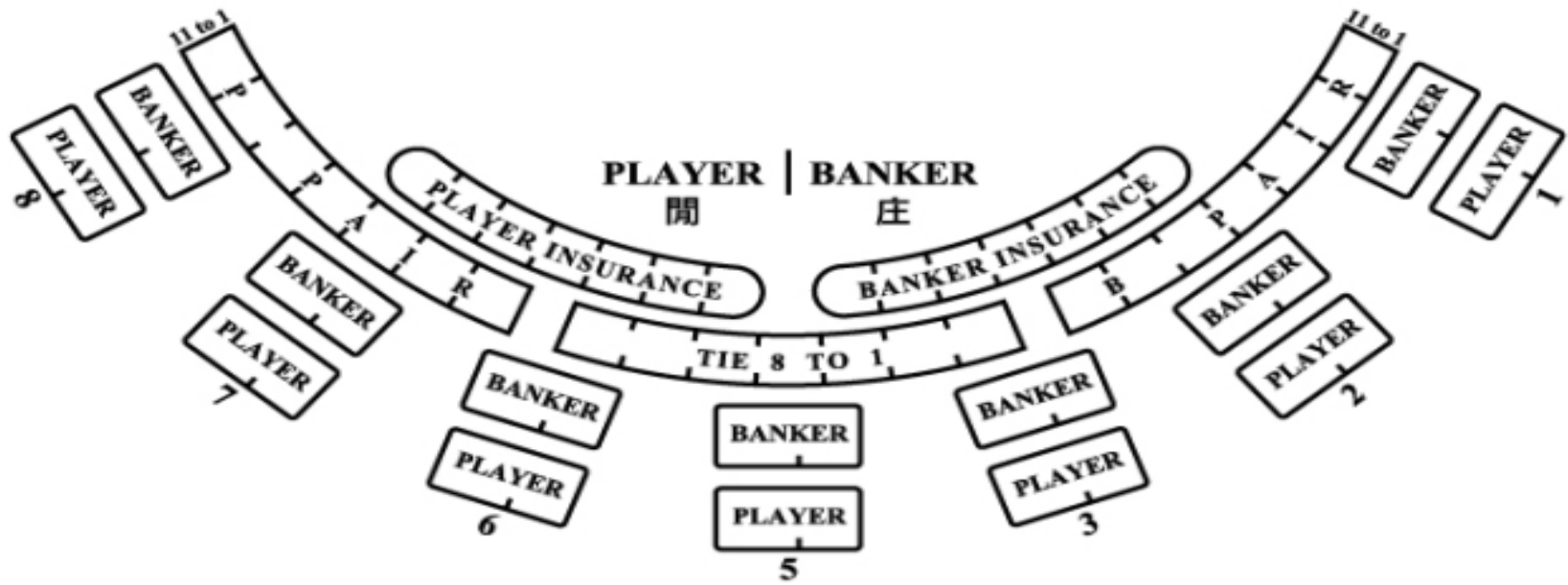
Appendix "A" – Bean Baccarat (9 Players)



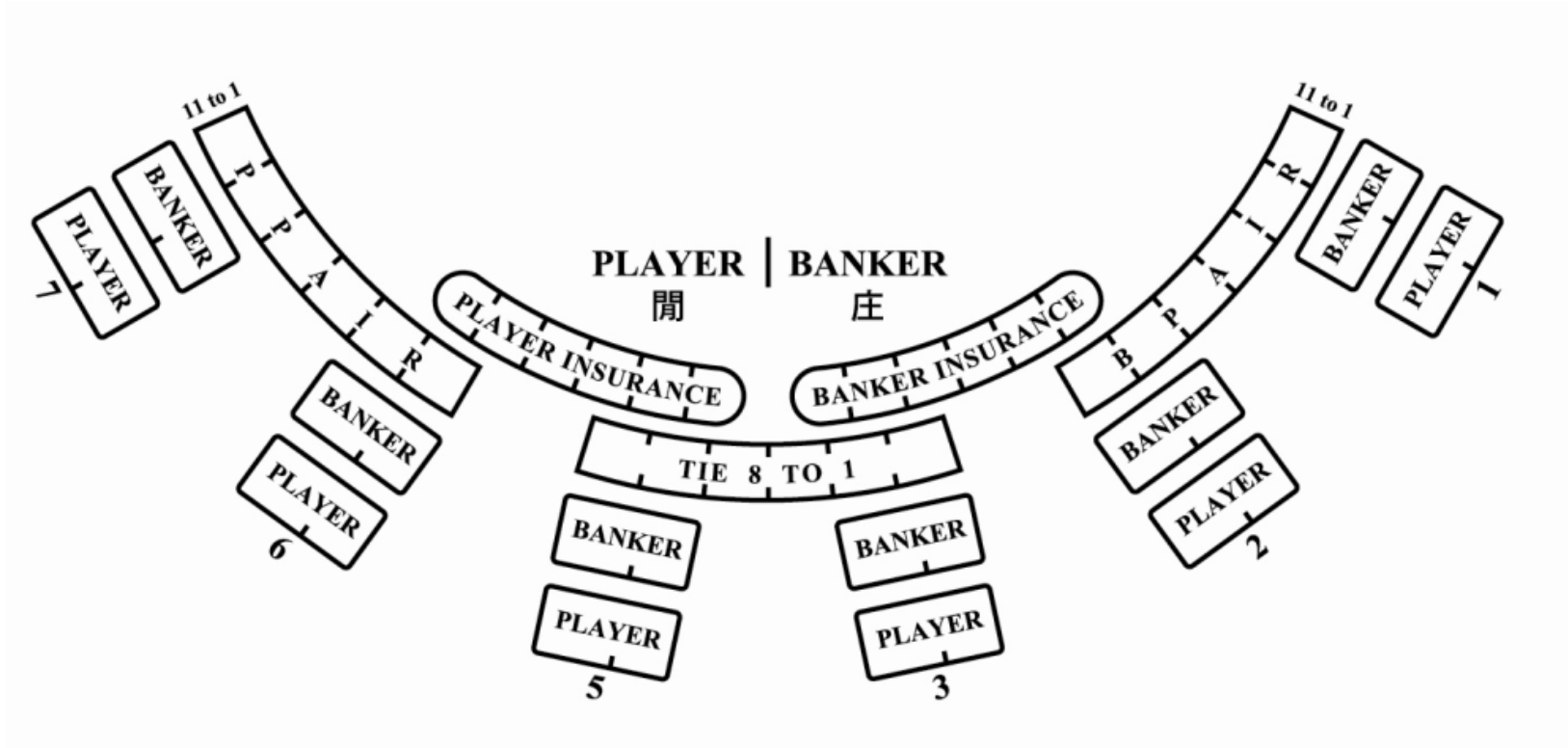
Appendix "B" – Bean Baccarat (7 Players)



Appendix "C" – Mini Baccarat (7 Players)



Appendix "D" – Mini Baccarat (6 Players)



Appendix "E" – Mini Baccarat (5 Players)

