Crown Melbourne Limited
Baccarat Rules

Version 30.0

TABLE OF CONTENTS

1. DEFINITIONS 1

2. EQUIPMENT 7

3. THE CARDS 7

4. SHUFFLING, CUTTING, BURNING AND CARD REPLACEMENT 9

5. PLACEMENT OF WAGERS 10

6. PERMISSIBLE WAGERS 14

7. DEALING THE GAME 15

8. THE TABLE OF PLAY 20

9. SETTLEMENT 21

10. IRREGULARITIES 35

11. LUCKY CHASE 38

12. THREE CARD BACCARAT 39

13. BACCARAT JACKPOTS 44

14. BACCARAT TOURNAMENT PLAY 48

15. GENERAL PROVISIONS 53

16. VERSION CONTROL TABLE 55

1. DEFINITIONS

1.1. In these Rules:

'**1-1-2**' means a betting system which allows players to place a combined wager on both the Side Wagers on offer at the table and Tie. The wager will be apportioned as follows: 25% on the Banker Side Wager, 25% on the Player Side Wager and 50% on Tie.

'2 to 1 Baccarat' means a form of Baccarat where Banker hands and Player hands are paid odds of 2 to 1 when they win with a three card total of either eight (8) or nine (9) (i.e. not a natural) and are paid odds of 1 to 1 for any other winning result. Both the Player and the Banker hand lose when the result is a Tie.

'**Baccarat**' means the point count of either the Player hand or the Banker hand is equal to zero (0).

'Baccarat Crown Pairs' means a Side Wager which may be offered on any variation of Baccarat, which wins if the first two cards dealt to the Player or the Banker are:

A **Mixed Pair** which means two cards that are exactly alike except for suit and colour, or

A **Coloured Pair** which means two cards that are exactly alike (including colour) except for suit; or

A **Crown Pair** which means two cards that are exactly alike including suit and loses on all other outcomes. Players may place a wager on Player Pair, Banker Pair or both.

'Baccarat Pairs' means a Side Wager which may be offered on any variation of Baccarat, which wins if the first two cards dealt to the Player or the Banker (as nominated by the player) constitute a pair and loses on all other outcomes. Players may place a wager on Player Pair, Banker Pair or both.

'Casino Manager' means a senior manager responsible for the management of Table Games operations, service and employees.

'Continuous Shuffling Machine' means a device which continuously shuffles the cards.

'Coup' means a round of play comprising a Player hand and a Banker hand.

'Crown' means Crown Melbourne Limited, a casino operator as defined in section 3 of the *Casino Control Act 1991* (Vic).

'Crown Baccarat' means a form of Baccarat played where winning Banker wagers are paid at odds of 1 to 1 except when the Banker wins with a point count of 6. In this instance winning Banker wagers are paid at odds of 1 to 1 less 50% commission (i.e. $100 pays $50). Winning Player wagers are paid at odds of 1 to 1. Crown Baccarat may also offer an Insurance/No 6 wager.

'Dealer' means a person responsible for the operation of the game.

'Dealing Shoe' means a device from which cards are dealt. Where a jackpot is in operation, the Dealing Shoe is also used to automatically indicate the completion of a Coup and where in operation, cause the jackpot meter to increment. This may include a Continuous Shuffling Machine.

'Distinctive Marker' means an object used to identify a particular action or function including, but not limited to, designating seat or player status at a Baccarat table. Each object will be distinctly designed and marked to denote its purpose.

'Dragon Bonus' means a Side Wager which may be offered on any variation of Baccarat and may be placed on:

(a) Player Dragon Bonus - Player wins by four (4) points or more, or wins with a Natural; and/or

(b) Banker Dragon Bonus - Banker wins by four (4) points or more, or wins with a Natural.

'Dragon Tail' (except in relation to Lucky Chase) means a Side Wager which may be offered on any variation of Baccarat and may be placed on:

(a) Player Dragon Tail – a run of at least two (2), up to a maximum of six (6), consecutive Player results; and/or

(b) Banker Dragon Tail – a run of at least two (2) up to a maximum of six (6), consecutive Banker results.

Dragon Tail wagers must be placed prior to the Dealer announcing that no more bets may be placed and before the first card of the Coup is dealt. They may be placed prior to a run being established (early Dragon Tail), or for one more Coup after this (late Dragon Tail).

A Dragon Tail is established when, prior to the Dealer announcing that no more bets may be placed and before the first card of the Coup is dealt, one or more wagers have been placed on a particular Early Dragon Tails betting area and the result of the Coup dealt corresponds to the particular betting area where the wager(s) are placed.

Dragon Tails are broken by a Tie, an opposite result i.e. a Banker result breaks a Player run and a Player result breaks a Banker run, or the end of a shoe as described in Rule 4.1.14.1.1(b). Dragon Tails also finish when the run reaches a maximum of six (6) consecutive same results.

'Dragon Tail Indicator' means a device used to display the number of consecutive results when the Dragon Tail betting option is offered.

'Dragon Tiger Side Wager' means a series of bets that are available when the Dragon Tiger Side Wager is in play:

(a) **'Big Dragon**' means a wager which may be offered on any variation of Baccarat, that wins if the "Player" wins with a point total of seven with three cards at the end of a round of play and loses with any other outcome.

(b) **'Big Tiger'** means a wager which may be offered on any variation of Baccarat, that wins if the "Banker" wins with a point total of six with three cards at the end of a round of play and loses with any other outcome.

(c) **'Dragon Tiger'** means a wager which may be offered on any variation of Baccarat, that wins if the "Player" wins with a point total of seven and when the "Banker" hand has a point total of six at the end of a round of play and loses with any other outcome. The payout will differ based on how many cards are used by each hand.

(d) **'Small Dragon'** means a wager which may be offered on any variation of Baccarat, that wins if the "Player" wins with a point total of seven with two cards at the end of a round of play and loses with any other outcome.

(e) **'Small Tiger'** means a wager which may be offered on any variation of Baccarat, that wins if the "Banker" wins with a point total of six with two cards at the end of a round of play and loses with any other outcome.

(f) **'Tiger Tie'** means a wager which may be offered on any variation of Baccarat, that wins if both "Player" hand and "Banker" hand have the same point total of six at the end of a round of play and loses with any other outcome.

'Dummy Coup' means a Coup dealt with no wagers placed.

'Handset' means the device located at a table which interfaces with the Jackpot System and is used to record jackpot contributions and winning jackpot hands.

'Immortal Baccarat' means a form of Baccarat where:

(a) Winning Player wagers are paid at odds of 1 to 1, except where the Player wins with a point count of seven (7). In this instance, winning Player wagers are paid at odds of 1 to 1 less (50%) commission (i.e. $100 pays $50); and

(b) Player wagers will neither win nor lose when the Player hand has a point count of seven (7) against a Banker hand with a point count of eight (8) or nine (9) including natural eight (8) or nine (9); and

(c) Winning Banker wagers are paid at odds of 1 to 1 except when the Banker wins with a point count of six (6). In this instance winning Banker wagers are paid at odds of 1 to 1 less 50% commission (i.e. $100 pays $50).

'Immortal Dragon' means a side wager that may be offered to a player(s) on any variation of Baccarat that will win when the Player hand has a total point count of seven (7) and the Banker has a total point count of eight (8) or nine (9). The side wager loses on every other result.

'Insurance/No 6' means a wager that may be placed when the first two cards on the Banker hand total 6 and the Player hand must draw. The wager will lose when the Banker wins with a total of 6 and win on all other outcomes. Players may only place an Insurance/No 6 wager for an amount not exceeding their original Player or Banker wager for that hand. Insurance/No 6 wagers will be made before the commencement of the subsequent deal and will be placed in the space provided on the table layout.

'Jackpot Display' means a device designed to display on a screen visible at the gaming table or location for the playing of a game, the current jackpot amount(s), promotional messages and winning jackpot messages.

'Jackpot Management Console' is the back of house system that is used to manage the Jackpot System. It allows for such things as the confirmation of jackpot amounts and any manual adjustments to the jackpot prize pool.

'Jackpot System' means the configuration of software and game hardware:

(a) Necessary to conduct one or more jackpots at any given time; and

(b) Approved as gaming equipment for the purposes of these Rules:

but does not include a Jackpot Display.

'**Lucky Tie Jackpot**' means a jackpot, funded by Crown which is payable when the result of a Coup is a Tie and the initial two (2) cards that make up the Player hand and the initial two (2) cards that make up the Banker hand, each have a value of eight (8) i.e. (8,8, 8,8). All players who have placed a valid wager on Tie for that Coup will qualify to receive a jackpot payout.

'Natural' means a two-card total of eight (8) or nine (9) achieved by either the Player hand or the Banker hand**.**

'Run' means a Side Wager which may be offered on any variation of Baccarat and may be placed on:

(a) A number of successive winning Player hands; or

(b) A number of successive winning Banker hands; or

(c) A number of successive winning Player/Banker hands in any combination; or

(d) A number of successive winning Tie hands.

A player may wager on up to a maximum of six (6) successive hands for (a), (b) and (c) described above and on up to four (4) successive Ties. All Run wagers must be placed before the first Coup of the nominated Run is dealt. A player may have more than one active Run wager at any given time.

'Shield' means a Side Wager which may be offered to a player(s) on Traditional Baccarat in a Coup which requires:

(a) A fifth card to be dealt; or

(b) A fifth card and a subsequent sixth card to be dealt

in accordance with the Baccarat Table of Play.

Where applicable, the Side Wager will be offered before the fifth card is dealt. When offered, a player(s) may only place a bet on Shield if they have a corresponding active Player or Banker bet on the table.

'Side Wager' means a betting option which is an accessory to the main game and on which players may place a wager in addition to, or instead of, a Player or Banker wager. For example: Tie, Dragon Bonus, Dragon Tails, or Baccarat Crown Pairs.

'Stand-off' means neither the Player's hand nor Banker's hand wins or loses.

'Super 6' means a Side Wager offered on any variation of Baccarat which wins when the Banker wins with a total of six (6), and loses on all other outcomes.

'Table of Play' means a set of mandatory instructions that dictate whether the Player and Banker should stand or draw an additional card.

'TG Area Manager' means the person responsible for the on-floor supervision of Table Games operations, service and Dealers within an allocated area.

'TG Higher Duties Dealer' means the person responsible for the supervision of routine operational matters relating to the conduct of gaming as may be required from time to time.

'Tie' means that both the Player hand and the Banker hand have the same point count.

'Tie Baccarat' means a form of Baccarat where:

(a) A wager placed on Banker when the result of a Coup is a Tie will be paid an amount between 1% and 10% of that wager, as stated on the table limit sign.

(b) A wager placed on Player when the result of a Coup is a Tie will be paid an amount between 1% and 10% of the wager, as stated on the table limit sign.

'Tiger' means a bet in the Tiger Side Wager which may be offered on any variation of Baccarat, which wins when the Banker wins with a total of six (6) with either a two cards or three cards. The payouts will differ for a two card total and a three card total. This wager loses on all other outcomes.

'Tiger Pair' means a bet in the Tiger Side Wager which may be offered on any variation of Baccarat, which wins if the first two cards dealt to either Player or Banker constitute a pair and loses on all other outcomes.

(a) Single Tiger Pair will win where either Player or Banker hand forms a pair, but not both

(b) Double Tiger Both Player and Banker hands form pairs (except in the case of Twin Tiger)

(c) Twin Tiger Both Player and Banker hands have the same pair in rank (e.g. both have a pair of Queens)

'Tiger Side Wager' means a series of bets that are available when the Tiger Side Wager is in play.

'Tiger Tie' means a bet in the Tiger Side Wager which may be offered on any variation of Baccarat, which wins if the result is a Tie with both the Player and Banker hands having a score of six (6)

A **Small** Tiger will win if the Banker has a winning two card hand with a total of six (6)

A **Big** Tiger will win if the Banker has a winning three card hand with a total of six (6)

'Tournament' means a competition conducted in accordance with Rule 14.

'Tournament Director' means the person responsible for the overall management of a Tournament.

'Tournament Player' means a player in a Tournament.

'Tournament Terms and Conditions' means the Terms and Conditions approved for a Tournament in accordance with Rule 14.

'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.

'VGCCC' means Victorian Gambling and Casino Control Commission and its successors from time to time.

'Void' means an invalid Coup with no result or wager (as the context requires).

'Zero Commission Baccarat' means a variation of Baccarat in which all winning Player and Banker wagers are paid at odds of 1 to 1 (even money) with no deduction of commission. This variation of Baccarat may only be offered for Tournament play.

1.2. Unless a contrary intention appears, a TG Higher Duties Dealer (or above) may perform any function or exercise any power of the Dealer.

1.3. A reference in these Rules to the game is a reference to the game of Baccarat played at a particular gaming table.

1.4. A reference in these Rules to a:

1.4.1. Bet; is a reference to the contingency or outcome on which a player may place a wager; and

1.4.2. Wager; is to the money appropriated to such a bet in a particular case.

2. EQUIPMENT

2.1. Baccarat (or variation) will be played on a table having places for three (3) to fourteen (14) seated players.

2.2. A Baccarat (or variation) table:

2.2.1. Will contain areas specifically designed for the placement of wagers, being similar in appearance to those depicted in Diagram A, Diagram B, Diagram C, Diagram D, Diagram E, Diagram F, Diagram G, Diagram H or Diagram I;

2.2.2. Will contain any additional elements necessarily required by these Rules; and

2.2.3. May include features in addition to those shown in Diagram A, Diagram B, Diagram C, Diagram D, Diagram E, Diagram F, Diagram G, Diagram H or Diagram I (including areas for Side Wagers), if those features are not inconsistent with Diagram A, Diagram B, Diagram C, Diagram D, Diagram E, Diagram F, Diagram G, Diagram H, Diagram I; or these Rules.

2.3. A Dealing Shoe will be used from which all cards will be dealt.

2.4. If Crown intends to offer a jackpot, equipment including:

2.4.1. A Handset, if needed;

2.4.2. A Jackpot Management Console; and

2.4.3. A Jackpot Display

will be fitted to the table to allow for the recording of jackpot contributions and winning jackpot hands.

3. THE CARDS

3.1. Baccarat will be played with four (4) to eight (8) decks, each deck having fifty-two (52) cards without jokers, with backs of the same colour and design and one cutting card.

3.1.1. When the Baccarat Crown Pairs Side Wager is offered for play all the conditions of Rule 3.1 will apply except the game must always be played with eight (8) decks.

3.1.2. Where a continuous shuffling machine is in use, no cutting card will be used.

3.2. The value of the cards is as follows:-

3.2.1. Cards from two (2) to nine (9) inclusive have their face value;

3.2.2. Tens (10s), Jacks, Queens and Kings have a value of zero (0); and

3.2.3. An Ace has a value of one (1).

3.3. The point count of a hand will be:

3.3.1. Where the total value of the cards in the hand is a number between zero (0) and nine (9) inclusive, that number; or

3.3.2. Where the total value of the cards in the hand is the number ten (10) or a higher number, the right digit of that number.

4. SHUFFLING, CUTTING, BURNING AND CARD REPLACEMENT

4.1. The Shuffle

4.1.1. The cards will be shuffled so that they are randomly intermixed:

(a) Prior to the cards being used for play; or

(b) At the completion of the next Coup after that Coup in which the cutting card appears; or

(c) Immediately, if in the opinion of a TG Higher Duties Dealer (or above) the cards are dealt in a sequence which is abnormal; or

(d) At other times (including where the cards have been dropped or otherwise mishandled) when in the opinion of a TG Higher Duties Dealer (or above) there is reasonable cause to believe that a shuffle is warranted.

(e) Continuously where a Continuous Shuffling Machine is in use on the table.

4.1.2. Cards may be pre-shuffled and secured in a designated area until such time as they are required for use in play.

4.2. The Cut

4.2.1. After the cards have been shuffled the Dealer will offer the stack of cards, with backs facing away from them, to be cut. The person to cut the cards will be:

(a) The player with the highest numbered seat; or

(b) A person designated by the TG Higher Duties Dealer (or above).

4.2.2. If the person designated in Rule 4.2.1 refuses to cut the cards, the cards will be offered in a clockwise direction to each player seated at the table until a player accepts the cut. If the cut is not accepted by one of these players, a TG Higher Duties Dealer (or above) will cut the cards.

4.2.3. The person designated in Rule 4.2.1 or 4.2.2 will cut the cards by placing the cutting card in the stack a minimum of approximately one (1) deck in from either end of the stack.

4.2.4. Once the person designated in Rule 4.2.1 or 4.2.2 has inserted the cutting card, the Dealer will:

(a) Take all cards in front of the cutting card, and place them to the back of the stack, after which, they will insert the cutting card approximately twenty (20) cards in from the back of the stack and then place the cards in the Dealing Shoe ready for the commencement of play; or

(b) Take all cards in front of the cutting card, and place them to the back of the stack, after which they will fan thirteen (13) cards from the end, and insert the cutting card and then place the cards in the Dealing Shoe ready for the commencement of play.

4.3. Burning a Card

4.3.1. Before the start of play following each shuffle and cut of cards, the Dealer:

(a) Will remove the first card from the Dealing Shoe and burn the card by placing it into the discard holder. Players may request to see the burn card, in which case it will be turned face-up on the table layout and then placed in the discard rack; or

(b) May, if requested by a player, remove the first card from the Dealing Shoe face-up and draw, face-down, cards equal to the face value of the first card and burn them by placing them in the discard holder. In this procedure, 10, Jack, Queen and King will have a face value of ten (10) and an ace a value of one (1); and

(i) A Casino Manager (or above) may allow for these face-down cards to be exposed.

(c) Will call for bets to be placed; and

(d) Will, when betting is complete announce that no more bets may be placed and commence the deal.

4.4. Card Replacement

4.4.1. At the discretion of the TG Higher Duties Dealer (or above) at the completion of the final Coup and prior to a shuffle, the cards may be removed from the table and replaced by new cards.

4.4.2. Where a TG Higher Duties Dealer (or above) forms the opinion that any or all of the cards have become unfit for further use and provided that no hand is in progress, the TG Higher Duties Dealer (or above) will direct that any or all of the cards be replaced.

(a) Where all the cards are replaced, the new cards will be shuffled, cut and a card(s) burned in accordance with Rules 4.1, 4.2 and 4.3 respectively.

4.4.3. When the players during any shoe handle the cards, all the cards from that shoe will be replaced.

5. PLACEMENT OF WAGERS

5.1. Wagers will only be accepted in chips.

5.2. Wagers may be placed on the appropriate areas of a table layout.

5.3. Wagers orally declared will only be accepted if accompanied by chips, cash, vouchers or authorised tokens which must be immediately converted to chips and placed on the table layout before the Dealer announces that no more bets may be placed.

5.4. Until a decision and settlement has been made in respect of any wager, no wager may be handled, placed, increased, decreased or withdrawn after the first card of the Coup has been dealt except:

5.4.1. As authorised under the conditions of Rules 10.7.2(b) and 10.9; or

5.4.2. Where the wager is a Shield wager, which can only be placed after the first four (4) cards of the Coup have been dealt and exposed.

5.5. Wagers may be made on:

5.5.1. Player hand;

5.5.2. Banker hand;

5.5.3. Tie;

and where offered, the following Side Wagers:

5.5.4. Insurance/No 6 where the version of Baccarat in play is Crown Baccarat;

5.5.5. Player Run;

5.5.6. Banker Run;

5.5.7. Player/Banker Run. A wager must be placed on the Player hand or the Banker hand for each Coup in the run;

5.5.8. Tie Run;

5.5.9. Player Dragon Bonus;

5.5.10. Banker Dragon Bonus;

5.5.11. Player Dragon Tail;

5.5.12. Banker Dragon Tail;

5.5.13. Player Crown Pairs;

5.5.14. Banker Crown Pairs;

5.5.15. Player Pairs;

5.5.16. Banker Pairs;

5.5.17. Shield;

5.5.18. Super 6;

5.5.19. Tiger Tie;

5.5.20. Tiger Pair;

5.5.21. Tiger;

5.5.22. Big Tiger;

5.5.23. Small Tiger;

5.5.24. Dragon Tiger;

5.5.25. Big Dragon;

5.5.26. Small Dragon; and

5.5.27. Immortal Dragon.

5.6. A wager may be refused prior to the cards being dealt for a Coup if in the event the wager wins it would not be possible to pay the wager exactly in chips.

5.7. At the settlement of wagers for a Coup, the Dealer must:

5.7.1. Clear any losing wagers from the table layout; and

5.7.2. Pay any winning wagers.

5.8. On a game where a Side Wager is offered:

5.8.1. A player may place a Side Wager regardless of whether they or any other player has placed a valid wager on Player or Banker., except as noted in Rule 5.8.1(b).

(a) Where the Side Wager offered is Baccarat Crown Pairs or Baccarat Pairs, and no valid wagers have been placed on Player, Banker or Tie, the Coup must be completed in accordance with the Table of Play .

(b) A Shield wager may only be placed by a player who has an active Player or Banker bet.

5.8.2. A player may place simultaneous Side Wagers. For example, in any one Coup, a player may place a wager on both Tie and Tiger Pair

5.8.3. A player who has placed a valid Player wager on a specific betting area will have first entitlement to place a Player Side Wager.

5.8.4. A player who has placed a valid Banker wager on a specific betting area will have first entitlement to place a Banker Side Wager.

5.8.5. A player who has placed a valid wager, other than a Player wager on a betting area, will have next entitlement to place a Player Side Wager.

5.8.6. A player who has placed a valid wager, other than a Banker wager on a specific betting area, will have next entitlement to place a Banker Side Wager.

5.8.7. Once players with first entitlement as described in Rules 5.8.2 to 5.8.6(inclusive) have elected to place a Side Wager or not, subsequent entitlements will go to the remaining players.

5.9. Shield

5.9.1. A player may only place a Shield wager in the following circumstances:

(a) Where they have placed a Player wager and the total of the first two cards dealt to the Player is six (6) or seven (7) and the total of the first two (2) cards dealt to the Banker is zero (0)-five (5). In this situation, the Shield wager will:

(i) Win if the result of the Coup is a Banker win;

(ii) Lose if the result of the Coup is a Player win; and

(iii) Stand-off if the result of the Coup is a Tie.

(b) Where they have placed a Banker wager and the total of the first two cards dealt to the Banker is six (6) or seven (7) and the total of the first two cards dealt to the Player is zero (0)-five (5). In this situation, the Shield wager will:

(i) Win if the result of the Coup is a Player win;

(ii) Lose if the result of the Coup is a Banker win; and

(iii) Stand-off if the result of the Coup is a Tie.

6. PERMISSIBLE WAGERS

6.1. In respect of the game, the Dealer must ensure the display of the notices and signs for which the casino operator is responsible under section 66 of the *Casino Control Act 1991* (Vic)[1].

6.2. Crown may include a table differential. The table differential is the maximum risk amount that is wagered on the Player in relation to the amount wagered on the Banker.

6.3. If:

6.3.1. A player attempts to place an individual wager that is less than the minimum permissible wager for a particular bet, the wager will be paid or collected after the result and the owner of the wager will be advised that further wagers under the minimum will be returned regardless of the result; and

6.3.2. A player attempts to place an individual wager that is greater than the permitted maximum wager the wager will be paid or collected to the maximum.

6.3.3. A player attempts to place an individual wager which is in a multiple over the minimum which is not permitted or where it is not possible to pay the wager exactly in chips it will be paid to the next highest amount to which payment can be made in chips.

6.4. Subject to Rule 6.5, where the total of the wagers placed on either the Player hand or the Banker hand exceeds the table differential displayed on the table limit sign, the Dealer may reduce all wagers pro rata so that the total does not exceed the table differential.

[1] Section 66 of the ***Casino Control Act 1991*** **(Vic)** states:

66. ***Assistance to patrons***

(1) A casino operator must—

...

(c) display prominently at each gaming table or location related to the playing of a game a sign indicating the permissible minimum and maximum wagers pertaining to the game played there.
Penalty: 25 penalty units

(2) A casino operator must ensure that a minimum wager indicated in respect of a game at a table or location is not changed to a higher minimum unless a sign indicating the new minimum and the proposed time of change is displayed at the table or location at least 20 minutes before the time of proposed change.
Penalty: 50 penalty units.

6.5. By prior arrangement, where the version of play is Traditional Baccarat individual players may be permitted to place a wager exceeding the table differential, but not exceeding an agreed maximum amount, providing an additional commission is paid. The additional commission is payable on the amount of the wager exceeding the table differential on both winning Player and Banker wagers as follows:

6.5.1. A winning wager placed on the Banker hand exceeding the table differential will be paid at odds of 1 to 1 less 5% commission for the total wager plus an additional 2.5% commission payable on all amounts in excess of the table differential.

6.5.2. A winning wager placed on the Player hand exceeding the table differential will be paid at odds of 1 to 1 less 2.5% commission payable on all amounts in excess of the table differential.

6.6. Minimum and maximum wagers which differ from those displayed on the table limit sign may be agreed for individual players and in such cases, the position occupied by the player will be denoted by a Distinctive Marker.

6.7. A TG Area Manager (or above) may alter the limits on a gaming table at any time except that a minimum wager can only be changed to a higher minimum if a sign showing the proposed new minimum has been displayed at the table for at least twenty (20) minutes before the time of the proposed change.

7. DEALING THE GAME

7.1. The game will be dealt using one (1) of the following methods:

7.1.1. The Dealer may deliver both the Player hand and the Banker hand to the highest wagerer on these hands.

(a) Initially if the player with the highest wager on either the Player or the Banker refuses to accept the cards for that hand, the Dealer will offer those cards to the next highest wagerer on that hand.

(b) In the event that two (2) or more players have made an equal highest wager on either the Player or the Banker the Dealer will first offer the cards to that player with the equal highest wager whose bet is furthest to the Dealer's right.

(i) That player may request the Dealer to open the cards for them. When this occurs the player will still be offered the option to look at the third card dealt to that hand (where applicable)

(ii) If that player refuses to accept the cards the Dealer will offer the cards anti-clockwise to the next person with the equal highest wager.

(c) Markers denoting 'Player' and 'Banker' may be placed in front of the player accepting the cards on the Player hand and the Banker hand respectively.

(d) In the event that no player accepts either the Player cards or the Banker cards, the Dealer will retain the cards.

(e) The players will handle only one (1) set of cards, either the Player hand or the Banker hand at any one time.

(f) Where the Dealer is required to open either the Player hand or the Banker hand, a player acting as either the Player or the Banker for the purposes of opening the cards may request to open both hands in turn either Player then Banker or Banker then Player. The Dealer must ensure that the hands are kept clearly separated.

(g) A player who accepts the cards may authorise another person seated at the table (whether or not that person has placed a wager) to open one (1) or more of the cards.

7.1.2. The Dealer will retain the Dealing Shoe and act as both the Player and the Banker for the purpose of dealing the cards.

7.1.3. The Dealing Shoe may be offered to the seated player with the highest wager on either the Player or the Banker

(a) In the event that two (2) or more players have made an equal highest wager on either the Player or the Banker the Dealer will first pass the Dealing Shoe to that player with the equal highest wager who occupies the lowest numbered seat.

(b) Should all players decline the Dealing Shoe then the game will be dealt in accordance with Rule 7.1.1 or 7.1.2.

(c) The first player to accept the Dealing Shoe may act as the Player or Banker for the purpose only of dealing the cards and receiving and playing the appropriate hand/s.

(i) A player who accepts the Dealing Shoe may authorise another person seated at the table (whether or not that person has placed a wager) to deal the cards; and

(ii) A player who accepts the Dealing Shoe may authorise another person seated at the table (whether or not that person has placed a wager) or the Dealer to open one or more of the cards.

(d) The Dealer may place a marker denoting 'Player' or 'Banker' beside the Dealing Shoe to denote that those cards will be retained by the player controlling the shoe.

(e) The player holding the Dealing Shoe will draw the cards from the Dealing Shoe ensuring that the cards remain in full view of the Dealer and TG Higher Duties Dealer (or above) at all times. Under no circumstances must they allow the cards to leave the table.

(f) When one hand is to be opened by a player other than the player holding the Dealing Shoe, the appropriate hand will be passed face-down to the Dealer who in turn will deliver the cards to the player opening the cards.

(g) When the cards have been turned over by the player(s) or the Dealer, the initial Player and Banker hands will be placed in the appropriate area of the table layout.

(i) Any further cards drawn to either hand will be dealt by the player holding the shoe and exposed by the relevant player(s) or the Dealer.

(ii) Once the card(s) are exposed, they will be placed on the appropriate area of the table layout.

(iii) A player accepting the Dealing Shoe may retain control of the Dealing Shoe until:

(iv) They elect to relinquish control; or

(v) Their wager loses; or

(vi) They are directed to relinquish control of the shoe by the TG Area Manager (or above).

(h) Where the Dealer is required to open either the Player hand or the Banker hand, a player acting as either the Player or the Banker for the purposes of opening the cards may request to open both hands in turn either Player then Banker or Banker then Player. The Dealer must ensure that the hands are kept clearly separated.

7.1.4. In Private Gaming areas, where no Banker or Player wagers have been placed, a Casino Manager (or above) may at their discretion permit a player who has placed a Side Wager(s) to open the Player cards and/or Banker cards.

7.1.5. In Premium Gaming areas:

(a) Where a player has control of the Banker cards and the Dealer has control of the Player cards, at the discretion of the TG Area Manager (or above) the player may request the Dealer to draw and expose a third card to the Player hand (fifth card of the Coup) before the player exposes the Banker cards.

(i) Where it is determined that a third card was not required to complete the Player hand, that card will be either:

- Used as the third card to the Banker hand; or
- Returned to the front of the Dealing Shoe and subsequently used as the first card of the next Coup, which will be dealt as a Dummy Coup.

(b) Where a player has control of the Player cards and the Dealer has control of the Banker cards, at the discretion of the TG Area Manager (or above) the player may request the Dealer to draw and expose a third card to the Banker hand (fifth card of the Coup) before the player exposes the Player cards.

(i) Where it is determined that a third card was required to the Player hand, that card (fifth card of the Coup) will be used as such and the next card from the shoe will be drawn as the third card to the Banker hand (sixth card of the Coup).

(ii) Where it is determined that a third card was not required to complete the Banker hand, that card will be either:

- Used as the third card to the Player hand as described in (i) above; or
- Returned to the front of the Dealing Shoe and subsequently used as the first card of the next Coup, which will be dealt as a Dummy Coup.

7.2. The Initial Deal

7.2.1. There will be two (2) hands dealt - the Player hand and the Banker hand.

7.2.2. Prior to any cards being dealt from the Dealing Shoe, the Dealer:

(a) Will announce that no more bets may be placed; and

(b) May burn a card;

7.2.3. Four (4) cards will be dealt from the Dealing Shoe face-down or face-up, at the discretion of the TG Higher Duties Dealer (or above). The first and third cards will respectively represent the first and second cards of the Player hand and the second and fourth cards dealt will respectively represent the first and second cards of the Banker hand.

7.3. The Play

(a) After the initial deal, the Dealer will determine which hand will be exposed first, i.e. Player then Banker or Banker then Player. The Dealer will announce the point count of each hand as it is displayed and if required, further cards will be dealt either face-up or face-down in accordance with the Table of Play. Under no circumstances will more than one (1) additional card be dealt to either hand.

7.3.2. The Dealer will announce the result of the hand.

7.3.3. Order of merit of hands will be:

(a) A point count of nine (9);

(b) A point count of eight (8);

(c) A point count of seven (7); and

(d) So on down to a point count of Baccarat.

7.3.4. When the cutting card appears during the course of play the Dealer must -

(a) Remove the cutting card and place it on the table layout to the side; and

(b) Complete any Coup which is in progress; and

(c) Indicate that the next Coup is to be the last Coup upon which wagers may be placed.

(d) Following the completion of this Coup, the TG Higher Duties Dealer (or above) may direct that one (1) or more Dummy Coups be dealt; and

(e) Following completion of the last Coup of the shoe, the cards must be shuffled in accordance with Rule Error! Reference s ource not found. or pre-shuffled cards introduced to the table.

7.4. A TG Higher Duties Dealer (or above) may direct the Dealer to deal additional or continuous Coups (i.e. Dummy Coups):

7.4.1. At the commencement of a new shoe;

7.4.2. At any time during the course of a shoe; and

7.4.3. Continuously until a player places a wager at the table.

8. THE TABLE OF PLAY

8.1. After the initial four cards have been dealt, if the point count of the Player hand or the Banker hand is eight (8) or nine (9), no more cards will be dealt to either hand.

8.2. If the point count of the Banker hand is zero (0) to seven (7) inclusive, the Player hand will:

8.2.1. Draw; or

8.2.2. Stand;

in accordance with the requirements of Table 1 below:-

Table 1: Player Hand

When the first two (2) cards total:	
0 – 1 – 2 – 3 – 4 - 5	Draws a card
6 -7	Stands
8 - 9	Natural – No more cards are drawn to either hand.

8.3. The Banker hand will:

8.3.1. Draw; or

8.3.2. Stand;

in accordance with the requirements of Table 2 below:-

Table 2: Banker Hand

Banker Point Count	Value of Third Card Drawn by Player Hand										
	No Card	0	1	2	3	4	5	6	7	8	9
0	D	D	D	D	D	D	D	D	D	D	D
1	D	D	D	D	D	D	D	D	D	D	D

2	D	D	D	D	D	D	D	D	D	D	D
3	D	D	D	D	D	D	D	D	D	S	D
4	D	S	S	D	D	D	D	D	D	S	S
5	D	S	S	S	S	D	D	D	D	S	S
6	S	S	S	S	S	S	S	D	D	S	S
7	S	S	S	S	S	S	S	S	S	S	S
8	S	S	S	S	S	S	S	S	S	S	S
9	S	S	S	S	S	S	S	S	S	S	S

9. SETTLEMENT

9.1. The bets which may be placed in respect of a Coup and the odds payable for them are:

Table 3: Traditional Baccarat

Traditional Baccarat		
Name	**Definition**	**Odds**
Player	The cards dealt to the Player hand have a higher point count than that of the cards dealt to the Banker hand.	1 to 1 (except as described in Rule 6.5).
Banker	The cards dealt to the Banker hand have a higher point count than that of the cards dealt to the Player hand.	1 to 1 less 5% commission (except as described in Rule 6.5).
Tie	The point count of the cards dealt to the Player hand and the cards dealt to the Banker hand are of equal value.	8 to 1 Wagers placed on Player and/or Banker will Stand-off.

Table 4: Crown Baccarat

Crown Baccarat		
Name	**Definition**	**Odds**
Player	The cards dealt to the Player hand have a higher point count than that of the cards dealt to the Banker hand.	1 to 1
Banker	The cards dealt to the Banker hand have a higher point count than that of the cards dealt to the Player hand.	1 to 1 except where the Banker wins with a point score of 6, where winning wagers are paid at odds of 1 to 1 less 50% commission (i.e. $100 pays $50).
Insurance/No 6	Where the first two (2) cards dealt to the Banker hand have a point count of six (6) and the Player hand must draw. The wager wins on all outcomes other than when the Banker wins with a point count of six (6).	2 to 1
Tie	The point count of the cards dealt to the Player hand and the cards dealt to the Banker hand are of equal value.	8 to 1 Wagers placed on Player and/or Banker will Stand-off.

Table 5: Baccarat Runs

Baccarat Runs		
Name	**Definition**	**Odds**
Banker 2 in a row	In two (2) consecutive Coups the cards dealt to the Banker hand have a higher point count than the cards dealt to the Player hand.*	3 to 1
Banker 3 in a row	In three (3) consecutive Coups the cards dealt to the Banker hand have a higher point count than the cards dealt to the Player hand.*	8 to 1

Banker 4 in a row	In four (4) consecutive Coups the cards dealt to the Banker hand have a higher point count than the cards dealt to the Player hand.*	20 to 1
Banker 5 in a row	In five (5) consecutive Coups the cards dealt to the Banker hand have a higher point count than the cards dealt to the Player hand.*	45 to 1
Banker 6 in a row	In six (6) consecutive Coups the cards dealt to the Banker hand have a higher point count than the cards dealt to the Player hand.*	100 to 1
Player 2 in a row	In two (2) consecutive Coups the cards dealt to the Player hand have a higher point count than the cards dealt to the Banker hand.*	3 to 1
Player 3 in a row	In three (3) consecutive Coups the cards dealt to the Player hand have a higher point count than the cards dealt to the Banker hand.*	8 to 1
Player 4 in a row	In four (4) consecutive Coups the cards dealt to the Player hand have a higher point count than the cards dealt to the Banker hand*.	20 to 1
Player 5 in a row	In five (5) consecutive Coups the cards dealt to the Player hand have a higher point count than the cards dealt to the Banker hand.*	45 to 1
Player 6 in a row	In six (6) consecutive Coups the cards dealt to the Player hand have a higher point count than the cards dealt to the Banker hand.*	100 to 1
Player/Banker combination 2 in a row	In two (2) consecutive Coups the cards dealt to either the Player hand or the Banker hand in any combination as nominated by player have the highest point count in those Coups.*	3 to 1
Player/Banker combination 3 in a row	In three (3) consecutive Coups the cards dealt to either the Player hand or the Banker hand in any combination as nominated by player have the highest point count in those Coups.*	8 to 1

Player /Banker combination 4 in a row	In four (4) consecutive Coups the cards dealt to either the Player hand or the Banker hand in any combination as nominated by player have the highest point count in those Coups.*	20 to 1
Player/Banker combination 5 in a row	In five (5) consecutive Coups the cards dealt to either the Player hand or the Banker hand in any combination as nominated by player have the highest point count in those Coups.*	45 to 1
Player/Banker combination 6 in a row	In six (6) consecutive Coups the cards dealt to either the Player hand or the Banker hand in any combination as nominated by player have the highest point count in those Coups.*	100 to 1
Tie 3 in a row	In three (3) consecutive Coups the point count of the Player hand and the Banker hand are of equal value.	1000 to 1
Tie 4 in a row	In four (4) consecutive Coups the point count of the Player hand and the Banker hand are of equal value.	10,000 to 1
*A Player Run, Banker Run, or Player/Banker Run will be broken if the result of a Coup is a Tie.		

Table 6: Baccarat Dragon Bonus

Baccarat Dragon Bonus		
Name	**Definition**	**Odds**
Banker wins with a Natural	The cards dealt to the Banker hand form a Natural and have a higher point count than that of the cards dealt to the Player.	1 to 1
Banker wins by 4 points	The cards dealt to the Banker hand do not form a Natural and have a point count four (4) greater than that of the cards dealt to the Player hand.	1 to 1

Banker wins by 5 points	The cards dealt to the Banker hand do not form a Natural and have a point count five (5) greater than that of the cards dealt to the Player hand.	2 to 1
Banker wins by 6 points	The cards dealt to the Banker hand do not form a Natural and have a point count six (6) greater than that of the cards dealt to the Player hand.	4 to 1
Banker wins by 7 points	The cards dealt to the Banker hand do not form a Natural and have a point count seven (7) greater than that of the cards dealt to the Player hand.	6 to 1
Banker wins by 8 points	The cards dealt to the Banker hand do not form a Natural and have a point count eight (8) greater than that of the cards dealt to the Player hand.	10 to 1
Banker wins by 9 points	The cards dealt to the Banker hand do not form a Natural and have a point count nine (9) greater than that of the cards dealt to the Player hand.	30 to 1
Player wins with a Natural	The cards dealt to the Player hand form a Natural and have a higher point count than that of the cards dealt to the Banker.	1 to 1
Player wins by 4 points	The cards dealt to the Player hand do not form a Natural and have a point count four (4) greater than that of the cards dealt to the Banker hand.	1 to 1
Player wins by 5 points	The cards dealt to the Player hand do not form a Natural and have a point count five (5) greater than that of the cards dealt to the Banker hand.	2 to 1
Player wins by 6 points	The cards dealt to the Player hand do not form a Natural and have a point count six (6) greater than that of the cards dealt to the Banker hand.	4 to 1

Player wins by 7 points	The cards dealt to the Player hand do not form a Natural and have a point count seven (7) greater than that of the cards dealt to the Banker hand.	6 to 1
Player wins by 8 points	The cards dealt to the Player hand do not form a Natural and have a point count eight (8) greater than that of the cards dealt to the Banker hand.	10 to 1
Player wins by 9 points	The cards dealt to the Player hand do not form a Natural and have a point count nine (9) greater than that of the cards dealt to the Banker hand.	30 to 1
Natural Tie	The cards dealt to the Player hand and the Banker hand both form a Natural and have the same point count.	Stand-off.
Tie	The point count of the cards dealt to the Player hand and the cards dealt to the Banker hand do not form a natural and have the same point count	All Dragon Bonus wagers lose.

Table 7: Baccarat Dragon Tail

Baccarat Dragon Tail		
Name	**Definition**	**Odds**
Player Dragon Tail (Early)	For two (2), to a maximum of six (6) consecutive Coups the Player hand has a higher point count than the cards dealt to the Banker Hand.	Two (2) consecutive results 1 to 1 Three (3) consecutive results 3 to 1 Four (4) consecutive results 7 to 1 Five (5) consecutive results 11 to 1 Six (6) consecutive results 30 to 1
Banker Dragon Tail (Early)	For two (2), to a maximum of six (6) consecutive Coups the Banker hand has a higher point count than the cards dealt to the Player Hand.	Two (2) consecutive results 1 to 1 Three (3) consecutive results 3 to 1

		Four (4) consecutive results 7 to 1 Five (5) consecutive results 11 to 1 Six (6) consecutive results 30 to 1
Player Dragon Tail (Late)	Where a Player Dragon Tail is broken by a Banker result, a Tie or the end of the shoe, Late Player Dragon Tail wagers will be paid at the odds applicable to the number of consecutive results showing on the Dragon Tail Indicator minus one. Unless it is the end of the shoe, if the number of consecutive results showing on the Dragon Tail Indicator is six, Late Player Dragon Tail wagers will remain for one more Coup before being settled at the appropriate odds.	
Banker Dragon Tail (Late)	Where a Banker Dragon Tail is broken by a Player result, a Tie or the end of a shoe, Late Player Dragon Tail wagers will be paid at the odds applicable to the number of consecutive results showing on the Dragon Tail Indicator minus one. Unless it is the end of the shoe, if the number of consecutive results showing on the Dragon Tail Indicator is six, Late Banker Dragon Tail wagers will remain for one more Coup before being settled at the appropriate odds.	

Table 8: Baccarat Crown Pairs (8 Decks of Cards)

Baccarat Crown Pairs (8 Decks of Cards)		
Name	**Definition**	**Odds**
Mixed Pair	Means two (2) cards that are exactly alike except for suit and colour	6 to 1
Coloured Pair	Means two (2) cards that are exactly alike (including colour) except for suit.	12 to 1
Crown Pair	Means two (2) cards that are exactly alike including colour and suit.	25 to 1

Table 9: Baccarat Pairs

Baccarat Pairs		
Name	**Definition**	**Odds**
Baccarat Pair	The first two (2) cards of either the Player hand or the Banker hand as nominated by the player, form a pair (for example 10, 10 or K, K).	11 to 1

Table 10: 2 to 1 Baccarat

2 to 1 Baccarat		
Name	**Definition**	**Odds**
Player	The Player hand comprises three cards which have a total of eight (8) or nine (9) and have a higher point count than that of the cards dealt to the Banker hand.	2 to 1
	The Player hand comprises two or three cards, as applicable in relation to the table of play which have a higher point count than that of the cards dealt to the Banker hand, but does not comprises three cards which have a total of eight (8) or nine (9).	1 to 1
Banker	The Banker hand comprises three cards which have a total of eight (8) or nine (9) and have a higher point count than that of the cards dealt to the Player hand.	2 to 1
	The Banker hand comprises two or three cards, as applicable in relation to the table of play, which has a higher point count than that of the cards dealt to the Player hand, but does not comprise three cards which have a total of eight (8) or nine (9).	1 to 1

Tie	The point count of the cards dealt to the Player hand and the cards dealt to the Banker hand are of equal value. Wagers placed on the Player and/or the Banker will lose when the result is a Tie.	8 to 1

Table 11: Tie Baccarat

Tie Baccarat		
Name	**Definition**	**Odds**
Player	The result of a Coup is a Tie	A percentage between 1% and 10% of the amount wagered by a player on Player, as displayed on the table limit sign.
Banker	The result of a Coup is a Tie	A percentage between 1% and 10% of the amount wagered by a player on Banker, as displayed on the table limit sign.
Tie	The point count of the cards dealt to the Player hand and the cards dealt to the Banker hand are of equal value.	8 to 1 Wagers placed on Player and/or Banker will Stand-off.

Table 12: Shield

Shield		
After four (4) cards have been exposed:		
Player score	Banker score	Odds payable when Banker's hand wins
6	0-5	5 to 2
7	0-5	9 to 2

After four cards have been exposed:		
Banker total	Player total	Odds payable when Player's hand wins
6	0-5	5 to 2
7	0-5	9 to 2
Where the result of the Coup is a tie, all Shield wagers will Stand-off.		

Table 13: Lucky Chase

Lucky Chase		
Name	**Definition**	**Odds**
Player	The cards dealt to the Player hand have a higher point count than that of the cards dealt to the Banker hand.	1 to 1
Banker	The cards dealt to the Banker hand have a higher point count than that of the cards dealt to the Player hand.	1 to 1
Where the result of the Coup is a Tie, all Lucky Chase wagers will Stand-off.		

Table 14: Zero Commission Baccarat

Zero Commission Baccarat		
Name	**Definition**	**Odds**
Player	The cards dealt to the Player hand have a higher point count than that of the cards dealt to the Banker hand.	1 to 1
Banker	The cards dealt to the Banker hand have a higher point count than that of the cards dealt to the Player hand.	1 to 1

Tie	The point count of the cards dealt to the Player hand and the cards dealt to the Banker hand are of equal value.	8 to 1 Wagers placed on Player and/or Banker will Stand-off.

Table 15: Super 6

Super 6		
Definition	**Odds**	
Banker wins with a total of six (6)	**Option 1**	**Option 2**
	15 to 1	16 to 1

Table 16: Tiger Baccarat

TIGER BACCARAT						
Name	**Definition**	**Odds Option 1**	**Odds Option 2**	**Odds Option 3**	**Odds Option 4**	**Odds Option 5**
Tiger Tie	Where the result of the coup is a tie on a point total of six (6)	45 to 1	45 to 1	45 to 1	45 to 1	45 to 1
Tiger Pair	Where the initial two (2) cards of Player hand OR the initial two (2) cards of the Banker hand form a pair, the Tiger Pair shall win as a Single Tiger Pair.	4 to 1	4 to 1	4 to 1	4 to 1	4 to 1
	Where the initial two (2) cards of the Player hand AND the initial two (2) cards of the Banker hand form a pair AND the pairs do not have the same face value, the Tiger Pair shall win as a Double Tiger Pair.	25 to 1	25 to 1	25 to 1	25 to 1	25 to 1

	Where the initial two (2) cards of the Player hand AND the initial two (2) cards of the Banker hand form a pair AND the pairs have the same face value, the Tiger Pair shall win as a Twin Tiger Pair.	100 to 1	150 to 1	150 to 1	120 to 1	120 to 1
Tiger	Where the Banker has won with two (2) cards totalling six (6), the Tiger wager shall win as a Two Card Tiger.	12 to 1	12 to 1	12 to 1	12 to 1	12 to 1
	Where the Banker has won with three (3) cards totalling six (6), the Tiger wager shall win as a Three Card Tiger.	22 to 1	23 to 1	25 to 1	23 to 1	25 to 1
Big Tiger	Where the Banker has won with three (3) cards totalling six (6).	55 to 1	55 to 1	55 to 1	55 to 1	55 to 1
Small Tiger	Where the Banker has won with two (2) cards totalling six (6).	22 to 1	23 to 1	23 to 1	23 to 1	23 to 1

Table 17: Dragon Tiger Baccarat

DRAGON TIGER BACCARAT						
Name	**Definition**	**Odds Option 1**	**Odds Option 2**	**Odds Option 3**	**Odds Option 4**	**Odds Option 5**
Dragon Tiger	Where the 'Player' hand wins with three (3) cards totaling seven (7) and the 'Banker' hand has three (3) cards totaling six (6).	100 to 1	100 to 1	100 to 1	100 to 1	100 to 1
	Where the 'Player' hand wins with cards totaling seven (7) and the 'Banker' hand has cards totaling six (6) with one hand having three (3) cards and the other having two (2) cards.	40 to 1	40 to 1	40 to 1	40 to 1	35 to 1
	Where the 'Player' hand wins with two (2) cards totaling seven (7) and the 'Banker' hand has two (2) cards totaling six (6).	30 to 1	30 to 1	30 to 1	30 to 1	30 to 1
Big Dragon	Where the 'Player' hand wins with three (3) cards totaling seven (7).	30 to 1	30 to 1	29 to 1	29 to 1	29 to 1
Small Dragon	Where the 'Player' hand wins with two (2) cards totaling seven (7).	15 to 1	15 to 1	14 to 1	14 to 1	14 to 1
Big Tiger	Where the 'Banker' hand wins with three (3) cards totaling six (6).	50 to 1	50 to 1	50 to 1	48 to 1	48 to 1
Small Tiger	Where the 'Banker' hand wins with two (2) cards totaling six (6).	22 to 1	22 to 1	22 to 1	21 to 1	21 to 1
Tiger Tie	Where the result of the coup is a tie on a point total of six (6).	40 to 1	35 to 1	35 to 1	35 to 1	35 to 1

Table 18: Immortal Baccarat

IMMORTAL BACCARAT		
Name	**Definition**	**Odds**
Player	The cards dealt to the Player hand have a higher point count than that of the cards dealt to the Banker hand.	1 to 1 except where the Player wins with a point score of seven (7), where winning wagers are paid at odds of 1 to 1 less 50% commission (i.e. $100 pays $50).
	The cards dealt to the Player hand have a point count of seven (7) against a Banker point count of eight (8) or nine (9)	Player wagers will neither win nor lose
Banker	The cards dealt to the Banker hand have a higher point count than that of the cards dealt to the Player hand.	1 to 1 except where the Banker wins with a point score of six (6), where winning wagers are paid at odds of 1 to 1 less 50% commission (i.e. $100 pays $50).
Tie	The point count of the cards dealt to the Player hand and the cards dealt to the Banker hand are of equal value. Wagers placed on the Player and/or the Banker will lose when the result is a Tie.	8 to 1

Table 19: Immortal Dragon

IMMORTAL DRAGON		
Name	**Definition**	**Odds**
Immortal Dragon	The Player hand has a total point count of seven (7) and the Banker has a total point count of eight (8) or nine (9)	25 to 1

9.2. Where the 1-1-2 betting system is in operation at the table, any winning component of the wager will be paid at the applicable odds in accordance with Rule 9.1 above, less the amount of any losing component(s) of the wager.

9.3. Commission

9.3.1. The commission payable on a winning wager will be collected from a player at the time the winning payout is made, but for seated players only; with the prior approval of Crown Management it may be deferred to a later time.

(a) Deferred commission must be settled at the completion of each shoe and collected prior to the commencement of the next shoe:

(i) Unless a player requests an earlier settlement; or

(ii) Where a player wishes to cease wagering before the end of a shoe; or.

(iii) At the discretion of Crown Management.

(b) The amount of commission not collected prior to the time the winning payout is made will be evidenced by placing a marker button indicating the amount of the commission owed in the space provided with the number of the player owing such commission.

10. IRREGULARITIES

10.1. Where the Dealer fails to burn a card(s) as described in Rule 4.3, the results of Coups previously dealt in that shoe will stand and play in that shoe will continue.

10.1.1. Where the first Coup of the shoe has not been completed, that Coup may be reconstructed and the shoe recommenced, ensuring compliance with Rule 4.3.

10.2. A card drawn in excess from the Dealing Shoe but not disclosed must be used as the first card of the next Coup, providing that the Coup was not the last Coup of the shoe. Cards drawn from the shoe will not be discarded, and must be used in the normal course of play except in accordance with the requirements of Rule 4.3 and Rule 7.2.2(b).

10.3. If a card is dealt or drawn to the Banker hand which should have been dealt to the Player hand, that card must go to the Player hand and a further card for the Banker hand drawn if required in accordance with the Table of Play.

10.4. If in a Coup, despite no wagers being placed, the Dealer has indicated that no more bets may be placed and:

10.4.1. Burned a card; or

10.4.2. With or without burning a card, dealt one (1) or more cards to the Player hand or the Banker hand-

the Dealer must deal out the Coup as a Dummy Coup in which;

10.4.3. If a card had been burned, that card is treated as a burned card; and

10.4.4. The first of any cards so dealt becomes the first card of the Dummy Coup.

10.5. If a card is found face-upwards in the Dealing Shoe:

10.5.1. If it is the first card of a Coup, the Coup must be dealt as a Dummy Coup; and

10.5.2. If it is not the first card of a Coup, the Coup must be played out as though the card had come from the Dealing Shoe face-down.

10.6. If, contrary to the relevant Table of Play , a third card is dealt:

10.6.1. To the Player hand-

(a) If the Table of Play requires the Banker hand to draw, that card becomes the third card of the Banker hand; and

(b) If the Table of Play requires the Banker hand to stand, the Dealer must settle the wagers on that hand and, following settlement, that card becomes the first card of a new Coup dealt as a Dummy Coup.

10.6.2. To the Banker hand, the Dealer must settle the wagers on that hand and that card becomes the first card of a Dummy Coup.

10.7. If, during a Coup, the Dealer inadvertently delivers:

10.7.1. The Player card(s) to the Banker area on the table layout and/or the Banker card(s) to the Player area; or

10.7.2. The Player's card(s) to the player accepting the Banker's hand and/or the Banker's card(s) to the player accepting the Player's hand;

regardless of whether a card/s has been exposed, that Coup may be:

(a) Completed with all wagers placed on the Coup remaining valid; or

(b) Completed after all players are given the option to retract or reduce their wager and one or more wagers remain; or

(c) Dealt as a Dummy Coup.

10.8. The following provisions apply to the dealing of a Dummy Coup:

10.8.1. A TG Higher Duties Dealer (or above) may direct that one (1) or more Dummy Coups be dealt:

(a) To ensure that the sequence of cards in each hand as it is dealt from the Dealing Shoe is not affected by any mistake made in the course of play or by any other irregularity in the game; and

(b) At other times where in the opinion of the TG Higher Duties Dealer (or above) there is reasonable cause to believe that a Dummy Coup is warranted.

10.8.2. A Dummy Coup must not be dealt unless it is expressly authorised by these Rules.

10.8.3. Immediately a circumstance arises where one (1) or more Dummy Coups will be dealt, the Dealer must clearly indicate this by visual representation.

10.8.4. If, after a Coup becomes a Dummy Coup, a wager remains on the betting area:

(a) The wager becomes a Void wager; and

(b) The relevant chips must be returned to the player who placed the wager;

except where a wager has been placed in respect of a Run or Dragon Tail, in which case the wager will remain on the table layout and the result of the Dummy Coup will have no effect on whether the Run or the Dragon Tail wager wins or loses.

10.8.5. If a wager is placed on the betting area after the Dealer has indicated that a Coup is being played as a Dummy Coup-

(a) The wager is void; and

(b) The relevant chips must be returned to the player who placed the wager.

10.9. In respect of a Coup, providing that the Dealer retains the Dealing Shoe and the cards are dealt according to Rules 7.1.1 or 7.1.2:

10.9.1. Where any one (1) or more of the first four (4) cards of the initial deal have been drawn from the Dealing Shoe and none have been exposed, a TG Higher Duties Dealer (or above) may permit players to:

(a) Change the position of their wager; and/or

(b) Alter the amount of their initial wager(s); or

(c) Place a new wager(s); or

(d) Withdraw their wager(s).

10.9.2. Where all players withdraw their wagers the hand may be completed by dealing a Dummy Coup.

10.10. If there are found to be insufficient cards in the Dealing Shoe to complete a Coup that Coup, will be void.

10.11. If at any stage during a Coup, the correct order of the cards cannot be determined, that Coup will be void.

10.12. If during a Coup an error occurs that is not disclosed until after the commencement of a subsequent Coup, that error will not have any effect on the outcome of subsequent rounds of play.

10.13. Where the Dragon Tail betting option is offered, if a wager is placed on a Late Dragon Tail Betting area prior to a run being established and it is not noticed until after the Dealer has announced that no more bets may be placed, that wager will be considered Void and returned to the player.

10.14. Where the Shield Side Wager is available, if a fifth and/or sixth card is dealt and exposed and the player(s) has not been afforded the opportunity to place a Shield wager, the result of the Coup will stand.

11. LUCKY CHASE

11.1. Where the variation of Baccarat in play is Lucky Chase, the approved Rules of Baccarat will apply, except where the Rules are inconsistent with the Rules of Lucky Chase, in which case the Rules of Lucky Chase will prevail.

11.2. Placement of Wagers

11.2.1. A player(s) may only place a wager on Player (Dragon Head) or Banker (Dragon Tail).

(a) No Side Wagers (including, but not limited to Tie, Baccarat Pairs and Dragon Bonus) will be permitted.

11.3. Dealing the Game

11.3.1. A Lucky Chase wager will:

(a) Win where a player nominates the correct option; and

(b) Lose where a player nominates the incorrect option.

11.3.2. If the hand culminates in a tied or drawn result, the player's nomination will be void and the next hand will be dealt with the player(s) having the option to stay with the same nomination or change their nomination.

11.4. Settlement

11.4.1. All winning wagers will be paid at odds of 1 to 1 (even money) with no deduction of commission.

12. THREE CARD BACCARAT

12.1. Where the variation of Baccarat in play is Three Card Baccarat, the approved Rules of Baccarat will apply, except where the Rules are inconsistent with the Rules of Three Card Baccarat, in which case the Rules of Three Card Baccarat will prevail.

12.2. Additional Definitions

'**Pictures**' means Kings, Queens and/or Jacks.

12.3. Equipment

12.3.1. Three Card Baccarat will be played on a table having places for nine (9) or less seated players.

12.3.2. The table cloth (layout) will be marked in a manner similar to that shown in Diagram G with areas for wagers; the number of areas being nine (9) or less.

12.3.3. A Dealing Shoe will be used, from which all cards will be dealt.

(a) A Continuous Shuffling Machine may be used.

12.4. The Cards

12.4.1. Three Card Baccarat will be played with one (1) deck having fifty-two (52) cards without jokers, with backs of the same colour and design and one (1) cutting card.

(a) Where a Single Deck Card Shuffling Shoe is in use:

(i) No cutting card will be used; and

(ii) Two (2) decks will be in use, one at a time, with the colour of the first deck being different to the second deck.

(b) Where a hand held Dealing Shoe is used, the cards will be shuffled after each Coup.

12.5. Placement of Wagers

12.5.1. A player(s) may only place a wager on:

(a) Three Card Baccarat;

(b) Tie; and

(c) Three Pictures.

12.5.2. A Three Card Baccarat wager will:

(a) Win where the ranking of the hand dealt to the player is higher than that of the hand dealt to the Dealer, as described in Table 16;

(b) Lose where the ranking of the hand dealt to the player is lower than that of the hand dealt to the Dealer, as described in Table 16; and

(c) Stand-off when the hand dealt to the player and the hand dealt to the Dealer are equally ranked in Table 16.

12.5.3. A Tie wager will:

(a) Win where the hand dealt to the player is of the same ranking as that of the Dealer's hand; and

(b) Lose where the hand dealt to the player is not of the same ranking as that of the Dealer's hand.

12.5.4. A Three Pictures wager will:

(a) Win where the player's hand contains at least two picture cards; and

(b) Lose where the player's hand does not contain at least two (2) picture cards.

12.5.5. A player may place a wager on one or more betting areas.

(a) Players may place a wager on more than one betting area providing that no other player(s) is excluded from participating in the game; and

(b) Where a player places a wager on more than one (1) betting area, they will only be permitted to view one hand and that hand will be the one dealt to the area at which the player was seated when the cards were dealt.

12.6. Dealing the Game

12.6.1. At the discretion of the Casino Manager (or above), Three Card Baccarat may be dealt face-up or face-down.

12.6.2. If a Continuous Shuffling Machine is used, the Dealer will, commencing from their left and continuing clockwise around the table, deal the cards in the following manner:-

(a) Place a set of three cards dispensed by the Continuous Shuffling Machine behind each betting area containing a wager.

(i) Where a player has a blind hand(s), the Dealer will place the cards in front of the betting area.

(b) Then place a set of three (3) cards dispensed by the continuous shuffling machine in their working area.

12.6.3. If a hand held Dealing Shoe is used, the Dealer will, commencing from their left and continuing clockwise around the table, deal the cards in the following manner:

(a) One (1) card to each betting area containing a wager;

(b) One (1) card to themselves; and

(c) In sequence, deal a second and third card to each betting area containing a wager and to themselves.

12.6.4. The players may pick up their cards after all cards have been dealt for that Coup.

(a) Players will not exchange cards, or exchange information, or communicate to cause to exchange or communicate information regarding their hand. Any violation may result in the player forfeiting their bet.

12.6.5. The Dealer will then turn all of their cards face-up and declare their point total.

Table 18: Three Card Baccarat Rankings

Point Total *	Description	Ranking
0	Three Pictures **	1
9	Any combination totalling nine	2
8	Any combination totalling eight	3
7	Any combination totalling seven	4
6	Any combination totalling six	5
5	Any combination totalling five	6
4	Any combination totalling four	7
3	Any combination totalling three	8

2	Any combination totalling two	9
1	Any combination totalling one	10
0	Any combination totalling zero	11
* The point total of a hand is determined in accordance with Rule 3.3.		

12.7. Settlement

12.7.1. The bets which can be placed in respect of an individual Coup and the odds payable for winning wagers placed on them as described in Rule 12.5 are:

Table 19: Three Card Baccarat Payout Table

Three Card Baccarat		
Name	**Definition**	**Odds**
Three Card Baccarat (any point score other than 6)	The cards dealt to a player do not have a point count of six (6), but have a higher ranking than that of the cards dealt to the Dealer.	1 to 1
Three Card Baccarat (point score of 6)	The cards dealt to a player have a point count of six (6), which is higher than the ranking of the cards dealt to the Dealer.	1 to 2
Three Pictures	The cards dealt to a player are all Pictures	20 to 1
	Two of the three cards dealt to a player are Pictures.*	5 to 1
Tie	The point count of the cards dealt to a player are of equal value to that of the cards dealt to the Dealer.**	8 to 1
* Where a player has an active Three Pictures wager and is dealt three (3) Pictures, they will only be entitled to that payout and not the payout for two (2) Pictures. ** Where the result of the Coup is a tie, all Three Card Baccarat wagers will be void.		

12.8. Irregularities

12.8.1. An exposed card dealt will not constitute a misdeal and the Dealer will turn the card over and continue to deal the game.

12.8.2. If no cards or an incorrect number of cards is dealt to any betting area containing a wager or the Dealer, and the error is discovered prior to any player having looked at their cards, the Dealer will immediately notify the TG Higher Duties Dealer (or above), who will direct that the Coup be declared a misdeal.

12.8.3. If no cards, or an incorrect number of cards is dealt to any betting area containing a wager and the error is not noticed until after a player has looked at their cards, the Dealer will immediately notify the TG Higher Duties Dealer (or above), who will direct that the Dealer count all the cards to verify the correct number.

(a) If there is a discrepancy in the number of cards, that Coup will be declared a misdeal.

(b) If the correct number of cards is found to be present, the wager(s) placed by a player(s) that has not been dealt any cards or has been dealt an incorrect number of cards will be void and will be returned to that player(s). Each player at the table will then be given the option of retracting their wager.

12.8.4. If no cards, or an incorrect number of cards is dealt to the Dealer and the error is not noticed until after a player has looked at their cards, the Dealer will immediately notify the TG Higher Duties Dealer (or above), who will direct that the Coup be declared a misdeal. The Dealer will then count all the cards to verify the correct number.

(a) Where the correct number of cards is verified, all winning Three Pictures wagers will be paid.

12.8.5. Where cards are dealt to any betting area where there is no wager and the error is discovered prior to any player having looked at their cards, that Coup will be declared a misdeal.

12.8.6. Where cards are dealt to a betting area where there is no wager and the error is not discovered until after a player has looked at their cards, the incorrectly dealt cards will be burnt and each player will be given the option to retract their wager.

12.8.7. In the event that a Continuous Shuffling Machine jams, stops shuffling or fails to complete a shuffle cycle; the cards will be reshuffled.

12.8.8. In the event that a continuous shuffling machine does not verify that the correct number of cards is available for play; the Dealer will count all the cards. If the count proves to have too few or too many cards, that Coup will be void.

13. BACCARAT JACKPOTS

13.1. Where the variation of Baccarat in play incorporates Jackpots, the approved Rules of the Baccarat variation in play will apply, except where the Rules are inconsistent with the Baccarat Jackpots Rules, in which case the Baccarat Jackpots Rules will prevail.

13.2. Crown may operate one or more approved Jackpot Systems with respect to Baccarat and utilise a variety of jackpot styles, including, by way of example and not limitation, Mystery Jackpots, Stand Alone Progressive Jackpots, Linked Progressive Jackpots and Bonus Jackpots. For the purposes of this document the generic term 'jackpot' will be used for all jackpot styles.

13.3. Jackpot System

13.3.1. Jackpot Systems will operate in accordance with the following provisions:

(a) With respect to a Jackpot System, a table will be a Baccarat table.

(b) A Jackpot System must operate in respect of one (1) table or a group of tables;

(c) Each table in respect of which a Jackpot System operates will be located in close proximity to a Jackpot Display designed and operating to show the value of the jackpot recorded from time to time.

(d) The value of the jackpot recorded on the Jackpot System may be displayed on one (1) or more electronic promotional displays in the casino.

13.3.2. The electronic equipment for a Jackpot System is deemed to be operating properly if:

(a) The Jackpot System is capable of recording the amounts necessary under Rule 13.4.1;

(b) The Jackpot System is capable of recording the time for settlement of winning jackpot events at each table or group of tables in respect of which the system is operating; and

(c) The manner in which the Jackpot System operates allows a TG Higher Duties Dealer (or above) to read the value recorded on the Jackpot Management Console at the time for settlement.

13.4. Lucky Tie Jackpot

13.4.1. Crown will fund the jackpot prize pool. As determined by Crown, for each Coup completed at a participating table, a pre-determined amount will be contributed to the jackpot prize pool.

(a) The jackpot will operate in accordance with the jackpot parameters notified to the VGCCC, prior to the commencement of the jackpot.

13.4.2. At the completion of a Coup, the Dealing Shoe will automatically record the end of the Coup and cause the Jackpot System to increment.

13.4.3. Crown may offer the following jackpots based on a Lucky Tie result of a Coup. Each jackpot will be apportioned according to the jackpot parameters as determined by Crown and will be displayed on the table sign:

Table 20: Lucky Tie Jackpot payouts

Lucky Tie Jackpot Option 1		
Outcome	**Description**	**Payout range (configurable)**
Non-Coloured Lucky Tie	The result of a Coup is a Tie and the initial two (2) cards that make up the Player hand and the initial two (2) cards that make up the Banker hand, each have a value of eight (8) i.e. (8,8, 8,8) and the four (4) cards are not of the same colour.	1%-10% of the rounded meter value to be apportioned to players with a valid Tie wager in accordance with Rule 13.4.6.
Coloured Lucky Tie	The result of a Coup is a Tie and the initial two (2) cards that make up the Player hand and the initial two (2) cards that make up the Banker hand, each have a value of eight (8) i.e. (8,8, 8,8) and all four (4) cards are of the same colour but not of the same suit.	5%-20% of the rounded meter value to be apportioned to players with a valid Tie wager in accordance with Rule 13.4.6.
Suited Lucky Tie	The result of a Coup is a Tie and the initial two (2) cards that make up the Player hand and the initial two (2) cards that make up the Banker hand, each have a value of eight (8) i.e. (8,8, 8,8) and all four (4) cards are of the same suit.	100% of the rounded meter value to be apportioned to players with a valid Tie wager in accordance with Rule 13.4.6.
Lucky Tie Jackpot Option 2		
Outcome	**Description**	**Payout range (configurable)**
Non-Suited Lucky Tie	The result of a Coup is a Tie and the initial two (2) cards that make up the Player hand and the initial two (2) cards that make up the Banker hand, each have a value of eight (8) i.e. (8,8, 8,8) and the four (4) cards are not of the same suit.	1%-20% of the rounded meter value to be apportioned to players with a valid Tie wager in accordance with Rule 13.4.6.
Suited Lucky Tie	The result of a Coup is a Tie and the initial two (2) cards that make up the Player hand and the initial two (2) cards that make up the Banker hand, each have a value of eight (8) i.e. (8,8, 8,8) and all four (4) cards are of the same suit.	100% of the rounded meter value to be apportioned to players with a valid Tie wager in accordance with Rule 13.4.6.

Lucky Tie Jackpot Option 3		
Outcome	**Description**	**Payout**
Lucky Tie	The result of a Coup is a Tie and the initial two (2) cards that make up the Player hand and the initial two (2) cards that make up the Banker hand, each have a value of eight (8) i.e. (8,8, 8,8).	100% of the rounded meter value to be apportioned to players with a valid Tie wager in accordance with Rule 13.4.6**.**

13.4.4. The Dealer will record the winning jackpot hand immediately using the handset.

13.4.5. All jackpot payouts must be confirmed by the TG Area Manager (or above) via the Jackpot Management Console. The TG Area Manager (or above) will notify the Casino Manager (or above).

13.4.6. Settlement

(a) All players with a valid wager on Tie will be eligible to receive a portion of the jackpot prize pool. At the discretion of Crown, the jackpot pool will be divided as follows:

(i) Equally according to the number of qualifying Tie wagers; or

(ii) Proportionally according to the value of the Tie wager placed by the player.

(b) The method by which the jackpot will be divided will be clearly displayed at each table where a jackpot is operating.

13.4.7. For the purposes of this Rule:

(a) The rounded Jackpot Display value is the value recorded on the Jackpot Display of a Jackpot System at the time of settlement, rounded up to the nearest payable amount; and

(b) Outcomes on different tables in a group of tables are sequential, and the timing of the sequence of outcomes must be determined by the order in which the respective Dealers record those outcomes on the Jackpot System.

13.4.8. The jackpot will be paid in chips, cash or cash equivalent and in accordance with the applicable Standard Operating Procedures.

13.4.9. Irregularities

(a) If the electronic equipment malfunctions on one or more tables where a jackpot is in operation, the jackpot will not be offered on those tables until the malfunction is rectified.

(b) If the Dealing Shoe malfunctions on a table where a jackpot is in operation and one or more rounds of play have not been recorded into the Jackpot System, the Dealer will notify the TG Area Manager (or above). The TG Area Manager (or above) will ensure that the appropriate jackpot contributions are made.

14. BACCARAT TOURNAMENT PLAY

14.1. Crown may conduct Tournaments in which all Tournament players have the opportunity to play any variation of Baccarat being offered with an equal chance.

14.2. For each Tournament conducted by Crown, Crown must:

14.2.1. In accordance with Rule 14.4, document relevant Terms and Conditions;

14.2.2. Prior to a Tournament being conducted and entries having been taken:

(a) Make the relevant Terms and Conditions available to patrons; and

(b) Advise the VGCCC on-site inspectorate of the intention to conduct the Tournament.

14.2.3. Appoint a Tournament Director who must be present for the duration of the Tournament.

(a) The Tournament Director may, at their discretion, appoint one or more deputies whom may act as designees of the Tournament Director and be present in their place.

14.2.4. Designate the gaming tables to be used in the conduct of the Tournament.

14.2.5. Ensure that, during the conduct of a Tournament, a gaming table designated under Rule 14.2.4 is used exclusively for Tournament play.

14.3. Prior to the commencement of play in a Tournament:

14.3.1. The Tournament Director must brief the Tournament players on the Terms and Conditions of the Tournament and be satisfied that they understand.

14.3.2. Tournament players may be provided with instruction on how to play the game. This instruction may comprise a demonstration by the Dealer and/or participation in a number of 'practice hands'.

14.4. The Tournament Terms and Conditions referred to in Rule 14.2.1 must include the following information at a minimum:

14.4.1. Tournament Details:

(a) Information pertaining to:

(i) When the Tournament will be conducted.

(ii) The amount of the entry fee, buy-in re-buy or add-on, if any.

(iii) The minimum and maximum number of Tournament players.

(iv) The location of the Tournament.

(b) A statement to the effect that the Tournament Director may alter the starting time of any round or session, if reasonable notice has been given to the Tournament players.

(c) A statement to the effect that the VGCCC will be notified of any change to the Tournament details prior to the Tournament.

14.4.2. Conditions of Entry

(a) In respect of eligibility for entry:

(i) A statement to the effect that participation in the Tournament constitutes an acceptance of the Terms and Conditions for the Tournament.

(ii) A statement to the effect that only persons entitled to enter and remain in the casino and gamble are eligible to enter the Tournament.

(iii) If Crown is reserving the right generally to deny entry to a Tournament, a statement that Crown may refuse any application.

(iv) If Crown is applying general selection criteria to determine eligibility to enter a Tournament, details of those criteria.

(v) Where a Tournament is a charitable or media event, a statement to the effect that with the prior approval of the Chief Operating Officer or Chief Executive Officer of Crown Melbourne Limited, certain Crown Employees, Contractors or Associates may be permitted to participate in the Tournament. No employee will be eligible to win a prize. In circumstances where an employee is a place-getter in a Tournament and would have been entitled to a prize, the next eligible place-getter will stand in that employee's stead.

(b) In respect of the Terms and Conditions:

(i) A statement to the effect that all Tournament players must abide by the Terms and Conditions or risk disqualification.

(ii) Information detailing how the Terms and Conditions will be made available to Tournament players.

(iii) If the Tournament Director requires each Tournament player to sign a copy of the Tournament Terms and Conditions, a statement to this effect.

(c) The method of entry into the Tournament;

(d) The terms of entry (including the period within which an applicant may withdraw without financial penalty and/or nominate a substitute).

14.4.3. Tournament Format

(a) Information regarding how the Tournament will be structured including:

(i) The number and/or duration of rounds or sessions, or the basis on which the number and/or duration of rounds or sessions will be determined;

(ii) The number of gaming tables to be active in each round or session, or the basis on which the number of gaming tables to be active in each round or session will be determined;

(iii) If applicable, the method of progression from round to round or session to session;

(iv) If there is one (1) or more opportunities for an eliminated Tournament player to buy back into the Tournament, details of the method and timing of those opportunities; and

(v) If a repechage, catch-up or secondary rounds or sessions is offered, details of how a Tournament player qualifies to participate or alternately a statement to the effect that the Tournament Director may determine if there will be any repechage, catch-up or secondary rounds, whichever is appropriate to the circumstances.

(b) A statement to the effect that all Tournament players will be allocated the same starting bank of chips and will be advised of the amount prior to the commencement of the Tournament.

(c) As applicable, the disposition of Tournament chips at the completion of the Tournament.

14.4.4. Wagers

(a) The type of chips to be used for Tournament play, other than cash chips.

(b) If there is a minimum or compulsory wager for each Coup in a session or round, what the minimum or compulsory wager is, or how it will be determined.

(c) If secret wagers are permissible, the number of allowable secret wagers in a session or Coup and details of how to make a secret wager.

(d) If pass cards are to be made available, the number of pass cards in a session or Coup and details of how to use a pass card.

(e) If All-In markers are to be made available, the number of All-In markers in a session or Coup and details of how to use an All-In marker.

(f) If Stand-Off markers are to be made available, the number of Stand-Off markers in a session or Coup and details of how to use a Stand-Off marker.

(g) If Re-Buy markers are to be made available, the number of Re-buy markers in a session or Coup and details of how to use a Re-Buy marker.

14.4.5. Elimination

(a) The criteria for how Tournament players will be eliminated from the Tournament.

14.4.6. Winners

(a) The criteria for how the winner(s) will be determined.

14.4.7. Prize pool

(a) The prize pool or a description of how the prize pool will be calculated; and

(b) Details for how the prize pool will be distributed.

14.4.8. Conduct of Play

(a) The circumstances under which a Tournament player may:

(i) Be penalised and any relevant penalties;

(ii) Be disqualified from the Tournament;

(iii) Nominate a substitute; and

(iv) Have their entry fee or buy-in refunded in whole or in part.

(b) The consequences of:

(i) Late arrival or non-attendance for a round or session in the Tournament;

(ii) Absence from the Tournament;

(iii) Use of a mobile phone or similar device during play;

(iv) Nominating a substitute;

(v) Disqualification, including action regarding Tournament chips in the player's possession; and

(vi) Retirement from the Tournament.

(c) A statement that the Tournament is conducted by the Tournament Director in accordance with the Tournament Terms and Conditions and the applicable Rules of Baccarat and that in the event of any inconsistency, the Rules of the relevant version of Baccarat prevail.

(d) A statement to the effect that the Tournament Director may conclude Tournament play at a particular gaming table prior to the completion of the scheduled number of hands or the scheduled completion time:

(i) If the Tournament player(s) to progress to the next round or session have been determined; or

(ii) If the Tournament Terms and Conditions provide for the disposition of Tournament chips in cash at the end of the round or session, if all the players at the gaming table agree.

(e) A statement to the effect that entrants' personal information collected during the Tournament will be handled in accordance with Crown's Privacy Policy (available on request or on Crown's web site) unless otherwise provided for in the Terms and Conditions.

(f) A statement to the effect that subject to entrants' permission, Crown reserves the right and license to use entrants' names, suburbs, photographs, images and likeness for the purpose of promoting and advertising Crown and the Crown Entertainment Complex.

(g) A statement to the effect that the Tournament will be conducted by the Tournament Director in accordance with the Terms and Conditions and the rules of Baccarat;

(h) A statement to the effect that in the event of a dispute relating to any Tournament, the decision of the Tournament Director is final.

(i) A statement to the effect that to the maximum extent permitted by law and without affecting any rights which cannot be excluded under the *Australian Consumer Law and Fair Trading Act 2012* (Vic) and the *Competition and Consumer Act 2010* (Cth), Crown (including the Tournament Director) will not be liable for any losses whatsoever that may arise from any decision of the Tournament Director.

(j) A statement to the effect that a casino patron who has a complaint relating to the conduct of gaming or betting in the casino by Crown is entitled to have the complaint investigated by the VGCCC, pursuant to legislative requirements and the Rules of Baccarat.

15. GENERAL PROVISIONS

15.1. A person will not, with respect to a game of Baccarat or part thereof, use or intend to use (either alone or in concert with any other person) any device for the purpose of recording, projecting or analysing an outcome or the changing probabilities or the playing strategies to be used.

15.2. Where a player has contravened any provision of the rules a Casino Manager (or above) may:-

15.2.1. Declare that any wager made by the player(s) will be void;

15.2.2. Direct that the player(s) will be excluded from further participation in the game;

15.2.3. Withhold payable winnings from the player(s) if reasonably suspected to have been won while the player(s) were in possession of a prohibited device until the Casino Operator has completed an investigation and made a determination; and

15.2.4. Detain the person(s) in a suitable place in or near the casino and, in any event, not contrary to section 81(3) of the *Casino Control Act 1991*, until the arrival of a police officer, if reasonably suspected to be in possession of a device prohibited under section 80 of the *Casino Control Act 1991* or to be contravening or attempting to contravene section 81, 82, 83 or 83A of the *Crimes Act 1958* or a prescribed provision of the *Casino Control Act 1991*.

15.3. A Casino Manager (or above) may declare the outcome of a Coup or any wager Void if any fraudulent act is perpetrated by any person in relation to the operation of the game.

15.4. A TG Higher Duties Dealer (or above) may declare Void the outcome of a Coup if the Coup is disrupted by circumstances outside Crown's reasonable control, including (but not limited to): forces of nature, action or inaction by a government agency, civil commotion, fire, riot, brawl, robbery, or an Act of God.

15.5. Where the outcome of a game is declared Void, all wagers made by the players for that particular result will be refunded.

15.6. A player will not be advised by an employee of Crown on how to play, except to ensure compliance with these rules.

15.7. No onlooker or any player wagering at any table may, unless requested by a player, influence another player's decisions of play.

15.8. The TG Higher Duties Dealer (or above) may close a gaming table at which players are present provided a minimum of three (3) Coups' notice is given to the players.

15.9. A seated player who abstains from wagering for three (3) consecutive rounds whilst all other seats at that table are in use may be required to vacate that seat.

15.10. In any dispute arising from these rules or not covered by the provisions of these rules, the decision of the TG Area Manager (or above) will be final.

15.11. Complainants in all unresolved disputes will be advised of the presence of, and their right to consult, an inspector appointed under the *Casino Control Act 1991* (Vic).

15.12. A casino patron who has a complaint relating to the conduct of gaming or betting in the casino by the casino operator is entitled to have the complaint investigated by the VGCCC pursuant to legislative requirements and the Rules of Baccarat.

15.13. Players are not permitted to have side bets against each other.

15.14. A copy of these Rules will be made available upon request.

16. VERSION CONTROL TABLE

Version Number	Date of Crown Revisions	Summary of Revisions
26.1	27 April 2022	Addition of VCGLR requested wording for Cl. 15
27.0	3 June 2022	Uploaded into new format Addition of Version Control Table Addition of Tiger Baccarat Alteration of VCGLR to VGCCC Addition of Tiger Baccarat Layout
28.0	30 September 2024	"Perfect Pairs" – changed to "Crown Pairs" "TG Assistant Casino Manager" – changed to "Casino Manager" Addition of clauses to allow for continuous shufflers to be used without a cutting card sections: • 3.1.2 • 4.1.1 (e)
29.0	05 August 2025	Addition of Dragon Tiger Baccarat Addition of Dragon Tiger Baccarat Layout Definitions Changed to Alphabetical Order
30.0	01 July 2026	Corrected references to "Rule 0" Corrected reference in Three Card Baccarat to Diagram G. Addition of Immortal Baccarat Addition of Immortal Dragon

DIAGRAM A

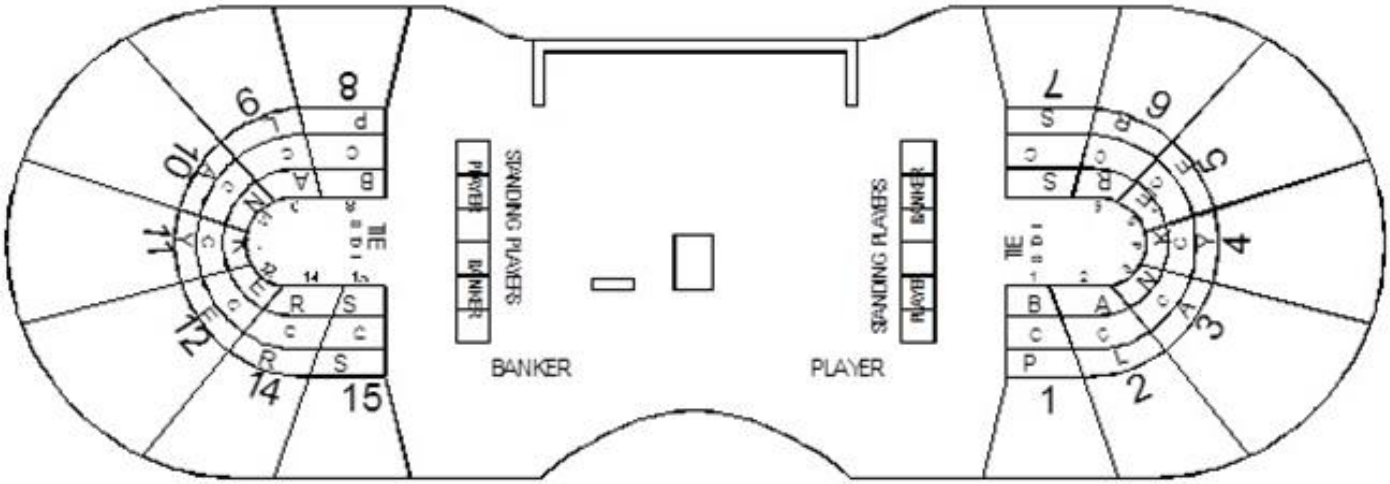

DIAGRAM B

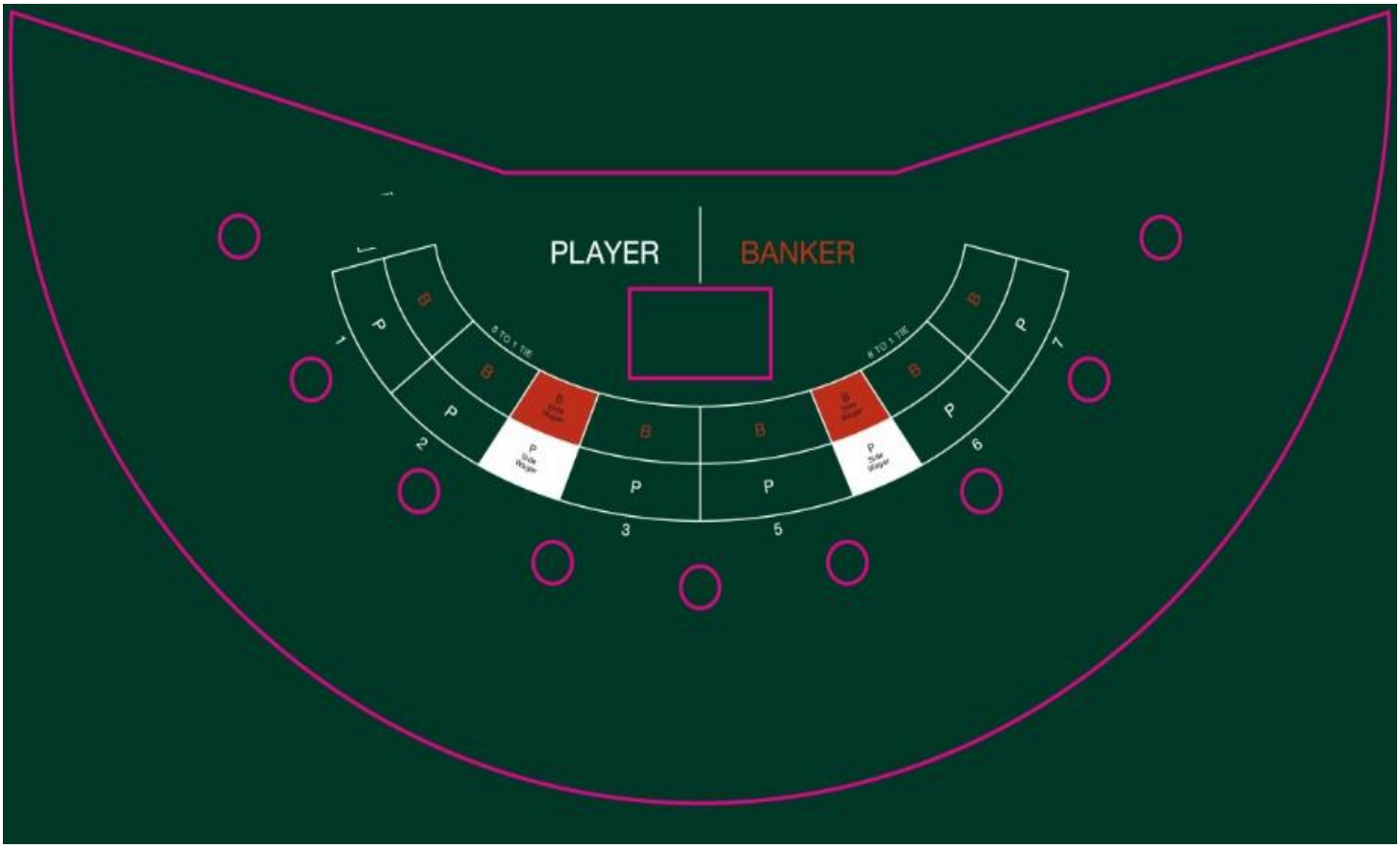

DIAGRAM C

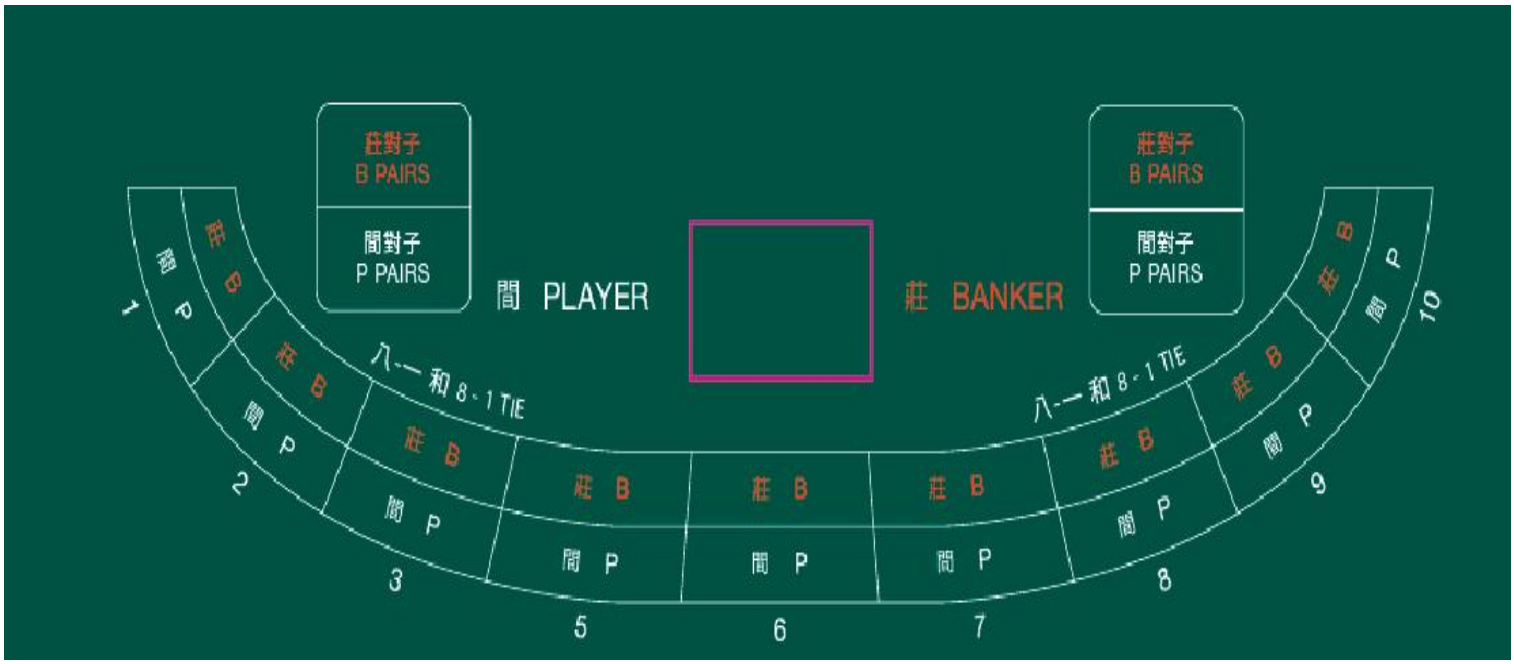

DIAGRAM D

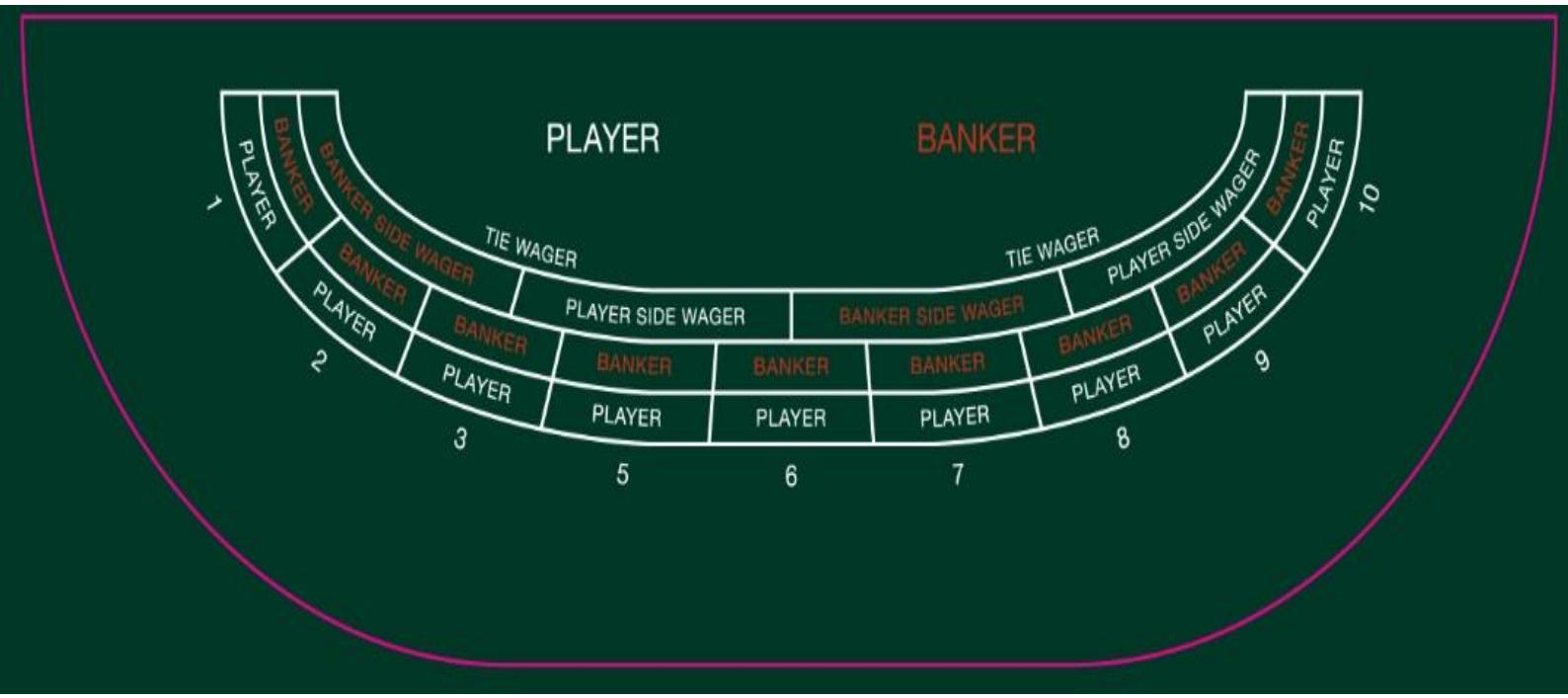

DIAGRAM E

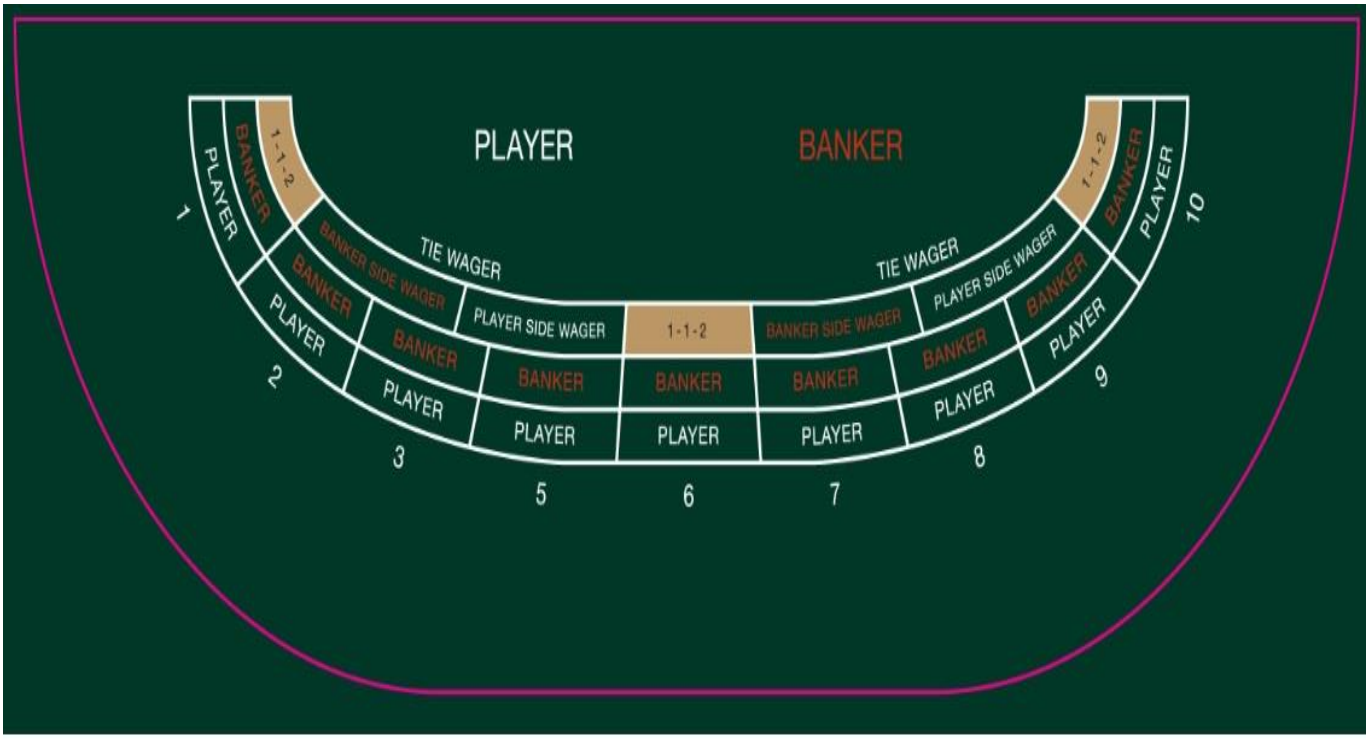

DIAGRAM F

DIAGRAM G

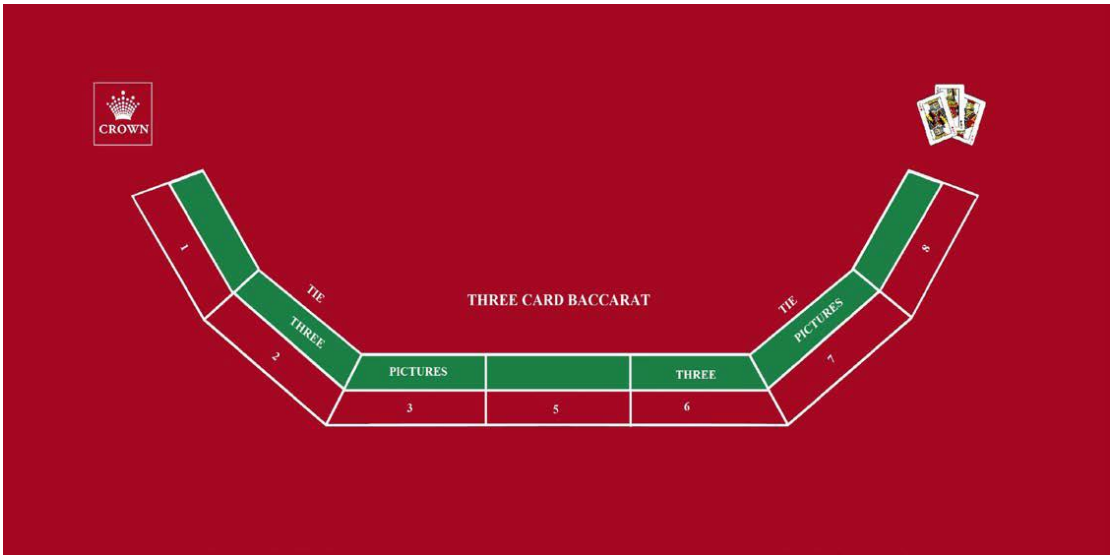

DIAGRAM H

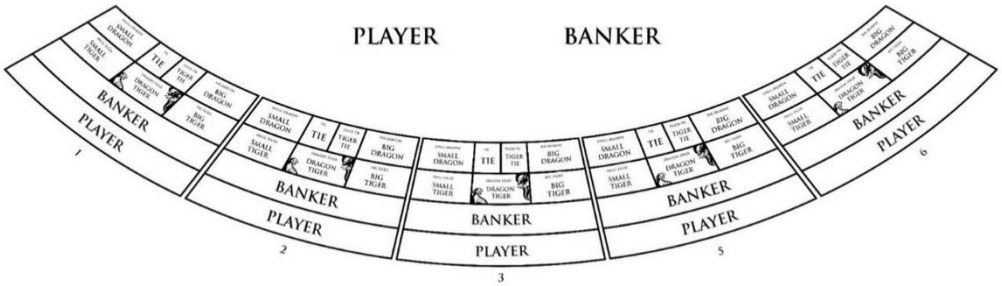

DIAGRAM I

VGCCC Approved on 18 August 2026 (Effective from 24 August 2026)