

mini baccarat



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Mini Baccarat

Baccarat is played with eight decks of cards. The cards are shuffled and placed in a dealing “shoe.” The object of the game is to bet on the hand with a final point total closest to 9. All numbered cards two through nine count as face value. Other cards (jack, queen, king and ten) count as 0 and aces count as 1. For example, a seven and queen draw has point total of 7 while an ace and three counts as 4. Any two cards which total 10 (ex: six & four) count as 0. Cards which add up to more than 10 will count as the number over 10 (ex: eight & seven count as 5).

Betting decisions are based on how much you want to bet on the hand of the banker or the player. Wagers can be made any time before “no more bets” is announced by the dealer. You may also bet that these two hands will end in equal totals or tie. To begin the game, four cards are dealt alternately from the shoe.

For Mini Baccarat, the dealer will deliver all cards to the appropriate playing spots directly in front of his or herself and the players will not touch the cards. The first card is dealt to the player’s hand, second to the banker’s hand, third to the player’s hand and fourth to the banker’s hand. If the point count of either hand is 8 or 9, it is called a “natural” and no additional cards are drawn. The drawing of a third card, if necessary, is dictated by strict rules depicted in the accompanying tables.

In no event shall more than one additional card be dealt to either hand. Providing the banker’s hand does not have a natural, the player’s hand draws a third card first. Thereafter, the banker’s hand is completed according to the table. If both hands end in equal totals, it is a tie and neither hand wins or loses.

All bets on players’ hands are paid 1 to 1 except on a separate tie bet, which pays 8 to 1. The house will collect a 5% commission or vigorish on all money won on the banker’s hand.

RULES FOR DRAWING ADDITIONAL CARDS PLAYER

When first two cards total:

1 – 2 – 3 – 4 – 5 – 0	Draws
6 – 7	Stand
8 – 9	Natural—Stands

BANKER

When the player stands on 6 or 7, the banker will always draw on totals of 0, 1, 2, 3, 4 and 5, and stand on 6, 7, 8 and 9. When the player does not have a natural, the banker shall always draw on the totals of 0, 1 or 2 and then observe the following rules:

WHEN THE FIRST TWO CARDS TOTAL :

Bank has:	Draw when Player’s 3rd card is:	Does Not Draw when Player’s 3rd card is:
3	1-2-3-4-5-6-7-9-0	8
4	2-3-4-5-6-7	1-8-9-0
5	4-5-6-7	1-2-3-8-9-0
6	6-7	1-2-3-4-5-8-9-0
7		Stands
8, 9		Natural - Stands

BASICS OF DRAGON BONUS

Dragon Bonus® is an optional wager for baccarat that pays when your hand is a natural winner or wins by a large margin. The highest payout is for a non-natural that wins by nine points.

GETTING STARTED

Make the Dragon Bonus wager by betting in the marked area. You may bet the Dragon Bonus wager for the Player, the Banker or you may bet them both. Philadelphia Live! does require you to make a standard baccarat wager.

WINNING AND LOSING

You have two ways to win:

- 1) When your hand is a natural winner
- 2) When your non-natural hand wins by at least four points

PAYOUTS

Naturals

Natural Winners.....	1 to 1
Natural Ties.....	Push

Non-Naturals

Win by 9 points	30 to 1
Win by 8 points	10 to 1
Win by 7 points.....	6 to 1
Win by 6 points	4 to 1
Win by 5 points	2 to 1
Win by 4 points.....	1 to 1