

Commission-Free



Baccarat Dragon Bonus

*Commission Free Baccarat is NOT owned, patented and/or copyrighted.

***The Dragon Bonus is owned, patented and/or copyrighted by SHFL Entertainment, Inc.**

Please submit your agreement with the Owner authorizing play of the Game in your gambling establishment together with any request for Bureau of Gambling Control (Bureau) approval to play this game. Please note that the Bureau is making the details of this game available to the public as required by subdivision (g) of Business and Professions Code section 19826, but the posting does not waive any rights to the game content which may be held by Owner. The terms of any agreement with Owner are to be negotiated between the gambling establishment and Owner, and any dispute or asserted breach related thereto are private matters which will not be resolved by the Bureau.

Commission-Free Baccarat Dragon Bonus

Type of Game

The game of Commission Free Baccarat Dragon Bonus 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 an accumulated 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 Dragon Bonus 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 Dragon Bonus, 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 accommodates 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, the Tie Bet, the Player Dragon Bonus Bet, and the Banker Dragon Bonus Bet. Each betting space at the table has a fixed amount for wagering limits defining the minimum and maximum amounts that may be wagered. 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, then all Player Dragon Bonus Bet wagers, then all Banker Dragon Bonus 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)**

Commission-Free Baccarat Dragon Bonus

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):

- The Player line which pays 1 to 1;
- 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)**
- If a player placed a wager on the player line or the banker line, that player may place a wager on the Player Dragon Bonus Bet and/or the Banker Dragon Bonus Bet, which pays according to the appropriate pay table below.

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 third card dealt to the player's hand was an 8.
 - If the banker's hand total is 4, then the banker's hand is dealt a third card unless the third card dealt to the player's hand 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 third card dealt to the player's hand 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 third card dealt to the player's hand 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

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:

Commission-Free Baccarat Dragon Bonus

- 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)**
- 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.

Player Dragon Bonus Bet and Banker Dragon Bonus Bet

- For each seated position, there shall be two separate and specifically designated areas for the placement of two separate wagers; the Player Dragon Bonus Bet and the Banker Dragon Bonus Bet. A player may only place a Player Dragon Bonus Bet or a Banker Dragon Bonus Bet if they have also placed either a player line wager or a banker line wager prior to the initial deal.
- Regardless of what hand a player wagered on, a player may wager on the Player Dragon Bonus Bet, the Banker Dragon Bonus Bet, or both.
- Back-line betting is not permitted on the Player Dragon Bonus Bet or the Banker Dragon Bonus Bet. **(SEE OPTIONS SHEET)**
- See the collection rate schedule for restrictions on the amount that may be wagered on the Player Dragon Bonus Bet and the Banker Dragon Bonus Bet and any collection fees that may be taken.
- The Player Dragon Bonus Bet wager takes into account the final value of the player's hand and the final value of the banker's hand. If a player wagers on the Player Dragon Bonus Bet and the player's hand beats the banker's hand by a spread of four points or greater, the Player Dragon Bonus Bet wager wins. Additionally, if the player's hand is a natural and the hand wins, the Player Dragon Bonus Bet wager shall win. If the player's hand beats the banker's hand by a spread of three points or less, loses to the banker's hand, or the player and the banker hands are of the same value (tie) but the hands are not naturals, the Player Dragon Bonus Bet wager shall lose. In the event that the

Commission-Free Baccarat Dragon Bonus

player's hand and the banker's hand are of the same value (tie) and are natural hands, the Player Dragon Bonus Bet wager shall push.

- The Banker Dragon Bonus Bet takes into account the final value of the banker's hand and the final value of the player's hand. If a player wagers on the Banker Dragon Bonus Bet and the banker's hand beats the player's hand by a spread of four points or greater, the Banker Dragon Bonus Bet wager wins. Additionally, if the banker's hand is a natural and the hand wins, the Banker Dragon Bonus Bet wager shall win. If the banker's hand beats the player's hand by a spread of three points or less, loses to the player's hand, or the banker and the player's hands are of the same value (tie) but the hands are not naturals, the Banker Dragon Bonus Bet wager shall lose. In the event that the banker's hand and the player's hand are of the same value (tie) and are natural hands, the Banker Dragon Bonus Bet wager shall push.
- The player-dealer shall pay all winning Player Dragon Bonus Bet and Banker Dragon Bonus Bet wagers and shall collect all losing Player Dragon Bonus Bet and Banker Dragon Bonus 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.
- Winning Player Dragon Bonus Bet and Banker Dragon Bonus Bet wagers shall be paid according to the pay table, as shown below:

Player Dragon Bonus Bet and Banker Dragon Bonus Bet Pay Table

Hand Dealt	Payout
Natural Winner	1 to 1
Natural Ties	Push
4 point difference	1 to 1
5 point difference	2 to 1
6 point difference	4 to 1
7 point difference	6 to 1
8 point difference	10 to 1
9 point difference	30 to 1

Commission-Free Baccarat Dragon Bonus

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 Dragon Bonus Bet (per bet)	Banker Dragon Bonus 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.