

A HANDY GUIDE to the player and banker.

Baccarat is a game of chance in which you place a bet on which of two hands, the “Player” or the “Banker,” will end up a higher point total - or a tie.

You don't make any decisions about how cards are played. The only decisions are what outcomes to bet on and how much to bet.



PEARL OF GAMESENSE

You can spend hours playing baccarat.

Setting a time limit before you sit down can help you stick to a budget.

Sit back and learn to play BACCARAT



HAVE OTHER QUESTIONS?

Ask a GameSense Advisor at the
GameSense Info Center
or visit gamesensema.com.

Know the rules and play like a natural.

This game guide is meant as an introduction.
The official rules are available at:
massgaming.com/rules



GameSense

THREE OUTCOMES

Cards are dealt face up in front of the dealer in two hands, the Player and the Banker. There are three possible outcomes to bet on:

- 1 **The Player Hand is higher.**
- 2 **The Banker Hand is higher.**
- 3 **The Player and Banker Hands tie.**

PEARL OF GAMESENSE

Squeezing or folding your cards can be a fun ritual, but you **can't change the odds** of winning.

OUTCOME	PAYS
Player Hand higher	1 to 1
Banker Hand higher	1 to 1, minus 5% commission*
Tie	8 to 1

*No commission in EZ-Baccarat

CARD VALUES

10, Jack, Queen, King 0

Ace 1

2 to 9 Face value

The highest possible point total for a hand is 9. Only the rightmost digit is used to determine a hand's value.

Let's play



- 1 Place your bet on the Player Hand, the Banker Hand, or a Tie.
- 2 Once bets are placed, two cards are dealt to both the Player and the Banker.
- 3 A point count is determined by adding the two cards. If the total is a two-digit number, then the first digit is dropped. For example, a value total of 12 would have a point total of 2).
- 4 If either the Player or the Banker Hand is 8 or 9, this is called a 'natural' and the round ends.
- 5 The Player Hand gets a third card if its first two cards total 0 to 5. If its total is 6 or 7, it does not get a third card.
- 6 **If the Player did not receive a third card:** The Banker gets a third card if its first two cards totalled 0 to 5. The Banker stands on 6 and 7.
- 7 **If the Player did receive a third card:** The Banker's Hand gets a third card based on the following table:

Several variations of Baccarat exist. Here are some types you may see:

CHEMIN DE FER

The participant offering to bet the most becomes the Banker and is responsible for dealing the cards. That person must bet on the Banker Hand.

MIDIBACCARAT

The participant betting the most on either hand announces the point total for that hand.

MINI-BACCARAT

Participants are not allowed to touch the cards.

EZ-BACCARAT

There are no commissions on winning Banker wagers. If the bank wins with a 3 card total of 7, the Banker Hand pushes and the Player Hand loses.

DRAGON 7 (PAYS OUT 40 TO 1)

A side bet within EZ-Baccarat that pays 40-1 if the Banker wins with a 3 card total of 7.

PANDA 8 INSURANCE BET (PAYS OUT 25 TO 1)

A side bet within EZ-Baccarat that that pays 25-1 if the Player hand wins with a 3 card total of 8.

Total of Banker's first two cards

The Banker takes a third card if the Player's third card is

0, 1 or 2

Any card

3

Not an 8

4

2 through 7

5

4 through 7

6

6 or 7