

Commission-Free



Baccarat

Commission-Free Baccarat

Type of Game

The game of Commission-Free Baccarat utilizes a player-dealer position and is a California game. The position shall be offered systematically and continuously in a clockwise manner around the table after every two hands. The player-dealer shall collect all losing wagers, pay all winning wagers, and may not win or lose more than the original amount wagered. Once the player-dealer's wager has been exhausted, the wagers not covered by the player-dealer shall be returned to the respective players. The gambling establishment does not participate in the actual play of the game and has no interest in the outcome of the play.

Object of the Game

The object of the game is to place a bet on the hand, either player or banker, that will have a point value closer to nine than the other hand.

Description of the Deck and Number of Decks Used

The game is played using a standard 52-card deck and no jokers. Cards may be dealt using either a multiple deck "shoe" or an automated shuffling machine. In either case, eight decks shall be used.

Card Values and Hand Rankings

The value of each card used in Commission Free Baccarat shall be as follows: aces have a value of one, picture cards have a value of ten, and all other cards have their face value. When the total numerical value of the cards equals ten or more, only the right-hand digit (numeric count) is considered. The ranking of hands for Commission Free Baccarat, in order from highest to lowest rank, shall be:

Hand Dealt	Hand Requirements
Natural 9	A two card hand that has a value of nine. A Natural 9 shall only be achieved when the first two cards dealt to a hand is valued at nine, according to the rules above.
Natural 8	A two card hand that has a value of eight. A Natural 8 shall only be achieved when the first two cards dealt to a hand is valued at eight, according to the rules above.
Nine or Eight	A three card hand that has a value of nine or eight.
Seven through Zero	A two or three card hand that has a value of seven, six, five, four, three, two, one or zero.

Description of Table Used and Total Number of Seated Positions

The game shall be played on either a standard blackjack table that accommodates up to seven players and a player-dealer position for a total of eight seated positions or a standard baccarat table that accommodated up to thirteen players and a player-dealer position for a total of fourteen seated positions. Within each betting area for each seated player, there shall be five separate betting spaces specifically designated for five separate wagers; the Player line, the Banker line, and the Tie Bet. Each position at the table has a fixed amount for wagering limits defining the minimum and maximum amounts that may be wagered in each position. Players must bet at least the table minimum. Back-line betting is not permitted. **(SEE OPTIONS SHEET)**

Method used to Determine Action and Distribution of Cards

The action on payouts will always begin with the player to the left of the player-dealer position and continue clockwise. Wagers will be settled in the following order from player to player: all Player line wagers, then all Banker line wagers, then all Tie Bet wagers. Once the player-dealer's wager has been exhausted, the wagers not covered by the player-dealer will be returned to the players. **(SEE OPTIONS SHEET)**

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Dealing Procedures and Round of Play

At the start of a game, a player is offered the player-dealer position. Once a player-dealer position has been established for that game, the house dealer shall wait for each player to make their wager in accordance with the table limits.

Each player then has the following option(s) when placing their wager(s):

- Place a wager on the Player line which pays 1 to 1;
- Place a wager on the Banker line which pays 1 to 1 on all wins except 6, which shall pay 1 to 2;
- Place a wager on the Tie Bet which pays 8 to 1; **(SEE OPTIONS SHEET)**

Once all wagers are placed, the house dealer deals one card to the right and one card to the left, one by one in rotation, until each hand has a total of two cards each. All cards are dealt face-up. The hand to the left of the house dealer is a community hand that belongs to those that placed a wager on the Banker line. The hand to the right of the house dealer is a community hand that belongs to those that placed a wager on the Player line. The player's hand is resolved first and then the banker's hand is resolved. The hand that is closest to nine wins. After the house dealer delivers the first two cards to both the Player line and Banker line, the following Baccarat rules are followed.

- The player's hand must stand when the hand is valued at 6 through 9, and must hit when the hand is valued at 5 or less.
- If the player's hand stands, then the dealer hand hits on a total of 5 or less.
- If the player's hand hits for a complete hand then the banker's hand hits using the following rules:
 - If the banker's hand total is 3, then the banker's hand is dealt a third card unless the player's third card was an 8.
 - If the banker's hand total is 4, then the banker's hand is dealt a third card unless the player's third card was a 0, 1, 8, or 9.
 - If the banker's hand total is 5, then the banker's hand is dealt a third card if the player's third card was 4, 5, 6, or 7.
 - If the banker's hand total is 6, then the banker's hand is dealt a third card if the player's third card was a 6 or 7.

The following chart shows when the banker hits (H) or stands (S) according to the rules above:

Banker's Score	Player's Third Card									
	0	1	2	3	4	5	6	7	8	9
7	S	S	S	S	S	S	S	S	S	S
6	S	S	S	S	S	S	H	H	S	S
5	S	S	S	S	H	H	H	H	S	S
4	S	S	H	H	H	H	H	H	S	S
3	H	H	H	H	H	H	H	H	S	H
2	H	H	H	H	H	H	H	H	H	H
1	H	H	H	H	H	H	H	H	H	H
0	H	H	H	H	H	H	H	H	H	H

Once all cards have been dealt, the hand with the highest total point count is declared the winner. In the case where both hands have an equal point count, the hand is a tie.

How Wagers are Paid, Collected and Pushed

Once both hands have been completed, according to the guidelines above, the player's wagers are settled. The following shall apply for each possible outcome when determining the winner. The player-dealer shall pay and collect all wagers accordingly:

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- The player-dealer shall pay all winning Player line wagers made by players when the player's hand is closer to nine than the banker's hand.
- The player-dealer shall pay all winning Banker line wagers made by players when the banker's hand is closer to nine than the player's hand. If the banker's hand wins with a total of six, the wager shall only receive half pay (1 to 2).
- The player-dealer shall collect all losing Player line wagers when the banker's hand is closer to nine than the player's hand.
- The player-dealer shall collect all losing Banker line wagers when the player's hand is closer to nine than the banker's hand.
- If the first two cards dealt to the player hand equal a natural, the banker hand shall not be allowed to draw any additional cards and the hands shall be settled as-is.
- If the first two cards dealt to the banker hand equal a natural, the player hand shall not be allowed to draw any additional cards and the hands shall be settled as-is.

Tie Bet

- For each seated position, there shall be one separate and specifically designated area for the placement of a Tie Bet wager. A player may place a Tie Bet wager even if he/she has not also placed either a Player line wager or a Banker line wager prior to the initial deal.
- The player-dealer shall pay all winning Tie Bet wagers when the total of the player's hand and the total of the banker's hand are equal.
- The player-dealer shall collect all losing Tie Bet wagers when the total of the player's hand and the total of the banker's hand are not equal.
- Back-line betting is not permitted on the Tie Bet wager. **(SEE OPTIONS SHEET)**
- See the collection rate schedule for restrictions on the amount that may be wagered on the Tie Bet and any collection fees that may be taken.
- The Tie Bet takes into account the total value of the player's hand and the banker's hand after each hand has been completed according to the rules above. In the event of a tie (0 - 9) between the player's hand and the banker's hand, the Tie Bet wager shall win. In the event that the player's hand and the banker's hand are different, the Tie Bet wager loses.
- Winning Tie Bet wagers shall be paid 8 to 1. **(SEE OPTIONS SHEET)**
- The player-dealer shall pay all winning Tie Bet wagers and shall collect all losing Tie Bet wagers. Wagers are collected or paid, to the extent that the player-dealer's wager covers. Once the player-dealer's wager has been exhausted, the wagers not covered by the player-dealer shall be returned to the players.

Wagering Limits and Collection Fees

Collection fees shall be determined prior to the start of play of any hand or round and shall be conspicuously posted. Ample notice shall be provided to players relating to the assessment of fees. The collection rates may not be calculated as a portion of wagers made or winnings earned.

Table Limit	Player Fee (per bet)	Tie Bet (per bet)	Player-Dealer Fee (per hand)

WAGERING LIMITS AND COLLECTION FEES TO BE DETERMINED BY EACH CARDROOM THAT SUBMITS A REQUEST TO HAVE THIS GAME APPROVED.

- Please specify the minimum and maximum wagering limits for the table. If the wagering limit is different for the bonus wagers, please specify the minimum and maximum wagering limits for each wager.
- Please specify the applicable collection fee for each wager.
- Please specify when the collection fees are taken.
- Please specify any other applicable information concerning wagering limits or collection fees.