



BACCARAT

If you haven't played baccarat before, you may be surprised by how easy it is. In some ways, it's like betting Heads or Tails on a coin toss.

In baccarat, the choices are Player or Banker. The Banker wins slightly more often than the Player. Winning Banker hands are charged a 5% commission.

Sometimes, neither the Player nor the Banker wins. This is called a Tie. In the event of a Tie, the Player and Banker bets "push" (they don't win or lose). Winning Tie bets are paid 8 to 1.

The scoring in baccarat is easy. Each card has a point value. Tens, Jacks, Queens, and Kings count as a zero. Aces count as 1, 2s count as 2, 3s count as 3, etc.

The Player and Banker hands will each receive a total of two or three cards, depending on the rules shown below. To calculate the score for a hand, the Dealer adds the cards together. Nine is the highest score possible. If the total is higher than ten, the first number is subtracted. For example, if a 7 and 10 are dealt, the total is 7.

If either the Player or the Banker has a total of 8 or 9 with their first two cards, no more cards will be drawn. This is known as a Natural.

After the cards have been dealt, the total for the Player and the total for the Banker are compared. The highest total wins. If both totals are equal, it's a Tie.

Rules

The Player's cards are always acted on first:

If the Player's first two cards total:	Player will:
0 through 5	Draw another card, unless Banker has a Natural.
6 or 7	Stand.
8 or 9	Stand. No more cards to either hand. It's a Natural.

After the Player has acted, it's the Banker's turn:

If either the Player or the Banker has a Natural, no other cards will be drawn.

If the Player took NO third card, the Banker will draw another card if their first two cards total 0 through 5.

They will stand if their first two cards total 6 through 9.

Otherwise, the Banker will follow these rules:

If the Banker's first two cards total:	Banker will:
0 through 2	Draw another card.
3	Draw another card, UNLESS Player's third card is an 8.
4	Draw another card if Player's third card is 2 through 7.
5	Draw another card if Player's third card is 4 through 7.
6	Draw another card if Player's third card is 6 or 7.
7	Stands.
8 or 9	No more cards to either hand. It's a Natural.

