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SPECIAL

Casino Control Act 1991—section 60(1)
CASINO RULES NOTICE NO. 28 OF 2002
Rules of the Game—Baccarat

By this notice, the Victorian Casino and Gaming Authority—

- (a) **revokes** the Rules in respect of the game of “Baccarat” as last amended by Casino Rules Notice 24 of 2001 published in the Victoria Government Gazette on 13 December 2001 (G50)¹; and
- (b) **approves** the Rules set out in the Schedule.

This notice operates with effect from 4.00 am on 8 August 2002.

Dated 7 August 2002

BILL LAHEY

Director of Gaming and Betting
Director of Casino Surveillance

¹ The game of Baccarat and its rules were approved by notices published in the Victoria Government Gazette on 24 April 1997 (S44). The rules have subsequently been amended by—

- notice dated 9 October 1991 (G40)
 - Casino Rules Notice No. 12 of 1999 published on 4 August 1999 (S114);
 - Casino Rules Notice No. 26 of 1999 published on 4 November 1999 (S156);
 - Casino Rules Notice No. 30 of 1999 published on 16 December 1999 (S1831);
 - Casino Rules Notice No. 1 of 2000 published on 28 February 2000 (S23);
 - Casino Rules Notice No. 8 of 2000 published on 20 April 2000 (S51);
 - Casino Rules Notice No. 11 of 2000 published on 7 June 2000 (S80);
 - Casino Rules Notice No. 17 of 2000 published on 8 September 2000 (S126);
 - Casino Rules Notice No. 32 of 2000 published on 19 December 2000 (S193);
 - Casino Rules Notice No. 4 of 2001 published on 15 March 2001 (S25),
 - Casino Rules Notice No. 7 of 2001 published on 27 March 2001 (S41), and,
 - Casino Rules Notice No 24 of 2001 published on 13 December 2001 (G50).
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Schedule
RULES FOR BACCARAT

1 DEFINITIONS

1.1 In these rules –

“**Baccarat**” means the point count of either the Player hand or the Banker hand is equal to zero.

“**Casino Supervisor**” means a person other than a Games Supervisor who is responsible for the supervision and management of gaming operations.

“**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 (ie \$100 pays \$50). Winning Player wagers are paid at odds of 1 to 1. Crown Baccarat may also offer an Insurance/No 6 wager.

“**Coup**” means a round of play comprising a Player hand and a Banker hand.

“**Dealer**” means a person responsible for the operation of the game.

“**Dealing shoe**” means a device from which cards are dealt.

“**Dummy Coup**” means a coup played in accordance with rule 11.9.

“**Game Supervisor**” means the person responsible for the supervision of the operation of the game.

“**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.

“**Natural**” means a two-card total of eight or nine achieved by either the Player hand or the Banker hand.

“**player**” means a person who has placed a wager on the game of Baccarat or their nominee.

“**Run**” means an additional wager that may be may be offered on both Traditional Baccarat and Crown 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 successive hands for (a), (b) and (c) described above and on up to four 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.

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

“**Tie**” means that both the Player and the Banker hands have the same point count.

“**Traditional Baccarat**” is a form of Baccarat played where the 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.

“**Void**” means an invalid hand, coup or wager (as the context requires).

2 EQUIPMENT

- 2.1 Baccarat will be played on a table having numbered places for five to fourteen seated players.
- 2.2 The table cloth (layout) will be marked in a manner similar to that shown in the diagrams marked:—
- 2.2.1 “A” – Baccarat
- 2.2.2 “B” – Mini Baccarat
- 2.2.3 “C” – Midi Baccarat
- with the name and/or logo of the casino imprinted thereon.
- 2.3 A dealing shoe will be used from which all cards will be dealt.
- 2.4 Where the ‘Run’ betting option is offered, an additional betting area used to nominate and record the player’s wager/s will be provided as described in Diagram D.

3 THE CARDS

- 3.1 Baccarat will be played with four to eight decks, each deck having 52 cards without jokers, with backs of the same colour and design and one cutting card.
- 3.2 The value of the cards is as follows:—
- 3.2.1 Cards from 2 to 9 inclusive have their face value;
- 3.2.2 Tens, jacks, queens or kings have a value of zero; and
- 3.2.3 An ace has a value of one.
- 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 0 and 9 inclusive, that number; or
- 3.3.2 Where the total value of the cards in the hand is the number 10 or a higher number, the right digit of that number.
- 3.4 The cards will be checked prior to the commencement of gaming and at the conclusion of gaming.

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) Immediately prior to the start of play;
- (b) At the completion of the next coup after that coup in which the cutting card appears;
- (c) Immediately, if in the opinion of a Casino Supervisor the cards are dealt in a sequence which is abnormal; and
- (d) At other times when in the opinion of a Casino Supervisor there is reasonable cause to believe that a shuffle is warranted.
- 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 him/her, 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 Game Supervisor.
- 4.2.2 If the player 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 Game Supervisor 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 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, he/she will insert the cutting card approximately twenty cards in from the back of the stack; or
- (b) Take all cards in front of the cutting card, and place them to the back of the stack, after which he/she will fan 13 cards from the end, and insert the cutting card; and
- (c) 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 will:—

- (a) Remove the first card from the dealing shoe, and burn the card face-down by placing it into the discard holder. The card will not be shown unless the player requests to see it; or
- (b) Upon a player's request 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 10 and an ace a value of 1; and
- (c) Call for bets to be placed; and
- (d) 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 Game Supervisor or Casino Supervisor at the completion of the final coup and prior to a shuffle, the cards may be removed from the table, checked and replaced by new cards.

4.4.2 Where a Casino Supervisor 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 Casino Supervisor 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 rule 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 **VERSION OF BACCARAT**

5.1 If the Casino Operator decides to play Crown Baccarat at a table, a notice to that effect must be displayed at that table.

6 **PLACEMENT OF WAGERS**

6.1 Wagers will only be accepted in chips.

6.2 A wager by a player will be placed on the appropriate area of the Baccarat layout.

6.2.1 Standing players may place a wager at the discretion of the Game Supervisor.

- 6.2.2 Where the game is played on a layout similar to that shown in diagram B, a maximum of three wagers may be placed on any one playing area.
- 6.3 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.
- 6.4 Until a decision and settlement has been made in respect of any wager, no wager may be handled, placed, increased or withdrawn after the first card of the coup has been dealt except as authorised under the conditions of rule 11.11.
- 6.5 Wagers may be made on:—
- 6.5.1 The Player hand;
- 6.5.2 The Banker hand;
- 6.5.3 The Tie;
- 6.5.4 Insurance/No 6 where the version of Baccarat in play is Crown Baccarat.
- 6.5.5 Player Run;
- 6.5.6 Banker Run;
- 6.5.7 Player/Banker Run. A wager must be placed on the Player hand or the Banker hand for each coup in the run; and
- 6.5.8 Tie Run.
- 6.6 A wager may be refused prior to the cards being dealt for a round of play if in the event of the player winning, it would not be possible to pay the wager exactly in chips.
- 6.7 At the settlement of wagers for a round of play, the Dealer must:—
- 6.7.1 Clear any losing wagers from the table layout; and
- 6.7.2 Pay any winning wagers.

7 PERMISSIBLE WAGERS

- 7.1 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(1)(d) and section 66(2) of the **Casino Control Act 1991**².
- 7.2 The Casino may include a table differential. The table differential is the difference between the total amount that is wagered on the Player and the total amount that is wagered on the Banker.
- 7.3 If—
- 7.3.1 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

² Sections 66(1)(d) and 66(2) of the **Casino Control Act 1991** state:

66. Assistance to patrons

- (1) A casino operator must ensure that—
- ...
- (d) there is prominently displayed 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.
- (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.

- 7.3.2 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.
- 7.3.3 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.
- 7.4 Where the total of the wagers placed on either the Player hand or the Banker hand exceeds the minimum 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.
- 7.5 Where the version of play is Traditional Baccarat a player may place a wager that exceeds the minimum table differential provided that an additional commission is paid. The additional commission is payable on the amount of the wager exceeding the minimum table differential on both winning Player and Banker wagers. Wagers may not exceed the maximum table differential.
- 7.5.1 A winning wager placed on the Banker hand that exceeds the minimum 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 minimum table differential.
- 7.5.2 A winning wager placed on the Player hand that exceeds the minimum table differential will be paid at odds of 1 to 1 less 2.5% commission payable on all amounts in excess of the minimum table differential.
- 7.6 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 stating "personal limit".
- 7.7 A Casino Supervisor 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 20 minutes before the time of the proposed change.
- 7.7.1 Where the minimum wager is being changed to a higher minimum at the request of, or with the consensus of the players, it is not necessary to display a sign showing the proposed new minimum.

8 DEALING THE GAME

- 8.1 The game will be dealt using one of the following methods:—
- 8.1.1 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 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 who occupies the lowest numbered seat.
- (i) If that player refuses to accept the cards the Dealer will offer the cards anti-clockwise to the next person with the highest equal 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 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 or more of the cards.
- 8.1.2 The Dealer will retain the dealing shoe and act as both the Player and the Banker for the purpose of dealing the cards.
- 8.1.3 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 or more players have made an equal highest wager on either the Player or the Banker the Dealer will first pass the cards 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 8.1.1 or rule 8.1.2.
 - (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 Game Supervisor at all times. Under no circumstances must he/she 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.

- (h) A player accepting the dealing shoe may retain control of the dealing shoe until:–
 - (i) He/she elects to relinquish control; or
 - (ii) His/her wager loses; or
 - (iii) He/she is directed to relinquish control of the shoe by the Pit Boss or above.
 - (i) 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.
- 8.2 The Initial Deal
- 8.2.1 There will be two hands dealt – the Player hand and the Banker hand.
 - 8.2.2 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;
 - 8.2.3 Four cards will be dealt from the dealing shoe face-down or face-up, at the discretion of the Game Supervisor. 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.
- 8.3 The Play
- 8.3.1 After the initial deal the Dealer will determine which hand will be exposed first, ie. 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 rule 9.
 - (a) Under no circumstances will more than one additional card be dealt to either hand.
 - 8.3.2 The Dealer will announce the result of the hand.
 - 8.3.3 Order of merit of hands will be:–
 - (a) A point count of nine;
 - (b) A point count of eight;
 - (c) A point count of seven; and
 - (d) So on down to a point count of Baccarat.
 - 8.3.4 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 Game Supervisor may direct that one 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 4 or pre-shuffled cards introduced to the table.

9 THE TABLE OF PLAY

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

9.2 If the point count of the Banker hand is 0 to 7 inclusive, the Player hand will:–

9.2.1 Draw; or

9.2.2 Stand;

in accordance with the requirements of Table 1 below:–

Table 1: Player Hand

When the first two 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.

9.3 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

Third Card Drawn by Player Hand

Banker Point	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

10 SETTLEMENT

10.1 The bets which may be placed in respect of a round of play and the odds payable for them are–

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*

Name	Definition	Odds
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*
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

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. (ie \$100 pays \$50).
Insurance/No 6	Where the first two cards dealt to the Banker hand have a point count of 6 and the Player hand must draw. The wager wins on all outcomes other than when the Banker wins with a point count of 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

Baccarat Runs		
Name	Definition	Odds
Banker 2 in a row	In two consecutive rounds of play 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 consecutive rounds of play 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 consecutive rounds of play the cards dealt to the Banker hand have a higher point count than the cards dealt to the Player hand. **	20 to 1

Name	Definition	Odds
Banker 5 in a row	In five consecutive rounds of play the cards dealt to the Banker hand have a higher point count than the cards dealt to the Player hand. **	45 to 1

Baccarat Runs		
Name	Definition	Odds
Banker 6 in a row	In six consecutive rounds of play 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 consecutive rounds of play 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 consecutive rounds of play 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 consecutive rounds of play 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 consecutive rounds of play 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 consecutive rounds of play 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 consecutive rounds of play 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 rounds of play. **	3 to 1
Player/Banker combination 3 in a row	In three consecutive rounds of play 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 rounds of play. **	8 to 1

Baccarat Runs		
Name	Definition	Odds
Player /Banker combination 4 in a row	In four consecutive rounds of play 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 rounds of play. **	20 to 1
Player/Banker combination 5 in a row	In five consecutive rounds of play 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 rounds of play. **	45 to 1
Player/Banker 6 in a row	In six consecutive rounds of play 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 rounds of play. **	100 to 1
Tie 2 in a row	In two consecutive rounds of play the point count of the Player hand and the Banker hand are of equal value.	100 to 1

Baccarat Runs		
Name	Definition	Odds
Tie 3 in a row	In three consecutive rounds of play 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 consecutive rounds of play the point count of the Player hand and the Banker hand are of equal value.	10,000 to 1
<p>* except as described in 6.5</p> <p>**A Player Run, Banker Run, or Player/Banker Run will be broken if the result of a coup is a Tie.</p> <p>***In the event of a Tie, a wager placed on the Player and/or the Banker will be void.</p>		

10.2 Commission

10.2.1 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, 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.

11 IRREGULARITIES

- 11.1 Where the Dealer fails to burn a card as described in rule 4.4, the results of coups previously played in that shoe will stand and play in that shoe will continue.
 - 11.1.1 Where the first coup of the shoe has not been completed, that coup may be reconstructed and the shoe recommenced, ensuring compliance with rule 4.4.
- 11.2 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 4.4 and rule 8.2.2 (b).
- 11.3 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.
- 11.4 At the discretion of the Game Supervisor and prior to the commencement of the initial deal, a Dummy Coup may be played.
 - 11.4.1 If the Game Supervisor directs that a Dummy Coup be played the Dealer must indicate that no more bets may be placed (or, if that indication has already been given, repeat it) and play the coup as a Dummy Coup.
- 11.5 If in a coup, despite no wagers being placed, the Dealer has indicated that no more bets may be placed and-
 - 11.5.1 Burned a card; or
 - 11.5.2 With or without burning a card, dealt one or more cards to the Player hand or the Banker hand-
the Dealer must play out the coup as a Dummy Coup in which-
 - 11.5.3 If a card had been burned, that card is treated as a burned card; and
 - 11.5.4 The first of any cards so dealt becomes the first card of the Dummy Coup.
- 11.6 If a card is found face-upwards in the dealing shoe-
 - 11.6.1 If it is the first card of a coup, the coup must be played as a Dummy Coup; and
 - 11.6.2 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.
- 11.7 If, contrary to the relevant Table of Play, a third card is dealt-
 - 11.7.1 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 played as a Dummy Coup; and
 - 11.7.2 To the Banker hand, the Dealer must settle the wagers on that hand and that card becomes the first card of a Dummy Coup.

- 11.8 If during a coup the Dealer inadvertently delivers the Player card/s to the Banker area on the table layout and/or the Banker card's to the Player area on the table layout, regardless of whether a card/s has been exposed, that coup may be:–
- 11.8.1 Completed with all wagers placed on the coup remaining valid; or
 - 11.8.2 Completed after all players are given the option to retract their wager and one or more player/s elect not to retract their wager; or
 - 11.8.3 Played as a Dummy Coup.
- 11.9 The following provisions apply to the playing of a Dummy Coup:
- 11.9.1 The purpose of playing one or more Dummy Coups is 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. In interpreting any provision of these Rules relating to Dummy Coups, preference must be given to the interpretation which best fits this purpose.
 - 11.9.2 A Dummy Coup must not be played unless it is expressly authorised by these Rules.
 - 11.9.3 Immediately a circumstance arises in which the Dealer must play a coup as a Dummy Coup, the Dealer must clearly indicate this to the players.
 - 11.9.4 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 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 wager wins or loses.
 - 11.9.5 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.
- 11.10 In respect of a coup, providing that the Dealer retains the dealing shoe and the cards are dealt according to rules 8.1.1 or 8.1.2 where the first card of the initial deal has been drawn from the dealing shoe but not exposed, a Casino Supervisor may permit players to:–
- 11.10.1 Change the position of their wager; and/or
 - 11.10.2 Alter the amount of their initial wager/s; or
 - 11.10.3 Place a new wager.
- 11.11 If there are found to be insufficient cards in the dealing shoe to complete a coup that coup, will be void.
- 11.12 If, during the initial deal, the cards are dealt out of sequence and cannot be reconstructed, that coup will be void.
- 11.13 If during a round of play an error occurs that is not disclosed until after the commencement of a subsequent round of play, that error will not have any effect on the outcome of subsequent rounds of play.

12 TOURNAMENT PLAY

12.1 General

- 12.1.1 The casino operator may conduct tournaments in which all tournament players have the opportunity to play Baccarat with an equal chance.

- 12.1.2 The casino operator–
 - (a) Must appoint a person who is qualified to be a Game Supervisor to be responsible generally for each tournament; and
 - (b) May nominate one or more deputies (each of whom is qualified to be a Game Supervisor) to take that responsibility in the absence of the person nominated under paragraph (a).
- 12.1.3 A tournament may only be conducted if the conditions for the tournament, complying with these rules, have been approved in writing by the Director of Casino Surveillance.
- 12.2 Tournament conditions
 - 12.2.1 The tournament conditions must include the following–
 - (a) The amount of the entry fee, if any;
 - (b) The amount of tournament chips to be allocated to each entrant at the start of each round or session in the tournament, the amount of any applicable buy-in and the disposition of tournament chips at the end of each session or round;
 - (c) Whether there is a minimum or compulsory wager for each hand in a session or round;
 - (d) The structure of the tournament, including the number and duration of rounds or sessions and the number of gaming tables to be active in each round or session, the method of progression from round to round or session to session, repechage, catch-up or secondary rounds or sessions;
 - (e) Whether or not secret wagers are permissible, the number of allowable secret wagers in a session or round of play and details of how to make a secret wager;
 - (f) Whether there is one or more opportunities for an eliminated tournament player to buy back into the tournament, and the method and timing of those opportunities;
 - (g) In respect of eligibility for entry–
 - (i) A statement that only persons entitled to enter the casino and gamble are eligible to enter the tournament; and
 - (ii) If the casino operator is reserving the right generally to deny entry to the tournament, a statement that the casino operator may refuse any application; and
 - (iii) If the casino operator is applying general selection criteria to determine eligibility to enter the tournament, those criteria;
 - (h) The terms of entry (including the period within which an applicant may withdraw without financial penalty), the application form and the minimum and maximum numbers of tournament players;
 - (i) The basis on which a tournament player may be disqualified from the tournament or on which a tournament player may retire from the tournament and whether or not any entrance fee or buy in is refundable in whole or in part;
 - (j) The consequences of late arrival or non-attendance for a round or session in the tournament;
 - (k) The prizes;

- (l) A statement that the tournament is conducted by the Tournament Director in accordance with the tournament conditions and the applicable rules of Baccarat and that, in the event of any inconsistency, the rules prevail.
- 12.2.2 The tournament conditions may exclude or modify the operation of certain provisions of the Baccarat rules.
- 12.2.3 Prior to the commencement of play in a tournament, the Tournament Director must brief the tournament players on the conditions of the tournament and be satisfied that they understand.
- 12.2.4 The Tournament Director may require each tournament player to sign a copy of the tournament conditions.
- 12.2.5 The Tournament Director must be present during the whole of each session or round of play in a tournament.
- 12.3 Conduct of Play
 - 12.3.1 The Tournament Director must designate the gaming tables to be used in the conduct of the tournament.
 - 12.3.2 The casino operator must ensure that, during any session or round of a tournament, a gaming table designated under rule 12.3.1 is used exclusively for tournament play.
 - 12.3.3 A tournament player may nominate, subject to the approval of the Tournament Director and any applicable tournament condition, a substitute player to take his/her allotted position during any session or round.
 - 12.3.4 The Tournament Director may alter the starting time of any session, if reasonable notice has been given to the tournament players.
 - 12.3.5 The Tournament Director may conclude the play of a session or round at a particular gaming table prior to the completion of the scheduled number of hands or the scheduled completion time—
 - (a) If the tournament player or players to progress to the following session from that gaming table or round have been determined; and
 - (b) If the tournament conditions provide for the disposition of tournament chips in cash at the end of the session or round, if all the players at the gaming table agree.

13 GENERAL PROVISIONS

- 13.1 A person will not, either alone or in concert with any other person, use or have in his/her possession or control at or near a gaming table or location related to the playing of a game a calculator, computer, or other electronic, electrical or mechanical apparatus or device that is capable, with respect to a game or a part thereof, of recording, projecting or analysing an outcome or the changing probabilities or the playing strategies to be used.
- 13.2 Where a player has contravened any provision of the rules a Casino Supervisor may:—
 - 13.2.1 Declare that any wager made by the player(s) will be void;
 - 13.2.2 Direct that the player(s) will be excluded from further participation in the game;
 - 13.2.3 Seize any monies won by that player/s while in possession of a prohibited device and retain such monies pending completion of an investigation.
 - 13.2.4 Confiscate the prohibited device; and

- 13.2.5 Cause the person(s) in possession of the prohibited device to be detained until such time as an authorised person has attended and assumed responsibility for the situation.
- 13.3 A Casino Supervisor may invalidate the outcome of a game if:–
 - 13.3.1 The game is disrupted by civil commotion, fire, riot, brawl, robbery, an Act of God; or
 - 13.3.2 Any fraudulent act is perpetrated by any person, that affects the outcome of the game.
- 13.4 Where the outcome of a game is invalidated, all wagers made by the players for that particular result will be refunded.
- 13.5 A player will not be advised by an employee of the casino on how to play, except to ensure compliance with these rules.
- 13.6 No onlooker or any player wagering at any table may, unless requested by a player, influence another players decisions of play.
- 13.7 The Casino Supervisor may close a gaming table at which players are present provided a sign showing the proposed time of closure has been displayed at the table for at least 20 minutes before the closure.
- 13.8 A seated player who abstains from wagering for three consecutive rounds whilst all other seats at that table are in use may be required to vacate that seat.
- 13.9 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**.
- 13.10 In any dispute arising from these rules or not covered by the provisions of these rules, the decision of the Casino Supervisor will be final, subject to a review by the Director of Casino Surveillance, if requested.
- 13.11 Players are not permitted to have side bets against each other.
- 13.12 A copy of these rules will be made available, upon request.

DIAGRAM A

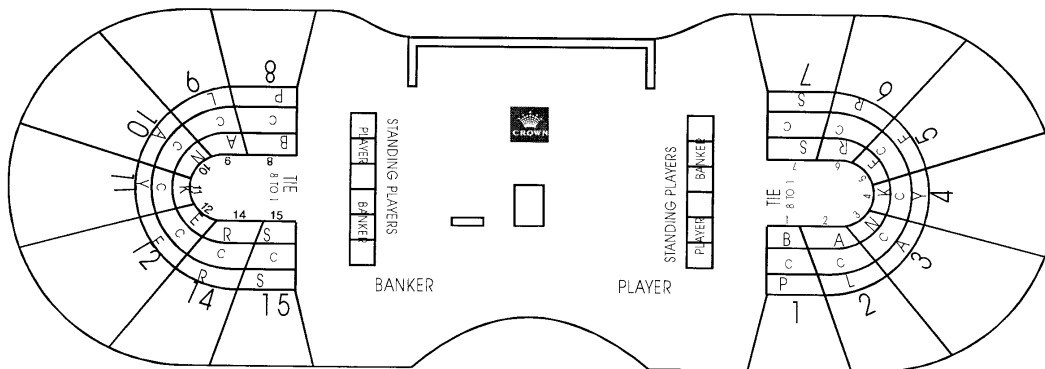


DIAGRAM B

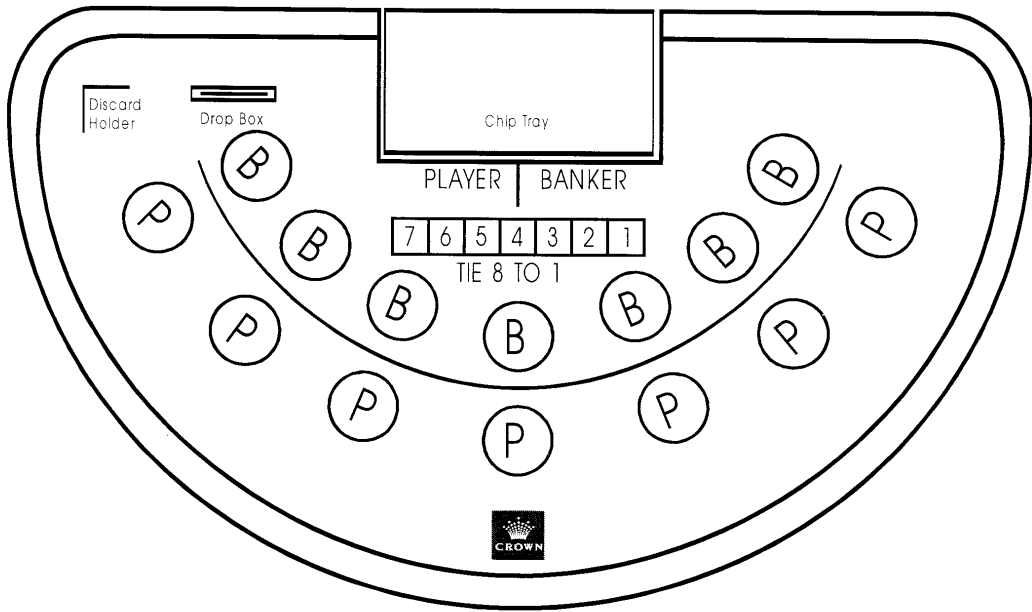


DIAGRAM C

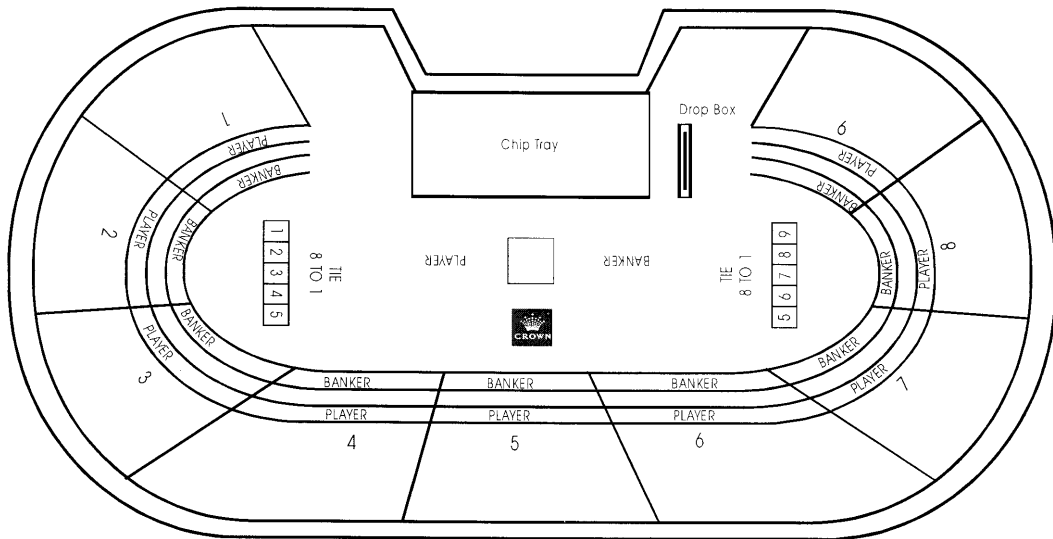


Diagram D

RUN	2	3	4	5	6
PLAYER	P	P	P	P	P
BANKER	B	B	B	B	B
TIE	T	T	T		

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