

How to Play

THE VALUE OF THE CARDS IS AS FOLLOWS:

- An Ace has a value of one
- Cards from 2 to 9 are counted at face value
- 10's, Jacks, Queens and Kings have a face value of zero

THE TOTAL OF THE HANDS IS CALCULATED AS FOLLOWS:

- If the total of the cards in a hand is between zero and nine, it will be counted at that value.
- If the total of the cards in a hand is 10 or higher, the right digit of the number is considered the value.  
For example: 1 + 8 = 9                      Hand Total = 9  
                    King (0) + 5 + 7 = 12      Hand Total = 2

The game begins with four cards being dealt: the first and third cards to the Player and the second and fourth cards to the Banker. The Dealer will announce each of the hand totals. If either hand has a total of 8 or 9, known as a Natural 8 or 9, there are no more cards drawn to either hand. In some other instances a third card may be drawn to one or both hands in accordance with Table 1: Player’s Hand and Table 2: Banker’s Hand. For clarity, there is no choice available, the Dealer must draw according to the tables below.

Table 1: Player’s Hand

All cards to the Player’s Hand will be dealt in strict accordance with this table:

PLAYER’S FIRST TWO CARDS TOTAL	PLAYER’S HAND
0, 1, 2, 3, 4 or 5	Draws
6 or 7	Stands
8 or 9	No more cards are dealt to either hand

About the Game

Regarded as the Game of Kings, Baccarat originated in Italy in the 1500’s and was introduced to the rest of Europe in the Nineteenth Century. The aim of the game is to place a bet on either the Player or Banker hand, where the winning hand has the highest total closest to nine. Players may also bet on Tie and/ or other side wagers. Crown Sydney may offer variations of Baccarat including traditional Baccarat and Crown Baccarat. Traditional Baccarat is a form of Baccarat in which winning Banker hands are paid at odds of 1 to 1 less 5% commission and winning Player hands are paid at odds of 1 to 1. Crown Baccarat is a variation of Baccarat where winning Banker wagers are paid at odds of 1 to 1, except where the Banker wins with a hand total of six where winning Banker wagers will be paid odds of 1 to 1 less 50% commission (ie. a \$100 wager pays \$50). Winning Player wagers will still be paid at odds of 1 to 1.



Game Overview

Baccarat is a game of chance whereby players place a bet on either Player or Banker, and/or Tie betting areas. They will also have the option of placing a side bet if offered on the table at which they are playing. Side bets can be placed regardless of whether a bet has been placed on Player, Banker or Tie. The game is played with eight decks of cards, each deck having 52 cards. Jokers are not included in any deck. Each game has a house edge. This is the overall percentage of money wagered that is expected to be retained by the casino. The lower the house edge, the higher the proportion of money that is returned to players. Baccarat played at Crown Sydney has a house edge on average of 1.15% (Traditional Baccarat) and 1.35% (Crown Baccarat) excluding side wagers.

Crown Sydney’s Rules of the game of Baccarat are approved by the Independent Liquor & Gaming Authority.  
Visit [www.liquorandgaming.nsw.gov.au](http://www.liquorandgaming.nsw.gov.au) or contact VIP Hosts for further information. This Game Guide is only a summary of the game rules.



**Crown PlaySafe**  
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CROWN

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HOW TO PLAY

BACCARAT



CROWN

Table 2: Banker’s Hand

All cards to the Banker’s Hand will be dealt in strict accordance with this table:

BANKER’S FIRST TWO CARDS TOTAL	WHEN PLAYER’S THIRD CARD IS:	WHEN PLAYER’S THIRD CARD IS:
0, 1 or 2	Draws	Draws
3	1, 2, 3, 4, 5, 6, 7, 9 or 0 Draws	8 Stands
4	2, 3, 4, 5, 6 or 7 Draws	0, 1, 8, or 9 Stands
5	4, 5, 6 or 7 Draws	0, 1, 2, 3, 8 or 9 Stands
6	6 or 7 Draws	0, 1, 2, 3, 4, 5, 8 or 9 Stands
7	Stands	
8 – 9	Natural No more cards are dealt to either hand	

The Dealer will then clear losing bets and pay winning bets as per the Payout Odds.

Pay Out Odds

Traditional and Crown Baccarat are played in the manner under the same game rules. The difference between the games, are the Payout Odds when the Banker wins:

PAYOUT ODDS

RESULT	TRADITIONAL BACCARAT	CROWN BACCARAT
Player Wins	1 to 1	1 to 1
Banker Wins	1 to 1 Less 5% commission	1 to 1*
Tie Wins	8 to 1	8 to 1

\*Unless the Banker wins on a hand total of six in which all bets are paid at 1 to 2.

Baccarat Side Bets

Crown Sydney may offer side bets on the game of Baccarat. A side bet is an optional bet and a separate bet to the Player and Banker bets.

Types of side bets include:

- Tiger Baccarat;
- Perfect Pairs;
- Pairs;
- Super 6; and
- 1-1-2 (allows players to bet two units on Tie and one unit on each Pairs bet in a single wager).

Side bets are simply placed in the designated betting areas on the Baccarat table before any cards are dealt and can be placed regardless of whether the player has bets on the Player or Banker hands.

Perfect Pairs

An optional side bet that the first two cards of either the Banker or Player will be the same number or picture, and where the same colour or suit increase the payout odds.

Perfect Pairs are paid as follows:

OUTCOME	PAYOUT ODDS
Mixed Pair Eg. 8 of Hearts & 8 of Clubs	6 to 1
Coloured Pair Eg. 8 of Hearts & 8 of Diamonds	12 to 1
Perfect Pair Eg. 8 of Diamonds & 8 of Diamonds	25 to 1

Baccarat Pairs

Different to Perfect Pairs, Baccarat Pairs is an optional side bet which wins if the first two cards dealt to the Player or the Banker are the same number or same picture type regardless of colour or suit.

OUTCOME	ODDS PAID
Any Pair	11 to 1

Tiger Baccarat

Tiger Baccarat is a setup of five (5) optional Side Wagers, which pays out when the Banker wins with a total of six (6) with either two cards or three cards. The payouts will differ for a twocard total and a three-card total. This wager loses on all other outcomes.

OUTCOME	DEFINITION	PAY OUT ODDS
Tiger Tie	A “Tiger Tie” occurs when the result is a Tie with a total of six.	45 to 1
Tiger Pair - Single	A “Single Tiger Pair” occurs when eitherthe Player or the Banker has a pair on their first two cards.	4 to 1
- Double	A “Double Tiger Pair” is when both the Player and the Banker have a pair on their first two cards.	25 to 1
- Twin	- Twin A “Twin Tiger Pair” occurs when both the Player and the Banker have a pair with a matching number or picture card.	100 to 1
Small Tiger	Occurs when the banker wins with a total score of six and has exactly two cards.	22 to 1
Big Tiger	Occurs when the banker wins with a total score of six and has exactly three cards.	55 to 1
Tiger - Small Tiger	“Tiger” is a bet which covers either a Small Tiger or Big Tiger occurring.	12 to 1
- Big Tiger		22 to 1

Super 6

An optional side bet where the Banker wins with a total of 6.

OUTCOME	ODDS PAID
Eg. Banker Total = 6 Player Total = 4	16 to 1

Baccarat Table Layout Example

NB. Player/Banker Side Wager configuration will be appropriately displayed at the table eg. Pairs/Tiger Baccarat, Perfect Pairs.

