

## The Chickasaw Nation Division of Commerce Game Rules for Baccarat

### Game Description

Baccarat is a comparing card game played between two hands, the “Player” and the “Banker”. Each hand of baccarat has three possible outcomes: “Player” wins with the highest score, “Banker” wins with the highest score, or both hands “Tie” with the same score.

Players may wager on the Player, the Banker, the Tie or any combination. Two hands are dealt and you wager on which one will win (or that they both will tie). The payoff is even money, 1:1 (except for the Tie Wager, which pays 8:1). The Banker does not represent the house. The Player does not represent the players. The only difference between the Banker and Player wager is that a win on Banker will cost you a 5% commission.

The reason for a commission on the Banker is because it has been established that on average the Banker has a slight advantage over the Player.

Each hand consists of a minimum of two and a maximum of three cards. The Dealer will deal two cards for the Player and two cards for the Banker, alternating in order. The Dealer will put the two cards for the Banker face down, tucked under the corner of the shoe. The Dealer will then expose the Player hand first, followed by the Banker and announce the point totals and draws if necessary. If either hand has a total of 8 or 9 (nine is the highest), then it is called a 'Natural' and no more cards are dealt. If it is not a natural, then depending on the value of each hand the Dealer may deal a third card. The decision when to deal a third card follows a precise set of rules which are uniform and listed below

#### Player

##### Point Value of First Two Cards:

0 – 1 – 2 - 3 – 4 – 5	Draws a card.
6 – 7	Stands.
8 – 9*	“Natural hand”, no further draw.

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#### Banker

Point Value of First Two Cards:	Draws when the player’s third card is:	Does not draw when the player’s third card is:
0 – 1 – 2	Always draws a card.	
3	0 – 1 – 2 – 3 – 4 – 5 – 6 – 7 – 9	8
4	2 – 3 – 4 – 5 – 6 – 7	0 – 1 – 8 – 9
5	4 – 5 – 6 – 7	0 – 1 – 2 – 3 – 8 – 9

6	6 – 7	0 – 1 – 2 – 3 – 4 – 5 – 8 – 9
7	Always stands.	
8 – 9*	Player cannot draw.	Player cannot draw.

\*Important note: If either the PLAYER or the BANKER have a total of eight (8) or nine (9) on the first two (2) CARDS, no further CARDS are drawn. The resulting HAND is a NATURAL and the HAND is over.

Once dealing is completed, the hand with the highest count wins. The Dealer(s) will collect the losing bets first and then pay the winning ones.

- a. Player and Banker pay 1:1 (There is a 5% commission collected on Banker payouts)
- b. Tie bets pay 8:1
- c. Patrons may not touch cards at anytime.
- d. Players may not touch and/or alter any wagers once the first card of the hand has been removed from the dealing shoe.
- e. One player only per position
- f. All wagers must be located within the wagering area along with ante to enter the game.
- g. After surveying, the table the dealer will announce “no more bets”, and collect the ante from each player.
- h. Side betting between and against players is strictly prohibited
- i. Participation in the game is gained by purchasing cheques at the pit tables. Cheques can be purchased with cash.
- j. The manner in which Baccarat will be dealt is at the discretion of the Chickasaw Nation.
- k. All decks of cards used in play will be a standard “52” card deck.
- l. The value of the cards contained in each deck will be as follows:
  - o Any card from 2 to 9 will have its face value
  - o Any 10, Jack, Queen, King will have a value of zero
  - o An ace will have a designated value of (1) one
- m. Foreign cheques, coins, currency, etc. will not be accepted.
- n. All Title 31 and Currency Transaction Reporting (CTRC) requirements will follow the general guidelines and requirements set forth from The Chickasaw Nation Division of Commerce.
- o. All game irregularities/disputes will be handled by management.
- p. In the case a dispute cannot be resolved by facility management, the patron may invoke their right that exists under law to request that the Chickasaw Nation Office of the Gaming Commissioner conduct an investigation into their prize claim. Management will immediately notify the Chickasaw Nation Office of the Gaming Commissioner.