

# HOW TO PLAY MINI BACCARAT

YOUR GUIDE TO PLAYING  
CASINO TABLE GAMES



PLAYERS **EDGE**

# PLAYING THE GAME

As in traditional baccarat, mini-baccarat involves just a few decisions, how much you want to bet and whether to bet on the bank, the player, tie or the pairs wager. In betting on the bank, the casino will collect 5% vigorish or commission charge on money won. The commission is paid at the end of play or at the conclusion of each shoe.

On select mini-baccarat games, the 5% commission will not be charged on winning banker hands; instead, all winning banker hands with a point count of 6 shall be paid 50% of their wager.

Players may place a pairs wager by placing a wager on one or both of two designated betting areas on the table layout. These betting areas are identified as "Player Pair" and "Banker Pair" and are located on either side of the betting area for the "Tie Hand." A winning pairs wager pays 11 to 1. A winning tie bet pays 8 to 1.

In mini-baccarat, eight decks of cards are used. And just as in baccarat, the cards are shuffled and placed in the shoe. However, all cards in mini-baccarat are typically dealt by the dealer, though in some cases, when the "macau" version of the game is dealt, cards may be, at times, handled by the players.

After announcing "no more bets," the game starts with four cards dealt from the shoe, forming two hands, one called the player's hand, the other the banker's hand. The initial four cards are dealt alternately from the shoe. The first and the third cards dealt are for the player's hand, the second and fourth cards dealt for the banker's hand.

As in the game of baccarat, if the point count of either hand is 8 or 9 (called a natural), no more cards will be dealt. If the bank does not have a natural, the player will always draw a third card on totals of 0-1-2-3-4 and 5 and stand with 6-7-8 and 9. The cards are dealt according to fixed rules.

There are no options regarding drawing the third card for either player's or banker's hand. No more than one additional card will be drawn to each hand. The hand closest to 9 wins and shall be paid at odds of 1 to 1. If both the player's and banker's hands result in identical totals, the tie bet wins, but the player's and banker's hands neither win nor lose.

All cards count as face value. Ace equals one. Deuce is two. All tens and face cards, or any combination of them, have no value. So;  $9 + 5 = 4$ .  $Jack + 1 = 1$ . These charts describe the fixed rules governing the draw of additional cards.

## RULES

Player – When first two cards total:

**1-2-3-4-5-0 Draws / 6-7 Stands / 8-9 Natural – Stands Banker**

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

BANKER HAVING:	DRAWS WHEN PLAYER'S 3 <sup>RD</sup> CARD IS:	DOES NOT DRAW WHEN PLAYER'S 3 <sup>RD</sup> CARD IS:
3	1, 2, 3, 4, 5, 6, 7, 9, 0	8
4	2, 3, 4, 5, 6, 7	1, 8, 9, 0
5	4, 5, 6, 7	1, 2, 3, 8, 9, 0
6	6, 7	1, 2, 3, 4, 5, 8, 9, 0
7		Stands
8, 9		Natural-Stands

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