

Game Objective

The objective in **Baccarat** is to predict whose hand will win by having the value closest to 9.

Game Rules

The game is hosted by a game presenter and is played with eight standard 52-card decks. Card values are as follows:

- Aces are the lowest cards and are worth 1 point each.
- Cards from 2 to 9 are worth their numerical face values.
- 10s and face cards (jacks, queens, and kings) are each worth 0.

Only the numeric value of each card is relevant in the main Baccarat game; each card's suit (hearts, spades, clubs, or diamonds) is irrelevant.

Prior to each deal, you must place your bet on whether the Player or the Banker will win the round by having the hand with a value closest to 9. You also have the option to bet that the round will end in a Tie, which occurs when both the Player and Banker hold hands of equal value.

The game presenter begins by dealing two cards each to the Player and to the Banker.

Two hands are dealt in Baccarat: one hand to the Player and one hand to the Banker.

If the Player and Banker hold hands of equal value, the round ends in a tie. The Tie bet wins, and bets on the Player and Banker push (are returned).

Each hand's value is calculated by dropping the tens digit in a hand otherwise worth 10 or more. For example, a hand consisting of a 7 and a 9 is only worth 6 in Baccarat (because $16-10=6$). Similarly, a face card plus a 9 will be worth 9.

If the Player or the Banker receives an initial two-card hand worth 8 or a 9 (a "natural" 8 or 9), no additional cards will be dealt to either hand.

If the Player and Banker receive initial two-card hands worth 0-7, the "Third Card Rule" is consulted to determine if a third card is to be dealt to either hand or both hands. The Player always goes first.

Player's Hand

Player's initial two-card hand	
0-1-2-3-4-5	Player draws a third card.
6-7	Player stands.
8-9 (a "natural")	No third card to either hand.

Banker's Hand

Banker's initial two- card	Value of third card drawn by Player										
	No third 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

D - Draw; S - Stand

If the Player's hand stands on a 6 or 7, then a Banker hand totalling 3, 4 or 5 must draw, while a Banker hand totalling 6 must stand.

Whoever gets the hand closest to a total of 9 wins.

Side Bets

Side Bet	Description
P Pair	Pays if the first two cards dealt to the Player constitute a pair.
B Pair	Pays if the first two cards dealt to the Banker constitute a pair.
Perfect Pair	Pays 25:1 if two identical cards (in terms of value and suit) are dealt as the first two cards to either the Banker or the Player. Pays 200:1 if two identical cards (in terms of value and suit) are dealt as the first two cards to both the Banker and the Player.
Either Pair	Pays if either the Banker or the Player hand is a pair.
P Bonus	Pays when the Player wins the round on a natural 8 or 9 or by at least four points.
B Bonus	Pays when the Banker wins the round on a natural 8 or 9 or by at least four points.

Payouts

Your payout depends on the type of bet placed.

BET	PAYS
Player	1:1
Banker	0.95:1 (5% commission is charged)
Tie	8:1
P Pair	11:1
B Pair	11:1
Perfect Pair	One pair: 25:1 Two pairs: 200:1
Either Pair	5:1
P Bonus/B Bonus	Hand Combination Odds • Non-Natural hand wins by 9 points, 30:1 • Non-Natural hand wins by 8 points, 10:1 • Non-Natural hand wins by 7 points, 6:1 • Non-Natural hand wins by 6 points, 4:1 • Non-Natural hand wins by 5 points, 2:1 • Non-Natural hand wins by 4 points, 1:1 • Natural win, 1:1 • Natural tie, Push

Please note that any malfunction voids the game round and all eventual payouts for the round. Bets will be returned.

Return to Player

The optimal Return to Player (RTP) percentage for Baccarat is 98.94%*.

The following table displays the return-to-player percentage on the different optional side bets.

Side Bet	Return to Player
P Pair	89.64%
B Pair	89.64%
Perfect Pair	91.95%
Either Pair	86.29%
P Bonus	97.35%
B Bonus	90.63%

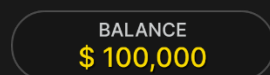
*RTP based on optimal strategy for Banker bet.

Place Bets

The BET LIMITS panel shows the minimum and maximum allowed bet limits at the table, which may change from time to time. Open the Bet Limits to check your current limits.

\$1.00 - \$1,000.00

To participate in the game, you must have sufficient funds to cover your bets. You can see your current BALANCE on your screen.



The TRAFFIC LIGHTS tell you the current status in the game round by informing you of when you can bet (GREEN light), when the betting time is nearly over (YELLOW light), and when betting time has expired (RED light).

PLACE YOUR BETS

The CHIP DISPLAY allows you to select the value of each chip you wish to bet. Only chips of denominations that can be covered by your current balance will be enabled.



Once you have selected a chip, place your bet by simply clicking/tapping the appropriate betting spot on the game table. Each time you click/tap the betting spot, the amount of your bet increases by the value of the selected chip or up to the maximum limit for the type of bet you have selected. Once you have bet the maximum limit, no additional funds will be accepted for that bet, and a message will appear above your bet to notify you that you have bet the maximum.

NOTE: Please do not minimise your browser or open any other tab in your browser while betting time remains, and you have placed bets on the table. Such actions may be interpreted as leaving the game, and your bets will therefore be declined for that particular game round.

The REPEAT button allows you to repeat all bets from the previous game round. This button is available only before the first chip is placed.



The DOUBLE (2x) button becomes available after you have placed any bet. Each click/tap doubles all your bets up to the maximum limit. Note that you must have a sufficient account balance to double ALL your placed bets.



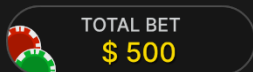
The UNDO button removes the last bet you placed.

UNDO



You can click/tap the UNDO button repeatedly to remove bets, one by one, in the reverse order of which they were placed. You can clear all your bets by holding the UNDO button.

The TOTAL BET indicator displays the total amount of all bets placed in the current round.



Bet Statistics

The total wager placed on a particular bet spot is shown as well as the number of players who placed bets on the spot.

The percentages of all bets placed on the Banker, the Player or on a Tie are also shown.

You can choose to hide these statistics under Game Settings.

Chat

You can chat with the game host/presenter and other players. Enter your message in the CHAT field. To post your message, press Enter or the arrow button within the field.

Players who misuse Chat by abusing the Game Presenter or other players, or by using inappropriate and/or offensive language will have their Chat privileges disabled.

Use the CHAT button to enlarge or, alternatively, to close the chat window.



You can resize and move the chat window anywhere on your screen.

Scorecards

Baccarat streaks and trends for either the Player or the Banker using a particular shoe are recorded in various scoreboards. These pictorial representations of past round results and other statistics regarding the current shoe may be of help to you in predicting the results of future rounds.

The BEAD ROAD and BIG ROAD display the results of each past round, while the **Big Eye Road**, **Small Road** and **Cockroach Road** display patterns derived from the BIG ROAD.

Roads and shoe statistics are always cleared when a new shoe is introduced.

BEAD ROAD

Each cell in the BEAD ROAD represents the result of a past round. The result of the earliest round is recorded in the upper left corner. Read the column downwards all the way to the bottom; then start at the top of the adjacent column to the right and so forth. A solid red cell indicates a Banker win. A solid blue cell represents a Player win. A solid green cell represents a Tie. A red dot in the top left corner of a cell means the Banker had a pair. A blue dot in the bottom right corner of a cell means the Player had a pair.

You can change the Bead Road display from English to Simplified Chinese or Score Mode by clicking/tapping it anywhere.



BIG ROAD

In the BIG ROAD, the result of the earliest round is recorded in the upper left corner.

A new column is created each time the Banker's winning streak changes in favour of the Player, or vice versa.

A cell outlined in red indicates a Banker win. A cell outlined in blue indicates a Player win.

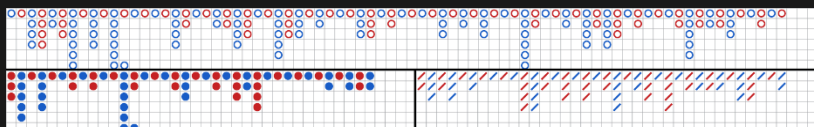
A Tie is recorded as a green line through the cell for the preceding round. If the first round is a Tie, the green line will appear first, and the red or blue outline will appear around the line once the Player or Banker wins a round.

If there are two or more consecutive tie rounds, the number on line will show the number of ties.



DERIVED ROADS

For the true Baccarat enthusiast, the Big Eye Road, Small Road and Cockroach Road are included to display patterns derived from past results recorded in the BIG ROAD. The Big Eye Road uses outlined circles, the Small Road uses solid circles, and the Cockroach road uses slashes. However, in these derived roads, the colours red and blue do not correspond to Banker and Player wins, and there is no way to discern ties or pairs. In derived roads, red entries are a sign of repetition, whereas blue entries signal a more erratic, "choppy" shoe.



The derived roads do not start at the very beginning of the shoe. They start with the hand following the first hand in the second, third and fourth columns of the BIG ROAD. Once a derived road starts, an additional red or blue symbol is added after every round.

SHOE STATISTICS

The following statistics based on the current shoe are displayed for you:

Total - The number of completed rounds thus far.

Banker - The number of Banker wins thus far.

Player - The number of Player wins thus far.

Tie - The number of tie rounds thus far.

Banker (Pair): The number of Banker pairs thus far.

Player (Pair): The number of Player pairs thus far.

#	381
P	166
B	176
T	39
	49
	34

ROAD PROBING TABLE

The Road PROBING Table displays the icon that will be added to the three derived roads if the next round is won by the Banker or the Player. Click the Banker (B) or Player (P) button to see the icon that will be added in the roads if the next round is won by the Banker or the Player.



Game Number

Each game round is identified by a unique GAME NUMBER.

21:10:10

This number reflects when the game round began in terms of GMT by *hour: minute: second*. Please use this game number for reference (or take a screenshot of the game number) if you wish to contact Customer Service regarding a particular round.

Sound

The SOUND button will mute/unmute all game sounds and voice from the game. Note that if you change tables, the sound will automatically unmute.



You can alter your sound settings by clicking/tapping the SETTINGS button and then selecting the SOUND tab.

Game History

The HISTORY button will launch a window showing all game rounds you have played and the results of those rounds.



You can review your past gaming activity by viewing your:

- ACCOUNT HISTORY – Shows your complete account history as a list of dates, games, bet amounts and payouts. The game round completed most recently appears at the top of the list.
- GAME HISTORY – Shows your history related to a particular game once you click/tap the game in the GAME column.

Settings

The SETTINGS button launches a menu of user-changeable settings.

Your chosen settings will be applied at once and will be stored to your profile. Stored settings will be launched automatically when you log in from any device.

You can alter settings to change your video quality, sound, scorecard options and other general game settings.



Settings are organised under several main tabs in the SETTINGS window:

GENERAL

- You can hide/unhide other players' chat messages.
- You can enable additional SIDE BETS.

VIDEO

Your video quality is auto-adjusted, but you can manually change your video quality by selecting the specific stream.

SOUND

You can mute/unmute your PRESENTER'S VOICE and GAME SOUND and adjust their relative volumes.

SCORECARDS

You can choose your preferable background colour of scorecards.

Deposit and Withdraw

The CASHIER button will open the cashier/banking window for deposits and withdrawals.



Responsible Gaming

The RESPONSIBLE GAMING button allows you to access the page outlining the Responsible Gaming policy. This page provides useful information and links regarding responsible online gaming behaviour and how to set limitations to your game sessions.



Error Handling

If there is an error in the game, system or game procedure, the game round will be temporarily paused while the game host/presenter notifies

the service manager. You and other players will be notified via Chat, or by an on-screen pop-up message, that the issue is being investigated. If the manager can immediately resolve the error, the game round will continue as normal. If immediate resolution is not possible, the game round will be cancelled, and initial bets will be refunded to all players who participated in the game round.

Disconnection Policy

If you are disconnected from a game round, any placed bets remain valid and are settled in your absence. Upon reconnecting, you can view bet outcomes in the History window.

Shuffling

Game-play continues until the cut card is dealt. Subsequently, the cards are shuffled by a game presenter or a shuffler.

If a shuffle table is available, then two shoes with two sets of playing cards are used at the table. In this case, the game presenter swaps the shoes, and the shuffle is performed by a shuffler at the shuffling table while the game presenter continues to host the game round.

More Games

The LOBBY button can be selected at any time from any game.



It allows you to easily change the game table or select any other live game. You will not be removed from this game until you have actually selected the new game/table you wish to join. You can use the LOBBY to browse other games while still playing in your current game.

Baccarat Multiplay is a Multiplay panel in which players can quickly observe and sort the road patterns, place bets, and play at multiple Baccarat tables at the same time.



Multi-Game Play

If you enjoy non-stop action, you can join up to four different game tables simultaneously and view them all in the same browser window!

After you have joined at least one game table, click on LOBBY. In the lobby or game, click the +TABLE button associated with that table to join it. (Certain tables may be unavailable for multi-game play and will therefore not display a +TABLE button).



After you have joined multiple tables, you will be able to resize your browser window as a whole, but you will not be able to resize each game table window separately.

You can exit any table without affecting your presence at other tables you have joined. To exit a table, click the X button.

Please note:

- You will exit a table automatically if you join the same table through a different device/browser.
- If you click directly on a table icon instead of the +TABLE button, you will merely *switch* tables instead of joining the chosen table *in addition* to the table you joined previously.

We kindly advise you to join only as many tables as your screen can accommodate while still allowing you to place bets deliberately and accurately.

Shortcut Keys

Shortcut keys can be used to quickly perform useful game functions.

KEY	FUNCTION
Number Keys from 1 onwards	Select the desired chip from the chip display. Key “1” corresponds to the leftmost chip with the lowest value. Key “2” selects the next highest value chip, and so on.
SPACEBAR	Repeat your most recent bet. Click SPACEBAR a second time to double your bet.
CTRL+Z (CMD+Z), DELETE, BACKSPACE	Undo your last bet. Hold for 3 seconds to remove all your bets.
ESC	When applicable, the ESC key can be used to: • Exit full-screen mode • Close an open pop-up window (History, Help, Settings, etc.)