1. The Basic Game

This game is played in two versions, both with a multi-deck shoe. Mini-
baccarat is played at a table in the pit, where the dealer plays the cards. The other version is played for higher stakes (usually $25 minimum), in a separate room, and the players deal. In either case, the rules are the same.

To calculate the value of a baccarat hand, which will have 2 or 3 cards, treat Aces as 1, numbered cards as their value, and Tens through Kings as 0. Add the values, and ignore the tens digit. That is, a hand of 4,8 adds up to 12, for a hand value of 2. The higher hand wins.

After the players bet on Player, Banker, or Tie, the dealer deals two-card Player and Banker hands. Then, they complete playing the Player hand, before completing the Banker hand.

Player Hand

- If the Player has 6 to 9, or the Banker has 8 or 9, the Player stands on two cards.
- Otherwise, the Player takes a third card.

Banker Hand

- If the Banker has 0 to 2, and the Player does not have 8 or 9, the Banker gets a third card.
- If the Banker has 7 to 9, he stands.
- If the Banker has 3 to 6, he may take a third card, subject to the following rules:
  (a) If the Player has 8 or 9, the Banker stands on 3 to 6.
(b) If the Player has two cards, the Banker stands on 6, and takes a third card on 3 to 5.

(c) If the Player takes a third card:

<table>
<thead>
<tr>
<th>Banker Hand</th>
<th>Player’s Third Card</th>
<th>Player’s Third Card</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>- Draw</td>
<td>- Stand</td>
</tr>
<tr>
<td>3</td>
<td>0 to 7; 9</td>
<td>8</td>
</tr>
<tr>
<td>4</td>
<td>2 to 7</td>
<td>0; 1; 8; 9</td>
</tr>
<tr>
<td>5</td>
<td>4 to 7</td>
<td>0 to 3; 8; 9</td>
</tr>
<tr>
<td>6</td>
<td>6; 7</td>
<td>0 to 5; 8; 9</td>
</tr>
</tbody>
</table>

2. Pay-outs

- A win on the Player hand pays even money.
- A win on the Banker hand pays even money, less a *commission*, usually 4% or 5%. The dealer will keep track of the amount that you owe.
- A win on a Tie will pay 8 to 1.

3. House Percentage

- Player wins 44.623% of the time.
- Banker wins 45.862% of the time.
- There is a Tie 9.516% of the time.

- Player win has a house percentage of 1.24% (including pushes), and 1.36% when pushes are neglected.
- Banker win has a house percentage of 1.05% (including pushes), and 1.17% when pushes are neglected, using a 5% commission. With a 4% commission, these become 0.60% and 0.67% respectively, making this game one of the most favourable in the casino.
- The Tie bet has a house percentage of 14.36%.